

Tier 4 (General) Visa Maintenance Requirements.

Congratulations on receiving your offer to study at the University of Chester! You are now one step closer to commencing your studies! We advise you to start preparing to make your Tier 4 (General) visa application now so that you can submit your application in good time to ensure a successful and timely outcome.

Most Tier 4 visa refusals are linked to the 'maintenance test' (explained below) and evidence used to show that you meet this requirement. We have therefore put together some frequently asked questions which should help you when preparing to make your Tier 4 (General) visa application. It is important that you read through this information carefully and follow the advice given. However please note we can only provide basic guidance and please remember this is your visa application and therefore your responsibility.

Please remember, the International Centre staff are always available to answer any questions you may have and can be contacted on: international@chester.ac.uk

Q 1. When should I make my Tier 4 (General) visa application?

A. The earliest time you can make your Tier 4 visa application is three (3) months before the start date of your course as stated in your CAS. **If you submit your visa application earlier than this time, it will be refused by the UK Home Office.** If you leave your application too late, you could miss your start date. You should therefore prepare all the necessary documents so that you can make your visa application as soon as you are eligible.

Q 2. How much money will I need to show for a successful Tier 4 (General) visa application?

A. As part of the Tier 4 visa application process you will be required to score 10 points for your maintenance (funds). You must be able to demonstrate that you have access to enough money to pay for your tuition fees for the first year of your studies **plus** an amount to cover your living costs. This is what is generally referred to as the 'maintenance test'. The amount to cover your living costs is fixed by the UK Immigration Rules. For students studying at the University of Chester, it is fixed at **£9,135**.

The amount you will need to demonstrate show to pass the 'maintenance test' depends on the length of your programme. Please see the table below:

Length of Programme	Maintenance (funds) Needed
9 or more months	Tuition fees for your course as stated on your CAS + £9,135
Less than 9 months	Tuition fees for your course as stated on your CAS +£1,015 per month/part months of your studies up to £9,135

The amount you need to show can either be demonstrated in UK Pound Sterling (GBP) or any recognised world currency. If you are using a currency other than GBP, you must convert the amount into GBP and write the equivalent amount on your application. The UK Home Office use the following website for currency conversion: www.oanda.com/convert/classic

If converting from any currency to GBP, we advise you be aware of fluctuations in currency and to maintain some extra funds above the required amount to cover any fluctuations in currency.

If you have paid a deposit, please see question 3 below.

Q 3. How do I know how much money I will have to show to the UK Home Office for my Tuition Fees?

A. Your CAS will state your tuition fees for the first year of your course. If your course is 12 months or less, your CAS will state the total tuition fees for the course.

You must show the UK Home Office that you have enough money to pay all the tuition fees as stated on your CAS letter **plus** your living costs, for a successful visa application.

If you have already paid a tuition fee deposit, the amount that you have paid will be stated on your CAS. You can deduct this from the total amount you need to show to pass the 'maintenance test'. You will therefore need to show the UK Home Office that you have the balance of your tuition fees **plus** £9,135. You must ensure that your CAS shows any payments you have made to the University towards your fees or accommodation. **Once you have made your visa application your CAS cannot be updated.**

EXAMPLE: If your tuition fee stated on your CAS is £10,700 and you have already paid a tuition fee deposit of £3,000 to the University you must show that the remaining £7,700 for your tuition fees **plus** the required living costs of £9,135 is available to you.

£7,700 outstanding tuition fees + £9,135 living costs = **£16,835.**

Q 4. If I make payments towards accommodation will this be taken into consideration?

A. If you have made a payment for University accommodation **before** making your visa application, you can use some of the money as evidence that you meet the financial living costs requirement. You can show University accommodation payments, up to a maximum of £1,265, as evidence of your maintenance and this will be deducted from your living costs. Even if you have paid more than £1,265 towards your accommodation, the UK Home Office will only deduct £1,265 from your living costs (£9,135) and you will have to show £7,870 towards your living costs.

