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CLIENT GUIDE · SCHENGEN SHORT-STAY · 17 NOVEMBER 2026

Schengen Short-Stay Visa

What the visa officer actually checks — and how Meridian builds the file for a tourist visit to France, Italy, Germany or another Schengen state, from Pakistan.

This is the standard to which Meridian prepares a Schengen short-stay file. The decision is always the consulate's. Our job is to give the officer, in a clear and consistent file, everything the Visa Code requires them to check.

How the officer thinks

Under **Article 21 of the EU Visa Code** (Regulation (EC) No 810/2009), the officer must check whether you meet the entry conditions — and must look carefully at two risks: whether you present a risk of illegal immigration, and whether you **intend to leave the Schengen area before the visa expires**.

In everyday language, the officer verifies all of the following:

1. Your **passport is genuine** — not false, counterfeit or forged — and is valid for the trip.
2. You have given a **clear, credible reason** for the visit, and the conditions of the stay (where you will sleep, what you will do, how long you will stay) make sense.
3. You have **enough money** for the stay and for the journey home, or can obtain it lawfully.
4. You are **not listed in the Schengen Information System** for refusal of entry, and you are not considered a threat to public policy, security or public health.
5. You have **adequate travel medical insurance** — at least **EUR 30,000**, valid in all Schengen states for the whole stay, covering medical repatriation, emergency care, hospital treatment and death, as required by Article 15.

If the officer has reasonable doubts about your documents, your statements, or your intention to leave, the Visa Code requires a refusal. The reasons are given on the standard form in Annex VI.

The seven checkpoints, at a glance

#	WHAT THE OFFICER IS ASKING	WHAT A STRONG FILE SHOWS
1	**Who are you?** Is the passport genuine, and do the form and the papers match?	One identity, spelled the same way on the form, the letter and every document.
2	**Why are you going, and to which country first?**	A specific tourist plan, with the main destination clearly justified.
3	**Where will you stay, and how will you travel?**	Hotel reservations covering every night, and a flight reservation that matches the dates.
4	**Will you come back?**	Work or business, family and a life in Pakistan you would not walk away from.
5	**Can you pay for this trip?**	A genuine bank history, income that makes sense, and enough funds for the days you have planned.
6	**Is the insurance in order?**	A policy of at least EUR 30,000, in your name, for the full period, valid across Schengen.
7	**Is the story consistent and reliable?**	The form, the letter, the bookings, the bank statement and any previous travel all agree.

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What the officer checks on the form and in the file

The application form, the passport and the supporting documents are read together. Meridian fills the form so that every answer can be ticked off against a paper in the file.

POINT THEY CHECK	WHAT THEY LOOK FOR	WHAT CAUSES TROUBLE
Identity and passport	A genuine passport, usually valid for at least three months after you plan to leave, with blank pages for the visa.	A name or date that does not match the form, or a document the officer cannot trust.
Purpose and itinerary	A permitted short stay — for most of our clients, tourism — with dates, cities and bookings that fit together.	A vague purpose, missing hotel nights, or a plan that does not match the tickets.
Main destination	The application is made to the right country: where you will stay the longest, or the country of first entry if the stays are equal.	Applying to one country while the bookings clearly show another as the main stay.
Length of stay	A visit that respects the 90 days in any 180-day period, and that fits your leave from work.	Dates longer than your approved leave, or a previous stay that already uses up the 90 days.
Means of subsistence	Funds that cover the stay and the return, judged against the length of the trip and typical living costs in the country you will visit.	A sudden deposit with no source, or a balance that cannot credibly pay for the plan.
Insurance	EUR 30,000 minimum, all Schengen states, whole stay, including repatriation and emergency hospital care, in the applicant's name.	Cover that starts late, excludes a country on the route, or is below the minimum.
Intention to leave	A return reservation, a job or business to return to, and family or other ties in Pakistan.	Weak ties, an open-ended plan, or a story the officer cannot believe.
Previous visas and refusals	A full, honest history. Past compliance helps. A past refusal must be declared.	An undeclared refusal. This damages credibility more than the old refusal itself.

