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?

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, 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:

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 student's 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:

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 (16th February) to the day the certificate was issued (16th 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:

![Image of a personal certificate of deposit]

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.