



**Bournemouth
University**

Bank statement checklist *for BU students applying for a Tier 4 (General) visa in or outside the UK on or after 11th January 2018*

(last updated on 11th June 2018)

Always read the relevant and most up-to-date guidance on <https://www.gov.uk/> and seek advice from a trained immigration adviser. Our guidance documents are specific to Bournemouth University (BU) students and have all been carefully checked but we accept no legal responsibility for their accuracy after the date of publication.

The majority of refusals happen because the financial documents do not meet the visa requirements.

We created this guidance to help you check your **personal bank or building society statements only** as per the current Tier 4 Policy Guidance version 03/2018.

Other financial documents e.g. a letter from the bank, a savings book or even a loan letter can also be used for your visa application but this checklist is not for those. You can find out about the requirements of the other acceptable financial evidence, if you read the current policy guidance.

The money in the bank does not have to be in British currency (Pound Sterling, GBP), but the amount must be equivalent to the required amount according to **the exchange rates on the day of your application** on this website: <http://www.oanda.com/currency/converter/>. This means that you will need to consider currency fluctuation in advance.

The Home Office also does not accept documents from just any financial institution in some countries. Appendix P of the Immigration Rules lists the **financial institutions that can verify their financial documents**: <https://www.gov.uk/government/publications/immigration-rules-appendix-p>. If your statement is not from an institution that is on the “can verify”-list, your visa will be refused. Therefore prepare your funds i.e. move your funds in advance into a bank is on the “can verify”-list.

You can only use a statement that is in your own name, your parent/legal guardian’s name or that is for a joint account where you are one of the account holders. Please note that if you use **statements that are not or not only in your own name**, you will also need some additional documents:

- If you are using your **parent/legal guardian’s statement** you must also submit your original birth certificate/court/adoption document and a letter of consent from your parent/legal guardian (you will find a template at the end of this guidance).
- If you are using a **statement that is for a joint account in your name and somebody else’s name**, you must submit a letter of consent from the other account holder.

All documents must either be in English or Welsh or **officially translated**. For more information on what the translation must include, please check the Tier 4 Policy Guidance.

The amount of money you need to show in the statement depends on how long your course is and how much course fees you have already paid/still need to pay. See our 3-step guide further below to be able to calculate how much you need to show.

The sample statement on the next page will show you how a statement should look. Click on the question marks to see the notes about the requirements your statement must meet.

[Redacted]

Statement number 1
Issue date 30 April 2015
Write to us at Box 3, BX1 1LT
Call us on 0845 300 0000 (from UK)
Visit us online www.lloydsbank.com
Your Branch
Sort Code
Account Number [Redacted]
IBAN
BIC

[Redacted]

ESAVINGS ACCOUNT

30 April 2014 to 30 April 2015

Your Account

| | |
|-------------------------------|----------------|
| Balance on 30 Apr 2014 | £0.00 |
| Money in | £822.52 |
| Money out | £821.68 |
| Balance on 30 Apr 2015 | £0.84 |
| Credit interest | £0.84 |

The above figures are applicable to this statement period.

Your Interest Rates

| Balances of | AER% | Gross p.a.% | Net p.a.% |
|--------------------|-------------|--------------------|------------------|
| £1.00+ | 0.20 | 0.20 | 0.16 |

AER is the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.
Gross is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.
Net is the rate of interest which would be payable after allowing for deduction of income tax at the specified rate.



Statement No. 1

30 April 2015

Page 2 of 3

Sort Code

Account Number



ESAVINGS ACCOUNT

Your Transactions

| Date | Payment type | Details | Money Out (£) | Money In (£) | Balance (£) ? |
|--|--------------|----------------------------------|---------------|---------------|--|
| | | STATEMENT OPENING BALANCE | | | 0.00 |
| 30 Apr 14 | Transfer | | | 477.34 | 477.34 |
| 27 May 14 | Transfer | | 100.00 | | 377.34 |
| 30 May 14 | Transfer | | | 43.12 | 420.46 |
| 26 Jun 14 | Transfer | | 100.00 | | 320.46 |
| 13 Oct 14 | Transfer | | 300.00 | | 20.46 |
| 31 Oct 14 | Transfer | | | 301.22 | 321.68 |
| ? 27 Nov 14 | Transfer | | 321.68 | | 0.00 ? |
| ? 29 Apr 15 | | | | 0.84 | 0.84 |
| 29 Apr 15 | | STATEMENT CLOSING BALANCE | 821.68 | 822.52 | 0.84 |

**Statement No. 1**

30 April 2015

Page 3 of 3

Sort Code**Account Number**

ESAVINGS ACCOUNT

Historical Information**We have applied the following interest to your account during the statement period.****Effective from - 30 April 2014 to 29 April 2015****The interest rates that applied to your account changed.****Your Interest Rates**

| Balances of | AER% | Gross p.a.% | Net p.a.% |
|-------------|------|-------------|-----------|
| £10,000.00+ | 0.75 | 0.75 | 0.60 |
| £1.00+ | 0.55 | 0.55 | 0.44 |

AER is the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

Gross is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.

Net is the rate of interest which would be payable after allowing for deduction of income tax at the specified rate.

If you have a Club Lloyds account Credit Interest will only be paid if you have at least 2 different Direct Debits paid on your account. This does not apply to Private Banking Club accounts.

Go Paperless

Many current and savings account customers can receive their statements and some letters through Internet Banking, instead of via the post. Switch to paperless and you can view, search and print these documents while online.

Not all accounts can benefit from this service. For more information and to see if you can switch, please go to

lloydsbank.com/paperless



**Bournemouth
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How much money do I need? for BU students applying for a Tier 4 (General) visa in or outside the UK on or after 11th January 2018

(last updated on 11th June 2018)

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To accurately calculate the amount of money you have to show for the visa application, you must have your Confirmation of Acceptance for Studies (CAS) ready. You are also advised to use the 'Date-to-Date Calculator' on the www.timeanddate.com website.

If you do not have your CAS yet, you will be able to find information about your course length and fees on the BU website <https://www1.bournemouth.ac.uk/study/courses>, in your offer letter or, if you are already a current BU student, from your faculty. However, these should always only be used as guidance as the actual information in the CAS could be different.

Step 1

Take the charged course fees as noted in your CAS and then subtract the paid course fees as noted in your CAS from these.

If you believe your CAS does not have the correct amount of charged or paid course fees, you must first contact BU to get the correct information in your CAS before you continue.

Step 2

Using the 'Date-to-Date Calculator', calculate the length of your course. From your CAS enter the course start and end dates into the calculator. Tick the "Include end date in calculation (1 day is added)" box as well and then click on the "Calculate duration" button.

Please note: if you are a current BU student who already had a visa for their course but who needs a new visa because of re-sits, repeats, resubmissions, change of course etc., the course start date in the CAS will be the date BU will continue sponsoring you again, not your original course start date.

If the result you get includes a part of a month, it must be rounded up to the next month. For example: 8 months 1 day will be 9 months.

For every month you must have £1015 in the bank. Multiply this amount by the number of months but note that you do not need to go beyond 9 months, even if your course is actually longer.

Step 3

Add up the amount of money you get at Step 1 and Step 2. This is the amount of money you must show you have had for 28 days.

For more information on what requirements your financial documents have to meet, please visit: <https://www.gov.uk/tier-4-general-visa>