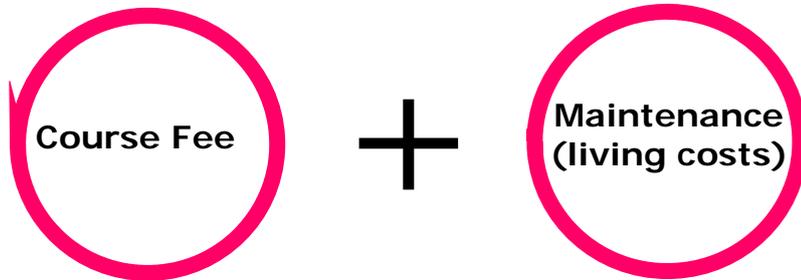


Prepare your supporting documents

Financial requirements and documents

Your funds must be held as cash and must be readily available for you to use. Shares, bonds or pension fund accounts will not be accepted. You cannot move or spend the money in the account in the time between obtaining your financial documents and paying for your visa. The funds must still be in the account on the date you make your visa application.



Course Fee

You must have:

- Enough money to pay for the first year of your course, or;
- Enough money to pay the full fee for your course if your course is less than 1 year long.

Check your CAS for the exact course fee. You do not need to show any amount of course fee that you have already paid but only if your CAS states that you have paid this amount.



If you pay additional funds against your course fee or accommodation after your CAS is issued you must email CAS@rgu.ac.uk before making your Tier 4 application. A member of the immigration team will update your file and then email you an updated CAS.

Maintenance (living costs) funds

Length of the course relating to your visa application	Maintenance funds required
9 months or less	£1015 to cover living costs for each calendar month of the course (rounded up if there is a partial month)
More than 9 months	£9135.00 to cover living costs for 9 months

Prepare your supporting documents

How long does the money need to be held in my account?

You must meet these requirements on the date you pay the visa application fee:

28 days

The full amount of money must be held in the account for at least 28 consecutive days up to the date of the closing balance.

The money cannot drop below the amount you need at any time during these 28 days.

31 days

The closing balance date on your financial documents cannot be more than 31 days old on the date you submit your online visa application form and pay the visa application fee.

What documents can I use to show I meet the financial requirements?

Your funds must be held as cash and must be readily available for you to use. Shares, bonds or pension fund accounts will not be accepted. You cannot move or spend the money in the account in the time between obtaining your financial document and paying for your visa. The funds must still be in the account on the date you make your visa application.

The following types of original documents are acceptable:

Bank or building society statements
see [Appendix A](#) for an example

Building society pass book

Letter from your bank confirming funds
see [Appendix B](#) for an example

Letter from a financial institution regulated either by the Financial Services Authority or, in the case of overseas accounts, the home regulator (official regulatory body for the country the money is held) confirming money or loan.

Prepare your supporting documents

Whose name do the documents need to be in?

The documents can be in the following names:



You must include the following extra documents if you use a financial document in your parent's or legal guardian's name:

- Proof that you are related e.g. birth certificate
- AND
- A letter from your parents or legal guardian confirming that you are their child and you have permission to use their money.

A sample letter can be found at www.rgu.ac.uk/visainfo

These extra documents must be original; not photocopies/scans

Can I use financial documents from more than one account?

Yes, but all documents must meet the Tier 4 (General) visa requirements as explained in this guide. If you are using two bank accounts, seek advice from a member of the RGU Immigration Team as the rules are complex when using more than one bank account.

Can I use online/electronic bank statements?

Yes, but you must ensure that either:

- Each page is stamped by the bank;
- or
- The bank gives you an original letter, with the bank logo, confirming that the statement is authentic.

Some banks will not stamp your online statements or give you a letter. We recommend trying different branches of your bank or ask the bank to post original statements to you. It should take 3-5 working days to be posted to you and there may be a charge.

Can I use a non-UK account that is not in GBP (£)?

If the funds are not held in British pounds (£GBP), you must use www.oanda.com to convert these and include a print out of the conversion with your application. Enter the lowest amount of money held during the 28 consecutive days before the closing balance on your financial document. You must use the currency exchange rate on the date you submit your online visa application form and pay the visa application fee

Appendix A

Royal World Bank



Account Number: 91378246500 06/09/2016

Mr Bill Gates
174 Globe Street
Aberdeen
Scotland
AB10 1FR

Date	Deposit (money in)	Withdrawals (Money out)	(Running) Balance
01/08/2016	£10,000 - Transfer		£18,000.00
08/08/2016		£8.00 - Airtime <u>PNB</u>	£17,992.00
13/08/2016		£52.00 - <u>Marvines Diner</u>	£17,940.00
22/08/2016	£100.00 - Transfer to <u>B. Johnstone</u>		£17,840.00
05/09/2016		£1000.00 - Hilton Hotels	£16,840.00
05/09/2016		Closing balance	£16,840.00

Bank's name and logo

Account number and account holder's name

Required amount held for 28 consecutive days prior to closing balance

Closing balance must not be more than 31 days old when you submit your online visa application and pay the visa application fee

Sample bank statement

This example is for a student who has paid all of his tuition fee and has had his CAS updated to state this. Therefore, he only needs to show he has held £9,135 for Maintenance (living costs) funds. You can see on his bank statement that his balance never falls below £9,135 over the 28 day period leading up to the date of the closing balance. Remember it is NOT the closing balance that the UKVI will first look at. During the 28 days period they will first look for the lowest amount and THIS amount is what they convert to see if you have sufficient funds so even if you have enough at closing balance this 'lowest amount' may be under the required amount.

Appendix B

Royal World Bank



06/09/2016

To whom it may concern,

This letter confirms that **[your name/parent's name]** is holding an account in our bank. The account number is **[xxxxxxxxxx]**.

The total amount held on **[date of letter]** is **[closing balance on issue date of this letter]**

The minimum balance held for the previous 28 consecutive days was **[lowest balance figure over the previous 28 days]**

Yours sincerely,

[Signature of bank's member of staff]

[Name of bank's member of staff]

Letter head with bank logo and name

Date must not be more than 31 days old when you submit your online visa application and pay the visa application fee.

Sample bank letter

This example is for a student who cannot secure bank statements OR would prefer not to show transactions for whatever reason. An example could be that the bank will only provide original postal bank statements at the end of the month but the student requires his/her financial evidence earlier than that and cannot wait for them. In addition to this there are some international banks who cannot provide statements in English due to their financial systems but can provide a hand written letter for the student.