

THE FA

-v-

CARDIFF CITY FC

DECISION AND REASONS

Warning to the reader of this document. This document contains reference to offensive and/or discriminatory language or behaviour.

Regulatory Commission constitution.

Abdul S. Iqbal KC (Chair – Independent Legal Panel Member)

Daniel Mole (Independent Football Panel Member)

Elahe Youshani (Independent Legal Panel Member)

Conrad Gibbons (Secretary)

Date of hearing : 27 March 2026

1. This document sets out the written reasons for the decision in this independent Regulatory Commission (“the Commission”).
2. This document does not set out the entirety of the evidence considered by the Commission. It sets out the relevant evidence on the central relevant issues as considered by the Commission and assessed by the Commission in reaching findings of fact.

3. The Commission met by Microsoft Teams meeting on 27 March 2026 to consider the issues the case raises and to hear oral submissions from the parties.
4. The Commission appointed to determine the charge has the requisite experience in crowd management matters and previous crowd management disciplinary hearings.

(1) The charge.

5. By charge letter dated 16 February 2026¹ The Football Association (“The FA”) alleged that Cardiff City FC (“Cardiff”) during the EFL Cup match against Chelsea FC (“Chelsea”) on 16 December 2025 (“the match”) failed to ensure spectators and/or supporters (and anyone purporting to be its supporters or followers) conducted themselves in an orderly fashion whilst attending the match.
6. Accordingly, The FA charged Cardiff with:
 - i. Failing on 16 December 2025 to ensure that its spectators and/or supporters (and anyone purporting to be its supporters or followers) conduct themselves in an orderly fashion whilst attending the match and do not use words or otherwise behave in a way which is improper, offensive, abusive, indecent, or insulting which included a reference, whether express or implied, to sexual orientation contrary to rule E21.1 of the Rules of the Football Association ;
 - ii. In addition, The FA alleged that the words and/or behaviour made reference to sexual orientation contrary to FA rule E21.4.
7. Cardiff admitted the charge by letter dated 19 February 2026² and requested a personal hearing.

(2) The facts.

8. The relevant facts³ as to these charges are :
 - i. A post-match social media post was issued on the “X” platform at 8:25pm on 16

¹ Page 4 of the case bundle.

² Page 84 of the case bundle.

³ This summary is extracted from the various factual witness statements or other documentary material within the case bundle.

December 2025 by the “Chelsea Pride”⁴ organisation identifying homophobic chanting by Cardiff supporters “*1 minute and 30 seconds*” into the match;

- ii. The post was to the effect that the offensive chanting by Cardiff supporters was the chant “*Chelsea rent boy*” then repeated by a very significant number of Cardiff fans;
- iii. Video footage of the relevant incident demonstrates that in the 2nd minutes of the match, chanting can be heard from the crowd in the terms “*Chelsea Rent Boy, woah woah.*” This is followed by a chant of “*Chelsea Rent Boy, Chelsea Rent Boy, woah woah,*” which is then repeated once more;
- iv. It appears that officials and/or staff of Cardiff became aware of the homophobic chanting *as it occurred* during the match. The response filed by Cardiff to this misconduct charge states⁵ :
 - a. “*I became aware very early on in the game that Wayne Nash⁶ had heard the chant and reported it to me. I had not heard it. The Club responded through internal messaging and the deployment of police officers to the area where it was believed the chant had come from (the lower part of the Canton Stand). I was made aware that around 5 or less had taken part in the chanting over a few seconds. There was no further chanting of this throughout the rest of the match.*”;
- v. It appears therefore that safety/security officials and/or staff of Cardiff became aware of the homophobic chanting at the time it occurred;
- vi. Cardiff contend that police and stewards were then positioned in front of the relevant stand. It appears this presence led to an improvement of crowd behaviour with no repeat of the offensive chanting.

9. In addition to the above written evidence, the Commission viewed a 39-second piece of video footage with audio of the homophobic chanting by Cardiff supporters in the 2nd minute of the match⁷.

⁴ Page 8 of the case bundle.

⁵ See response from Bob Eastwood (Head of Security and Safety Operations, EFL) at page 86 of the case bundle.

⁶ Head of Operations, Cardiff City FC.

⁷ Exhibit JG2. It appears to be erroneously described as “21st Minute Chant” in the statement exhibiting the footage.

10. In that video footage, the offensive chanting is clearly audible and involves a very substantial number of Cardiff supporters.

