

IN THE MATTER OF MISCONDUCT PROCEEDINGS UNDER THE POLICE
(CONDUCT) REGULATIONS 2020

CM/1209/25

BETWEEN:

THE COMISIONER OF POLICE OF THE METROPOLIS

The Appropriate Authority

-and-

OFFICER A

The Officer Concerned

**NOTICE OF OUTCOME ACCELERATED POLICE MISCONDUCT HEARING
(REGULATION 63 POLICE (CONDUCT) REGULATIONS 2020)**

Officer concerned: Police Constable Officer A

Date of hearing: 23rd March 2026

Name of person chairing: Commander Stephen Clayman

[References in this decision to the Conduct Regulations are to the Police (Conduct) Regulations 2020, as amended by the Police (Conduct) (Amendment) Regulations 2024 and the Police (Conduct, Performance and Complaints and Misconduct) (Amendment) Regulations 2025. The Appropriate Authority is referred to as AA].

The Decisions of the Accelerated Misconduct Hearing

Summary

1. The Allegations were found proved. It was determined that Officer A's conduct had fallen below the standards expected of a serving police officer such as to contravene the Standards of Professional Behaviour and to amount to misconduct. It was determined that were Officer A still a serving officer, the only viable outcome would be dismissal without notice.

Attendees

- Officer A did not attend but was represented by PC Connor O'Shea, her Police Federation representative
- The AA's case was presented by Mr Aaryan Sattani.
- The Chair was assisted by a legally qualified adviser, Miss Elisabeth Acker

Evidence and documentation

2. The Chair had been provided with the following evidence and documentation:

From the AA:

- (a) Special Case Certificate dated
- (b) Form 3355D – Allegations
- (c) Investigating Officer's Report
- (d) Form 163 Regulation 17 Notice dated 14/11/2025
- (e) DC Russell Farmer (special conditions) dated 03/02/2026
- (f) Financial Intelligence Overview Profile
- (g) MG11 PC Joanna Dowse dated 19/01/2026
- (h) Email from PC Joanna Dowse to Officer A dated 28/05/2025
- (i) MG 11 PC Alan Holman dated 26/01/2026
- (j) MG11 PC Alan Holman dated 14/01/2026
- (k) MG11 PC Alan Holman dated 11/11/2025
- (l) Letter from [REDACTED] Accountant dated 24/11/2025
- (m) Officer A- Written Response To Gross Misconduct Caution
- (n) Officer A- Written Response To Gross Misconduct Caution
- (o) BBC Article – Driving test rules to change in bid to stop bots booking slots
- (p) Business Interests SOP
- (q) Officer A Misconduct Interview

From or on behalf of Officer A:

- (r) Section 54 response dated 12th March 2026
- (s) [REDACTED]
- (t) Updated Spreadsheet

Allegations

3. The allegations against Officer A were as follows:

Allegation 1

Between January 2024 and June 2025, you engaged in an undeclared business interest involving the sourcing and resale of DVLA driving tests in connection with [REDACTED], during which you received financial benefit.

Particulars

- i. You received payments into your personal Nationwide and Revolut accounts linked to driving-test activity.*
- ii. You acted as an administrator for the business account [REDACTED] and carried out numerous transactions for the business.*
- iii. Financial analysis shows you gained at least £4,961.50 from this activity and failed to declare the work as required by MPS policy*

Allegation 2

On 28 May 2025, you gave an untruthful account to DPS officers when questioned about your involvement in [REDACTED].

Particulars

- i. You stated you were only helping a friend on a voluntary basis and received no financial gain.*
- ii. Subsequent financial investigation shows you carried out significant administrative and banking activity for the business, undertook over 100 transactions, and used business funds for personal purchases.*

Professional Standards of Behaviour

In the circumstances, the Appropriate Authority contends that your actions breached the Standards of Professional Behaviour as set out in the Regulation 5 and Schedule 2 of the Police (Conduct) Regulations 2020 (as amended by the Police (Conduct) (Amendment) Regulations 2024, namely:

- i. Orders and Instructions in relation to allegation 1;*
- ii. Discreditable Conduct in relation to allegation 1 and 2;*
- iii. Honesty and Integrity in relation to allegation 1 and 2;*

In that your conduct may bring the police service into disrepute and damage the relationship of trust and confidence between the police and the public.