What gets a file refused — and what gets it approved

Article 32 and Annex VI of the Visa Code list the official refusal grounds. The ones we see most often, in plain words, are these:

MORE LIKELY TO BE REFUSED	MORE LIKELY TO BE APPROVED
The purpose and conditions of the stay are not justified, or the information does not look reliable (Annex VI, grounds 2 and 8).	A specific plan, with hotels, flights and a letter that all tell the same story.
The officer cannot be satisfied that you will leave before the visa expires (ground 9).	Clear ties in Pakistan, approved leave, and a return reservation on a fixed date.
The funds are not enough, or they do not look genuine (ground 3).	A six-month history, income that matches the account, and every large credit explained.
Travel medical insurance is missing, too weak, or does not cover the whole trip (ground 7).	A policy of at least EUR 30,000, in your name, for every day and every Schengen country.
The form, the bookings and the letter disagree on dates, cities or who is paying.	Every date and figure can be ticked off against a document.

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How the cover letter should be written

The cover letter is the officer's map of the file. Meridian writes it in the applicant's own voice, in calm human language. A good Schengen letter can be read in a few minutes and still answer Article 21: who you are, why you are going, where you will stay, how you will pay, and why you will come home.

STRUCTURE WE USE

1. The applicant's name and contact details at the top, then the date, then "To: The Visa Section" of the right embassy or consulate.
2. A clear subject line: Schengen short-stay (tourist) visa, full name, passport number.
3. Who you are, where you live, the exact dates, and whether you travel alone or with family.
4. Your work or business, with a small table of the key facts (role, income, tax, return to work).
5. Why you want to visit that country, in ordinary words, and a short city-by-city plan.
6. Flights and hotels, with confirmation numbers, covering every night of the stay.
7. Insurance: the insurer, the policy number, the dates and the EUR 30,000 cover.
8. How the trip will be paid for, pointing to the bank statement and to any explanation of large deposits.
9. Why you will return, each tie backed by a document in the file.
10. Travel history, including any refusal, honestly stated; a list of documents in file order; and a simple signature.

TONE AND WHAT TO INCLUDE

- Write as a person, not as a template. Short sentences. Facts, not adjectives.
- Use the same dates and figures as the form, the bookings and the bank statement.
- Name the document that proves each claim, so the officer does not have to hunt.
- If something looks unusual — a large deposit, a first trip, a previous refusal — explain it in one or two plain sentences and point to the proof.

WHAT TO AVOID

- Copied "humble request" language, emotional appeals, or claims that are not in the file.
- A hotel gap: every night in the Schengen area should be covered.
- Buying tickets you cannot cancel or change before the visa is granted. A reservation is enough at the application stage.
- Insurance that does not name the applicant, or that falls short of EUR 30,000.

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Sample cover letter — Meridian pattern

The letter below is taken from a finished Schengen tourist file, written in the same pattern Meridian uses. Personal details and hotel information have been hidden.

SAMPLE · PERSONAL DETAILS HIDDEN · PAGE 1 OF 2

SAMPLE APPLICANT
Lahore, Pakistan
Address, mobile, email, passport and national identity number hidden

Date: 16 November 2026

To:
The Visa Section
Embassy of France in Pakistan
c/o Visa Application Centre, Islamabad

Subject: Application for a Schengen short-stay (tourist) visa for France — Sample Applicant, passport number hidden

Dear Sir/Madam,

My name is **Sample Applicant**. I am a Pakistani citizen, born in Lahore, and I live in Lahore. I am applying for a single-entry Schengen visa to visit France as a tourist from **25 December 2026** to **01 January 2027**. I will travel alone and spend Christmas and New Year in Paris, Lyon and Nice. My passport number, national identity number and application number are hidden on this sample. The application form and the final form receipt are enclosed.

My work. I am a businessman in Lahore. I own and run a motor-vehicle business, buying and selling motor vehicles, and I have been an active taxpayer since I registered the business with the FBR on 02 September 2013. The figures below are taken from my income tax return for tax year 2026, filed on 23 September 2026. My FBR papers are enclosed.