11. The volume of the chanting leads to the inevitable conclusion that a very considerable number (at least hundreds) of Cardiff supporters engaged in this homophobic chanting and that it was not just a few supporters.

(3) The sanction framework.

12. Cardiff has admitted a breach of FA rule E21.4 by homophobic chanting by its supporters.

13. The “*due diligence*” defence within FA rule E21.5⁸ is not available to Cardiff because of the admitted breach of FA rule E21.4.

14. However, factors relevant to due diligence are relevant to determining sanction because they are relevant to the mitigation available to a charged participant.

(i) The FA “Policy and Guidance on the Regulation of Discriminatory Conduct by Spectators”.

(a) Relevant sanctioning factors.

15. Pursuant to The FA’s “*Policy and Guidance on the Regulation of Discriminatory Conduct by Spectators*”⁹ dated 6 August 2020 (the “*Policy and Guidance*”)¹⁰ under the heading “*Factors to be considered when determining sanction*”¹¹ it is stated :

“A Regulatory Commission will have due regard to the circumstances and seriousness of the incident when determining the appropriate sanction (to include the level of any financial penalty that may be imposed). In so doing, the Regulatory Commission will consider a range of factors, to include¹² the following:

⁸ Page 138 of the FA Handbook 2025/26

⁹ At the time of the publication of this guidance, such discriminatory breaches were regulated by FA Rule E20.1.

¹⁰ See pages 77 to 82 of the case bundle. The Policy and Guidance document can be found in electronic format here: <https://www.thefa.com/news/2020/aug/06/new-charging-policies-and-sanctioning-guidelines-for-discrimination-published-070720>

¹¹ Page 15 of the case bundle.

¹² The Policy and Guidance makes it plain that these factors are not exhaustive. See page 78 of the case bundle under the title “DETERMINATION OF THE CHARGE AND SANCTIONS”.

1. The number of supporters involved;
2. The nature of the behaviour of those involved;
3. The duration of the incident(s);
4. Whether the Club (and/or its officers):
 - a. took all reasonable steps in its preparation and planning for the fixture in which the Relevant Breach occurred;
 - b. took all reasonable steps in dealing effectively with the incident, when it arose;
 - c. took all reasonable steps in identifying the supporter(s) involved;
 - d. took sufficient action against those supporters responsible where those individuals were identified;
5. Whether the Club cooperated in full with The FA;
6. The previous disciplinary record of the Club or its Participants in relation to Aggravated Breaches or Relevant Breaches;
7. In cases where an Action Plan has previously been imposed on a Club, whether the Club has complied in full with that Action Plan.“

(b) Action Plan.

16. The Policy and Guidance states in relation to a first offence as follows¹³:

“Where a finding of a Relevant Breach is made against a Club, a Regulatory Commission shall impose on the Club an action plan in terms that it sees fit with the aim of precluding, a repeat of the conduct, which formed the basis of the relevant breach (“Action Plan”).

Such an Action Plan shall, as a minimum, set out :

- the operational advice and/or practical measures to be carried out by the Club;
- the period during which the Action Plan shall remain in force;
- the external support to the Club that may be required; and
- The process through which the Club’s compliance with the Action Plan shall be

¹³ Page 80 of the case bundle.

audited by The FA and the frequency, with which the audit shall take place.”

(c) Financial penalty.

17. The Policy and Guidance also states in relation to a first offence as follows¹⁴:

“A Regulatory Commission may also consider imposing a financial penalty in accordance with Table 1 below where it considers it appropriate, having regard to the particular circumstances of the case and the factors set out below,

A Regulatory Commission may order that part of any financial penalty imposed is suspended in accordance with paragraphs 42 and 43 of Part A to the Disciplinary Regulations.”

18. By Table 1¹⁵, the applicable fine range for such a breach of FA rule E21.4 for an EFL League One Club (as Cardiff was at the material time) is £2,500 to £37,500.

(4) The submissions on sanction.

19. In addition to taking into account oral submissions from the parties, the Commission read and considered all of the following written documents when considering the appropriate sanction in this case.

20. The contents of each of those documents and appendices are not repeated in this document save for where reference is necessary to explain whether a submission or factor was regarded as relevant or irrelevant to sanction.

(i) The FA.

21. The Commission read and considered :

i. Signed statement of Jack Gillett (On-Field Regulation manager, The FA) dated 7 January 2026¹⁶;

ii. The FA’s *“Policy and Guidance on the Regulation of Discriminatory Conduct by*

¹⁴ Page 80 of the case bundle.

