

Information for Students: How to minimise risk of Student visa refusals

One of the main reasons that students can face a Student visa refusal is a problem with evidencing their **maintenance requirements**. This document can help you minimise the risk of your visa being refused.

Make sure that you are visiting the information on the University website on making a Student visa application [here](#)

Things to think about when preparing your financial documents

- **Make sure that you are holding the correct amount of money to meet the visa requirements.** Details of the amount you need are outlined via the University website link [Finances for Student Visa Applications](#). ALL students need to show funds to cover their **living costs** as well as any **remaining course fees that have not already been paid**. Check that your CAS statement shows all payments you have already made towards your fees.
- Make sure that you are showing that the required funds have been available to you for as consecutive **28-day period prior to application** and are instantly accessible (not held in a time restricted account- such as a **frozen Deposit Certificate**). **The money needs to still be in the account on the date of application and should not be removed until your visa has been granted.**
- Understand that **'differentiation or low risk' students can still be asked for their financial documents** (as this is in the Immigration Rules) as part of the visa application process. We are seeing a slight increase in such requests, so **we recommend all students have this evidence available.**
- You **cannot use the same money 'twice'**, so if you are paying for the visa fee and Immigration Health Surcharge (IHS) from the same account you are using to show your tuition fees and living costs, you must have this extra money in there as well. You will find further information about the amount you need to show here:
 - **IHS:** <https://www.gov.uk/healthcare-immigration-application>
 - **Visa fees:** <https://www.gov.uk/government/publications/visa-regulations-revised-table>
- **Make sure that the financial documents you are using meet the UKVI Student route visa requirements:** <https://www.gov.uk/guidance/financial-evidence-for-student-and-child-student-route-applicants> Any financial document used **should not be more than one month old (e.g. bank statements or letters)**

- **Make sure that your financial documents are from a reputable financial institution** and be aware that the UKVI made undertake verification checks with your bank.
- **You may like to contact your bank to explain that they could be contacted by the UKVI in relation to your visa application. Ask them to respond promptly and/or give you a business card/letter with contact details to include in your application.**
- **If you have large unexplained financial deposits visible on your bank statements, include a cover letter, attaching any available evidence, explaining where these came from with your visa application.** This may reassure a caseworker and/or make your visa decision be made quicker
- **Understand that you cannot use bank statements belonging to family members except for your parents.** Using documents for an uncle, brother, sister or close family friend will not be accepted. If you are using your parental bank statements, make sure you are also including your birth certificate (or other official document confirming your relationship) and a letter from them confirming they are supporting you.

The only other exception to this is if you are applying with a Dependant partner, in which case you can use bank statements in their name to cover your tuition fees and living costs. You should submit a copy of your marriage certificate. Please see <https://www.swansea.ac.uk/visa-advice/immigration/tier4dependants/> for more information on applying for family members.

You cannot use business bank account statements as evidence of meeting the financial maintenance requirements, even if yours/a parent/spouse's name is on the statement.

- **Understand that you cannot usually be sponsored by a company to study in the UK** unless they are a large multinational company who are sponsoring you as an employee (such as Shell Oil for example).
- Understand that you cannot use evidence of a loan **unless** this is provided by the national government, the state or regional government or a government sponsored student loan company, or that is part of an academic or educational loans scheme (e.g. Sallie Mae).
- If you have asked for a note to be added to your CAS relating to scholarships or finance payments etc., make sure you include with your visa application the supporting letter (called a sponsor note) which will be emailed to you by the relevant CAS teams.

- **Make sure you are checking the current exchange rate if the money you have is not held in British Pounds (GBP).** The Home Office will expect you to include a currency conversion from the OANDA website: <http://www.oanda.com/currency/converter/>. They will use the exchange rate as at the **date you submitted your visa application**. If the minimum balance converted to GBP does not meet the required amount the visa will be refused.

Note: some currencies (currently Iranian Rial, Syrian Pounds and Mongolian Tugrik) are not converted using OANDA. In such cases, the Home Office will use the FCO Consular Service exchange rate. <https://www.gov.uk/government/publications/fco-consular-services-abroad-exchange-rates>. For the most up to date guidance please check at <https://www.gov.uk/government/publications/financial-requirement-caseworker-guidance>

Iranian students should use the Bonbast website currency converter:

<https://www.bonbast.com/> and include a printout of the conversion with their visa application.

- Remember that currency conversion rates can fluctuate both up and down. It is your responsibility to ensure that you are monitoring how your own currency rates may be changing and making sure that you build a financial buffer into your plans. This would mean that you can cover any additional funds needed for fees or visa costs due to negative currency conversion changes.