

Document guidelines: Student Route visa application

Within this leaflet you will find information and examples of documents that will help you in making sure that your documents meet the requirements for making a Student visa application.

Applications made in the UK

Students who are submitting their applications in the UK, and who have been in the UK for **at least 12 months with valid immigration permission** on the date of application, will be exempt from showing their financial documents. They will automatically receive 10 points for finances in the visa application. Students who apply for a visa **overseas** or who have **not** been in the UK for at least 12 months at the time of application **must** show financial evidence as outlined below.

Differentiation/'low risk' applications

All overseas applicants will need to be able to provide the following documents in support of their Student visa application. Some applicants will be asked to provide these upfront as part of their initial application and some will just need to have them in case requested by the UKVI. This is called **differentiation** for applicants (sometimes also referred to as 'low risk'). Students who are on the list in the UKVI [Appendix Student](#) (ST 22.1) will not need to submit their financial documents as standard and nor will they need to submit the qualification certificates/transcripts used to obtain their unconditional offer on a course at Swansea University. However, they should always make sure they **do** have them to hand in case they are requested by the UKVI. Being under differentiation does **not** mean you are exempt from the requirements - only from submitting the documents up front - you could still be asked for them as part of your application.

Bringing dependants to the UK with you

Some students are eligible to bring their dependants to the UK with them. We have separate guidance about making a [Dependant](#) visa application which has all the information you will need to help you apply including guidance about how much additional money you will need.

If you and your dependant **partner** will apply for a UK visa **at the same time** or your partner already holds a UK visa, and you are self-funding your studies, you will be able to use bank statements in the name of your **dependant partner** as evidence of your funds, providing they meet all the necessary requirements as outlined below and you show evidence of your relationship e.g. marriage certificate.

Financial Documentation

Your financial documents are one of **the most important pieces of evidence** that you will need to include with your visa application. Whether you have an official financial sponsor, are taking out an education loan or showing your own personal funds in the form of a bank statement, you need to **make absolutely sure that they meet the UKVI requirements** and that all the necessary information is clearly conveyed on the document. The UKVI has provided comprehensive guidance around acceptable financial evidence in their [Appendix Finance](#).

We have outlined the most common ways of demonstrating funds below but if you have something different, please check with the VISA Advice Team.

Bank Statements and the Required Level of Funds

If you will be supporting yourself with personal funds while in the UK, sometimes referred to as 'self-funding', you need to demonstrate that you have the correct amount of money available to you. Our leaflet [How much money do I need for a Student visa application](#) will help you work this out:

Unpaid tuition fees + living costs of £10,539 for courses of 9 months or more plus an additional amount to cover visa application fees and Immigration Health Surcharge (IHS).

Funds may be held in any form of personal bank or building society account (including current, fixed deposit, savings, pension from which the funds can be withdrawn or an investment account) **provided the account allows the funds to be accessed immediately** and this is clearly stated on the financial document. Business accounts are **not** accepted.

You can use a bank account that is in **your own name** or in the name of your partner **if that partner is applying for a visa at the same time as you or has already been granted a UK visa**.

If you are applying as a single student i.e. with no dependants, can also use a bank statement **in the name of your parent/s or legal guardian**.

Your bank statements must cover **at least a consecutive 28-day period**. Online statements are OK (as long as they have the information listed below) but a mini statement from an ATM is not acceptable.

The issue date on the bank statement must be no more than 1 month old at the time you submit your visa application.

The bank statement should:

- Be on official letter headed paper or from an official electronic record
- Include the logo of the bank
- Include the account holder's name/s

- Include the account number
- Include the date the statement was produced
- Include information about the bank e.g. contact details and branch code
- Show a running balance and transaction history for at least a full 28-day period
- The currency

An official letter from your bank confirming that the funds have been held for a minimum 28-day period would also be accepted.

Important notes

You cannot use bank statements of anyone but **yourself** (single or joint account) or **your parents or formal legal guardian**. The only exception to this would be if you were applying for a visa at the same time as your dependant partner, in which case you could use funds held in your partner's name.

Accounts in the name of other family members or of a friend will **not** be acceptable.

The money needed must be present for the whole 28 days (counting back from the latest date on the statement) and the caseworker will look at the closing balance for every one of those 28 days. If the amount drops (even by £1!) below the amount you need then you will not meet the financial requirement to be issued a visa. The UKVI will carry out verification checks with your bank to check the money remains in the account.

