



St George's
University of London

STUDENT VISA GUIDE 2023/24



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This guide has been prepared by the International Advising Team (IAT) for students who are applying for their Student visa from outside the UK, in their country of nationality or residence. It gives an overview of the visa process including: when you will receive your Confirmation of Acceptance for Studies, how to apply, financial requirements and supporting documents. It should be read in conjunction with the [Student route caseworker guidance](#).

EU, EEA and Swiss students coming to study a course that lasts more than 6 months will also need to apply for a Student visa before arrival.

UK Visas and Immigration (UKVI) are the branch of the UK Home Office that are responsible for making visa decisions. 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.

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International Advising Team

Contact us at student.immigration@sgul.ac.uk

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SECTION ONE

When, where and how to apply?

When

You can only apply once you have been issued a Confirmation of Acceptance for Studies (CAS).

A CAS will only be issued once you have:

- Met all conditions of offer (academic and non-academic);
- Paid the tuition fee deposit;
- Completed all the immigration checks undertaken by the [International Advising Team](#), this includes checking the financial documents you will be submitting to support your visa application.

Please note, you will only be provided the bank details to pay the tuition fee deposit once the admission team are satisfied you have met all conditions of offer.

Where

You can apply for a Student visa in your home country through the nearest [Visa Application Centre](#). Normally you cannot apply for a Student visa in another country unless you have been a resident there for some time.

How

You must make an [online application](#) for a Student visa.

Please refer to our 'Guide to completing an online Student Visa application outside the UK' to assist you in completing the application.

The application process differs for EU, EEA and Swiss students with a biometric passport; these students will be directed to download an app to scan their identity documents rather than attending an appointment at a Visa Application Centre.

Confirmation of Acceptance for Studies

A CAS is an electronic document that is emailed to you by the [International Advising Team](#). By using a CAS in a Student visa application, you are confirming that you have read and understood the principles outlined in the University's [Student Visa Sponsorship and CAS Issuing Policy](#).

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

You should get a decision on your visa within three weeks of either attending your visa appointment or using the ID Check app (EU students).

You may be able to get your visa [faster](#) or access other services depending on what country you're in - check with your Visa Application Centre.

Costs

You will need to pay an application fee plus the Immigration Health Surcharge (IHS).

Application fee

The Student visa application fee is £363 and is usually charged in the local currency. There is an additional charge if you opt for priority service.

Immigration Health Surcharge (IHS)

You will also 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.

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 visa period includes part of a year that is more than 6 months, it will be rounded up to a full year.

The exact amount you will be charged is based on the length of the visa, which is usually 4 months longer than your course.

[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 resident, i.e. you 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 health insurance.

Please note, IHS payments are not refunded if the visa is not used. For example, if you receive your visa but do not travel to the UK.

What happens next

At the end of the online Student visa application form, you'll be taken to the VFS Global or TLS Contact website to organise your biometric appointment and submission of documents. This does not apply to EU, EEA or Swiss students who will have been asked to use the 'UK Immigration: ID Check' to scan their identity documents.

Your Visa Application Centre will be able to give advice about the process of booking and attending an appointment, including whether priority services are offered for faster visa processing.

At your biometric appointment your fingerprints and photograph will be taken and you will normally need to submit your documents, translations and passport.

At the appointment, you may be required to take a credibility interview, or you may have a later interview on the phone.

Credibility interview

You may be asked to attend a credibility interview as part of the application process. Some applicants may be interviewed at random, whereas others may be invited for an interview based on their circumstances, such as their immigration or education history.

The purpose of the interview is for the immigration official to assess whether they consider you to be a 'genuine student', that you know about your course and the University, that you genuinely have the necessary funds to pay for your studies and living costs and that your English language ability is at the correct level. The interview is usually conducted via telephone or video link.

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 you are either:

- A full-time student on a postgraduate level course (RFQ level 7 or above) that lasts nine months or longer
- A new government-sponsored student on a course that lasts longer than six months

A dependant partner or child is one of the following:

- Your husband, wife or civil partner
- Your unmarried partner
- Your child under 18 years old

You'll need to provide evidence of your relationship when you apply, for example, a marriage or birth 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 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. See 'low risk nationals' below for more information.

How much money do I need?

You will need to have enough money to cover both:

- Your course fees for the first year of your course
- A minimum of £12,006 for living costs

The living cost is set by UKVI and is calculated at £1,334 for each month for a maximum of nine months.

The 28 day rule

Unless you are relying on a student loan or official financial sponsorship, any money you use for maintenance (course fees and living costs) must be in your account (or your parents' or partner's account) for a consecutive period of 28 days (finishing on the date of the closing balance). During the 28-day period this money cannot drop below the required amount for even 1 day or you will not meet the UKVI requirements and your application will be refused.

Your bank statement or letter must not be more than one month old at the time of application.

