

# **STUDENT ROUTE VISA GUIDE**

2021-22



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This guide has been prepared by the International Advising Team (IAT) and is for students who are applying for their student visa (previously Tier 4) outside the UK. It gives an overview of the visa process including: when you will receive your CAS, how to apply, financial requirements and supporting documents.

Students from the European Economic Area (EEA) and Switzerland coming to study in the UK for over six months also need to apply under the student route.

**UK Visas and Immigration (UKVI) are the branch of the UK Home Office that are responsible for making visa decision.**

There is a charge for contacting UKVI directly regarding your student visa application, so if you have any concerns, we strongly recommend you contact us at so that we can make enquiries on your behalf.

We look forward to welcoming you to St George's!

## International Advising Team

Contact us at [student.immigration@sgul.ac.uk](mailto:student.immigration@sgul.ac.uk)

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# SECTION ONE

## When, where and how to apply?

**When:** The earliest you can apply for your student visa from overseas is six months before the start date of the course as stated on your Confirmation of Acceptance for Studies (CAS).

**However, a CAS will not be issued until all conditions of your offer have been met and, if requested, the financial documents supporting your visa application have been checked.**

**Where:** You will need to apply from the country where you are a resident through the nearest **Visa Application Centre**. If you are applying outside of your country of nationality, you will be expected to provide evidence that you have permission to be in the country you are applying from.

### How:

- receive your CAS
- apply online
- pay the Immigration Health Surcharge and visa fee
- upload supporting documents and submit your biometrics (fingerprints and photograph):
  - by appointment at a local Visa Application Centre (VAC) or
  - via the **'UK Immigration: ID Check'** mobile app (available to EEA and Swiss Nationals only)
- attend credibility interview if requested

## Confirmation of Acceptance for Studies (CAS)

A CAS is an electronic document that is issued by the International Advising Team and sent to you via email. The CAS contains a unique 14-digit CAS reference number, as well as details about the course and sponsor which you need to complete your visa application form. The CAS is stored on a database that UKVI can access.

A CAS is valid for six months and can only be used for one visa application; if you receive a visa refusal, you must request a new CAS. **The university will only issue a second CAS in exceptional circumstances.**

## Visa processing times

Visa processing times vary from country to country but you'll usually get a decision on your visa within 3 weeks of your appointment at the visa application centre (VAC).

If you need to give your biometric information at a VAC, you may be able to **pay for a priority service to get a faster decision**. Check with your VAC to see if the priority visa service is available in the country you're applying from. A decision will be made within 5 working days of your appointment at the visa application centre.

## Costs

### I. Application fee

It costs £348 (equivalent in local currency) for a standard application. Many countries offer an optional priority visa service where you can pay an additional fee to have your application processed faster.

### II. Immigration Health Surcharge (IHS)

You'll also have to pay the **immigration health surcharge** as part of your application. The IHS for students is calculated at £470 per year; the exact amount you have to pay depends on how much leave you're granted.

### Check how much you'll have to pay before you apply.

This payment entitles you to use the National Health Service (NHS) whilst you are in the UK. **You still need to pay the IHS even if you have private medical insurance.**

## Credibility interview

You may be asked to attend a credibility interview as part of the application process. A few initial questions will be asked at the time when you are providing your biometrics (fingerprints and photograph).

The interview will be conducted via video link by a member of UKVI's staff in the UK who will be assessing whether you are a 'genuine student' and your English language ability is at the correct level.

The questions will vary but may focus on your new course, why you decided to study at St George's, any previous UK study, your immigration history, finances and career aspirations.

We advise you to read the course information on the St George's website to familiarise yourself with the course content for your particular programme. Although we would warn you against preparing scripted responses as your answer may sound rehearsed and therefore possibly not genuine.

In the unlikely event that your visa application is refused on the basis of the credibility interview **please contact the International Advising Team** with a scan of the refusal letter so that we can advise you further.

## Tuberculosis (TB) test

You'll need to have a tuberculosis (TB) test if you're coming to the UK for more than 6 months and have been resident in any of these **listed countries**.

You do not need a TB test if you **lived for at least 6 months in a country where TB screening is not required** by the UK, and you've been away from that country for no more than 6 months

The certificate is valid for 6 months and must be submitted with your visa application.

## ATAS Certificate

Students **studying at PhD or Masters level in certain science and technology subjects** may require an ATAS (Academic Technology Approval Scheme) clearance certificate to support their visa application. **If ATAS is required for your course / nationality then this will be a condition of your offer for study.**

ATAS clearance is a background check undertaken by the UK Foreign and Commonwealth Office (FCO) to ensure that the knowledge gained from these courses does not contribute towards the development of weapons of mass destruction.