¹⁵ Page 81 of the case bundle.

¹⁶ Pages 75 to 76 of the case bundle.

*Spectators*¹⁷ dated 6 August 2020 (the “*Policy and Guidance*”)¹⁸.

(ii) Cardiff City FC.

22. The Commission read and considered :

- i. Signed “*Mitigation Statement*” from Wayne Nash (Head of Operations, Cardiff City FC), undated¹⁹;
- ii. Statement from Bob Eastwood (Head of Security and Safety Operations, EFL)²⁰;
- iii. Various email communications between Cardiff City FC and “Kick it Out”, South Wales Police, Tom Jefferson (Engagement Inclusion manager, Cardiff City FC), and a Chelsea supporter who attended the match²¹;
- iv. “*Cardiff City Stadium - Risk Assessment Matrix for Football-Related Violence and Disorder on the Stadium Footprint*”²²;
- v. “*Cardiff City Stadium Safety and Security Operations Manual: Annex N - Generic Risk Assessment for Standard Activities*”²³;
- vi. Cardiff City FC “*Discriminatory behaviour protocol*”²⁴;
- vii. Cardiff City FC “*Match Day Safety Officer Briefing*”²⁵.

(5) The Commission’s factual findings and legal conclusions as to sanction.

23. Where it is necessary for the Commission to come to any conclusion(s) as to the relevant facts, the burden of proof is borne by The FA to prove the fact(s) upon the balance of

¹⁷ At the time of the publication of this guidance, such discriminatory breaches were regulated by FA Rule E20.1.

¹⁸ See pages 77 to 82 of the case bundle. The Policy and Guidance document can be found in electronic format here: <https://www.thefa.com/news/2020/aug/06/new-charging-policies-and-sanctioning-guidelines-for-discrimination-published-070720>

¹⁹ Page 85 of the case bundle.

²⁰ Page 86 of the case bundle.

²¹ Pages 87 to 89 of the case bundle.

²² Pages 90 to 91 of the case bundle.

²³ Pages 92 to 118 of the case bundle.

²⁴ Pages 119 to 120 of the case bundle.

²⁵ Pages 121 to 142 of the case bundle.

probability.

24. The test to be applied is that the Commission is satisfied an event occurred if the Commission considers that, on the evidence, the occurrence of the event was more likely than not.

25. Firstly, the Commission considered the relevant sanctioning factors within the Policy and Guidance.

1. The number of supporters involved.

26. The evidence suggests there was a very significant number of Cardiff supporters involved in the homophobic chanting.

27. This conclusion is supported by the video footage available to the Commission. In all probability at least many hundreds of supporters engaged in the offensive chanting. The offensive chanting is clearly audible to those who watched the match on television.

28. Accordingly the Commission does not accept the description asserted by Cardiff that “*around 5 or less had taken part in the chanting over a few seconds*”²⁶. This description of “*perhaps 3 or so*” supporters as a maximum engaging in the offensive chanting was repeated in oral submissions on behalf of Cardiff to the Commission.

29. That description does not in any way properly reflect the offensive chanting. Such categorisation and description of the offensive chanting is disappointing and indeed misleading.

2. The nature of the behaviour of those involved.

30. The words used by the offending spectators referenced a negative attitude towards the LGBT+ community and a perceived association of that community with Chelsea FC.

31. The use of the phrases is obviously and plainly discriminatory and highly derogatory. The chanting is highly abusive and offensive to those right-thinking people who heard it or came to know of its use in these circumstances.

²⁶ See response from Bob Eastwood (Head of Security and Safety Operations, EFL] at page 86 of the case bundle.

3. The duration of the incident(s).

32. The homophobic chanting depicted on the video footage was chanted and repeated over a period of about 10 seconds²⁷.

33. Accordingly, this was a single incident of such offensive behaviour by Cardiff supporters albeit the offensive chanting was repeated during the 10 second period.

4a. Whether the Club (and/or its officers) took all reasonable steps in its preparation and planning for the fixture in which the relevant breach occurred.