Please note, the Student visa application is made on the date you pay for it (normally online) and not the date you submit your documents.

Advance payments

Course fees

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 on your CAS can be deducted from the overall course fee.

Accommodation

If you have paid some or all of your Horton Hall accommodation costs, up to a maximum of £1,334, 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.

Any advance payments you have made must be noted on your CAS prior to you submitting your visa application online. Please contact the [International Advising Team](#) if your CAS needs to be updated.

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

This depends upon whether you are considered a 'low risk' national:

Low risk nationals

National of certain countries are considered by UKVI to be 'low risk' for visa purposes and do NOT need to submit their financial documents as part of a Student visa application. This is known as the 'differentiation arrangement'.

UKVI still expect low risk nationals to meet the financial requirements and reserve the right to request these documents (in the required format) during the application process. Failure to provide these documents when asked will lead to your application being refused.

Click [here](#) for the full list of low risk national countries.

Other nationalities

All other nationals must meet the financial requirements and submit financial documents.

What evidence do I need to provide?

UKVI are very specific about the financial documents they will accept. The key documents that are accepted by UKVI include:

- Personal bank statements
- Letter from the bank
- Letter from an official financial sponsor
- Letter from a regulated financial institution confirming a loan in your name
- Building society pass books
- Certificates of deposit

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 carry out 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 your money is not in pound sterling, UKVI will use the [OANDA currency converter](#) (from the date of the application) to determine the currency conversion.

Account holder

Accounts must be in your name (either alone or as a joint account holder), or in the name of your parent(s), or your partner – who must be applying at the same time as you.

Parent(s) account - additional requirements

If you are relying on funds in your parent(s) account, you must also include the following documents in support of your application:

- A letter from your parent(s) confirming that you are their child and that they consent to you using their funds to study and live in the UK. This must be signed and dated.
- A birth certificate with your name and your parent(s) names

Bank statements and bank letters

Funds may be held in any form of personal bank or building society account (including, current, deposit and savings) provided the account allows the funds to be accessed immediately.

The statement must cover a 28-day period ending no more than 31 days before the date of your application. It must:

- Be on official stationery or an electronic record
- Be printed or electronic (not hand written)
- Include the account holder(s) name
- Include the account number
- Include the date of the statement
- Include information about the bank, such as contact details or a branch code

A bank letter would also expressly confirm the balance and length of time funds have been held (this must be at least 28 consecutive days). It needs to be on headed paper and signed by an official from the financial institution.

Certificate of deposit

This is a certificate issued by a bank to confirm that you or your parent have deposited a specific amount of money.

The certificate must be less than 31 days old at the date of application and show that at least 28 days have elapsed between the date of the deposit and the date of issue of the certificate.

Official financial sponsorship

Only certain organisations can provide official financial sponsorship for a Student visa application. These are:

- An international company
- A university
- A UK independent school
- The UK government

- Your home government
- The British Council
- An international organisation

When making your Student visa application, you will need to provide evidence of your official financial sponsorship.

If you will be receiving a St George's scholarship, then this should be noted on your CAS. If the scholarship covers your full tuition and living costs, then you do not need to submit any financial evidence.

The letter from your official financial sponsor should be on official letter-headed paper and endorsed with the official stamp of the organisation. It should include:

- Your name
- The name and contact details of your financial sponsor
- The length of your sponsorship
- The amount of money you will be receiving, or confirmation that all of your fees and living costs will be covered

If the sponsorship doesn't cover the full tuition and living costs, then you will be expected to provide financial evidence to cover the shortfall.

Student loan

To be acceptable as evidence of funds, the loan must be in your name 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 on official stationery and dated no more than six months before the date of the visa application. It must confirm

- There are no conditions on release of the loan funds other than a successful application to study
- The amount of the loan
- The loan is for you
- The funds will be available to you, or paid directly to the sponsor when you arrive in the UK

If the loan doesn't cover the full tuition and living costs, you will need to submit other financial evidence that covers the shortfall.

Disclaimer: This 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

English language

If you are applying to study a course at degree level or above, the University can use their own way of assessing your English language skills. Where the University has made their own assessment, this will be confirmed on your CAS as “Higher Education Institution (HEI) has made assessment”. This is also the option you need to select on your visa application form with regards to how you met the English language requirement. In such case, no further evidence is required.

If your CAS states that your English language ability has been assessed by a certificate or qualification, then you must provide the certificate listed.

You may also automatically meet the English language requirement if you are a national of a majority English-speaking country. In such case, no further evidence is required, and this will also be confirmed on your CAS.

Supporting documents

The documents you need to provide with your visa application depend on your circumstances, although some documents are mandatory. The following list should help you to work out what documents you will need to provide.

