ARCHWAY
MIGRATION ADVISORY
Experts in Immigration and Human Rights Law

020 7263 6462 | advice@archwayadvisory.co.uk | www.archwayadvisory.co.uk | 07749 718293 | Archway, North London

Financial Guidance for UK Standard Visitor Visa Applicants

The financial aspect of a UK Visitor Visa application is about much more than simply showing a healthy bank balance. The Home Office will consider your overall financial circumstances to determine whether you are a genuine visitor who can afford the trip without working or relying on public funds. They will also assess whether your finances are consistent with the purpose and length of your proposed visit.

Here are a few things to keep in mind when making an application for a visit visa.

There is no minimum bank balance requirement

The Immigration Rules do not require applicants to hold a specific amount of money before applying for a Visitor Visa. Instead, you must demonstrate that you have sufficient funds available to cover the reasonable costs of your visit, including travel, accommodation and day-to-day expenses, without working or accessing public funds. The Home Office considers your overall financial position rather than a single bank balance.

Your Trip Must Be Affordable

One of the key issues the Home Office will consider is whether the cost of your proposed visit is reasonable when compared with your financial circumstances.

There is no fixed amount of money that you must have. However, your planned expenditure should make financial sense considering your income, savings and usual standard of living.

For example, if after expenses you able to save around £150 each month, but your application states that you intend to spend £3,000 on a two-week holiday, the Home Office may question whether this is realistic. The Home Office will calculate that your trip requires you to spend the equivalent of 20 months of continuous savings.

This disproportionate ratio damages your credibility and can lead to your application being refused under paragraph V 4.2(e) of the rules. For this reason, it is important that your proposed trip costs are supported by your financial evidence.

Mr Ahmed earns the equivalent of £2,800 per month after tax and, after paying his regular living expenses, saves approximately £800 each month. His bank statements show a stable balance of around £10,500, built up gradually over several years through regular salary payments.

Mr Ahmed intends to visit the UK for two weeks to see family. His estimated trip will cost £2,400, including flights, travel insurance, food, transport and incidental spending.

In this example, the cost of the trip is proportionate to Mr Ahmed's financial circumstances. He is not exhausting his life savings or relying on borrowed funds to finance a short visit. His income, savings and proposed expenditure are consistent with one another and demonstrate that he can comfortably afford the visit while maintaining financial stability upon his return home.

This is the type of financial profile that is likely to reassure a Home Office caseworker that the visit is genuine, affordable and consistent with the applicant's overall financial circumstances.

Make Sure Your Budget Is Realistic

Your estimated travel costs should include all of the expenses you expect to incur during your stay, such as:

- flights;
- accommodation;
- local transport;
- food and drink;
- sightseeing and other personal expenses.

As a general guide, after accommodation has been paid, many visitors spend around £100 to £150 per day in the UK, although this will depend on the nature of the trip and where you are staying.

For example, if your application states that your total trip will cost £1,500, but your hotel alone costs £1,200, this leaves only £300 for a three-week visit—less than £15 per day for all remaining expenses. The Home Office may consider this budget to be unrealistic and question whether you have accurately disclosed the true cost of your visit or whether you have sufficient funds available.

If your proposed costs are unusually low or high, we will discuss this with you and advise whether further explanation or evidence is needed before your application is submitted.

Explain the Source of Your Money

The Home Office does not only look at how much money you have. It will also consider where that money came from.

Caseworkers routinely review bank statements to ensure that your funds have been accumulated legitimately and are genuinely available for your visit. If your statements show a significant or unusual deposit shortly before your application is submitted, the Home Office may ask whether those funds genuinely belong to you or whether they were temporarily deposited simply to strengthen your application.

For this reason, it is important that any large or unusual deposits can be clearly explained and supported by documentary evidence.

Examples of documents that may be required

If your bank balance has recently increased because of a *legitimate* event, we may ask you to provide supporting evidence such as:

- **Sale of property or land** – sale agreement, Land Registry documents, completion statement and evidence of the funds being transferred into your account.

- **Sale of a vehicle or other valuable asset** – sale agreement, receipt and proof of payment.
- **Inheritance** – probate documents, executor's letter or evidence of the estate distribution.
- **Insurance or investment maturity** – official payment confirmation from the insurer or investment provider.
- **Gift from a family member** – a signed gift letter, together with evidence of the donor's identity, financial means and the transfer of funds.

Providing this evidence helps demonstrate that your funds are genuine and legitimately available for your visit.

How Archway Migration Advisory Can Help

Where your financial circumstances require further explanation, Archway Migration Advisory can prepare a detailed legal cover letter to accompany your application.