34. The written evidence of Wayne Nash²⁸ states:

- i. *“In the period preceding the fixture, the Club drew upon its operational experience, applied lessons learned from prior incidents, and adhered to established action plans consistent with recognised best practice. These measures were implemented both strategically and in good faith.”.*

35. The written evidence of Bob Eastwood²⁹ states:

- i. *“The Head of Safety and Security at Cardiff City FC, Wayne Nash, contacted me prior to the fixture taking place to discuss the risk of homophobic chanting of ‘Chelsea rent boys’ within the stadium during match play. He shared his plans with me and I considered these to be in accordance with the Guidance I had issued previously.”*
- ii. *“The Club had in place a plan which would be activated in the event of a ‘chant’ of this nature and included deployment of police resources to arrest offenders and club messaging to advise any ‘offenders’ to desist from this type of discriminatory behaviour. The Club had also, proactively discussed this risk with fans group to garner their support and had provided some coverage in their match day”.*

36. The “*Cardiff City Stadium - Risk Assessment Matrix for Football-Related Violence and*

²⁷ From 00:16 to 00:26 on the video footage before the Commission.

²⁸ Page 85 of the case bundle.

²⁹ Page 86 of the case bundle.

*Disorder on the Stadium Footprint*³⁰ includes under the sub-heading “*HOME Racism or other Hate Incidents*” the words “*Anti English rhetoric / nonsensical drivel is expected. Discriminatory 'Chelsea rent boy' chanting isnt [sic] expected but is possible. Any such language will require positive action to be taken by Stewards and Police.*”

37. The “*Cardiff City Stadium Safety and Security Operations Manual: Annex N – Generic Risk Assessment for Standard Activities*” states under the sub-heading “*HATE SPEECH OR BEHAVIOUR*”³¹:

- a. Under the heading “*Risk*” this is categorised as “*Low*”;
- b. Under the heading “*Additional Controls*” this is categorised as “*None required Match specific risk assessments gives update on intelligence.*”

38. . The Cardiff City “*Match Day Safety Officer Briefing*” includes:

- a. In relation to “*Match assessment*” that this is “*High Risk*”³²;
- b. In relation to “*Hate Crime / Vitriolic Abuse*” that “*All instances to be brought to the attention of Safety Officer. Early Intervention – positive action*”.³³

39. Cardiff stated in written and oral submissions that there were pre-match discussions with the police and Chelsea FC. The Commission accordingly concluded that *some* proactive steps had been taken by Cardiff generically in relation to issues of equality, diversity and inclusivity issues and the risk of discriminatory conduct by its supporters.

40. Cardiff had plainly appreciated before the match against Chelsea that there was a risk of such homophobic abuse from its supporters directed at Chelsea supporters.

41. However, in respect of this match against Chelsea in particular and the security risks attached to it there was a lack of supportive documentation before the Commission to establish proper due diligence carried out by Cardiff prior to this match:

- i. Cardiff were aware of the risk of this particular type of discriminatory conduct by its supporters. It is this awareness that meant Cardiff categorised this match as a high risk match. Although Cardiff stated in oral submissions that such categorisation related to

³⁰ Page 90 of the case bundle.

³¹ Page 104 of the case bundle

³² Page 126 of the case bundle.

³³ Page 140 of the case bundle.

the risk of violent conduct, nonetheless it was appreciated by Cardiff that this match had associated risks of crowd disorder;

- ii. Although Cardiff say they were mindful of the risk of homophobic chanting at this match, Cardiff stated the risk was essentially very low to “zero”. The Commission was not supplied with any documentation as to any comprehensive formal pre-match risk assessment in relation to discriminatory chanting by supporters beyond that cited above;
- iii. Although Cardiff stated in written and oral submissions that there were pre-match discussions with the police and Chelsea FC, there was no significant written or documentary evidence before the Commission of any pre-match meetings where such risk issues were discussed in detail. There were no minutes of any such meetings. There was no evidence of any significant pre-match co-operation between Cardiff and others (including Chelsea FC) relating to the identified risks and how they could be properly managed;
- iv. For example, there was no detailed evidence before the Commission of any pre-match discussions between Cardiff and the Police Dedicated Football Officers at Cardiff or Chelsea relating to the identified risks and how they could be properly managed;
- v. There was no evidence of any or any proper risk assessment by Cardiff’s Safety Officer relating to the identified risks and how they could be properly managed. Plainly any such risk assessment must necessarily be match-specific. Any such assessment would identify the risks of such homophobic abuse and how the risk could be properly managed and addressed;
- vi. Save for the messaging appearing in the Match Day Guide (provided separately to the Bundle, dated 15th December 2025), there was no documentary evidence before the Commission of any or any proper *pre-match* messaging either via Cardiff’s social media accounts, match programme messaging or other pre-match announcements relating to the fact that such discriminatory conduct would not be tolerated by Cardiff and any person found to have engaged in such conduct would face stern sanction including a permanent ban from attending matches;
- vii. The Commission was not sent the Safety Officer’s decision log or similar material that would allow the Commission to properly evaluate relevant factual issues and the decision making in relation to the information available to Cardiff safety and security staff at material times;

