



# A Guide to Bank/Financial Statements for a Tier 4 Visa Application

You will need to supply evidence that you hold the required funds, prior to the partner University being able to issue your final CAS.\* This is normally in the form of a bank statement or a letter from your financial institution clearly confirming that the required level of funds are held.

The UKVI have laid down a number of requirements to the format and content of any bank statements/letters. Please ensure your statement/letter meet these requirements to prevent any delay in your CAS issue. You can find our **Bank Statement/Letter Guide** on the 2<sup>nd</sup> page for your reference.

**Important note:** If you are **under 18**, we will also need a parental consent letter. [LINK TO PARENTAL CONSENT LETTER](#)

*\*If you have been identified as being a national of a UKVI Appendix H country, you do not have to provide documents relating to your academic and English Language qualifications or any evidence of funding held with your initial visa application. However we recommend that you read the financial requirements as you could be asked to provide evidence.*



## Bank Statements must:

[LINK TO BANK STATEMENT  
TEMPLATE](#)

[LINK TO BANK LETTER  
TEMPLATE](#)

### - Clearly show the Account Name and Number and be dated

The account needs to be in the name of the student/parent/legal guardian (if using a parent or legal guardian's statement, we will additionally require a birth certificate (original and translated) or other official documentation to evidence the relationship between the student and the account holder and a [financial permission letter](#) permitting the use of the funds to finance the student's study).

### - Be on Bank's Headed Paper

If an electronic print out, rather than an original statement, then each page must have an official bank stamp and been initialed by the bank staff.

### - Show that the required level of funds has been held in the account for a minimum of 28 consecutive days leading up to the closing balance date.

Statements must show a full 28 day period of transactions with an opening or closing balance or clearly show that any singular deposit has been maintained for a 28 day period. If there are a number of transactions shown in the statement, then the lowest balance in the statement period will be used to calculate if the correct level of funds have been held

### - Not be older than 30 days on the date of the visa application.

Calculated from the closing balance date or last transaction date if no closing balance. If there is a gap of more than 30 days between the last transaction date and the closing balance date, then an additional small deposit should be made so there is no more than 30 days between the closing balance date and the visa application date.

### - If in a language other than English, be translated

Any translation must be done by an official translator – confirm that it is an accurate translation of the original document and contain the full name and original signature of the translator. The translation should be on headed paper of the translator and/or include an official stamp.

### - Must be in the form of cash funds

Shares/bonds/pensions/credit cards and overdrafts are not acceptable

### Additional Notes

Refer our [Financial Evidence Calculator](#) if you need help to determine what level of funds you may need to provide evidence of before we are able to issue you with a CAS.

The UKVI have outlined financial institutions in some countries who either do not satisfactorily verify financial statements or whose financial statements are accepted. [Do check the requirements for your country.](#)

The UKVI will use the currency exchange rates on the [ONADA website](#) on the day you submit your visa application If your funds are not in British Pounds Sterling (GBP). You are strongly advised to ensure you have an additional £300 available in your bank statements to counter against currency fluctuations.

# APPENDIX 1 - PARENTAL CONSENT LETTER

DATE

To the Entry Clearance Officer

**Student name:**  
**DOB:**

Dear sir/madam,

Please accept this additional letter confirming that we are the biological parents of the above named and together we have sole responsibility for him.

In addition we give our full consent for our daughter/son to travel to the UK and live independently in the UK during his/her studies at Anglia Ruskin University.

We would be grateful if you could accept this letter of consent in line with Para 275 of the current Tier 4 Policy Guidance.

If you have any questions at all please do not hesitate to contact us.

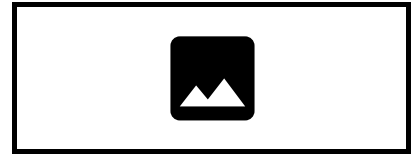
Thank you for your patience during this process,

Kind regards,

**<<FULL NAME OF BOTH PARENTS>>**  
**SIGNED BY BOTH**

# APPENDIX 2- BANK STATEMENT TEMPLATE

ON HEADED PAPER OR  
STAMPED/SIGNED ON EACH  
PAGE OF STATEMENT IF  
ELECTRONIC PRINTOUT



|                       |                            |                   |                   |
|-----------------------|----------------------------|-------------------|-------------------|
| Summary statement for | 06-NOV-2017 to 05-DEC-2017 | ACCOUNT NO        | 00230012559964462 |
| Currency              | GBP                        | OPENING BALANCE   |                   |
| Account name          | MARY SIMITH                | TOTAL WITHDRAWALS | .....             |
|                       |                            | TOTAL LODGEMENTS  | .....             |
|                       |                            | CLOSING BALANCE   |                   |
|                       |                            | CLEARED BALANCE   | 11,500,50         |
|                       |                            | UNCLEARED BALANCE |                   |

- CURRENCY OF STATEMENT SHOULD BE SHOWN
- NEEDS TO SHOW A/C NUMBER

EVIDENCE THAT CLEARED FUNDS AND  
AVAILABLE FOR W/D

| Date       | Transaction details | Reference | Value Date | Withdrawals | Lodgements | Balance   |
|------------|---------------------|-----------|------------|-------------|------------|-----------|
| 05-11-2017 | Opening balance     | .....     | .....      | .....       | .....      | 8,500.87  |
|            |                     |           |            |             |            | 10,200.87 |
|            |                     |           |            |             |            | 13,200.87 |
|            |                     |           |            |             |            | 13,200.87 |
|            |                     |           |            |             |            | 10,200.87 |
| 05-12-2017 | Closing balance     |           |            |             |            | 11,200.87 |

DATES SHOULD MATCH  
WITH THE "SUMMARY  
STATEMENT FOR" DATE

IN THIS EXAMPLE THE  
AMOUNT HELD FOR 28  
DAYS IS 10,200.87 (5  
DECEMBER CONTINUE BACK  
28 DAYS IS 7 NOVEMBER SO  
LOWEST BALANCE SHOWN  
SINCE 7 NOV

*Signature*

ON HEADED PAPER OR  
STAMPED/SIGNED ON EACH  
PAGE OF STATEMENT IF  
ELECTRONIC PRINTOUT

MUST COVER A FULL 28  
DAYS TRANSACTION PERIOD

## APPENDIX 3 - BANK LETTER TEMPLATE

< Bank Letterhead>

Date: < Date >

To whom it may concern

This is to certify that <Account Holder Name> is an account holder with us (account number <account number>) and has maintained at least <minimum amount held over 28 days> (<Currency>) in their account with us continuously for more than the last 28 days up to the present date.

The balance in their account today is <current amount in account> (<Currency>)

The amount is readily available for withdrawal at any time. Yours

sincerely,

< Bank Employee's signature>

< Bank Stamp>

## APPENDIX - 4 FINANCIAL PERMISSION LETTER

[Date]

### Financial Permission Letter

To whom it may concern,

This letter is to confirm that [Account holder name], is the [relationship] of [student's name].

I wish to confirm that I am aware that [student's name] will be using the funds in my account with [bank name] – Account [account number/s] for the purposes of studying in the UK at the Cambridge Ruskin International College at Anglia Ruskin University. I have given [him/her] my full consent to use these funds to cover any tuition and living expenses incurred for the duration of their studies in the UK and will fully fund any and all associated study costs.

I would therefore be grateful if you could please provide [him/her] with any necessary assistance in order to attain their UK visa.

Please feel free to contact me if you require any further information.

Yours Sincerely,

[Account holder signature]

[Account holder full name]

[Date]

[Phone number]