We can only put money paid towards University accommodation on your CAS. If you have paid for private accommodation, we will not be able to put this on your CAS.

EXAMPLE 1: Kate's tuition fee for her course is £10,700. She has paid £3,000 towards her tuition fees and £250 towards her University accommodation. To pass the maintenance test, Kate must show the UK Home Office that she has **£16,585.**

Tuition Fees - £10,700 - £3,000 = £7,700

Living Costs - £9,135 - £250 = £8,885

£7,700 + £8,885=£16,585

EXAMPLE 2: Jonathan's tuition fee for his course is £10,700. He has paid £3,000 towards his tuition fees and £3,000 towards his University accommodation. To pass the maintenance test, Jonathan must show the UK Home Office that he has **£15,570**.

Tuition Fees - £10,700 - £3,000 = £7,700

Living Costs - £9,135 - £1,265 = £7,870

£7,700 + £6,380= **£15,570**

Q 5. If I pay all my tuition fees before my CAS is issued, will this result in a more successful visa application?

A. Pre-payment of all tuition fees does not guarantee a successful visa application. **It only reduces the amount you have to show to pass the 'maintenance test'**. Your visa application will be decided on all the evidence you provide.

Q 7. How can I show evidence of the required maintenance funds?

A. The Tier 4 policy guidance gives full explanation of the documents required and what these documents must confirm. You should read this information carefully. The Tier 4 policy guidance can be found here:

[https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/294895/T4 - v17.0 EXT.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/294895/T4_-_v17.0_EXT.pdf)

You can show evidence of funds in any of the following ways. It is possible to combine two methods.

1. Your Own Bank Statements

If you are sponsoring yourself for your studies and will be using your own money for your visa application, you must provide a bank statement or letter from your bank confirming that you have held the required amount for at least 28 continuous days.

The statement or letter must meet **ALL** of the following 5 requirements:

1. It must show that you have had **AT LEAST** the required amount of money (tuition fees + living costs) in your bank account every day for a continuous period of at least 28 days. **The balance must not fall below this amount at any time during the continuous 28-day period, otherwise your application will be refused**
2. It must include the date of the statement or letter. This date must be within 1 month of your date of application. If after one month of receiving the documents from your bank you have not made your visa application, the documents will be out of date and you **must not** use them to make your visa application. If you make your visa application using out-of-date documents, your visa application will be refused. You **must** get new documents from your bank.
3. Your name must be included. You can use more than one bank account in your

name. You can use a joint bank account where you are one of the account holders named on the statement.

4. It must show the account number.
5. The statement or letter must include the financial institution's name and logo

Evidence must be cash funds in a regular current or savings account.

Salary, credit card account statements, stocks, share portfolios, property value or other non-cash assets such as a government pension scheme cannot be used.

The most commonly accepted evidence is an official bank statement which covers a period of at least 28 days, ending within a month of the date of the application. Alternatively, a purpose-written letter on the letter headed paper of your bank confirming that the required amount of money has been held in your account over 28 days is also accepted.

Bank statements from an online bank account must meet the 5 requirements **AND** be stamped on each page by the bank.

The evidence you provide can be issued from the bank in your home country or the UK if you have retained the required amount in your account in the UK

Some banks are accepted by the UK Home Office for visa purposes. For the list of accepted banks in each country, please refer to the UK Home Office website:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/281261/Immigration_Rules_-_Appendix_P.pdf

2. Parent(s) or Legal Guardian(s) Bank Statements

If your parent(s) or legal guardian(s) is sponsoring your studies and you will be using their bank account statements for your application, the 5 requirements above still apply as if you are using your own bank statements except that the bank statements will be in the name of your parent(s) or legal guardian(s). **In this case, you must also send the following with your visa application:**

- Your original birth certificate or an adoption certificate or official court documents which confirm parental or legal guardian status; **and**
- A signed letter from your parent(s)/legal guardian(s) which confirms your relationship to them and that the funds are to be used for your education in the UK; **and**
- Official translations of any documents that are not in English or Welsh

Only your biological parent(s) or legal guardian(s) (through a court of law or formal adoption procedures in your country) are eligible to be considered for 'parental' sponsorship. **You cannot use finance evidence which belongs to any other family relatives or friends.**

Bank statements from an online bank account must meet the 5 requirements **AND** be stamped on each page by the bank.