As a result of that stated herein, if proven, your conduct individually or cumulatively amounts to gross misconduct, and your dismissal may be justified.

Preliminary matters

Public proceedings:

4. The Chair confirmed that in advance of the proceedings, he had been supplied with the hearing documents in accordance with Regulation 56 of the Police Conduct Regulations 2020 (as amended) and that in advance of the proceedings he had determined that the hearing ought to be held in Public but with Officer A anonymised and anything relating to her [REDACTED] from the public decision.

Proceeding in the absence of Officer A:

5. The Chair noted Officer A's absence. As a former officer, Regulation 57 does not apply to her. PC O'Shea attended to represent Officer A and did not request an adjournment or suggest one would result in her attendance.
6. The Chair was satisfied that the requirements in Regulations 51 to 53 of the Conduct Regulations as to service had been complied with.
7. The Legal Advisor advised the Chair as to the principles arising out of *General Medical Council v Visvardis [2016] EWCA Civ 162*, and the factors to be weighed up when exercising the discretion to proceed in the absence of a respondent in disciplinary proceedings (per *R v Hayward [2001] EWCA Crim. 168* as qualified by the House of Lords in *R v Jones [2002] UKHL 5*.)
8. The Chair was aware that Officer A has resigned from the police. The Chair noted Officer A was represented despite not being in attendance and there was nothing to indicate an adjournment would secure her attendance. The Chair considered it was fair and proportionate to exercise his discretion to proceed in her absence.

Remission of the case:

9. PC O'Shea asked the Chair to consider remitting the case to be adjudicated through the standard misconduct procedure under part 4 of the Regulations. The basis of his submission was that the financial evidence was too complex for the accelerated procedure. He submitted the issues raised by the defence accountancy report could only be resolved through live evidence.

10. Mr Sattani opposed PC O'Shea's application, averring the accelerated procedure could adequately deal with the financial evidence. He highlighted the fact the defence accountancy report did not in fact address (and therefore raise issue with) many of the FI's propositions about Officer A's involvement in the business. Further, in relation to the defence assessment of the financial benefit to Officer A as zero, Mr Sattani pointed out the defence report dealt with a different time period on the bank accounts (entirely excluding the first year of the charged period and the requisitioned accounts, and going beyond the charged period into the months after the matter was the subject of investigation).
11. The Legal Advisor advised the Chair that he did not have the power to remit this case to be dealt with under Part 4 at this stage. Under Regulation 50, before the beginning of the accelerated hearing, the power to remit the case to be dealt with under Part 4 is only available to the AA and only in the circumstances the AA consider the special considerations are no longer satisfied.
12. The only power of remission available to the Chair is at 62(8) which provides remission of the case to be dealt with under Part 4 as an outcome available where gross misconduct is not found. Clearly, we were not at that stage.
13. Therefore, thinking practically, at this stage, if the Chair was minded to accede to PC O'Shea's submission, his only option would be to adjourn this hearing under Regulation 61(3) inviting the AA to consider exercising their power to remit the case to be dealt with under Part 4. Given the submissions of Mr Sattani, this would have served little purpose in this case.
14. Therefore, the Chair considered he had no option but to proceed with the hearing. In doing so he noted he would consider the evidence and the submissions of both parties on the accounts carefully. He was advised that if having considered the evidence, he felt unable to resolve an issue on the financial evidence without live evidence (as PC O'Shea submitted would be the case), bearing in mind the position of the AA, the Chair must give Officer A the benefit of the doubt on the unresolvable issue.