Rather than leaving the Home Office to speculate about unusual transactions, we can clearly explain:

- the source of any significant deposits;
- why those funds were received;
- how the funds are evidenced by the supporting documents;
- why the money is genuinely available for your visit; and
- how your financial evidence satisfies the requirements of the Immigration Rules.

A well-prepared cover letter can be particularly valuable where an applicant has recently sold property, received an inheritance, accepted financial assistance from relatives or experienced another significant change in their financial circumstances. By presenting the evidence in a logical and structured way, we reduce the risk of misunderstandings and help ensure that the Home Office considers your financial position in its proper context.

020 7263 6462 | advice@archwayadvisory.co.uk | www.archwayadvisory.co.uk | 07749 718293 | Archway, North London

Our role is to identify potential concerns before your application is submitted and present your financial evidence in the clearest and strongest possible manner.

Your finances should tell a consistent story

The Home Office is interested in your overall financial picture rather than your closing balance alone. Caseworkers will usually consider:

- your regular income;
- your normal monthly expenditure;
- your savings history;
- the source of your funds; and
- whether your finances are consistent with your employment and personal circumstances.

One of the factors the Home Office considers is whether you have stable financial and economic ties to your country of residence. This helps demonstrate that you are a genuine visitor who intends to leave the UK at the end of your visit.

Your financial documents should show that you have a regular source of income and an established life in your home country.

If you are employed

If you are employed, we will usually ask you to provide:

- 3–6 months' consecutive payslips;
- 3–6 months' bank statements showing your salary being paid into your account;
- an employer's letter confirming:
  - your job title;
  - your salary;
  - the date your employment commenced;
  - that you have been granted leave for your proposed trip; and
  - that your employment will continue upon your return; and
- where available, your most recent tax documents or equivalent income records.

These documents should be consistent with one another. For example, your salary shown on your payslips should match the salary paid into your bank account.

If you are self-employed or run a business

If you are self-employed or own a business, personal bank statements alone are unlikely to be sufficient.

Depending on your circumstances, we may ask you to provide:

- business registration documents;
- business bank statements;
- recent tax returns;
- invoices or contracts demonstrating ongoing trading;
- management accounts or audited accounts (where available); and
- other evidence showing that your business is active and financially stable.

This helps demonstrate that you have an established business to return to after your visit and that your travel can be funded from legitimate business income.

How Archway Migration Advisory Can Help

Every applicant's financial circumstances are different. We will advise you on exactly what documents are appropriate for your particular case and identify any gaps in the evidence before your application is submitted.

Where necessary, we can prepare a detailed legal cover letter explaining:

- your employment history;
- how your income is earned;
- any changes in your financial circumstances;
- the nature of your business (if self-employed); and
- how your financial evidence demonstrates both your ability to fund the visit and your intention to return to your home country.

020 7263 6462 | advice@archwayadvisory.co.uk | www.archwayadvisory.co.uk | 07749 718293 | Archway, North London

By ensuring that your documents are consistent, complete and properly explained, we aim to minimise the risk of unnecessary concerns being raised by the Home Office and present your application in the strongest possible way.

Bank statements should show a stable financial history

In most cases, applicants provide 3 to 6 months of bank statements. These statements should clearly show regular income, ordinary day-to-day expenditure and any savings accumulated over time. Statements downloaded directly from your bank are generally acceptable provided they clearly identify the account holder, account number, bank and transaction history.

Be prepared to explain large or unusual transactions

If your bank statements contain any significant deposits, cash payments or transfers that are not part of your usual financial pattern, please tell us about them. The Home Office may question whether these funds were borrowed temporarily to support the application. Where appropriate, we can advise you on the additional evidence needed to explain the source of the funds, such as a gift letter, property sale documents or business records.

If someone else is paying for your trip

It is perfectly acceptable for a family member, friend or another third party to pay some or all of the costs of your visit to the UK.

However, simply providing an invitation letter stating that someone will support you is not usually enough. The Home Office must be satisfied that your sponsor:

- genuinely intends to support your visit;
- has sufficient financial means to do so; and
- has a genuine relationship with you.

We will therefore carefully review both your financial circumstances and those of your sponsor before your application is submitted.

Evidence We May Require from Your Sponsor

Depending on the circumstances, we may ask your sponsor to provide:

- a copy of their passport or other evidence of their immigration status;
- 3–6 months' bank statements;
- recent payslips or other evidence of income;
- an employment letter (where applicable);
- evidence of their address in the UK; and
- an invitation letter confirming the purpose of your visit, the accommodation available and the financial support they will provide.

Where accommodation is being provided free of charge, we may also ask for evidence that your sponsor has the right to occupy the property.

Demonstrating Your Relationship

The Home Office will also consider whether it is credible that your sponsor would fund your visit.

The evidence required will depend upon the nature of your relationship.

