

## Visa Bank Documentation Guidance

One of the requirements applicants find very difficult to understand is the bank documentation.

Below are some sample bank statements explaining why the documents are unsuitable.

### Example 1:

|  |               |
|--|---------------|
| BANK STATEMENT date: 17 <sup>th</sup> January 2020                         |               |
| Mr J Smith,<br>10 Long Street.<br>Middle Town<br>NN1 3NB                   |               |
| <b>Account type:</b> Notice account: funds available with 180 days' notice |               |
| <b>Account Name:</b> John Smith <b>Account Number:</b> 0176598/217         |               |
| <b>Date</b>  | <b>Amount</b> |
| 1.1.20   | £50,000       |

**Example 1** is unacceptable because:

- it has no bank logo
- it is a notice account which means the funds are not instantly accessible
- although we know the account had £50,000 on 1<sup>st</sup> January, the statement is dated 17<sup>th</sup> January which means it does not prove that the funds have been in the account for 28 days.

**Continued.....**

**Example 2:**

|  |                                 |
|--|---------------------------------|
| BANK STATEMENT date: 17 <sup>th</sup> January 2020                 |                                 |
| Mr J Smith,<br>10 Long Street.<br>Middle Town<br>NN1 3NB           |                                 |
| <b>Account Name:</b> John Smith <b>Account Number:</b> 0176598/217 |                                 |
| <b>Credit statement</b>  |                                 |
| <b>Date</b>  | <b>Brought forward: £10,000</b> |
| 1.1.20   | £10,000                         |
| 3.1.20   | £2.50                           |
| 6.2.20   | £10,000                         |
| 18.2.20  | £75                             |
| 20.2.20  | £100                            |
| 6.3.20   | £10,000                         |
| 18.3.20  | £55.35                          |
| 6.4.20   | £10,000                         |
| <b>Debit statement</b>   |                                 |
| 2.1.20   | £5                              |
| 4.2.20   | £18.60                          |
| 7.2.20   | £98.75                          |
| 15.2.20  | £550.95                         |
| 22.1.20  | £45.79                          |
| 2.2.20   | £5                              |
| 5.2.20   | £23.89                          |
| 16.2.20  | £550.95                         |
| 21.2.20  | £2.19                           |
| etc  | etc                             |
|  |                                 |
|  |                                 |

**Example 2** is unacceptable because the statement does not show the balance at the end of each day and therefore it is not possible to see at a glance how much you have had in the bank **consistently** over the 28 days. If your bank only provides this sort of a statement this is not a problem, you can ask them to provide you with a letter instead, see below for what the letter needs to contain.

**Continued.....**

**Example 3:**

| BANK STATEMENT date: 25 <sup>th</sup> March 2020                   |         | Bank Logo                        |         |
|--|---------|----------------------------------|---------|
| Herr F Muller<br>10 Lang Strasse<br>Mittestadt<br>54126<br>Germany |         |                                  |         |
| <b>Account Name:</b> Franck and Johanna Muller                     |         | <b>Account Number:</b> 879653241 |         |
| Date   | Credit  | Debit                            | Balance |
| Balance brought forward  |         |                                  | €40,100 |
| 1.2.21   | €100    |                                  | €40,200 |
| 15.3.20  |         | €30,000                          | €10,200 |
| 18.3.20  | €20,000 |                                  | €30,200 |

**Example 3** shows that although Franck had €40,100 on 25<sup>th</sup> March, his withdrawal of €30,000 on 15<sup>th</sup> March means he has only had €10,200 in his account for the 28 days from 25<sup>th</sup> February to 25<sup>th</sup> March. This will be insufficient to meet the UKVI funding requirement.

It does not matter that this is a joint account, as long as Franck, the visa application, is named on the account

**Continued.....**

**Example 4:**

| BANK STATEMENT date: 1 <sup>st</sup> May 2020                       |         |         | Bank Logo |
|---|---------|---------|-----------|
| Herr A Muller<br>10 Lang Strasse<br>Mittestadt<br>54126<br>Germany  |         |         |           |
| <b>Account Name:</b> Adolph Muller <b>Account Number:</b> 879653241 |         |         |           |
| Date  | Credit  | Debit   | Balance   |
| Balance brought forward   |         |         | €40,100   |
| 1.2.21  | €100    |         | €40,200   |
| 15.3.20   |         | €30,000 | €10,200   |
| 18.3.20   | €60,000 |         | €70,200   |
| 26.4.20   |         | €10,000 | €60,200   |

**Example 4:**

The bank statement shows that €60,200 has been in the account for at least 28 days

However, it is not an account in the student's name (Franck). It is in his father's name. This would be acceptable if you are also able to provide:

- A birth certificate showing the relationship between Adolph and Franck
- A letter giving Adolph's permission for Franck to use the money in the account for his studies (see sample letter below).

**Continued.....**

If the account you are using belongs to your parent (it can only be the student or a parent's bank account), you will need a letter from them as follows:

**Sample Letter from Parent**

Herr A Muller  
10 Lang Strasse  
Mittestadt  
54126  
Germany

**TO WHOM IT MAY CONCERN**

Account No. 879653241

I, Adolph Muller give my son Franck Muller (date of birth 5.8.1998) permission to use the funds in my above account to cover the cost of studying at All Nations Christian College from 23.9.21 to 4.7.22.

Signed

(this letter as with all documentation must not be a copy but an original. The signature must therefore be in ink, not typed)

**Continued.....**

## Other financial proof documentation guidance

**Original documentation only** – no photocopies will be acceptable

**Electronic or online bank statements** must be stamped and signed by the bank on every page.

**What can you do if your bank does not provide the type of statement you need?** Not a problem, you will simply need to get a letter from the bank giving the required information instead or to support the type of statement they do provide. It should contain:

- Bank Logo
- Name of Account Holder
- Number of Account
- Confirming that the funds have not fallen below £x between date and date
- Confirming that the funds are instantly accessible.

**If the documentation is not in English** it must be translated by an official translation service and stamped and signed by them authenticating the translation

**If the currency is not in sterling** it must be clear what the currency is so that the UKVI can consult the OANDA currency converter to determine how much is in your account.