Background

15. Officer A joined the police in January 2024.
16. In 2025 it came to the attention of PSU that Officer A was or may have been involved in re-selling DVLA practical driving tests. Her records were checked and showed she

had no such declared business interest relating to a driving test re-sale business, but she did have one in relation to her work for Amazon as a delivery driver (declared in September 2025)

17. On 28th May 2025 Officer A met with DPS Counter Corruption and Compliance officers. She told them her friend had a business [REDACTED], with which she helped on a voluntary basis and with no financial gain to herself.
18. In the meeting Officer A was advised to read the Business Interest policy. On the bias she told officers her work was voluntary she was advised to send an email to her line manager so the work could be recorded local - she did not do so.
19. Her bank accounts from January 2024 to June 2024 were obtained and reviewed. The PSU Financial Investigator (PC Holman) considered they demonstrated a large volume of transactions in relation to the driving test resale business, the use of her personal accounts for this business, the fact she was the administrator of a business account for [REDACTED], and that she gained financially from the operation. She did not disclose her role as business administrator on the business account.

Findings on the facts

20. The Legal Adviser advised that the standard of proof within the proceedings was the civil standard. The Chair was advised that the burden of proof rested with the AA.
21. The Chair was advised that no finding could be made that the alleged conduct amounted to gross misconduct unless the Chair was satisfied on the balance of probabilities that this was the case per Regulation 61(16).
22. The Legal Advisor pointed out that Allegation 1(iii) was particularised as a failure to declare. Before a failure could be found, the chair would have to be satisfied there was a duty upon Officer A in which she was derelict. The AA rely on the Business Interests policy.
23. The stem of Allegation 2 particularises giving an “untruthful” account. The Legal Adviser provided advice on the principles within *Singleton v Law Society [2005] EWHC 2915 (Admin)* and *Fish v General Medical Council [2012] EWHC 1269 (Admin)*, namely that where an allegation of dishonesty is made that it should be explicitly stated. No express allegation of dishonesty had been made in this case.
24. The Legal Adviser advised that in considering whether the standard of Honesty and Integrity had been breached, consideration ought to be given to the meaning of the terms

‘honesty’ and ‘integrity’ and that assistance may be drawn in respect of each of these terms from (1) the test for dishonesty as contained within the case of *Ivey v Genting Casinos (UK) Ltd (trading as Crockfords Club) [2017] UKSC 67* at paragraph 74 and (2) the judgment in *Wingate and Evans v Solicitors Regulation Authority [2018] EWCA Civ 366* at paragraphs 95-97.

25. Advice was further provided in relation to the statutory definition of ‘gross misconduct’ by reference to Regulation 2(1) of the Police (Conduct) Regulations 2020 (as amended) – “‘*gross misconduct*’ means a breach of the Standards of Professional Behaviour that is so serious as to justify dismissal”.

The Chair’s Findings on the facts alleged and on Gross Misconduct

26. Careful consideration was given to all of the documentary material from the AA and Officer A together with the submissions made on behalf of the AA and Officer A and the advice provided by the Legal Adviser.

Allegation 1:

Between January 2024 and June 2025, you engaged in an undeclared business interest involving the sourcing and resale of DVLA driving tests in connection with [REDACTED], during which you received financial benefit.

Particulars

- i. You received payments into your personal Nationwide and Revolut accounts linked to driving-test activity.**
- ii. You acted as an administrator for the business account of [REDACTED] and carried out numerous transactions for the business.**
- iii. Financial analysis shows you gained at least £4,961.50 from this activity and failed to declare the work as required by MPS policy**

27. On the balance of probabilities, the chair found this Allegation proved in full.
28. He carefully considered the banking records produced by production order and FI Holman’s analysis of them as well as the accountancy analysis spreadsheet and report provided by Officer A.
29. The banking records confirm Officer A’s role as administrator on the Revolut business account for [REDACTED]. They also demonstrate the large volume of payments she received into her personal (Revolut and Nationwide) accounts linked to the business, and the fact she carried out numerous transactions for the business.

