

## Tier 4 (General) Visa

# Is Your Bank Statement Acceptable?



Most Tier 4 visa refusals are because students do not have the required amount of money in their account or have not provided the correct, acceptable evidence of the funds that they hold.

It is your responsibility to check that your financial documents meet all the requirements set out by UKVI. To help you check your documents, we have created this information sheet for you.

Please note that the information below is for guidance purposes only. Although every effort is made to ensure its accuracy, we strongly recommend that you read the Tier 4 Policy Guidance for applicants, available on the [Home Office website](#).

**Remember, this guide only applies to Personal Bank Statements.** The UKVI do accept other forms of financial evidence, which have different requirements. If you plan to use a different kind of document as evidence, please contact the [International Student Adviser](#) who will be able to advise you. You can also find more information in pages 42 to 52 of the [Tier 4 Policy Guidance](#).

This guide only checks that your Personal Bank Statement contains all the information that UKVI require. We strongly recommend that you read pages 42 to 52 of the [Tier 4 Policy Guidance](#) before submitting your financial evidence, as Personal Bank Statements from certain international banks cannot be used.

### How to Use This Sheet

To find out if your Personal Bank Statement is acceptable, please answer the questions below, starting with number 1. Follow the instructions for the answer you give; this means you may not need to answer every question one-by-one.

1. Does the bank statement show your name?	YES (go to 2)	NO (go to 3)
2. Does it <b>also</b> show anybody else's name?	YES (read A)	NO (go to 4)
A. You must also provide written confirmation from this person that you have their permission to use the money in the account for your studies in the UK. Please contact the <a href="#">International Student Adviser</a> if you have any questions.	I HAVE READ AND UNDERSTOOD THIS ADVICE (go to 4)	
3. Does it show your parent's name(s)?	YES (read B)	NO (go to 17)
B. You must also provide your birth certificate (proving your relation to your parents) and written confirmation from your parent(s) that you have their permission to use their money for your studies in the UK. Please contact the <a href="#">International Student Adviser</a> if you have any questions.	I HAVE READ AND UNDERSTOOD THIS ADVICE (go to 4)	
4. Does it show the bank account number?	YES (go to 5)	NO (go to 17)
5. Does it show the date it was issued?	YES (go to 6)	NO (go to 17)

6. Is the date you plan to submit your visa application more than 31 days after the date your bank statement was issued?	YES (go to 17)	NO (go to 7)
7. Is the date of the first balance at least 28 days before the date your bank statement was issued?	YES (go to 8)	NO (go to 17)
8. Does it show the bank's name and logo?	YES (go to 9)	NO (go to 17)
9. Is it a bank statement that you printed at home or that a bank assistant printed for you on request?	YES (go to 10)	NO (go to 11)
10. Have <b>all pages</b> been stamped with the bank's stamp?	YES (go to 12)	NO (go to 17)
11. Is it one of the original bank statements that your bank regularly send you by post?	YES (go to 12)	NO (go to 15)
12. Is the closing balance above the minimum required funds*?	YES (go to 13)	NO (go to 17)
13. Work back-in-time from the closing balance, day-by-day. Does the balance stay above the minimum required funds for at least 28 days*? (it <b>cannot drop</b> below the required funds, even for just part of a day)	YES (go to 14)	NO (go to 17)
14. Have you answered each question honestly and followed all the instructions carefully?	YES (go to 16)	NO (go to 17)

### Answers

15. Please contact the International Student Adviser to confirm which type of bank statement you have.
16. If the above questions have been answered in the right order, you have checked your bank statement for the most common errors and your bank statement meets the minimum requirements of UKVI\*\*.
17. Your documents **do not** meet the requirements. Go back to the last question that you answered to see what needs changing on your bank statement.

### Additional Notes

\*If your funds are not in British Pounds Sterling (GBP), you must use the currency exchange rates on the [OANDA website](#) on the day you submit your application and write the amount in GBP next to the closing balance.

\*\* Personal Bank Statements from some international banks cannot be used; we strongly recommend you read pages 42 to 52 of the [Tier 4 Policy Guidance](#) to check that your Personal Bank Statement will be accepted. Please read this information carefully and contact the [International Student Adviser](#) if you are unsure about **anything**.