

Student Route Visa Requirements – Reducing the Risk of a Refusal

Data from **the University of South Wales** shows that the Home Office most frequently refuses Student Visa applications due to **credibility interview issues** and **incorrect maintenance evidence**. This guidance will help you address these risks and strengthen your application.

You should make sure that you also read the University information and follow the University's Guide to Entry Clearance visa applications. You can find all this information on the following link: [Visa Applications - University of South Wales](#)

Students are strongly advised to read the information on the Home Office and UKCISA websites, with reference to the Student and Child Student Guidance. Students can apply for a visa up to 6 months in advance of their intended course start date in the UK and should apply as soon as possible within this period.

Please find links to the official gov.uk and UKCISA Student Route webpages:

- [Student visa: Overview - GOV.UK](#)
- [Student route: eligibility and requirements](#)

Please make sure that you hold the correct amount of money necessary. Under current UKVI rules, the current maintenance requirements for applications made **before or on 29 November 2026**:

- **Living costs (outside London): £1,171 per month**
- Living costs (London): £1,529 per month
- Maximum of 9 months of living costs - **£10,539**
- You must also show your first-year tuition fees, or the remaining balance if you have already paid a deposit as part of your fees.

Increase in maintenance requirements on and from 30 November 2026

The UKVI maintenance requirement is changing on and from 30 November 2026.

If you submit your visa application **on or after 30 November 2026**, you will need to show: **£1,203** per month, up to 9 months → **£10,827**.

You must also show your first-year tuition fees, or the remaining balance if you have already paid a deposit as part of your fees.

Since the required amount is due to increase, we strongly recommend submitting your visa application as early as possible to avoid the higher financial requirement.

Make sure that you are showing that the funds have been available to you for at least **28 days** prior to application. The balance must not drop below the required amount at any point during the 28-day period, and the closing balance must be no more than 31 days old on the date you submit your online visa application.

Make sure that the financial documents you are using meet the Student Visa Route requirements. Documents must be original or official electronic statements, must clearly show your name (or your parent's), the account number, the bank's name and logo, and the full 28-day period. Make sure that your financial documents are from a reputable financial institution.

Understand that you cannot use financial documents for any family member except for your parents or official legal guardians. Using documents for an uncle, brother, sister or close family friend will be refused as not eligible.

If you wish to use a personal bank account in your parent's or guardian's name (or names), you must include evidence of their relationship to you. This evidence of your relationship with your parent(s) or legal guardian(s) can be proven with:

- Your birth certificate, or a copy, showing the name of your parent(s) whose bank account you are using for your immigration application.
- If you are adopted, the certificate of adoption, or a copy, showing your name and the name of your parent(s) whose bank account you are using for your immigration application.
- If you have a legal guardian, a court document, or copy, which shows the name of your guardian(s) whose bank account you are using for your immigration application.

You must also provide a dated and signed letter from your parent(s) or legal guardian(s), confirming the relationship between you, and confirming that they consent to the funds being available to you for study in the UK.

Understand that you cannot use evidence of a loan unless this is a government, a government sponsored student loan company, an academic or educational loans scheme. The loan letter must not be dated more than six months before the date on which you make your application, and it must clearly confirm that the loan will be provided to you.

Please make sure you are checking the current exchange rate if the money you have is not held in British Pounds (GBP). UK Visas and Immigration will expect you to submit a currency conversion from OANDA: <http://www.oanda.com/currency/converter/>.

They will use the exchange rate on this website on the date you made your application. If the money converted to GBP does not meet the required amount on any day during the 28-day period, or while your visa is being processed, your visa will be refused.

UKVI Credibility Interview

In addition to financial requirements, students must prepare thoroughly for **the UKVI credibility interview**. Credibility interview refusals have now become more common than financial refusals, and UKVI will assess whether you are a genuine student.

- To prepare well for a credibility interview, start by reading your CAS carefully and making sure you understand every detail. You should be able to explain your course, why it suits your background, how it supports your future plans, and where you will be studying (for USW, this may be Cardiff, Newport or Pontypridd).
- Research the University of South Wales website thoroughly and make sure you know specific information about your course, modules, facilities, and the support services available to you (for example: the library, student support teams, careers service, and accommodation options). UKVI expects you to show genuine knowledge of your chosen university, not general statements. You may also be expected to share other university options you have investigated.
- Prepare a clear explanation of your future goals and why studying in the UK is important. You should be able to describe how your course links to your long-term plans and what you intend to do after your studies.
- Know your financial arrangements. You must be able to explain who is funding you, how your fees and living costs will be paid, and where the money is held. If your parents are supporting you, be ready to explain their occupation and income. Your answers must match your financial documents.
- Be ready to discuss your accommodation and travel plans, including where you will stay, how you will travel to the UK, and what arrangements you have made for your arrival.
- Practice answering questions clearly and confidently. UKVI is assessing your intentions, so avoid memorised or reading scripted answers and focus on genuine, consistent explanations.
- Make sure your answers align with your immigration history. If you have studied elsewhere, changed subjects, or had a previous refusal, be ready to explain this.
- Finally, ensure everything you say matches your documents. UKVI will compare your interview answers with your CAS, bank statements, academic certificates, and application form.

Any questions you have while making your visa application please contact us with the following email subject line '**CAS/Visa Application Query**' at:

international.admissions@southwales.ac.uk.