30. From her interview and response, Officer A did not contest that she worked with her boyfriend's sister on [REDACTED], including accepting her role as an administrator on the business account and that she received payments relating to the business into her personal account and processed transactions generally.
31. She said this activity was voluntary and she made no financial gain (which PC O'Shea maintained was supported by the accountancy report she provided).
32. Therefore, Officer A's position was that she did not fail to declare the work as, it being voluntary, all that was required was that she informed her line manager.
33. The Chair did not consider it plausible that this work was voluntary. The sheer volume of transactions and Officer A's role as an administrator on the bank account, for a business not of a charitable nature and owned by a benefiting family member/intimate associate, is not supportive of this being voluntary work.
34. Further, the Chair was satisfied Officer A benefitted financially. He had in mind the conclusion of FI Holman, "*the direct benefit from conducting driving related business activities appears to be a minimum of £4,961.50. This is comprised of £3,117 seen to be directly attributable to driving related matters from her Nationwide account 32760626, £1,288.50 directly attributable to driving related income from the Revolut account, plus £556 of directly attributable driving related benefit from the Revolut business account.*"
35. The Chair noted Officer A's accountancy report was produced late. Out of fairness to her, he nevertheless considered it but bore in mind it was produced too late for FI Holman to respond.
36. The Chair noted the accountancy material produced on behalf of Officer A was silent on many of FI Holman's propositions as to the volume of transactions/work by Officer A on the business and other matters.
37. The Chair was also mindful of the fact the report produced on behalf of Officer A deals only with the issue of financial benefit addressing only the three accounts where FI Holman's identified benefit. It does not assist with the observations as to the nature and volume of [REDACTED] related work and transactions done by Officer A across all five accounts.
38. The Chair considered the report does not rebut many of the FI's assertions such as that there are unidentified credits relating to driving business amounting to over £70,000.
39. Finally, and most significantly, the defence report does not address the date range in the allegation or the full period of the bank accounts obtained and relied on by the AA,

namely January 2024 to June 2025. Firstly, the year 2024 is not included at all in the analysis provided by Officer A. Secondly, the analysis provided by Officer A goes beyond the date range relied on by the AA and in the allegations. Indeed, it goes into November 2025 including therefore the period during which Officer A was aware she was the subject of scrutiny.

40. PC O'Shea was unable to explain the date range other than to say the accounts produced on Officer A's behalf demonstrate the issue started in January 2025, which is neither the AA's case nor the date range of the allegations. Nor is it the position on the accounts from January 2024 to June 2025, which demonstrate transactions relating to this business from January 2024.
41. Officer A was not in attendance. There was no explanation regarding the proposition made on her behalf that the records in 2024 are irrelevant or to account for the "gift" and Airbnb transfers.
42. Having in mind the volume of transactions relating to [REDACTED] administered by Officer A in the business account (of which she was an administrator) and her personal accounts, the Chair was satisfied on the balance of probabilities that Officer A engaged in an undeclared business interest in connection with [REDACTED].
43. Based on the banking records he was also satisfied she acted as an administrator and carried out numerous transactions for the business. He was further satisfied on analysis of the banking records that she received a very large volume of payments into her personal Nationwide and Revolut accounts linked to driving test activity. Finally, he did not consider the volume of work she was undertaking for a non-charitable business was voluntary.
44. Having carefully considered the report produced on Officer A's behalf, the Chair nevertheless was satisfied on the balance of probabilities Officer A benefitted financially to figure assessed by FI Holman.
45. On the basis this was not a voluntary undertaking and Officer A benefitted financially, the Chair found Officer A failed to declare in line with the policy.
46. Allegation proved in full.

Allegation 2

On 28 May 2025, you gave an untruthful account to DPS officers when questioned about your involvement in [REDACTED].

Particulars

- iii. You stated you were only helping a friend on a voluntary basis and received no financial gain.**
- iv. Subsequent financial investigation shows you carried out significant administrative and banking activity for the business, undertook over 100 transactions, and used business funds for personal purchases.**

47. As stated, the Chair did not accept this was a voluntary undertaking on Officer A's part. Firstly, he bore in mind the implausibility of the number of transactions in which she was involved being voluntary, where the operation was a profit-making undertaking not a charitable or social enterprise. Secondly, he found the subsequent financial investigation showed Officer A carried out significant administrative and banking activity and used business funds for personal purchases.
48. Contrary to Officer A's response, the Chair considered she did benefit financially, as presumably so did her sister-in-law (boyfriend's sister).
49. Therefore, the Chair found it was untruthful for Officer A to tell investigators she was helping a friend on a voluntary basis and received no financial gain.
50. In the Chair's judgement Officer A was at least reckless to the fact her work went beyond voluntary and caused her a financial benefit, given the traffic of money through her personal accounts and the business account of which she was an administrator. In the circumstance he considered her answers to the investigators did not demonstrate moral soundness or a steady adherence to an ethical code.
51. As such he found her actions lacked integrity. He did not turn to consider dishonesty.