**Students who are nationals of the EEA, Australia, Canada, Japan, New Zealand, Singapore, South Korea, Switzerland or the United States of America are exempt and do not need an ATAS certificate.**

More **information about the ATAS**, including how to apply, can be found on the GOV.UK website.

## Bringing your family members

Your partner and children ('dependants') may be able to apply to come to the UK or stay longer in the UK if:

- a full-time student on a postgraduate level course (RFQ level 7 or above) that lasts 9 months or longer or
- a new government-sponsored student on a course that lasts longer than 6 months

You'll need to provide evidence of your relationship when you apply, for example, a birth or marriage certificate.

You or your dependant(s) will also need to prove that they have a certain amount of money available to them. This is in addition to the money you must have to support yourself. This is calculated at £845 a month (for up to 9 months) for each dependant.

More **information about bringing your family members**, including visa costs and financial requirements, can be found on the GOV.UK website.

# SECTION TWO

## Financial requirements

In order to make a successful student visa application, you will need to meet strict financial requirements. **Failure to meet these financial requirements is the most common reason for visa refusals**, for example, showing lower funds than the amount required or not having the money in the account for at least 28 consecutive days. Do not assume that just because you have a lot of money in a bank account that this will be acceptable – the money needs to be held for a set period of time and the documents need to be in a very specific format.

Students who are nationals of certain countries (e.g. USA, Malaysia, Singapore) are considered to be low-risk for visa purposes, and do not usually need to submit financial evidence. EU, EEA and Swiss nationals have recently been added to the list of 'low risk' nationals. Further information can be found below.

## General Rules – read carefully

- You must have enough money to cover your course fees and a set amount for living expenses.
- You must show the **funds have been held for at least 28 consecutive days**, unless you are relying on a student loan or official financial sponsorship. The funds must not have dropped below the required amount, even for one day or by a small amount.
- When funds are held in an account, they must be **cash funds held in an account that allows you immediate access**, for e.g. a current or savings accounts. Other accounts or funds will not be accepted e.g. shares, bonds, credit cards, overdrafts, bitcoin savings and pensions where funds cannot be accessed immediately.
- The **financial evidence must be dated within 31 days** before the date of application.

• If you are using your parent or legal guardian's account, you must provide additional documentation (see below).

- The date of application is the date you pay the visa application fee. This means you will need to ensure your financial documentation meets the specific visa requirements on this date.
- You can use funds in more than one account, but the required funds must be available in all of the accounts at the same time.
- If you use an overseas (non-UK) bank account, UKVI may do verification checks. This includes checking that the financial institution is regulated by the appropriate regulatory body for the country it is operating in and uses electronic record keeping.
- Funds do not need to be held in British Pounds. If your money is held in a foreign currency the UKVI will use the **'Oanda Currency Converter'** from the date of the application to determine the currency conversion.
- The documents must be in English or translated into English by a professional translator or translation company.

## How much money do I need to have?

You will need to have enough money to cover:

- the first year's course fees, as confirmed in your CAS; and
- living costs of £12006, which is calculated at £1334 per month for a maximum of 9 months

If your course is less than 9 months, you will need to show at least £1334 each month for the duration of the course as specified in the start and end dates on your CAS.

## Advance payments

Any advance payments of **course fees** you have made to the University must be noted on your CAS and can be deducted from the amount you need to show.

If you have paid some or all of your university accommodation costs, up to a maximum of £1334 can be recorded on your CAS and deducted from the amount you need to show in living costs. You cannot deduct money paid towards any other type of housing, for example, private accommodation, nor can you adjust the amount you must show because you will be living with a relative.

**Contact us before you submit your application if your CAS needs to be updated to show additional payments.**

## Do I need to submit financial evidence with my visa application?

This depends upon whether or not you are a 'low risk national'.

### • Low risk nationals

Nationals of certain countries (see below) are considered 'low risk' for visa purposes and therefore not usually required to submit financial evidence with their visa application. This is known as the 'differentiation arrangement'

If you are a low risk national, you should still hold the required level of funds in the manner specified, as UK Visas and Immigration (UKVI) reserves the right to request this evidence during the application process. Failure to do so could result in your application being refused/rejected.

### UKVI define the following nationalities as 'low-risk':

Australia; Austria; Bahrain; Barbados; Belgium; Botswana; Brazil, Brunei; Bulgaria; Cambodia; Canada; Chile; China; Croatia; Republic of Cyprus; Czech Republic; Denmark; The Dominican Republic; Estonia; Finland; France; Germany; Greece; Hong Kong SAR; Hungary; Iceland; Indonesia; Ireland; Italy; Japan; Kazakhstan; Kuwait; Latvia; Liechtenstein; Lithuania; Luxembourg; Macau SAR; Malaysia; Malta; Mauritius; Mexico; Netherlands; New Zealand; Norway; Oman; Peru; Poland; Portugal; Qatar; Romania; Serbia; Singapore; Slovakia; Slovenia; South Korea; Spain; Sweden; Switzerland; Taiwan; Thailand; Tunisia; United Arab Emirates; United States of America and British National (Overseas)

### • Other nationalities

All other nationals must submit their financial evidence when requested.

