SOLICITORS DISCIPLINARY TRIBUNAL

IN THE MATTER OF THE SOLICITORS ACT 1974 Case No. 12886-2026

BETWEEN:

SOLICITORS REGULATION AUTHORITY LTD Applicant

and

KIMBERLEY CLIFT Respondent

Before:
Mrs F Kyriacou (Chair)
Ms V Kaye
Ms K Wright

Date of Hearing: 4 November 2026

Appearances

There were no appearances as the matter was dealt with on the papers.

JUDGMENT ON AGREED OUTCOME

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1. The allegations against the Respondent are that:

1.1 Between 25 February 2023 and 11 December 2023, while working as an Associate Solicitor at Lawrence Stephens Limited (the "Firm"), the Respondent represented to Client A that she was progressing and/or chasing a Stamp Duty Land Tax ("SDLT") refund from HMRC on his behalf, when she knew or ought to have known that those representations were misleading. In doing so, she breached Principles 2, 4 and 5 of the SRA Principles 2019 ("the Principles") and paragraph 1.4 of the SRA Code of Conduct for Solicitors, RELs, RFLs and RSLs ("the Code for Solicitors").

1.2 On or around 28 November 2023, the Respondent created and sent to Client A, a screenshot purporting to show that the Firm's accounts department had emailed her regarding Client A's SDLT refund, when she knew or ought to have known that the screenshot was misleading because no such email had been sent. In doing so, she breached Principles 2, 4 and 5 of the Principles and paragraph 1.4 of the Code for Solicitors.

Admissions

2. The Respondent admitted allegations 1.1 and 1.2 and the applicable breaches of the Principles and the Code for Solicitors, including dishonesty.

Documents

3. The Tribunal had, amongst other things, the following documents before it:

- The Form of Application dated 8 January 2026.
- The Rule 12 Statement dated 9 January 2026.
- The Statement of Agreed Facts and Outcome signed on behalf of the parties on 28 October 2026.

Background

4. The Respondent was admitted to the Roll of Solicitors on 15 June 2016. At the material time, she was employed as a solicitor in the real estate finance team at the Firm.

5. Client A was the Respondent's client and was also known to her personally. In 2022, the Respondent advised Client A in relation to the purchase of a residential property. On 10 February 2023, she informed Client A that he and his partner might have overpaid SDLT and could be entitled to a refund of approximately £6,500. That advice was incorrect.

6. Between 25 February and 11 December 2023, the Respondent repeatedly represented to Client A by WhatsApp that she was contacting HMRC by telephone and in writing to pursue the refund. She also represented that a trainee and directors at the Firm were pursuing the matter. Those representations were untrue and no such steps were being taken.

7. On or around 28 November 2023, the Respondent sent Client A, a screenshot purporting to show an email from the Firm's accounts department seeking an update. The

Respondent had created the screenshot herself; no such email had been sent by the accounts department. The screenshot reinforced the false impression that the Firm was involved in progressing the purported refund.

8. Client A complained to the Firm on 13 March 2024. During the Firm's investigation, the Respondent accepted that the representations that she was chasing the refund were untrue and explained how she had created the screenshot. She was summarily dismissed on 28 May 2024 following the Firm's determination that the matter was a serious regulatory matter.

Application for the matter to be resolved by way of Agreed Outcome

9. The parties invited the Tribunal to deal with the allegations against the Respondent in accordance with the Statement of Agreed Facts and Outcome annexed to this Judgment. The parties submitted that the proposed outcome was consistent with the Tribunal's Guidance Note on Sanctions (11th edition, February 2025).

Findings of Fact and Law

10. The Applicant was required to prove the allegations on the balance of probabilities. The Tribunal had due regard to its statutory duty under section 6 of the Human Rights Act 1998 to act compatibly with the Respondent's rights under Articles 6 and 8 of the European Convention on Human Rights.

11. The Tribunal reviewed all the material before it and was satisfied that the Respondent's admissions were properly made. The Tribunal therefore found, on the balance of probabilities, allegations 1.1 and 1.2 proved I full, including the admitted breaches of Principles 2 *(public trust and confidence)*, 4 *(honesty)* and 5 *(integrity)* and paragraph 1.4 of the Code for Solicitors.

12. The Tribunal considered the Guidance Note on Sanctions (11th edition). It assessed the Respondent's culpability, the harm caused or risked, and the aggravating and mitigating features identified in the agreed outcome.

13. The misconduct was serious. The Respondent knowingly maintained a false account to Client A over a sustained period and created false material to support it. The conduct was repeated, involved concealment of an earlier error, and was liable to undermine public trust and confidence in solicitors and in the authenticity of communications put forward by them.