Immediate family (such as parents, children, spouses or siblings)

Examples of evidence include:

- birth certificates;
- marriage certificates; and
- other official family records.

Extended family (such as uncles, aunts, cousins or nephews)

Additional evidence may be helpful, including:

- family tree information;
- family declarations; or

- documents demonstrating the family connection.

Friends or more distant relationships

Where the relationship is not based on close family ties, the Home Office may expect further evidence demonstrating that the relationship is genuine. Depending on the circumstances, this could include:

- photographs together;
- correspondence or messages;
- evidence of previous visits;
- travel together; or
- other documents showing the history of your relationship.

The more unusual or distant the relationship, the more important it is to explain why the sponsor is willing and able to meet the costs of your visit.

How Archway Migration Advisory Can Help

Applications involving third-party financial support often require careful preparation. We will advise you on exactly what evidence is needed from your sponsor and identify any gaps before your application is submitted.

Where appropriate, we can prepare a detailed legal cover letter explaining:

- why your sponsor is funding your visit;
- the nature and history of your relationship;
- how your sponsor can comfortably afford the financial support they are providing;
- the accommodation arrangements during your stay; and
- how the evidence satisfies the requirements of the Immigration Rules.

020 7263 6462 | advice@archwayadvisory.co.uk | www.archwayadvisory.co.uk | 07749 718293 | Archway, North London

By presenting the sponsorship evidence in a clear and structured manner, we can help reduce the risk of the Home Office questioning either your sponsor's ability to support your visit or the genuineness of your relationship.

Accuracy is essential

Please answer every question as accurately and honestly as possible. If you are unsure about any question, leave it blank and we will discuss it with you. It is much better to identify and address any potential issues before an application is submitted than after the Home Office has considered the evidence.

Ensure Your Financial Documents Are Clear and Reliable

The quality of your financial documents is just as important as the information they contain.

The Home Office must be satisfied that your documents are genuine, complete and capable of being independently verified. Poor-quality or incomplete financial evidence may reduce the weight given to your application or result in requests for further explanation.

Please provide official bank statements

Where possible, your bank statements should be issued directly by your bank and should clearly show:

- your full name;
- your account number;
- the bank's name or logo;
- the statement period; and
- the complete transaction history.

020 7263 6462 | advice@archwayadvisory.co.uk | www.archwayadvisory.co.uk | 07749 718293 | Archway, North London

If your bank issues paper statements, please provide clear scanned copies of every page. Where statements have been printed in branch, it may be helpful for them to be stamped by the bank, particularly where this is standard practice in your country.

Please do not provide the following

Unless there is no reasonable alternative, please avoid sending:

- screenshots from mobile banking applications;
- cropped images of transactions;
- spreadsheets or Excel files;
- CSV exports;
- edited transaction histories; or
- incomplete statements showing only selected transactions.

These documents often do not contain sufficient information for the Home Office to verify your financial position and may result in additional questions.

Currency conversion

If your bank accounts are held in a currency other than Pounds Sterling (GBP), the Home Office will convert the balance into GBP using the OANDA exchange rate applicable on the date your application is submitted.

Exchange rates can fluctuate from day to day. For this reason, we generally recommend maintaining a reasonable financial buffer above your estimated trip costs so that minor currency movements do not affect the affordability of your proposed visit.

How Archway Migration Advisory Can Help

Before your application is submitted, we will carefully review your financial documents to ensure they are suitable for a UK Visitor Visa application.

As part of our review, we will:

- identify any missing or incomplete financial documents;
- advise whether higher-quality bank statements or alternative evidence should be obtained;
- ensure your financial evidence is consistent with the information provided in your application;
- identify any issues that may require further explanation; and
- prepare detailed legal representations where appropriate to explain your financial circumstances.

Preparing a successful UK Visitor Visa application is about much more than submitting bank statements or demonstrating a healthy account balance. Your financial evidence should present a clear, consistent and credible picture of your circumstances, showing that you can comfortably afford your proposed visit and that your finances are consistent with your employment, lifestyle and intention to return to your home country.

Many Visitor Visa refusals arise not because applicants lack sufficient funds but because important financial information is missing, inconsistent or left unexplained. Taking the time to prepare your evidence properly can significantly strengthen your application and reduce the risk of unnecessary delays or refusal.

At Archway Migration Advisory, we carefully review your financial documents, identify any potential concerns and, where appropriate, prepare detailed legal representations to ensure your financial circumstances are presented clearly and accurately. Our aim is to give your application the strongest possible foundation before it is submitted to the Home Office.

A successful Visitor Visa application is not simply about proving that you have money, it is about demonstrating that your financial circumstances support a genuine and credible visit to the United Kingdom.