If your money is not in pounds sterling, the UKVI will normally use the [OandA currency converter](#) for the date you submitted and paid for your online application to check your funds are correct.

Some currencies cannot be converted using OandA and in such cases the UKVI will instead use the [FCDO consular rate of exchange \(CER\)](#). Please check the latest [UKVI Financial Evidence Guidance](#) ('Currencies where FCDO CER should be used') for a list of the affected currencies.

Funds held in other accounts or financial instruments such as shares, bonds, credit cards or from pensions from which the funds cannot be withdrawn immediately, will not be accepted as evidence of funds and we **do not** recommend that you use any of these types of account.

Employment contracts are also **not acceptable evidence**.

Please check the [UKVI Appendix Finance](#) if you have a non-standard account.

If you don't have a bank statement, or if your bank statement does not meet all of the criteria outlined above (for example – the statement does not include the logo of the bank), you can also provide a letter from your bank confirming the balances and dates.

You will find some examples of acceptable bank statements on the pages that follow.

An Example of an Acceptable Bank Statement

For a student with £9,000 outstanding fees + £10,539 maintenance

Remember to also include relevant visa fee & Immigration Health Surcharge



Name and logo of the bank

Swansea University Bank

Sort Code – 10-11-12

Account Number – 23456789

Date of Statement 15/06/24

Mr Li Wong
17 Student Road,
Student City,
SA1 BTL.

Name of the account holder

Account Number and date the
statement was produced

Transaction Date	Description	Credits	Debits	Balance
1 st May 24	Online Transfer	19000		22,000
5 th May 24	Coop		20	21,980
10 th May 24	Burger King		15	21,965
20 th May 24	Clothes Shop		500	21,465
29 th May 24	Cheque	30		21,495
29 th May 24	02 Mobile		10	21,485
1 st June 24	Parents	5000		25,485

Funds maintained for a
Continuous period of a
Minimum of 28 days

Official Stamp from Bank



Fixed deposit accounts

Fixed deposit accounts can be used for your visa application but it must be clearly stated on the certificate that the correct amount of money has been held for **at least 28 consecutive days** and that the funds are **immediately accessible for you to withdraw at any time**.

Here is an example of an acceptable fixed term deposit account:

An Example of a Fixed Term deposit statement

For a student with £9,000 outstanding fees + £10,539 maintenance

Remember to also include relevant visa fee & Immigration Health Surcharge



Swansea University Bank

Date (no more than 1 month old)

Ref: 12345678910

Date: 15/05/2024

To: Joe Brown
18 Student Street
Swansea
Swansea SA1 8PP

This is to certify that Joe Brown is holding a fixed term deposit under customer account number 12345678 with our bank as detailed below:

Fixed deposit balance account

Fixed deposit A/C number	Name of the holder	Deposit date	Amount
12345679789789	Joe Brown	02/04/2023	£11,000.00
19876543214568	Joe Brown	01/03/2023	£11,000.00

Date of deposit at least 28 days ago

Amount deposited

We confirm that the balance of £22,000.00 GBP is held as on 15th May 2024 and has been held for more than 28 days. These funds are available unconditionally for withdrawal at any time on the demand of the account holder.

Confirmation of availability of funds held for at least 28 days and are available for immediate withdrawal.



Swansea University BANK, Swansea Branch Email: swansea@bank.com Tel: 01792 4567891

Education loan

You can use an education or student loan as proof of funds as long as the loan is issued by one of the following UKVI approved and regulated providers:

- a government
- a government sponsored student loan company
- an academic or educational loans scheme which is provided by a financial institution regulated for the purpose of issuing student loans by either the Financial Conduct Authority (FCA) or the Prudential Regulation Authority (PRA) or, in the case of an overseas loan, the official regulatory body for purpose of issuing student loans in the country in which the financial institution is located and where the money is held

You will need to provide a **student loan letter** from the lender which must:

- be dated no more than 6 months before the date of application; and
- confirm the loan is a student loan provided to the applicant by either the relevant government **or** a government sponsored student loan company **or** an academic or educational loans scheme; and
- confirm there are no conditions on release of the loan funds other than a successful application to study in the UK as a Student; and
- confirm the amount of the loan; and
- confirm the loan is to the applicant; and
- confirm the funds will be:
 - available to the applicant before they travel to the UK; or
 - paid directly to the student sponsor before the applicant travels to the UK, with any living cost portion of the loan being made available to the applicant by the time they arrive in the UK; or
 - available before the applicant begins their course if the loan is provided by the applicant's national government;
- confirm that the loan comes from a UKVI approved provider