Breach of standards

52. The Chair was satisfied on the balance of probabilities that the actions of Officer A breached the following Standards of Professional Behaviour:
- i. Orders and Instructions in relation to allegation 1;
He considered Officer A failed to declare her business activity/interest in line with the policy on business interests. This persisted from the point of her training and induction (when she was already involved with this business), through the period she declared her Amazon work (thus engaging with the policy) and in failing to take steps after her DPS interview.
 - ii. Discreditable Conduct in relation to allegation 1 and 2;

A serving police officer failing to declare as per policy, a money-making business in which she was involved as an administrator (and from which she benefitted) over a period of more than a year is discreditable.

iii. Honesty and Integrity in relation to allegation 1 and 2;

As stated above the Chair considered Officer A's actions demonstrated a lack of integrity.

Gross misconduct

53. The Chair reminded himself that gross misconduct is a breach of the Standards of Professional Behaviour so serious that the officer is dismissed. Applying that definition, he was satisfied that the breaches of the standards in this case were sufficiently serious to amount to gross misconduct.

54. In terms of seriousness, the Chair considered Officer A's culpability. He found she was engaged with this business interest (relating to resale of driving tests) at the point of joining the police in January 2024 or before. There is a transaction relating to it demonstrated on the accounts in January 2024. Therefore, at the time of Officer A's police induction and training she was aware of the business. Further, her awareness of the policy is demonstrated by the fact she engaged with it in declaring her Amazon work. Finally, following her interview she still failed to take steps to declare, even under the auspices it was voluntary. In the circumstances the Chair found her failure to comply with the policy was not an oversight.

55. Under seriousness, the Chair also considered harm. The harm here is reputational – Officer A's actions are highly likely to undermine public confidence in the police.

Findings on outcome

56. A copy of Officer A's service record was provided by the Appropriate Authority.

57. The Chair received the advice of the Legal Adviser to consider the College of Policing Guidance on Outcomes in Police Misconduct Proceedings. The Chair was advised to adopt the 'three stage process' as outlined within the College of Policing Guidance, namely, to assess the seriousness of the misconduct; to keep in mind the purpose of

imposing sanctions; and to consider the sanction that most appropriately fulfils that purpose for the seriousness of the conduct in question.

58. The Chair was also advised as to the wording of Regulation 62 of the Police Conduct Regulations 2020 (as amended).

The Chair's Decision on Outcome

59. Careful consideration was given to all of the documentary materials together with the submissions made by the Appropriate Authority and advice provided by the Legal Adviser. In making his decision on outcome, the Chair adopted the three-stage process, as outlined in the College of Policing's Guidance on Outcomes.

60. *Seriousness*: The Chair bore in mind that the first stage in determining the appropriate outcome is to assess the seriousness of the conduct. This is assessed by reference to: (i) the officer's culpability; (ii) the harm caused by the misconduct; (iii) the existence of aggravating factors; (iv) The existence of mitigating factors.

61. *The purpose of the police misconduct regime*: The second stage requires the Chair to keep in mind the purpose of the police misconduct regime. He reminded himself that this has three elements: (i) to maintain public confidence in, and the reputation of the police service; (ii) to uphold high standards and to deter misconduct, and (iii) to protect the public. He further reminded himself that the police misconduct regime is not designed to punish police officers. It is about the reputation and standing of the profession as a whole.

62. *Appropriate Sanction*: The third stage is to choose the outcome that most appropriately fulfils that purpose given the seriousness of the conduct in question.