## What evidence do I need to provide?

**UKVI are very specific about the financial documents they will accept.**

The following are acceptable:

- an official financial or government sponsorship or grant
- a student loan from a government, government sponsored loan company, or is part of an academic or educational loans scheme
- your own money, your parent's money, your partner's money if your partner is applying at the same time

If you're using your own money, or that of a parent/legal guardian or partner, you can use any of these documents as financial evidence:

- bank statements
- building society passbooks
- certificate of deposit
- a letter from your bank or building society

## Bank statements

**If you are providing a bank statement as evidence, the 28 days will be calculated by counting back from the date of the closing balance.**

You can use multiple bank statements but they must cover the whole period of time for which the funds must be held using the date of the closing balance on the most recently dated piece of financial evidence.

There is no specific format required, but it should show information like:

- the account holder or holders name
- the account number
- the date of issue
- the financial institution's name
- the balance on the account

You can provide a download of an electronic bank statement as long as it has the information above.

If you want to use a joint account as proof of your money, you must be named on the account along with one or more other person, except where you are using a joint account in the name of your parents. In some circumstances, UKVI will ask for written permission from the joint account holder. We recommend you submit this with your original supporting documents so as not to delay a decision.

## Bank letters

Your bank can produce a letter to confirm you have the required amount of funds available. It should include similar information to that required for bank statements (see above) and a statement confirming the balance and the length of time the required amount has been held, i.e. at least 28 days.

## Parents account

If you will be using your parents' bank statements to show evidence of funds you will also need to include additional documentation:

- (i) a letter of consent from that parent confirming your relationship and giving their consent for their funds to be used and
- (ii) an electronic copy of your birth certificate or certificate of adoption showing names of parents

If you are using your legal guardian's funds, you will need to produce an original legal document to confirm the relationship. Affidavits are not acceptable.



## Student loan

To be acceptable as evidence of funds, the loan must be in your name (not a parent or guardian's) and provided by your government (state, regional, or national), or be through a government-sponsored student loan company or part of an academic or educational loan scheme, for example, US Federal Aid Loan.

You will need to show a student loan letter which:

- Is dated no more than six months before the date of application
- confirms there are no conditions on release of the loan funds other than a successful application to study
- confirms the amount of the loan
- confirms the loan is for you
- is on official stationery
- confirms the funds will be available to you, or paid directly to the sponsor when you arrive in the UK, for e.g. US Federal Aid Loan

This money does not need to have been held for 28 days.

### • US Federal Aid Loan

US Federal loans are an educational loan scheme; the US government is not your official financial sponsor. The loan is acceptable as evidence of funds although you need to ensure that that loan is enough to cover the amount required for course fees and living costs. If there is a shortfall, you will be expected to provide financial evidence that you can fund the difference yourself.

Please note, US Nationals are considered 'low risk nationals' for UK visa purposes and are therefore not required to submit the award letter with their visa application but should keep this evidence to hand in the event that it is requested.

## Certificates of Deposit

Certificates of deposit can be relied on to evidence funds if the document is issued by a bank which confirms that an individual has deposited or invested a sum of money, held it for the required 28-day period, and that the applicant can access the money at any time.

## Official Financial Sponsorship

**This can only be from a government, the British Council, or any international organisation, international company, university or UK independent school.**

If you are receiving official financial sponsorship from St George's, this should be recorded on your CAS. If the scholarship covers your full tuition fees and living expenses then you do not need any additional evidence.

If your official financial sponsorship is not recorded on your CAS, you'll need to show a letter of confirmation from the official financial sponsor. The letter must include the following information:

- the date
- the name and contact details of the financial sponsor
- the length of the sponsorship
- the amount of money you will be receiving or confirmation that all of your fees and living costs will be covered.

The letter should be printed on the official letter-headed paper of the sponsor and endorsed with their official stamp.

This money does not need to have been held for 28 days.

**Please note** that if the money from your sponsor only covers part of your tuition fees or living costs, you need to ensure you have the remaining money in an eligible bank account.

**Disclaimer:** The information is designed to provide you with an overview of the financial requirements for a student visa application. Responsibility for ensuring all documentary evidence meets the Home Office's requirements is with the applicant. **Read the guidance on finances for student applications for more information about the money you need** and how to prove it.