- viii. The Commission saw no evidence of any formal contingency plans (such as cascade briefing and the like) in the event of such discriminatory chanting at this match;
- ix. The Commission was informed that the CCTV deployed at the match did not capture audio. It is disappointing that at a stadium used for competitive international football matches there were no CCTV facilities that captured audio. The only footage of the offensive chanting before the Commission appears to be broadcast television footage. It follows that the available CCTV facilities were incapable to be effectively deployed so as to detect the perpetrators of such chanting.

4b. Whether the Club (and/or its officers) took all reasonable steps in dealing effectively with the incident, when it arose.

42. The written evidence of Bob Eastwood³⁴ states:

- i. *“The Club had in place a plan which would be activated in the event of a ‘chant’ of this nature and included deployment of police resources to arrest offenders and club messaging to advise any ‘offenders’ to desist from this type of discriminatory behaviour.”;*
- ii. *“I became aware very early on in the game that Wayne Nash had heard the chant and reported it to me. I had not heard it. The Club responded through internal messaging and the deployment of police officers to the area where it was believed the chant had come from (the lower part of the Canton Stand). I was made aware that around 5 or less had taken part in the chanting over a few seconds. There was no further chanting of this throughout the rest of the match.”*
- iii. *“It is my view that Cardiff City FC have robust measures and plans in place to educate fans and reduce instances of discriminatory behaviours. I thought their prediction that this could take place was professional and demonstrated a good understanding of the risks they could encounter during this fixture. I was also of a view that their operational responses were sufficiently robust and well rehearsed, and the fact that the chant was not experienced again, was demonstrative of the effectiveness of their operational response and foresight.”*

43. Once the offending behaviour came to the attention of Cardiff officials, Cardiff contends

³⁴ Page 86 of the case bundle.

that there was a response by security and stewarding staff as well as the police.

44. It is contended by Cardiff that such actions deterred the perpetrators from continuing with such offensive chanting.

45. The Commission was surprised that if there was such a swift response to the offensive chanting by Cardiff security and stewarding staff, that the perpetrators could not have been more readily identified by the use, for example, of targeted and focussed CCTV cameras.

46. The Commission had been supplied with no evidence that CCTV had been used in this way to monitor the section(s) of the crowd from which the offending chanting emanated. This was both surprising and disappointing to the Commission.

47. There was no evidence from Cardiff that security and stewarding staff deployed body-worn cameras near to the relevant stand(s) where the offending chanting emanated.

48. Nor was the Commission provided with any evidence as to precisely how the crowd was monitored prior to, during, and after the offending chanting.

49. Although the Commission accepted the submission that Cardiff had taken some extra measures relating to the risk of homophobic abuse at this match, those measures were plainly not adequate to prevent such abuse and then to detect a wide range of culprits or indeed any culprits.

50. There was evidence before the Commission that a public announcement by a written statement on the large screen inside the stadium was made during the match once the homophobic chanting became known to Cardiff safety and security officials. This was about 13 minutes after the homophobic chanting was heard.

51. Save for the single page content within the match day guide that was provided separately to the case bundle, no evidence was placed before the Commission that Cardiff have in place a mobile telephone number readily and widely publicised for supporters to report such offensive misconduct. Accordingly there was no evidence before the Commission as to how the existence of any such facility was clearly and often made known to home and away supporters.

52. Any proper pre-match risk assessment would and should have identified specific risk factors relating to this match against Chelsea. Such an assessment would have identified a heightened risk of such homophobic chanting at this particular match and would have demanded extra measures at this match to guard against such an eventuality.

53. The Commission was satisfied that had such a facility been widely promoted to all

attendees at every match, that reports of any such discriminatory abuse would have been made to Cardiff Safety and security officials immediately and that immediate action to prevent such chanting and to detect more of those involved would have been possible.

54. There was little evidence placed before the Commission as to how, if at all, Cardiff responded post-match to this specific homophobic chanting.

55. There was no evidence, for example, of Cardiff using its extensive social media facilities to condemn the homophobic abuse at this match, reminding supporters of their responsibilities, and indicating that action would be taken against those found to have been involved in the homophobic or any discriminatory chanting.

56. Nor was there any evidence before the Commission of what extra measures (if any) were put in place after this match by Cardiff to reduce the risk of a reoccurrence of such discriminatory chanting in future matches.