14. The Tribunal took account of the agreed mitigation. The Respondent had no previous regulatory history, obtained no financial or personal gain, and Client A suffered no financial loss. She had demonstrated insight and remorse, made admissions, cooperated with the Firm and the Applicant, relied on positive character evidence, and had taken steps to address the personal and psychological difficulties relied upon in mitigation.

15. However, dishonesty is incompatible with continued membership of the solicitors' profession unless exceptional circumstances are established. Having considered the nature, extent, and duration of the misconduct and all of the mitigation, the Tribunal was not satisfied that exceptional circumstances existed. It concluded that striking off

was the only appropriate and proportionate sanction. A lesser sanction would not adequately protect the public or maintain confidence in the profession.

Costs

16. The parties agreed that the Respondent should pay a contribution towards the Applicant's costs in the sum of £4,000. The effect of striking off on her future earning capacity, and the principles in Merrick v The Law Society [2007] EWHC 2997 (Admin) it determined that the agreed contribution was reasonable and proportionate and ordered that it should not be enforced without the leave of the Tribunal.

Statement of Full Order

17. The Tribunal ORDERED that, KIMBERLEY CLIFT, solicitor, be STRUCK OFF the Roll of Solicitors, and it further ORDERED that she do pay the costs of and incidental to this application and enquiry, fixed in the sum of £4,000, such order for costs not to be enforced without the leave of the Tribunal.

Dated this 10th day of November 2026
On behalf of the Tribunal

F Kyriacou

F Kyriacou
Chair

Number: 12886-2026

IN THE MATTER OF THE SOLICITORS ACT 1974

SOLICITORS REGULATION AUTHORITY LIMITED

Applicant

and

KIMBERLEY CLIFT
(SRA ID: 593128)

Respondent

STATEMENT OF AGREED FACTS AND OUTCOME

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1. By its application dated 9 January 2026, and the statement made pursuant to Rule 12 of the Solicitors (Disciplinary Proceedings) Rules 2019 which accompanied that application, the Solicitors Regulation Authority Limited ("the SRA") brought proceedings before the Solicitors Disciplinary Tribunal ("SDT" or "the Tribunal") making a total of 2 allegations of misconduct against Ms Clift ("the Respondent").

Allegations

2. The allegations made by the SRA against the Respondent are that, whilst working as an Associate solicitor at Lawrence Stephens Limited, 50 Farringdon Road, London, EC1M 3HE ("the Firm"):

   Allegation 1.1: Between 25 February 2023 and 11 December 2023, she represented to Client A that she was progressing and/or chasing a Stamp Duty Land Tax ("**SDLT**") refund from HMRC on his behalf, when she knew or ought to have known that such representations were misleading and thereby breached any or all of Principles 2, 4 and 5 of the SRA Principles ("**the**

Principles") and Rule 1.4 of the SRA Code of Conduct for Solicitors, RELs, RFLs and RSLs ("the Code for Solicitors").

Allegation 1.2: On or around 28 November 2023, she created and sent to Client A a screenshot purporting to show that the Firm's accounts department had emailed her regarding Client A's SDLT refund, when she knew or ought to have known that the screenshot was misleading as no such email had been sent and thereby breached any or all of Principles 2, 4 and 5 of the Principles and Rule 1.4 of the Code for Solicitors.

Admissions

3. The Respondent fully admits the breaches of the Principles and the Code for Solicitors, including dishonesty, as set out in allegations 1.1 and 1.2 above.

Agreed facts

4. The Respondent is a solicitor having been admitted to the Roll on 15 June 2016. At the time of the alleged misconduct, the Respondent was employed as a solicitor in the real estate finance team at the Firm.

5. Client A was the Respondent's client and was also known to her personally. They would communicate frequently via WhatsApp. In around 2022, the Respondent advised Client A in relation to the purchase of a residential property. The purchase completed in September 2022. The completion statement for the purchase was sent to Client A via email on 10 March 2023.

6. On 10 February 2023, the Respondent contacted Client A via WhatsApp and informed him that he and his partner had potentially overpaid on stamp duty and may be owed a refund of approximately £6500. It transpired that this was not correct.

7. Following the initial messages informing Client A about the SDLT refund, the Respondent and Client A continued to correspond via WhatsApp. During the period 25 February 2023 to 11 December 2023, the Respondent repeatedly represented to Client A through these WhatsApp messages that she was contacting HMRC in writing and by phone to pursue the SDLT refund which she had advised he was

entitled to. She also represented that both a trainee and the directors within the Firm were chasing it up. By way of example, on 23 June 2023, the Respondent informed Client A that *"one of the Directors has a scheduled call with someone at HMRC at 1.30"* to chase up the SDLT refund.

8. Each of these representations was untrue. The Respondent had not been contacting HMRC in the manner represented, nor had any trainee or directors contacted HMRC on Client A's behalf. In fact, the Respondent was not taking steps represented.