## SECTION THREE

### Supporting documents

Once you have submitted and paid for your online action, you will be notified which documents you need to upload and/or bring to your biometric appointment. This may include:

- A valid passport
- Financial evidence unless you are a low-risk national and do not need to submit financial evidence.
- A fully certified translation of any documents which are not in English.

You do not have to submit evidence of your English language or qualifications with your visa application. St George's is classed by the Home Office as a Higher Education Provider with a track record of compliance and so our students are exempt from submitting these documents with their visa application.

You may also need to provide:

- TB screening certificate (If you have been resident in a **listed country** where this is required).
- ATAS Certificate (if listed on your CAS).
- Evidence of your permission to be in the country where you are applying, if you are not a national of that country
- Proof of parent consent and relationship if you're under 18
- Written consent from your financial sponsor if you've received sponsorship for your course fees and living costs in the last 12 months

You may need to provide additional documents depending on your circumstances. **Read the guidance for the full list of documents you'll need to provide.**

### Translations

If a document is not in English or Welsh, you must provide a fully certified translation from a professional translator or translation company that can be independently verified by the UK Home Office. The translation must include all of the following information:

- confirmation that it is an accurate translation of the document
- the date of translation
- the full name and signature of the translator or an official from the translation company
- the translator or translation company's contact details

### Visa Decision

Notify us as soon as you receive a visa decision.

#### • Non-EEA national

If you are a non-EEA national, your permission to study in the UK will be issued in two parts:

- You will receive a 30-day **Entry Clearance** sticker (called a vignette) in your passport visa that will allow you to enter the UK
- Once you are in the UK, you will be issued with a **Biometric Residence Permit (BRP)**, which will cover your full duration of studies and is proof of your right to study in the UK.

If you identify any error on your Entry Clearance vignette or visa decision letter, contact your Visa Application Centre before you travel. They will issue instructions on how to correct the error.

#### • EEA and Swiss nationals

If you are an EEA national who used the **"UK Immigration: ID Check" mobile** app to complete your identity verification, you will receive your visa decision by email. If your application was successful, you will be given **digital immigration status** and details of how to sign in to the **View and Prove service** on the GOV.UK website, where you can check your immigration status and its conditions at any time.

EEA nationals who completed their identity verification at a Visa Application Centre rather than via the mobile app, will receive the same documents as Non-EEA nationals, i.e. Entry Clearance vignette and Biometric Residence Permit (BRP).

#### • Visa refusal

You must notify us straight away if your application is refused. We will need to see a copy of the Refusal Notice. Depending on the reason for the refusal, you may be able to apply for Administrative Review of the decision. The university will only issue a second CAS to support a new application in exceptional circumstances, taking all factors into consideration including the reason for the refusal, visa processing times and course start date.

# Sample Bank Statement

## BANK LOGO

## DATE

[must be within 31 days of application]

[Name/Address of Account Holder]

[Account number]

DATE	CREDIT	DEBIT	BALANCE
05/04/2021			£46,300
04/04/2021		£2,000	£46,300
01/04/2021	£1,000		£48,300
28/03/2021	£500		£47,300
21/03/2021		£1,000	£46,800
15/03/2021	£200		£47,800
05/03/2021	£2000		£47,600
01/03/2021		£100	£45,600

The closing balance must be dated no more than 31 days before the date of your visa application, i.e. the date you pay the visa application fee

The balance must be at or above the required amount (course fees plus living expenses) for at least 28 consecutive days. The 28 days will be calculated by counting back from the date of the closing balance.

**MUST BE AN ACCOUNT THAT ALLOWS IMMEDIATE ACCESS TO FUNDS**

## Sample Bank Letter

### BANK LOGO

**[DATE]**

[must be within 31 days of application]

To whom it may concern

This letter confirms that **[your name/parent/partner]** holds a current account at our bank. The account number is **[account number]**.

The total amount held at today's date is **[closing balance on issue date of this letter]**.

The minimum balance held over the last 28 consecutive days is **[lowest balance figure over the last 28 days]**.

Yours faithfully

**[Signature]**

**[Bank employee's name and position]**

**MUST BE AN ACCOUNT THAT ALLOWS IMMEDIATE ACCESS TO FUNDS**

## Sample Parent Consent Letter

[You parent's address]

[Your parent's telephone and email address]

UK Visas and Immigration

[DATE]

Dear Sir/Madam

Re: [Your full name and date of birth]

This is to confirm that I am / we are the [mother/father/parents] of [your name] and I/we give my/our consent for the funds in my/our bank account to be used to support my [son/daughter] whilst [he/she] studies in the UK. [He/She] is to enrol on [full name of course] at St George's University of London in [month/year].

Please do not hesitate to contact me/us if you have any questions.

[Signature(s)]

[Parent full name(s) as noted on their bank statement and passport]