3. Official Financial Sponsorship

If you will receive sponsorship from an official financial sponsor – such as the UK government, your national government, an international scholarship organisation, an international university or company, you must provide an original letter which includes the following:

- Your name; **and**
- The name and contact details of your official financial sponsor; **and**
- The date of the letter (this must be less than 6 months old on the date of your application); **and**
- The length of your sponsorship; **and**
- The amount of money the sponsor is giving to you or a statement that your official sponsor will cover all of your fees and living cost.

4. Student Loans

If you receive student loans from a student loan organisation or bank in your country, you need to provide a letter which confirms the details of the loan. Page 33 of the Tier 4 policy Guidance provides detailed information on what information the letter should contain. If the loan only makes up part of the required finance, the remainder will have to be in your account so that there is evidence of enough funds for both the tuition fee and living costs for the visa application.

“Low Risk” Countries

Nationals of some countries do not need to provide evidence of their money when applying for their Tier 4 (General) visa. You are a "low risk" student if you are applying for a Tier 4 (General) visa to study at an institution with Tier 4 Sponsor Status, and you are a national of:

- Argentina
- Australia
- Barbados
- Botswana
- Brunei
- Canada
- Chile
- Croatia
- Japan
- Malaysia
- New Zealand
- Oman
- Qatar
- Singapore
- South Korea
- Trinidad and Tobago
- UAE
- USA; **OR**
- You hold a Hong Kong SAR passport or a British National (Overseas) passport and you are applying for entry clearance in Hong Kong, or for leave to remain in the UK; **OR**
- You hold a Taiwan (ROC) passport with a residence card number, and you are applying for entry clearance in Taiwan, or for leave to remain in the UK.

Although nationals of “low risk” countries are not required to submit financial evidence with their Tier 4 (General) visa application we highly recommend that this evidence is prepared. The Home Office may request this evidence as part of their decision process and the visa application can be refused if the evidence is not provided within the specified time frame.

Further Tips:

1. Timing

Although you cannot apply for your visa more than three months before the start date of your course, you must ensure that you do not leave it too late as you could miss the start of your course. Also remember there will be a time limit on how quickly you can travel to the UK.

2. Original documents

You must submit only original documents with your visa application, including your passport. Photocopies or scanned copies of academic or financial documents are not permitted. If you do not use original documents, your visa application will be refused.

3. Apply for your visa in your home country

You **must** make your Tier 4 visa application from your home country or your country of normal residence. If you travel to another country, for example on holidays, before making your Tier 4 visa application, you must return to your home country or your country of normal residence to make your visa application. There are no exceptions.

4. Do not apply for your visa unless you meet the requirements

You should read all Tier 4 (General) visa requirements carefully. If you do not score all the points, your visa will be refused. You will lose the application fee and have a visa refusal on your record.

5. Fluctuations in currency

We recommend that you maintain some extra funds above the required amount to cover any fluctuations in currency which may occur during the time your Tier 4 (General) visa application is made. In order to receive a CAS from the University of Chester you will be required to show the equivalent of £200 extra (plus the required living costs and outstanding tuition fees) in your account for the full 28 day period, to allow for currency fluctuations.

6. Your visa your responsibility

Although we have provided this guidance to help you prepare for your Tier 4 (general) visa, please remember that your visa application is your responsibility. You therefore need to ensure that you have read all the information provided as well as the full Tier 4 (general) policy guidance which can be found on the Home Office website