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Financial Requirement & Bank Statement Guide

How to evidence your funds correctly for a UK visa application, and the common mistakes that trigger refusals.

Why Financial Evidence Matters

Almost every UK visa category requires you to show you can financially support your trip or stay without relying on public funds. Caseworkers scrutinise financial evidence closely, and inconsistent or unexplained figures are one of the most common reasons for refusal.

General Principles

- Statements should be recent — usually the last 6 months, ending close to your application date
- Use official bank-issued or bank-stamped statements; screenshots or unstamped printouts are often rejected
- Make sure your name, account number and the bank's letterhead are clearly visible on every page
- Large, sudden deposits shortly before applying should be explained with clear supporting evidence (e.g. sale of an asset, salary, business income)
- Maintain a consistent minimum balance rather than a single spike immediately before applying

What Caseworkers Look For

- Genuine, unexplained ownership of the funds shown — not funds borrowed only to pass the check
- Income and balance patterns that make sense against your stated occupation and salary
- Adequate funds held for the correct minimum period specified for your visa category
- Currency conversion that clearly meets the required threshold on the date of application

Category-Specific Notes

- **Visitor visas:** Show sufficient funds for the full trip (travel, accommodation, daily expenses) alongside your usual account activity
- **Work visas:** Funds may be exempt if your sponsor certifies maintenance — confirm this with your employer and check your Certificate of Sponsorship
- **Student visas:** Funds for tuition and living costs must typically be held for a continuous 28-day period before applying
- **Family visas:** The UK-based sponsor's income and/or cash savings must meet the Home Office's minimum financial requirement

Common Mistakes to Avoid

- Mixing multiple currencies without clear conversion evidence
- Submitting statements with gaps, missing pages, or covering the wrong date range
- Relying solely on a relative's account without the required supporting evidence of the relationship and access to funds
- Waiting until the last moment to organise financial documents, leaving no time to correct errors

Need Help?

Our consultants review your financial evidence line by line before submission, to catch issues a caseworker would flag.

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This guide is general information only and does not constitute legal or financial advice. Requirements vary by visa category and individual circumstances — always confirm current requirements with your UK Visa Pakistan consultant.