The education loan must be in the name of the Student. You will see an example of an acceptable education loan letter on the following page:

An Example of an Education Loan letter

For a student with £9,000 outstanding fees + £10,539 maintenance

Remember to also include relevant visa fee & Immigration Health Surcharge



Education Loans R Us

Ref: 12345678910

Date and name of the applicant (student)

Date: 15/05/2024

To: Joe Brown
18 Student Street
Student City
Kerala

Loan amount

Confirmation of availability of funds, how funds disbursed and confirmation the loan comes from a UKVI approved provider.

Education loan of £ 22,000.00

With reference to your education loan application of 15/Apr/2024 we are pleased to inform you that and education loan of £22,000.00 has been sanctioned for pursuing your study on the following terms:

Details of course/university	Swansea University, MSc Management
Loan type	Education loan
Amount	£22,000.00
Rate of interest	1.1%
Period of loan	204 months
Repayment	204 monthly instalments
Disbursement	Loan will be disbursed once the applicant obtains a UK Student visa and funds will be available before the applicant enters the UK

This is also to confirm that Educational Loans R Us is regulated by the Reserve Bank of Swansea.



Educational Loan R Us, Swansea Branch
Email: educational.loan@bank.com

Tel: 01792 4567891

Using a parent or Legal Guardian's Bank Statements

If you are relying on money held by your parents or legal guardian, you must demonstrate that they have given their permission for you to use this money. You must provide a letter from your parents/legal guardian (in English) which must confirm the relationship between you and them and that they have given their consent to you using their funds to study in the UK.

If you intend on using your parent's bank statements, you must **also** provide evidence that they are your parents or legal guardians. You will need to provide one of the following:

- your original birth certificate, showing the name of your parents
- certificate of adoption showing your name and names of adoptive parents
- original court documents stating the name of your legal guardian

Note: Family members (Dependants) applying to join or stay with you in the UK **cannot** rely on funds held by the Student's parent or guardian. Please see our [Dependant](#) visa pages for more information about applying with family members.

Sponsored Students:

An official financial sponsor can be one of the following:

- A UK Government sponsored programme
- the student's national government
- the British Council
- An international organisation, international company
- A university (UK or overseas)
- A UK independent school

You must provide a letter from your sponsor outlining the details of the sponsorship. The letter must include:

- Your full name
- the name and contact details of the official financial sponsor
- the date the letter was issued – the letter should ideally be dated within the last 1-2 months
- the length of the sponsorship
- the amount of money the sponsor is giving you or a statement that your official financial sponsor will cover **all** your course fees and living costs
- Details of any dependants, if applicable

Note: If your scholarship only covers *part* of your fees and/or living costs, you will need to show any shortfall either as funds in a suitable bank account or via an education loan.

Remember – to avoid any risk of refusal, you need to make sure that your sponsor letter contains all of the information listed above.

You can see an example of an acceptable sponsor letter on the following page:



The name of the Sponsor – the letter should be original (not a print out) and printed on official letter headed paper

Zamunda Education Board

Reference Number: 34567BCD

Date: 15th May 2024

The letter should ideally be dated within the last month

To whom it may concern

This is to certify that Zamunda Education Board intends to sponsor Mr. Joe Brown to pursue his study of Mechanical Engineering at Swansea University.

The letter needs to state your full name and duration of the sponsorship

The scholarship shall cover the following until 30th September 2028:

- All tuition fees required for the PhD in Mechanical Engineering
- Living Expenses at £1,300 per month
- Return travel ticket

You must state the amount of money/financial support that the sponsor is providing to the student, including any salary, fees or living costs. Alternatively, it must state that 'all fees and living costs are covered'.

All tuition fee invoices to be sent to:

Zamunda Education Board, Zamunda

Email Address: zamundaboard@edu.com

You must include the name and contact details of the official sponsor, including an email address

This Sponsorship also covers all living costs for dependants:

Mrs Jane Brown – aged 29 – Wife

Miss Rachel Brown – aged 3 – Daughter

List any dependants (if applicable): including their full names, age and their relationship to the student

If you have any queries, please do not hesitate to contact me.