4c. Whether the Club (and/or its officers) took all reasonable steps in identifying the supporter(s) involved.

57. No Cardiff supporter was arrested or ejected from the ground as a result of this offensive chanting.

58. The Commission was surprised and disappointed that there was no evidence of the use of focussed CCTV towards the area(s) of the homophobic chanting both generally during the match and as soon as possible once the offending chanting had been brought to the attention of Cardiff safety and security officials.

59. In these circumstances, the chances of identifying the perpetrators of the offensive chanting was much reduced and it was unsurprising that Cardiff had not been able to identify any of the at least hundreds of those involved in the offensive chanting.

4d. Whether the Club (and/or its officers) took sufficient action against those supporters responsible where those individuals were identified.

60. There was no evidence before the Commission of what, if any, action has been taken against any Cardiff supporter(s) arising out of this incident.

61. Indeed the evidence before the Commission suggests that not a single Cardiff supporter involved in the homophobic chanting has been identified.

62. The Commission was surprised and disappointed at the lack of any evidence in this regard.

5. Whether the Club co-operated in full with The FA.

63. It was noted by the Commission that Cardiff had responded promptly to the charges and admitted the misconduct.

6. The previous disciplinary record of the Club or its participants in relation to aggravated breaches or relevant breaches.

64. Cardiff has no relevant misconduct record.

7. In cases where an Action Plan has previously been imposed on a Club, whether the Club has complied in full with that Action Plan.

65. Cardiff had no Action Plan previously imposed.

(6) Sanction.

(i) A fine.

66. The Commission unanimously concluded that a financial penalty was warranted and appropriate for the admitted misconduct.

67. The Commission noted the various aggravating and mitigating factors set out above.

68. The Commission noted that the misconduct of the Cardiff supporters was not limited to a single chant. Although mercifully brief, the offensive and highly insulting homophobic chanting was repeated over a period of about 10 seconds and by many supporters.

69. For the reasons set out above, there were very significant deficiencies as to pre-match planning by Cardiff.

70. The Commission was satisfied that diligent and responsible pre-match planning would have properly and reliably identified specific risk factors relating to this match.

71. The identification of those risk factors would have much reduced the risk of incidents such as those that ultimately occurred.

72. Proper contingency planning would have very significantly increased the chances of

identifying some of those involved in this highly offensive chanting.

73. The damage to the reputation of football and issues of equality, diversity and inclusivity by such discriminatory misconduct is obvious. It is unsurprising that there were complaints from external agencies after the match relating to this chanting.

74. The fact that no Cardiff supporters have been identified for this offensive behaviour is disappointing but reflective of a lack of any or any proper contingency planning.

75. In a case of seriousness such as this, the Commission was surprised and disappointed at the lack of evidence from Cardiff in its response to the charge dealing specifically and in detail with the various factors set out by the FA in the Policy and Guidance document.

76. Such circumstances and deficiencies needed to be reflected in the assessed culpability of Cardiff.

77. The Commission categorised the culpability of Cardiff in its lack of proper pre-match planning, lack of properly evidenced immediate appropriate reaction to the misconduct, and lack of properly evidenced post-match response as medium to high.

78. The Commission noted this was an EFL Cup match and that Cardiff are an EFL League One Club. The sanctioning guidelines³⁵ indicate a sanction range of £2,500 to £37,500.

79. Balancing all of the aggravating and mitigating factors set out above, the Commission concluded that, had liability been contested and proved, the appropriate financial sanction would be £20,000 (*“the starting point”*).

80. Cardiff promptly accepted the misconduct. It is noteworthy that co-operation with the FA investigation is already reflected to a degree by the Commission in adopting the £20,000 sanction as a starting point commensurate with the misconduct after a contested hearing.

81. A discount for acceptance of misconduct is not a mathematical or rigid exercise. Plainly, credit will be higher where a charged club accepts the misconduct in whole and without reservation or where a Commission accepts the submissions of a charged club wholly when considering contentious issues of culpability and harm.

82. In this case, the Commission has not accepted the submissions of Cardiff in whole when considering issues of culpability and harm. Indeed, the Commission has rejected a

³⁵ Table 1 in the Policy and Guidance document at page 81 of the case bundle.

significant proportion of the submissions made on behalf of Cardiff as to mitigation.

