



## Using a Certificate of Deposit to meet the Financial Requirements - August 2016

This guidance is based on frequently asked questions. It is not intended to be used on its own and you should always refer to the guidance on the ISVAT web pages. The financial requirements for the Tier 4 visa are very strict and it is the main area where LSE students receive a refusal for their visa application.

### Can I use a Certificate of Deposit as evidence of funds for my Tier 4 visa application?

Yes you can. However you must ensure that it meets the requirements for Tier 4 visa application purposes.

### What are the requirements if I want to use a Certificate of Deposit?

The requirements for a Certificate of Deposit are stated in:

- Paragraph 169 of the [Tier 4 Policy Guidance](#)
- Page 110-111 of [Home Office's modernised guidance for staff assessing Tier 4 applications](#)

As explained in that guidance, a Certificate of Deposit will be accepted if it meets all the following requirements:

- the certificate of deposit must have been issued within 31 days of the date of application
- at least 28 days must have elapsed between the date of the deposit and the date of issue of the certificate
- the Certificate of Deposit should not indicate that the funds are frozen (this means that it must be clear that the funds can be accessed).

The certificate must also contain:

- the bank logo
- an official bank stamp
- the account number
- account holder's name
- the amount of funds

### I have a Certificate of Deposit which was printed today and shows that the funds are held for 28 days in the future, can I use that as evidence of funds if I submit my online visa application today?

No, because that would only show that the funds have been held for one day on the date that you apply for the visa. Your application will be refused if your certificate only shows that funds will be held in the future; this is currently the main reason for visa refusals for new LSE students.

The Certificate of Deposit must show that the funds were held for at least 28 days **BEFORE** the date that it was printed. Therefore the date of deposit on the certificate needs to be a minimum of 28 days **BEFORE** the printing date.

### Can I use a copy/print out of an electronic version or do I have to provide an original Certificate of Deposit?

No, only an original hard copy Certificate of Deposit can be used for visa application purposes. If you use a copy or print out of an electronic version, your application is likely to be refused.

### Whose Certificate of Deposit can I use in my application?

You can only use a Certificate of Deposit belonging to:

- You; or
- Your parents; or
- A legal guardian as recognised by a court of law.

If you are using your parents'/legal guardian's Certificate of Deposit, you must also provide:

- A letter confirming their relationship to you and that they are happy to sponsor your studies
- Your original birth certificate/court document confirming they are your legal guardian.

A Certificate of Deposit belonging to anyone else, e.g. a brother/sister/grandparent/uncle/friend/colleague will not be accepted and your application will be refused.

### Can I only use a Certificate of Deposit if I apply for the visa from my home country?

A Certificate of Deposit is accepted as evidence of funds whether you apply for your visa from your home country or from the UK. If you are applying in the UK, we recommend that you only apply for the visa once you receive the original Certificate of Deposit; postage from overseas can take time so please take that into consideration when planning your visa application.

**Note:** There are strict eligibility criteria for applying in the UK so you should check that you are eligible to apply in the UK before doing so.

### What if I can't obtain a Certificate of Deposit which meets the requirements?

If you use a document which doesn't meet the requirements, your application will be refused. If you cannot use a Certificate of Deposit, you will need to consider alternative options e.g. a bank statement or bank letter. [Contact us](#) for advice if required.

### I am still unclear about the dates that need to be shown on the Certificate of Deposit; please can you give me an example?

Yes, look on the next page where you will find an annotated an example of a Certificate of Deposit.

**Who do I contact for help?** For further immigration advice [contact the ISVAT team online](#). If you have questions about your CAS, contact the team who issued your CAS.



The bank's logo must be on the certificate. This is an example only.

## 个人存款证明 PERSONAL CERTIFICATE OF DEPOSIT

号码 No.:  
开立日期 Date: 2016/08/01

This should be the date the certificate was printed. It must be within 31 days before the date you will submit the online visa application form. In this example dated 1<sup>st</sup> August 2016, this certificate could only be used if the online visa application is submitted between 1<sup>st</sup> August and 1<sup>st</sup> September 2016. If the application is submitted before or after those dates, this certificate will not be accepted for visa purposes.