Kind Regards,

Professor Akeem Jaffer

Head of Education Sponsorship

Zamunda Education Board

CAS Statement

You will receive your CAS (Certificate of Acceptance for Studies) from Swansea University once you have:

- accepted your offer
- paid your course fees deposit

This information is correct in Nov 2025

- Checked that your details are correct on the draft CAS

You will use the information on your CAS statement to help you fill in the visa application form, work out how much money you need to show and understand which documents you need to submit.

Check all the details on your CAS are correct, especially payment information **before submitting your visa application.**

Here is an example of what a CAS from Swansea University would look like:

8th May 2024

Your Swansea Student Number is: 28****

Mrs *****
Example Building,
Example Road,
City, 10305
Country

Dear *****

Certificate of Acceptance for Studies (CAS) Statement

CAS NUMBER: CAS NUMBER HERE (e.g E4G*****)

ROUTE: Student Route

SWANSEA UNIVERSITY SPONSOR LICENCE NUMBER (SLN): Swansea University Sponsor Licence Number (e.g 18*****)

MAIN STUDY ADDRESS: Swansea University, Bay Campus, Swansea, SA1 8EN

IF YOU ARE APPLYING FOR YOUR VISA FROM OUTSIDE THE UK, TO ENABLE YOUR BIOMETRIC RESIDENCE PERMIT (BRP) CARD TO BE SENT TO SWANSEA UNIVERSITY, YOU WILL NEED TO QUOTE THE FOLLOWING ALTERNATIVE COLLECTION LOCATION (ACL) CODE ON YOUR VISA APPLICATION:
2HE544

NAME: Your full name here

PASSPORT NUMBER: Passport number here (e.g ZH*****)

MALE/FEMALE: Your gender here

DATE OF BIRTH: Date of birth here

NATIONALITY: Your nationality here

COUNTRY OF BIRTH: Country of birth here

COURSE: Title of your course here (e.g Ph.d in Business/Management)

ACADEMIC LEVEL OF COURSE: Academic level of course here (e.g RQF 7/8/9)

MODE OF STUDY: Mode of study here (e.g FULL-TIME)

START DATE: DD/MM/YYYY

EXPECTED END DATE: DD/MM/YYYY

TUITION FEES FOR THE CURRENT SESSION: The cost of your course in £ here

TUITION FEES PAID (INC. ANY SCHOLARSHIPS/BURSARIES) : What you have already paid £

ATAS CLEARANCE REQUIRED Y/N: If 'Y' you must have a valid ATAS clearance certificate

EVIDENCE USED TO OBTAIN OFFER (NB you must provide the originals of the documents when you apply for your visa)
Details of the qualifications used to assess your academic suitability for the course will be added here. You will need to include the originals of these exact documents in your Student visa application.

Any additional information that is useful to the UKVI will also be added here.

ENQUIRIES REGARDING THIS LETTER:
Please contact Admissions / Student Compliance Services

Yours sincerely,

G HUGHES

DIRECTOR OF STUDENT LIFE

Swansea University
Prifysgol Abertawe

OFFICIAL STAMP
Swansea University
Prifysgol Abertawe

Your Student Number here

Your name and address here

This is what you need for the
NQF/RQF Level question on the
online Student application form

IMPORTANT: Check the amount of fees
paid is shown correctly on the CAS

Education Certificates

Student studying at **degree level** at Swansea University, which is classed as a Higher Education Provider (HEP) with track record of compliance, do **not** need to provide evidence of the qualification certificates or transcripts used to obtain their offer of a place to study.

If you are studying a course **below degree level** e.g. a foundation or Level 1 course or a course with our English Language Training Services (ELTS) you **will need to submit the qualifications** listed on your CAS in your visa application. If you are unsure which qualification documents you need to provide, please contact the Admissions team via your CAS Sheild account.

If your final certificates have not yet been issued, you will need to obtain a letter from the institution on headed paper which confirms that the certificates have not yet been issued, and that you are a holder of the award stated on your CAS.

Students who are extending their visas to complete an existing course won't need to re-submit the same qualifications that were submitted in a previous Student visa application for the same course.