9. On or around 28 November 2023, the Respondent provided Client A with a screenshot ("the November screenshot") showing communication with the Firm's account department asking for an update. The screenshot had in fact been created by the Respondent. The email shown in the November screenshot was not sent by the Firm's accounts department.

10. Client A made a complaint to the Firm on 13 March 2024. The Firm conducted an initial investigation. As part of the investigation, the Firm conducted an initial meeting with the Respondent via Microsoft Teams on 19 April 2024. On 22 April 2024, during their investigation, the Firm queried the origin of the November screenshot. The Respondent replied by email dated 22 April 2024 saying: *"I wrote the email out on my phone and took a screenshot. It was sent on 28th November. Nothing further was created by me, this was the only one."*

11. An investigatory meeting was held with the Respondent on 9 May 2024. During this meeting:

    11.1. the Respondent said the following in relation to the SDLT refund: *"...I had not done anything about it. I had understood it was a case of writing to HMRC with copies of documents and requesting a refund that way. I had not done that yet because there was a point that I thought I was wrong so instead of going to Greg and saying I had thought I had done something wrong.....If I had known there was a possibility that things had changed but I buried my head in the sand."*

    11.2. The Respondent stated the following in relation to the November screenshot: "*I told him the refund would be coming to the office and it was being looked into by accounts. He was pushing for an answer or an*

explanation. He was expecting around £6k. That is when I created that image. I emailed myself, purportedly from accounts typed up on my phone….Reply is not an email reply. It was written out on my phone as an email reply screenshotted, forwarded to myself and then forwarded to [Client A] by WhatsApp."

12. Following the Firm's investigation, a disciplinary meeting took place with the Respondent on 23 May 2024. In the disciplinary meeting, the Respondent was asked about the WhatsApp messages in which she had told Client A that she was chasing the SDLT refund with HMRC. The Respondent confirmed that each representation that she was chasing the refund was untrue.

13. On 28 May 2024, the Respondent was summarily dismissed as a result of what the Firm had determined was a "serious regulatory matter".

14. In representations served on behalf of the Respondent by her legal representative on 30 July 2024, it notes that despite *"indicating that she was looking into it, and chasing HMRC…* [the Respondent] *accepts, and concedes, to her credit, that she had not, in fact, requested any refund"*. The Respondent offered a *"genuine, and sincere, apology, regret and remorse for what occurred"*.

15. In representations served on 24 March 2025, the Respondent admitted that she told Client A that she was progressing an SDLT refund when she was not. She also admitted that she took the November screenshot to make it appear that the accounts department at the Firm had emailed her about Client A's SDLT refund when they had not. At that stage, dishonesty was denied.

Points in Mitigation

16. The Respondent qualified as a solicitor in June 2016. She is of previous good character with no history of regulatory proceedings or investigations.

17. During the period covered by the allegations, the Respondent was experiencing significant personal and psychological difficulties, including:

    17.1. longstanding mental health difficulties arising against a background of serious childhood trauma;

17.2. difficulties with her emotional regulation, judgement and behavioural responses during the material period; and

17.3. the effects of Thyroxine, which had been supplied to her by Client A and which she had been taking from around January 2023 without medical supervision. The medical evidence relied upon by the Respondent identifies the potential for the medication, particularly when combined with her pre-existing psychological difficulties, to adversely affect her mental health, judgement and cognitive functioning.

18. Client A suffered no actual financial loss as a result of the Respondent's misconduct. Nor did the Respondent obtain, or seek to obtain, any financial or personal gain for herself from her misconduct.

19. The Respondent has demonstrated insight into the seriousness of her misconduct. She accepts that Client A was entitled to accurate information and that, once she realised that the matter had not been properly progressed, she should have addressed the position openly with him. She also accepts that the creation and sending of the screenshot was wholly inappropriate and unacceptable.

20. The Respondent's position, which is supported by correspondence from her treating therapist, is that her creation and sending of the November screenshot was a panicked and fearful response to Client A's pressing requests for an update, rather than the product of premeditation or calculation. The Respondent nevertheless accepts, without qualification, that in creating and sending the screenshot she acted dishonestly.

21. The Respondent has expressed genuine remorse and apologised for her conduct.

22. The Respondent now accepts the allegations in full, including that her conduct was dishonest. For the avoidance of doubt, nothing set out in these points in mitigation is intended to qualify, or detract from, the Respondent's admissions, including her admission of dishonesty.

23. The Respondent has taken steps to address the underlying matters which she believes contributed to her misconduct. She ceased taking Thyroxine in mid-2024, has undergone blood testing in relation to her thyroid function and continues to engage in rehabilitation and therapy. She has also taken active steps to confront and address the underlying trauma relied upon in mitigation.

24. The Respondent relies upon character evidence from those who have known and worked with her, including evidence describing her as diligent, reliable and as having previously acted with integrity in her professional work.

