

## **Certificate of Deposit Guidance**

This guidance is designed to help University of Southampton students who will be using a certificate of deposit as the financial evidence for their Tier 4 visa application.

Please read all five pages of this document carefully if you will be using a certificate of deposit for your visa application.

If you still have questions after you have read this document, you can contact us using the following link:

<http://www.southampton.ac.uk/studentservices/visa-and-immigration/visas-enquiry-form.page>

Your certificate of deposit needs to have all of the following on it:

- Your name (or your parent's name, if you are using money held in their account).
- The bank account number.
- The bank's logo.
- The amount of money deposited.
- The date the money was deposited.
- The date the certificate was produced.

If any of this information is missing, it is highly likely that your application will be refused. You must go to your bank and get a new certificate of deposit with all of the information above.

**Remember: if you are using a certificate of deposit in your parent's name, you must also provide your original birth certificate, and a letter of consent (permission letter) from your parent. You also need to provide official translations of any documents that are not in English.**

Here are the three main things to check if you are using a certificate of deposit:

- 1) Is there enough money in the account?
- 2) Has the money been in the account for 28 days?
- 3) Is the certificate too old?

This document shows you how to check these things.

## 1) Is there enough money in the account?

has deposit accounts with the bank as follows:

存款账号 Deposit Accounts No.	存款种类 Type of Deposit	货币 / 金额 Currency & Amount	存入日 Deposit Date
██████████	定期 Term account	CNY300,000.00	2015/02/05
END			

Check that the amount is enough for your visa application.

The amount you will need depends on your situation. If your course is longer than nine months, you need enough money to cover:

- Any unpaid tuition fees, plus £9,135.

If your course is less than nine months long (such as a pre-sessional English language course), you need enough money to cover:

- Any unpaid tuition fees, plus £1,015 per month of your course.

These fees are correct in March 2017. If you are applying later than this, please check that this has not changed.

You can check your CAS statement to find out the length of your course, and how much unpaid tuition fees you have left.

**If you have been given one CAS that covers your pre-sessional course *and* your main programme, you will need to show the higher amount.**

If you want to check the amount of money you have in UK pounds, please visit [www.oanda.com](http://www.oanda.com), as this is the currency converter that will be used by the Visa Application Centre.

Remember: you must use the *date of application* for the date of the currency conversion. This is the date you pay online for your visa application. You should *not* use:

- The date the money was deposited.
- The date your certificate of deposit was issued.
- The day of your appointment at the Visa Application Centre.

## 2) Has the money been in your account for 28 days?

For your visa application to be successful, the money must have been in your account for 28 days when you apply for your visa.

Below is an example of a **good** certificate of deposit:



### 个人存款证明 PERSONAL CERTIFICATE OF DEPOSIT

号 码 No.: **8311262**  
开立日期 Date: **2016/07/15** **2**

兹证明 **[REDACTED]** 先生 / 女士

(有效身份证件名称: **[REDACTED]** 证件号码: **[REDACTED]**)

自 2016 年 07 月 15 日到 2016 年 10 月 15 日在我行存款如下:

We hereby certify that from **15/07/2016** **X** (DD/MM/YYYY) to **15/10/2016** **X** (DD/MM/YYYY)

Mr/Ms **[REDACTED]**

(type of valid identification Chinese citizen identification ID No. **[REDACTED]**)

has deposit accounts with the bank as follows:

存款账号 Deposit Accounts No.	存款种类 Type of Deposit	货币 / 金额 Currency & Amount	存入日 Deposit Date
<b>[REDACTED]</b>	定期 Term account	CNY300,000.00	<b>1</b> <b>2015/02/05</b>
		END	

The Visa Application Centre will count from the 'Deposit Date' (marked with a green 1) to the date the certificate was issued (green 2). There must be at least 28 days between these dates.

The certificate above is good, because the money has been in the students account from February 2015 to July 2016. This is longer than 28 days.

**Remember: the Visa Application Centre *do not* count the dates marked in red.**  
Below is an example of a **bad** certificate of deposit:



**个人存款证明**  
PERSONAL CERTIFICATE OF DEPOSIT

号 码 No.: **8788886**  
开立日期 Date: **2016/02/16** **2**

兹证明 **[REDACTED]** 先生 / 女士  
(有效身份证件名称: **[REDACTED]** 证件号码: **[REDACTED]**)  
自 2016 年 02 月 16 日到 2016 年 03 月 17 日 在我行存款如下:  
We hereby certify that from **16/02/2016** **1** (DD/MM/YYYY) to **17/03/2016** **X** (DD/MM/YYYY)  
Mr/Ms **[REDACTED]**  
(type of valid identification Chinese citizen identification ID No. **[REDACTED]**)  
has deposit accounts with the bank as follows:

存款账号 Deposit Accounts No.	存款种类 Type of Deposit	货币 / 金额 Currency & Amount	存入日 Deposit Date
00000656161567125/CNY0	活期 Saving account	CNY260,000.00	----/--/--
		*****END*****	

Here the money has been deposited on the same day as the certificate was produced.

The Visa Application Centre will count from the day the money was deposited (16<sup>th</sup> February) to the day the certificate was issued (16<sup>th</sup> February).

This certificate is therefore bad because it only proves **one day** of funds, and not the 28 days needed.

**Remember: the Visa Application Centre do not count the day highlighted in red.**

### 3) Is the certificate too old?

Your certificate must be less than 31 days old when you apply.

The Visa Application Centre will use the date of issue (highlighted in green) to see how old your certificate is:



## 个人存款证明 PERSONAL CERTIFICATE OF DEPOSIT

号 码 No.: **8311262**

开立日期 Date: **2016/07/15**

兹证明 **[REDACTED]** 先生 / 女士

(有效身份证件名称: **[REDACTED]** 证件号码: **[REDACTED]**)

自 2016 年 07 月 15 日到 2016 年 10 月 15 日在我行存款如下:

We hereby certify that from 15/07/2016 (DD/MM/YYYY) to **15/10/2016** **X** (DD/MM/YYYY)

Mr/Ms **[REDACTED]**

(type of valid identification Chinese citizen identification ID No. **[REDACTED]**)

has deposit accounts with the bank as follows:

存款账号 Deposit Accounts No.	存款种类 Type of Deposit	货币 / 金额 Currency & Amount	存入日 Deposit Date
<b>[REDACTED]</b>	定期 Term account	CNY300,000.00	2015/02/05
		冰***END***冰***	

This date must be **no more than** 31 days before the date you apply online for your visa. If it is **more than** 31 days before your date of application, or after your date of application, your visa application will be refused.

**Remember: your date of application is the day you pay for your visa application online. It is not the day of your appointment at the Visa Application Centre.**