

# **STUDENT ROUTE VISA GUIDE 2022-23**



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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. It should be read in conjunction with the **Student route caseworker guidance**.

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:** A CAS will be issued once you have fulfilled all conditions of your offer (including payment of a deposit) and all immigration checks have been completed.

**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:

- You can access the overseas **Student Route Visa application form** on the GOV.UK website
- Please refer to our '**Guide to completing an online Student Visa application guide outside the UK**' to assist you in completing the application.

## Confirmation of Acceptance for Studies (CAS)

Your CAS will be produced by the International Advising Team, once you have fulfilled all conditions of your offer (including payment of a deposit) and, if requested, the financial documents supporting your visa application have been checked and your immigration history approved.

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

Generally an overseas application should take 3 weeks but the length of time can vary so we recommend that you check the **visa processing time** in your country.

Some countries offer a 5 day priority service for an additional charge.

## Costs

### I. Application fee

**£363** (equivalent in your local currency) for a standard application. There is an additional charge if you opt for priority service.

### II. Immigration Health Surcharge (IHS)

You will need to pay a healthcare surcharge (called the 'immigration health surcharge' or IHS) as part of your immigration application. It is calculated at **£470 per year** for students.

The exact amount you will be charged depends on the length of the visa you're given, which is usually 4 months longer than your course, e.g. 17 months for a one year Masters course, or 40 months for a 3 year degree).

When the visa period includes part of a year that is 6 months or less, half the annual amount (£235) will be added. If the period includes part of a year that is more than 6 months, it will be rounded up to a full year.

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

This payment entitles you to access the National Health Service in the same way as a permanent UK residence, i.e. they will receive NHS care generally free of charge but may be charged for services a permanent resident would also pay for, such as dental treatment and prescription charges. **You still need to pay the IHS even if you have private medical insurance.**

## What happens next

Once you have completed and paid for the application online, you will need to upload your supporting documents and prove your identity. How you do this depends on where you're from and what type of passport you have. You will either:

- have your fingerprints and photograph (biometric information) taken at a visa Application Centre
- use the 'UK Immigration: ID Check' mobile app to scan your identity documents - you'll also create or sign into your UK Visas and Immigration (UKVI) account

Some students will also be required to attend a 'credibility interview'.

## Credibility interview

You may be asked to attend a credibility interview as part of the application process.

The purpose of the interview is for the immigration official to assess whether they consider you to be a 'genuine student'. The interview is usually conducted via telephone or video link.

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.

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.

## 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 days.** You should 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 and EEA countries) are considered to be low-risk for immigration purposes, and therefore do not need to include any financial documents with their visa application.

### How much money do I need?

You need to have:

**\*Your full tuition fee for the first year or (if you are a continuing student) the next year of your course PLUS**

**\*A minimum of £12,006 (£1344 per month x 9 months) to cover your living costs.**

Unless you are relying on a student loan or a financial

scholarship, this money needs to be cash funds that have been held in a bank account for at least 28 days before the date you make your visa application. The date of the application is the date you submit the online form and pay the visa costs.

### Advance payments

If you have already paid some or all of your course fees (including the deposit), this should be updated on your CAS once the payment has been received by the university. Any money showing as paid in your CAS can be deducted from the overall tuition fee.

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.

**Please ensure that you quote your student number and full name against any payment you make to the university.**

Please note that we will be unable to update your CAS to reflect advance payments if you have already submitted your visa application; you should ensure that you meet the financial requirements fully before the date you submit your visa application online.

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

This depends upon whether you are considered a 'low-risk national' for immigration purposes.

### • Low risk nationals

Nationals of certain countries 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'

Please note, UKVI can still request financial evidence as part of the visa process if they want to. Therefore, you must wait until you have maintained the required amount of money for at least 28 days before you make your student visa application and that you can provide the evidence in the required format.

[Click here for the full list of Low Risk national countries.](#)

### • 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.** These are:

- Cash funds – If you're using your own money, or that of a parent or partner
- Official financial sponsorship
- Student loan

### Cash funds in an account

The full amount of money you are required to show, must be in cash funds and held:

- for a minimum of 28 consecutive days before the date you make your visa application, and
- in an account that allows you immediate access, for e.g. a current, deposit or savings accounts.
- the financial evidence must be dated within 31 days before the date of application, i.e. the date you submit the online form and pay the visa application fee.

If you're using your own money, or that of a parent 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

**If you will be using your parents' funds, you will also need to provide:**

- (i) a letter of consent from that parent confirming your relationship and giving their consent for their funds to be used and**
- (ii) a copy of your birth certificate**

You can only use your **partner's money**, if your partner is applying at the same time as you.

**Evidence that is not accepted** includes overdrafts, bitcoin savings, stocks and shares and pensions.

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. If they are unable to verify the funds your application may be refused.

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.

**If you are providing a bank statement or bank letter** it must show, or expressly state, that the funds have been held for 28 days. It must also show information like:

- your name (or the account holders name if it is your parent or partner)
- account number
- date it was issued
- name of the bank or building society
- balance on the account

You can provide a download of electronic bank statements as long as it has this information. You do not need to have these stamped by the bank.

**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.

## 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

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.

**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 or relying on their financial documents
- 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.**

### 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** on the Home Office website.

A list of approved **TB clinics** is also provided.

**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.**

### 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]