25. The Respondent cooperated fully with the Firm and SRA investigations.

Agreed Outcome

26. The Respondent agrees to:

    a. be struck off the Roll of Solicitors. The Applicant submits and the Respondent accepts that this sanction is consistent with the seriousness of the matters admitted and with the Tribunal's Guidance Note on Sanctions 11th edition (February 2025), in circumstances in which admissions have been made to dishonestly misleading Client A.

    b. pay a contribution towards the SRA's costs in the agreed sum of £4,000. such order not to be enforced without the leave of the Tribunal.

27. The Respondent has provided the SRA with a signed Statement of Means, together with supporting evidence. The order striking her off the Roll will remove her capacity to earn as a solicitor. Having regard to the Respondent's means, to the effect of the sanction upon her future earning capacity, and to the principles in **Merrick v The Law Society [2007] EWHC 2997 (Admin)**, the parties agree that a contribution to the SRA's costs of £4,000 is reasonable and proportionate, and that the order for costs should not be enforced without the leave of the Tribunal.

Explanation as to why such an order would be in accordance with Tribunal's sanction guidance

28. The public expects solicitors to act honestly, with integrity, and to behave in a way that maintains the trust the public places in them and in the provision of legal services. The most serious misconduct involves dishonesty, whether or not leading to criminal proceedings and criminal penalties. A finding that an allegation of dishonesty has been proved will almost invariably lead to striking off, save in

exceptional circumstances (**Solicitors Regulation Authority v Sharma [2010] EWHC 2022 (Admin)**).

29. The conduct in Allegation 1.1 was dishonest and lacked integrity because the Respondent knowingly maintained a false account to Client A over a sustained period, although there was a time when she thought she could be wrong. Notwithstanding that she had realised that the underlying advice was wrong. Client A was deliberately given a false impression as to the steps being taken on his behalf. Such conduct undermines public trust and confidence because clients are entitled to rely on solicitors to be candid when mistakes are made and to provide truthful information about the progress of their matters. The Respondent agrees that her conduct was therefore in breach of paragraph 1.4 of the Code and Principles 2, 4 and 5 of the Principles.

30. The conduct in Allegation 1.2 was dishonest and lacked integrity because the Respondent created material which she knew was false and presented it in a manner capable of causing Client A to believe that it was a genuine communication from the Firm's accounts department. The effect of the screenshot was to reinforce a false impression as to the involvement of the Firm and the progress of the purported refund. Conduct involving the creation and use of false material is particularly liable to undermine public trust and confidence in the profession, because the public must be able to rely upon the authenticity of documents and communications put forward by solicitors. The Respondent agrees that her conduct was therefore in breach of paragraph 1.4 of the Code and Principles 2, 4 and 5 of the Principles.

31. The following factors aggravate the seriousness of the Respondent's misconduct:

    31.1. the respondent was an experienced solicitor, having been admitted to the Roll on 15 June 2016;

    31.2. the misconduct involved dishonesty;

    31.3. the misconduct was repeated;

    31.4. the misconduct continued over a sustained period of time;

31.5. the misconduct involved the concealment of the Respondent's earlier error and the creation of a false communication which had the effect of maintaining the false impression given to Client A; and

31.6. the Respondent knew or ought reasonably to have known that the conduct complained of was in material breach of her professional obligations and was liable to undermine public trust and confidence in the solicitors' profession

32. The following factors mitigate the seriousness of the Respondent's misconduct:

32.1. the Respondent has demonstrated insight into her misconduct and expressed genuine remorse;

32.2. the Respondent obtained no financial or personal gain from her misconduct, and Client A suffered no financial loss;

32.3. the Respondent made open and frank admissions at an early stage and has cooperated with the SRA; and

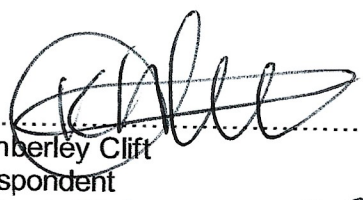
32.4. save for the misconduct highlighted the Respondent has no regulatory disciplinary history.

33. Taking all of the above together, the seriousness of the Respondent's misconduct is such that a Reprimand or a Fine is not a sufficient sanction or in all the circumstances appropriate. The seriousness of the misconduct is at the highest level, such that a lesser sanction is inappropriate and the protection of the public and the protection of the legal profession requires that the Respondent's name is struck off the Roll. Having considered the Solicitors Disciplinary Tribunal's Guidance Note on Sanctions (11th edition) the SRA contends, and the Respondent accepts, that the proper penalty in this case is an Order that the Respondent be struck off the Roll of Solicitors.

Signed: 

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Alastair Wilcox
Head of Legal and Enforcement
On behalf of the Solicitors Regulation Authority
Date: 28/10/2026



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Kimberley Clift
Respondent
Date: 28/10/2026