83. The Commission also noted the tenor of the “mitigation statement” submitted by Cardiff³⁶:

“Cardiff City Football Club acknowledges that the incident in question occurred and, given the strict liability nature of the offence arising from the involvement of a protected characteristic, accepts that a guilty plea represents the only available course of action in the present circumstances.

Notwithstanding this acceptance, the Club wishes to place on record its disappointment that charges have been brought, particularly in light of the considerable and demonstrable efforts undertaken by the Club before, during, and after the fixture. Significant resources and attention were directed toward preventing, deterring, identifying, and responding appropriately to any form of misconduct.

As evidenced by the supporting statements provided herein, it is widely recognised among colleagues and relevant stakeholders that the Club implemented all reasonable and practicable measures to educate against, deter, and detect inappropriate behaviour.

The Club respectfully submits that the imposition of an absolute standard in matters governed by human behaviour is neither realistic nor equitable. Human behaviour is, by its nature, unpredictable, and no organisation can guarantee, with absolute certainty, the conduct of all individuals at all times. All environments involving human interaction carry an inherent degree of risk, and the elimination of that risk entirely is, in practice, unachievable.”

84. The nature and structure of FA Regulation E21.4 does not allow for a due diligence defence because of the serious nature of discriminatory chanting related to protected characteristics. The regulation reflects the overarching need to deter and prevent such discriminatory chanting. The Commission concluded that the tenor of the above statement did not show a proper insight to these obviously important public policy considerations.

85. In these circumstances, the Commission concludes it is nonetheless appropriate and proportionate to reduce the financial sanction from the starting point of £20,000 to £15,000 to reflect the acceptance of the misconduct by Cardiff.

³⁶ Page 85 of the case bundle.

86. The Commission considered whether any part of the financial sanction should be suspended.

87. Regulation 44 of the FA disciplinary regulations³⁷ provides (our emphasis):

“44. When considering imposing a suspended penalty, a Regulatory Commission must:

a) Determine the appropriate penalty for the breach, irrespective of any consideration of it being suspended; and

b) Consider whether there is a clear and compelling reason(s) for suspending that penalty; if so

i. Set out what the clear and compelling reason(s) are; and

ii. Decide the period of the suspension, or event, until which the penalty will be suspended; and

iii. Upon what other terms or conditions, if any, the penalty will be suspended.”

88. Having considered the regulations, the Commission concluded there was no clear and compelling reason for suspending any or all of the financial penalty. Therefore, the financial sanction is not suspended.

89. Accordingly, Cardiff City FC is fined £15,000.

(ii) An Action Plan.

90. The Commission concluded unanimously that an action plan in accordance with Annex 1 to the Policy and Guidance was necessary in this case.

91. In order to reduce the risk of further such breaches of FA rule E21, there shall be an action plan in the case of Cardiff City FC active until the conclusion of the 2026/27 football season in the following terms:

“1. Upon publication of the Regulatory Commission’s Written Reasons and this Action Plan, Cardiff City Football Club (*‘the Club’*) shall communicate via the Club website and via social media, and in the next available home league match day programme:

a. The fact and background to the charge, including the fact that it involved abusive,

³⁷ Page 171 of the FA Handbook 2025 / 26 under “A – General Provisions – Section One: All Panels”.

offensive, homophobic, discriminatory chanting by Club supporters at a match against Chelsea FC.

- b. The Club's condemnation of the chanting that underpinned the charge and the fact that it has a zero-tolerance policy towards discriminatory abuse of all kinds.
- c. Further it should state that those responsible were potentially committing a criminal offence and anyone subsequently identified will be banned.
- d. The fact that this resulted in the Club being charged and found guilty of misconduct under the FA Rules, being warned as to its future conduct and having an Action Plan imposed upon it together with a fine of £15,000 to prevent any recurrence of the misconduct.
- e. The Club's intention to develop existing initiatives to make it more inclusive and more proactive in the prevention and detection of any potential discriminatory or inappropriate words or behaviour in the future, at both home and away fixtures