- **A current passport**
- **Proof of finance**
- **Translations** – if any document is not in English
- **Qualifications** – if you are studying at degree level or above, you do not need to provide evidence of previous qualifications, even if these are listed on your CAS.
- **English language** – if your CAS states that your English language ability has been assessed by a certificate or qualification, then you must provide the certificate/qualification listed. If your CAS states that your English language has been assessed by the University, then you will not need to provide any evidence of English language.
- **Letter of consent from financial sponsor** – if you’ve received sponsorship for your course fees and living costs in the last 12 months
- **Parental consent letter and proof of relationship (e.g. birth certificate)** – if your financial documents are held under a parent(s) name
- **Proof of parental consent and relationship if you’re under 18** – the letter must confirm they consent to your visa application, your living arrangements and care in the UK and your travel to the UK.
- **Tuberculosis (TB) test results** – if you’re from a listed country where you have to take the test.
- **ATAS Certificate (Academic Technology Approval Scheme)** – this is only required for certain postgraduate programmes. Your CAS will confirm if you need an ATAS certificate.

Tuberculosis (TB) test

You’ll need to have a tuberculosis (TB) test if you’re coming to the UK for more than six 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 six 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 six 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 to apply for 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 nationals

If you are a non-EEA national, your permission to study in the UK will be issued in two parts:

- You will receive a **90-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 or Swiss national who used the 'UK Immigration: ID check' app, then you'll receive your visa in the form of an **online digital e-visa**. You will not be collecting a BRP card if you have an e-visa.

Please note that although much of the application process for an e-visa is done online, this does not mean students can enter the UK as a visitor while waiting for a digital e-visa as they won't be able to enrol on a course and attend classes as a visitor. You must wait for your visa to be granted before travelling to the UK.

Successful visa application

If your application is successful, you'll be sent an email or letter telling you about the conditions of your Student visa, this is known as your 'Decision Letter'. Your decision letter will include:

- The length of your Student visa
- Your visa conditions
- The location to collect your BRP Card (if applicable)
- Information for those arriving in the UK with an e-visa including how to ['view and prove'](#) your immigration status and conditions online

Some nationals from Asia Pacific and China, known as APAC countries, will not receive a personal letter with these details but they will receive a generic letter.

Visa refusal

If your Student visa application is refused, it is important that you contact us immediately. We will need to see a copy of the Refusal Notice. The University will only issue a second CAS to support a new visa application in exceptional circumstances, taking all factors into consideration including the reason for the refusal, visa processing times and the course start date.

Entering the UK during the validity of your Student visa

When entering the UK, you may see an Immigration officer who will check your permission to enter, ensuring you enter within the validity of your Student visa. They will date stamp your passport, usually on the entry clearance vignette. The stamp acts as proof that you have entered the UK in accordance with the rules of your visa.

Entry via Electronic passport gates (eGates)

Students from the following countries can enter the UK via the automated eGates rather than queuing to see an immigration officer:

- Australia
- Canada
- Japan
- New Zealand
- Singapore
- South Korea
- USA
- EEA or Switzerland

Students who enter via the eGates will not get a date stamp in their passport and will therefore be asked to provide evidence of the date that they entered the UK (for e.g. a flight ticket or boarding pass) during the enrolment process. Students should always keep a note of when they travel to and from the UK for future UK visa applications.

APPENDIX

SAMPLE – BANK STATEMENT

BANK LOGO

DATE
[must be within 31 days
of application]

[Name/Address of Account Holder]

[Account number]

DATE	CREDIT	DEBIT	BALANCE
05/04/2023			£46,300
04/04/2023		£2,000	£46,300
01/04/2023	£1,000		£48,300
28/03/2023	£500		£47,300
21/03/2023		£1,000	£46,800
15/03/2023	£200		£47,800
05/03/2023	£2000		£47,600
01/03/2023		£100	£45,600

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.

THE ACCOUNT
MUST BE ONE THAT
ALLOWS IMMEDIATE
ACCESS TO FUNDS

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.

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]



THE ACCOUNT
MUST BE ONE THAT
ALLOWS IMMEDIATE
ACCESS TO FUNDS

SAMPLE LETTER – UNDER 18 PARENT(S) CONSENT

[Your parent(s) address]

[Your parent(s) telephone number and email address]

UK Visas and Immigration

[Date]

Dear Sir/Madam

Re: [Your full name and date of birth]

This is to confirm that we, [parent(s)], are the [mother/father/parents] of [student's name] and that we give our permission for our [son/daughter] to apply for a Student visa to study in the UK.

We agree with the living arrangements that have been made for [student's name] in the UK.

We consent to [student's name] living independently in the UK and to travel to the UK independently.

Yours faithfully

[Signature(s)]

[Parent full name(s) as noted on the student's birth certificate]

SAMPLE LETTER - PARENT(S) CONSENT TO USING THEIR FINANCIAL DOCUMENTS

[Your parent(s) address]

[Your parent(s) telephone number 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 birth certificate]