Translations

If an application includes any documents which are not in English, you must also include a fully certified translation of each document, carried out by a professional translator or translation company that can be independently verified. Each translation must contain:

- Confirmation from the translator or translation company that it is an accurate translation of the original document. E.g., "I can confirm that this is a true and accurate translation of the original document"
- the full name and original signature of the translator, or of an authorised official of the translation company
- the contact details of the translator or translation company
- date of translation

Remember – to avoid any risk of refusal, you need to make sure that your translation contains all the information listed above. Please make sure that the translator you use understands that the document needs to contain all of this information.

There is example of an acceptable translation from a translation company on the following page:

Translator: _____ Date: 15/08/2017 **Date**
 Qualification: MA Translation with Language Technology
 I confirm that this is an accurate translation of the original document **Declaration**
 Signature:  **Signature of Translator**
Credentials of the Translator
 **Penguin Culture Co. Ltd**
Name and details of the translation company
 Add: 45 Park Place, SWANSEA SA2 0DJ Tel: 01792-425817
 Email: penguinculture@googlemail.com

Household Residential Registration Book (Translation)

Residence Type	Family Household	Name of the House Owner	
Residence No.		Address	
Certified Seal of Province Public Security Bureau (for certificate use ONLY) <i>Stamped by Shandong Province Public Security Bureau</i>		Certified Seal of Registration Office (for certificate use ONLY) <i>Stamped by the Police Station of Wenhua Road of Public Security Bureau of Laiyang City</i>	
Registrar: <i>Seal of the Police Cui Shaoying</i>		Issue Date: 27/07/2017	

Residence Registration Card

Name	Owner or Relation with the Owner		
Previous Name	Gender		
Place of Birth	Nationality		
Native Place	Date of Birth		
Other Dwelling Place in the City /Town	Religious Belief		
Citizen ID No.	Height	Blood Group	
Highest Academic Degree Obtained	Undergraduate	Marital Status	Single Out of Service
Place of Work	None	Occupation	Student
Previous Dwelling Place Before Moving into the City/Town and Date of Moving	<i>Stamped by the Police Station of Wenhua Road of Public Security Bureau of Laiyang City</i>		
Previous Dwelling Place in the City/Town and Date of Moving into Present Dwelling Place			
Seal of Registrar: <i>Seal of the Police Cui Shaoying</i>		Issued Date: 27/07/2017	

Changes of Registration Items

Item	Change	After Change	Date of Change	Seal of Registrar
Name				<i>Seal of the Police Cui Shaoying</i>

End of Translation (Page 1 of 1)

Penguin Culture Co. Ltd
 45 Park Place
 Brynmill
 Swansea SA2 0DJ
 Tel. 01792 425817
 penguinculture@googlemail.com

Other documents

Residents in some overseas countries will need to have a [tuberculosis \(TB\) test](#) if you are coming to the UK for more than 6 months. If you need to take a TB test you will need to do this **before** you make your Student visa application as you will be asked to present the test certificate as one of your supporting documents.

Some students studying postgraduate level courses in certain subject areas will require an [ATAS clearance certificate](#) **before** submitting a Student visa application. We have separate guidance about [how to make an ATAS clearance application](#) and if you need a certificate, you should apply **at least 6-8 weeks before** you want to submit your visa application. Processing delays beyond 6 weeks are common. You **do not** need to be in possession of your CAS statement to be able to apply for an ATAS clearance certificate. New students will be contacted by the Postgraduate Admissions team if their course requires ATAS clearance. Continuing students can find out the relevant ATAS information from their Faculty.

VISA Advice Team financial document checking service

Swansea University understands that applying for a visa to enter the UK can be a stressful process. We have a dedicated team of immigration specialists who will be happy to check documents related to your financial evidence to make sure that they are suitable for your visa application and give you peace of mind. These are the documents that most commonly cause a visa refusal and so we are keen to support you and help you avoid a visa refusal. If you would like your financial documents checked, please send scanned, clear and legible copies of the complete documents (all of the pages) to [Visa Advice](#) along with the following information:

- your name
- Your Swansea University student number
- Your date of birth
- Any specific concerns you have about the financial documents

Please note that due to the sheer volume of queries that we receive, we are unable to check visa application forms unless you are applying in the UK submitting the visa application via our office.

However, we have produced a [Guide to help complete the online Student visa application form](#) that we have provided for you - you should download and use this when completing the application form.

We hope this leaflet has been useful please also see [How to minimise risk of Tier 4 visa refusal](#) to further assist in your preparations.