2. The Club shall :

- a. Forthwith conduct a full review of its stewarding management, stewarding provision, stewarding deployment, and the quality of stewarding training. In addition existing processes should be closely examined to ensure quality steward incident reporting (verbal & written) is in place to support proportionate reactions to matchday incidents and potential post-match investigations.
- b. Continue to ensure all its matchday operational planning, match-specific risk assessments and stewarding briefing documents are fully documented to support and evidence due procedure, and to ensure that the prevention and detection of any discriminatory or inappropriate behaviour is sufficiently addressed, and is readily available for inspection by the Football Authorities and the appropriate Safety Advisory Group.
- c. Maintain a detailed operational protocol in support of their safety management and stewarding teams to include stewarding reporting methods, prepared Public Address messages to assist in the prevention of abusive and discriminatory behaviour, and to include any match specific action plans for dealing with such behaviour.
- d. Evaluate their existing CCTV capabilities and operator training in relation to crowd monitoring and evidence gathering including the use of body worn cameras.
- e. If not already in place, establish a pre-match and post-match management group,

consisting of relevant heads of department, to share information and plan for and review each fixture accordingly. Such meetings shall have any action plans specifically allocated and be properly minuted. It shall be the responsibility of each head of department to properly convey relevant information arising from the pre-match and post-match meetings to their respective team members.

- f. The Club's Safety Officer and Club Secretary should liaise with the opposition club prior to all fixtures both home and away to exchange intelligence :
 - i. on club supporters who are or may be attending the home fixture, and
 - ii. on any factors which may negatively affect or influence their behaviour; this should include any members of the visiting club whether they be current or former players, backroom staff, directors and club guests who may be potential targets of discriminatory behaviour from supporters.
 - iii. Such information should then be addressed at the pre-match meeting of both the management group and stewards.
 - g. Ensure the Club Safety Officer appraises the match officials before the game of any identified potential issues relating to crowd behaviour, particularly any discriminatory behaviour, and have in place methods of communicating with match officials should it be necessary.
3. The Club shall :
- a. Continue to develop proactive educational programmes and initiatives for supporters and written policies and procedures for the purpose of increasing awareness of unacceptable behaviour, deterring and minimising discriminatory and other inappropriate supporter behaviour, including the inappropriate usage of words, chanting, gestures, behaviour and conduct associated with ethnic origin, colour, race, nationality, religion or belief, gender, gender reassignment, sexual orientation and disability.
 - b. Continue to develop and promote an ongoing positive dialogue with *Kick It Out*, and further enhance the relationship for the purpose of seeking advice on and ratification of all such proposed programmes, initiatives, policies and procedures.
4. The Club shall continue to develop and publicise the Club's policies in relation to Equality, Diversity and Inclusion which must :
- a. include a prominent "*Discrimination*" section containing relevant and specific

information on all aspects of discriminatory and offensive words and behaviour in an effort to educate supporters on what language and actions are acceptable / unacceptable, whether at home or away fixtures.

- b. Publish The *Cardiff City Equality Policy* on the Club's web site together with the procedure and facilities available to attendees at matches for reporting abuse particularly that of a discriminatory nature.

5. The Club shall develop and implement an appropriate media campaign across the Club website and the Club's social media accounts emphasising the Club's policies and its zero tolerance toward discriminatory, abusive and insulting language, behaviour and conduct.

6. The Club shall continuously review ticket sales policies to ensure that such policies do not increase the risk of discriminatory or inappropriate supporter behaviour, and to provide useable data to support post-match investigations and potential associated sanctions.

7. The Club shall develop and deploy:

- a. match day PA announcements, and
- b. printed messages in its match day programme, on any available big screen, on advertising boards and on stadium advisory posters
- c. content on the Club's website and social media platforms

to pro-actively target the prevention, usage and detection of any potential discriminatory words or behaviour. Such announcements, messages and content (i) shall make clear in plain effective language that discriminatory language or behaviour is abusive and offensive, may be criminal, and will not be tolerated by the Club, and (ii) must be supported by reference to clear reporting methods and facilities.

8. Prior to each match the Club shall publish warnings to its supporters against the use of discriminatory and other inappropriate supporter behaviour and language. Such warnings :

- a. shall be published on the Club's website and social media outlets, as a stand-alone warning, and for away fixtures as part of a 'Travelling Fans Guide', and
- b. Shall be communicated directly, whether by text message or other suitable means, to those supporters that the Club knows have purchased tickets for the relevant away

game and/or are travelling to the relevant away game

9. The Club shall review all its safety management plans and policies at least once per season.

10. The FA shall monitor the Club's compliance with this Action Plan by periodic checks as deemed appropriate, so as to ensure that the various constituents of the Action Plan have been initiated and are being complied with."

92. Cardiff City FC is formally warned as to future conduct.

93. The above sanctions are formally imposed.

94. There is no order as to the costs of the Commission.

95. There is the right to appeal these decisions in accordance with FA Regulations.

ABDUL S. IQBAL KC

DANIEL MOLE

ELAHE YOUSANI

7 April 2026