兹证明 The account holders name (you or your parents) 先生 / 女士

(有效身份证件名称: 居民身份证 证件号码: 1234567890)

自 2016 年 07 月 01 日 到 2016 年 08 月 01 日 在我行存款如下:  
We hereby certify that from 01/07/2016 (DD/MM/YYYY) to 01/08/2016 (DD/MM/YYYY)

This 'to' date must be at least 28 days after the 'from' date.

This 'from' date (1<sup>st</sup> July 2016 in this example) must be at least 28 days before the date of printing. If the 'from' date is the same as the date the certificate was printed, that would only show that the funds were held for one day and your visa application will be refused. The 'from' date must be at least 28 days in the past.

Mr/Ms The account holder's name (you or your parents)  
(type of valid identification: Chinese Citizen Identification ID No: 1234567890)  
Has deposited accounts with the bank as follows:

存款账号 Deposit Account No:	存款种类 Type of Deposit:	货币 / 金额 Currency & Amount:	存入日 Deposit Date
000054321000	定期 Term Account	CNY500,000.00	2016/07/01
*****END*****			

The funds held must be enough to cover any unpaid course fees stated on the CAS plus living costs (usually £11385 in GBP). Remember to check the exchange rate at [www.oanda.com](http://www.oanda.com) before submitting your online application form.

This 'Deposit Date' (1<sup>st</sup> July 2016 in this example) must be at least 28 days before the date of printing. If the 'Deposit Date' is the same as the date the certificate was printed that would only show that the funds were held for one day and your visa application will be refused. The 'Deposit Date' must be at least 28 days in the past.

备注: 有关本个人存款证明相关说明详见背面条款, 请您仔细阅读。  
Remarks: For notes of the Personal Certificate of Deposit, please refer to the terms and conditions on the back. Please read carefully.

The certificate must have an official bank stamp on it. This stamp has only been used for example purposes.

中国银行股份有限公司  
Bank of China Limited



DISCLAIMER: This document has been produced by LSE's International Student Visa Advice Team for immigration advice purposes only.



## Registering on a Full Time Programme with a Visa – August 2016

This guidance is based on frequently asked questions. It is not intended to be used on its own and you should always refer to the guidance on the [ISVAT](#) web pages and the [New Student Programme Registration](#) pages.

### I applied for my Tier 4 visa outside the UK. What evidence of my immigration permission do I need to show at registration?

If you applied for your Tier 4 visa outside the UK, you should bring:

- The decision letter from the UKVI for your visa application;
- Your passport with the temporary vignette;
- Your [Biometric Residence Permit \(BRP\)](#).

### Do I have to collect my BRP before registering?

You should try to collect your BRP from the Post Office before your date of registration. Not only will it make the registration process at LSE much quicker for you, but you will be able to open a bank account, prove your right to rent, register with a doctor and register with the Police (if required) much quicker. The start of your studies will be much smoother if you have all of your immigration documents available.

### What happens if I don't collect my BRP before registering?

If you don't collect your BRP before registering, you will not have full registration status at the School and will need to come back to register fully when you do receive your BRP. We recommend that you collect your BRP as soon as possible after arrival to the UK. Non-collection of your BRP before the expiry of your vignette can affect your ability to attend your programme.

### I have a Tier 4 visa for another institution. Can I start my new programme at LSE before applying for a new Tier 4 visa?

No. You can only register for your programme using a valid Tier 4 visa for LSE or if you can provide evidence that you have applied for a new Tier 4 visa, using your LSE CAS, before your current Tier 4 expired.

### I have a Tier 4 application in progress outside the UK. Can I register with evidence of this?

No. We can only register you with evidence that you have a Tier 4 application in progress in the UK. If you have applied for a Tier 4 visa outside the UK and do not have a decision by the date you need to register, please contact [ISVAT](#) for advice.

### My previous visa was not a Tier 4 visa. Can I register with an application in progress in the UK?

No. If your previous visa was under a different immigration route e.g. Tier 2 you must have your visa in place before registering. The UKVI will only allow you to start a programme with an application in progress if your previous visa was a Tier 4 visa and the rules allowed you to apply in the UK.

### What documents can I use to prove I have a Tier 4 application in progress?

If you are planning to register when you have a Tier 4 application in progress, you will need to provide:

- A copy of the photo page of your passport;
- A copy of your previous visa (vignette for the full length of the course or BRP);
- Evidence that you submitted your new Tier 4 visa before your current visa expired. This can be the coversheet which shows the date of submission or a letter from the UKVI, such as a biometrics invitation letter.