Stage 1: the seriousness of the conduct

63. *Culpability*: as above, the Chair considered Officer A's culpability. He found Officer A was engaged with this business interest (relating to resale of driving tests) at the point of joining the police in January 2020 or before. There is a transaction relating to it on the accounts in January 2024. Therefore, at the time of Officer A's police induction and training she was aware of the business and visa versa. In the circumstances the Chair found her failure to comply with the policy was unlikely an oversight. Further her awareness of the policy is demonstrated by the fact she engaged with it in declaring her Amazon work. Finally, following her interview she still failed to take steps to declare, even under the auspices it was voluntary.

64. **Harm:** The harm here is reputational – Officer A’s actions are highly likely to undermine public confidence in the police.
65. **Aggravating Factors:** The initial failure to declare is aggravated by Officer A then being untruthful with investigators and continuing to fail to take steps to declare after her interview. The behaviour continued after she realised or should have realised that it was improper. Given Officer A denies benefit still, it is assumed she has not declared this benefit to the HMRC which is income over and above the salary she was earning as a police officer. FI Holman describes this as potential tax evasion.
66. **Mitigating Factors:** The Chair noted Officer A’s personal mitigation, [REDACTED].
67. **Conclusion on Seriousness:** Taking all these matters into consideration, the Chair assessed the seriousness of the conduct as high. Officer A ongoingly failed to comply with a policy of which she was or should have been aware, having recently been inducted, then with which she specifically engaged in relation to other secondary work, and finally after the position was brought to her attention in interview. The Chair found Officer A saying her involvement was voluntary and did not benefit her financially was untruthful, and this amounted to a lack of integrity on her part.

Stage 2: the purpose of the misconduct regime

68. The Chair considered the threefold purpose of the police misconduct regime carefully in considering the appropriate outcome in this case. The police misconduct regime is not designed to punish police officers; it is about the reputation and standing of the profession as a whole. It is to uphold standards and to ensure that the public is protected.
69. Protecting the public: while no actual harm came of this case, it is noted that a police officer – who is afforded authority and access that rightly requires of them the highest standards of conduct - acting in a way which lacks integrity has the potential to cause harm to the public.
70. Maintaining public confidence: a failure to comply with policies and standards, in relation to declaring a business interest, designed to uphold the transparency and integrity of police, is capable of seriously undermining public confidence. This is particularly important given much lower levels of confidence following continued public interest in police misconduct matters.
71. Upholding standards of behaviour: Officer A’s actions represent a serious and deliberate, ongoing departure from the expected standards of a serving police officer to

declare a business interest. A departure from the requisite standards of conduct requires an appropriate response to uphold standards of behaviour.

Stage 3: the appropriate outcome

72. The Chair considered the officer's record of service.
73. He considered the wording of Regulation 62 (as amended) that makes clear that in a case where gross misconduct has already been established, unless the decision maker is satisfied that there are exceptional circumstances to justify a different outcome, a sanction of dismissal without notice is required.
74. Having considered this case carefully, the Chair was unable to identify any exceptional circumstances to justify a different outcome. His decision therefore was that had Officer A not already resigned, **dismissal without notice** would be the only viable option in her case.
75. In any event, having considered the nature and seriousness of Officer A's conduct together with the severity of the breaches of the Standards of Professional Behaviour, the Chair was satisfied that no lesser sanction than dismissal would be appropriate.
76. The Appropriate Authority is directed to inform the College of Policing that Officer A's name should be recorded on the police barred list.

Decision on Publication

77. Having further considered the submissions on publication from the AA, it is further directed that this decision shall be published in accordance with Regulation 63(5) of the Police (Conduct) Regulations 2020 (as amended).
78. As agreed in advance Officer A's name is to be anonymised and matters relating [REDACTED] should be redacted from the published decision.

Chairperson's signature: Commander Stephen Clayman

Date: 23 March 2026

Right of Appeal

A police officer has a right of appeal against any disciplinary finding and/or disciplinary outcome imposed at an Accelerated Misconduct Hearing held under the Police (Conduct) Regulations 2020 (as amended). Notification of this right of appeal is provided in accordance with Regulation 63(2) of the Police (Conduct) Regulations 2020 (as amended).