

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. <http://www.swansea.ac.uk/international-campuslife/immigration/>

Things to think about when preparing your financial documents

- **Make sure that you are holding the correct amount of money necessary.** Details of the amount you need are outlined via the University website link above. ALL students need to show £1023 per month of their course up to a total of 9 months living costs- **this works out as £9,207 for most students**. In addition, you will need to also show **any remaining course fees that have not already been paid** and which are mentioned on your CAS statement
- Make sure that you are showing that the required funds have been available to you for **28 days prior to application** and are instantly accessible (not held in a time restricted account- such as a **frozen Chinese 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. As of Summer 24 we are seeing a slight sector increase in these requests and so **we recommend all students having 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 living costs and visa fees, 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 financial documents for any family member except for your parents.** Using documents for an uncle, brother, sister or close family friend will be refused as not eligible. 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.
- **Understand that you cannot usually use a company's financial documents unless they are a large multinational company who are sponsoring you as an employee (such as Shell Oil for example).** You cannot generally use documents for a family owned company as evidence of maintenance requirements.
- **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 are including the supporting letter which will be emailed to you from Admissions) with your application
- **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 O and A website: <http://www.oanda.com/currency/converter/>. They will use the exchange rate on this website on the **date you made your application**, if the money converted to GBP does not meet the required amount on that day you will be refused. Note: Iranian students should use the Bonbast website currency converter: <https://www.bonbast.com/> and include a printout of the conversion with their visa application,