### I already have a Tier 4 visa for LSE from my previous programme. Can I use this to register for my new programme?

If your previous Tier 4 visa for LSE is still valid, you will be able to register for your new programme using this visa. However, you will need to make a new Tier 4 application within six weeks of registration or the expiry date of your visa, whichever is sooner.

### Can I register for a full-time degree programme using a Short-term Student visa?

No. You cannot register for a full-time degree programme using a Short-term Student visa.

### I have a non-Tier 4 visa which permits me to study in the UK. Will I be able to register?

Yes, depending on when your current immigration permission expires. You may be referred to speak to the International Student Visa Advice Team during registration if there are any questions about your immigration permission.

#### **Can I register for a full-time programme using a Tier 2 visa?**

Yes, but there are additional documents that you will be required to provide to the registration team. As well as your passport and vignette/BRP, you will need to provide evidence from your employer that they are aware you are undertaking a full-time degree programme.

The intention of the Tier 2 visa is to work in the UK. Whilst study is permitted, it should not affect your employment.

#### **I am a dependant of a Points Based System migrant e.g. Tier 4. Do I need to provide additional documentation at registration?**

Yes, you will need to provide evidence that the person you are dependent on is still in the UK and that you are living together. The immigration rules state that to be eligible for the dependant visa you must be living together. Subject to your circumstances, we may be unable to register you, if you are not living with the person you are dependent on.

#### **I am a diplomat and am exempt from immigration control. Do I need to prove that I am based in the UK?**

Yes. Diplomats are only exempt from immigration control if they are based in the UK. You will need to provide evidence of your diplomatic placement at registration.

#### **I'm the family member of an EU/EEA national. How can I prove that they are accessing their right of free movement?**

If you hold an EEA Family Permit/Residence Permit, you are only able to study on this if the EEA/EU national is accessing their right of free movement in the UK. You will need to provide evidence at registration that you are living with the EU/EEA national in the UK to be able to register.

#### **I have Indefinite Leave to Remain, but the expiry date of my BRP is during my programme. Is this a problem?**

No, you will be able to register. However, the Registry will ask you to provide up-to-date evidence of your Indefinite Leave to Remain, once you have received it.

#### **I'm waiting for evidence of my EU/EEA nationality but have entered the UK on a different passport as a tourist. Can I register for my programme?**

No. If you cannot prove that you have entered as an EU national and have entered as a tourist whilst waiting for your documentation, you will not be able to register for your programme.

If you plan to use your EU/EEA nationality to study then you will need to have the documentation in place before registration.

#### **Why do you need to make all of these checks at registration?**

As Tier 4 Sponsor Licence holders, LSE is required to check every student's ability to study in the UK. We do this for all students, including UK and EU/EEA nationals.

#### **What happens if my immigration status is unclear at registration?**

If you have a Tier 4 (General) visa for LSE and have collected a BRP which shows the full length of your programme, registration will be quicker and more straightforward. This is why we advise that you collect your BRP before registering.

If you have a non-Tier 4 visa, a Tier 4 application for LSE in progress or do not have your BRP yet, you are likely to be referred to a specialist at registration. The specialist team handles the wide variety of immigration permissions and immigration applications that we see each year at LSE. If you are required to speak to a specialist, it is to ensure we are registering you correctly based on your immigration status. It may take slightly longer, but will not delay you too much.

Sometimes a specialist may need to refer you to the International Student Visa Advice Team (ISVAT). This may be because you are unable to be registered and you need advice on the options available to you.

If you are referred to ISVAT, you will be given an appointment time to attend. If it is an urgent case, the member of staff registering you may ask ISVAT to speak to you immediately. In this case, ISVAT will come to speak to you in person. The person registering you will assess whether you need an appointment or need urgent assistance based on your circumstances.

If you are unable to register due to your immigration status, you *must not* attend teaching because it is against the law. Your department will be advised that that you are not permitted to attend teaching.

Whilst this may seem restrictive, the main thing to remember is that these processes protect you whilst studying with us at the LSE.

#### **Who do I contact for help?**

For further immigration advice [contact the ISVAT team online](#).

Further information on [Tier 4 compliance](#) can be found on our web pages.

Information on [Welcome Week](#) can be found on our web pages.