Business and role	Motor-vehicle business, Lahore — owner (sole proprietor). Business name and address hidden.
What the business does	Buys and sells motor vehicles
Registered with the FBR	Since 02 September 2013 (registration number hidden) · active taxpayer
Other business interests	A second FBR-registered business · capital of PKR 10,000,000 in an association of persons
Income declared to the FBR	Tax year 2026: PKR 6,940,542 (business income PKR 1,843,573; share of income from the association of persons PKR 534,556; foreign remittance PKR 4,562,413)
Net assets declared	PKR 26,038,108 on 30 June 2026 (PKR 21,951,821 a year earlier)

Why I want to visit France. I have wanted to see France for many years, and this will be my first visit to France and to the Schengen area. I want to see Paris, Lyon and Nice in one short week: the Eiffel Tower and the Louvre, Lyon — a UNESCO World Heritage city — and the French Riviera. I have chosen Christmas and New Year on purpose, and the dates also suit my work: 25 December is a public holiday in Pakistan, and the last week of the year is the quietest week in the car trade. Cars have been my work for more than thirteen years, and France is one of the countries where the motor car was born. I want to see these places with my own eyes, purely as a visitor. I have no meetings or business of any kind in France.

What I plan to do, day by day. The enclosed itinerary, this letter and the three reservations use the same dates, cities and hotels. I have reserved a hotel for every night in France.

Date	Where I will be	Overnight / travel
Thu 24 Dec 2026	Depart Lahore, Emirates at 21:35	Overnight flight
Fri 25 Dec 2026	Arrive Paris Charles de Gaulle at 12:25 on Emirates. Check in at my hotel.	Hotel (hidden), Paris
Sat 26 – Sun 27 Dec 2026	Paris: Eiffel Tower, Louvre, Tuileries Christmas market, Champs-Élysées, Seine, Musée des Arts et Métiers	Paris, same hotel
Mon 28 Dec 2026	Paris to Lyon by TGV. Check in at my hotel.	Hotel (hidden), Lyon
Tue 29 Dec 2026	Lyon: Fourvière, Vieux Lyon, Institut Lumière, Musée des Confluences	Lyon, same hotel
Wed 30 Dec 2026	Lyon to Nice by TGV. Check in at my hotel.	Hotel (hidden), Nice
Thu 31 Dec 2026	Nice: Promenade des Anglais, Vieux Nice, New Year on the Promenade	Nice, same hotel
01–02 Jan 2027	AF 7317 Nice 06:00 → Paris CDG 07:35; Emirates, land Lahore 10:55 on 02 Jan. Then home, and back at my showroom.	Return / Lahore

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My travel arrangements. I will fly with Emirates from Lahore to Paris Charles de Gaulle, leaving Lahore on 24 December 2026 and arriving in Paris at 12:25 on 25 December 2026. Inside France I will travel by TGV train, as set out in the enclosed itinerary. On 01 January 2027 I take Air France AF 7317 from Nice at 06:00, arriving at Paris Charles de Gaulle at 07:35, and continue on Emirates, landing in Lahore at 10:55 on 02 January 2027. The flight reservation number is hidden on this sample. I have booked one room for each of my seven nights:

Dates	City	Hotel	Nights
25–28 Dec 2026	Paris	Hotel (hidden), Paris	3
28–30 Dec 2026	Lyon	Hotel (hidden), Lyon	2
30 Dec 2026 – 01 Jan 2027	Nice	Hotel (hidden), Nice	2

My previous travel. I have travelled abroad before, and I have always come back to Pakistan on time: Saudi Arabia in 2017, Japan in 2019, a Türkiye tourist visa in 2025, and a Canadian multiple-entry visitor visa valid until 05 August 2029. I have never overstayed or broken the conditions of any visa.

#	Year	Country	Visa / evidence	Validity / stay
1	2017	Saudi Arabia	Umrah visa (number hidden); exit stamp	30 days
2	2019	Japan	Visa issued Islamabad 05 Aug 2019; landing permission at Narita 26 Sep 2019; departure stamp	Temporary visitor, until 26 Oct 2019
3	2025	Türkiye	Tourist visa, single entry, issued 25 Feb 2025 (number hidden)	Valid 24 Feb – 23 Aug 2025, 30 days
4	2025	Canada	Visitor visa, multiple entry, issued 02 May 2025 (number hidden)	Valid until 05 Aug 2029

How I will pay for the trip. I will pay for everything myself. Nobody is sponsoring me. My Bank Alfalah current account in Lahore (account number and IBAN hidden) has been open since 24 August 2017. The latest statement, **15 May 2026 – 16 November 2026**, closes at **PKR 7,282,255.38**. On 30 June 2026 the balance was **PKR 12,501,079.49**, declared as PKR 12,501,080 in my wealth statement. The cost of this trip is about **PKR 1,142,188**, as set out in the enclosed bank-statement explanation (Emirates fare PKR 425,527; hotel prices hidden). That explanation lists every material credit and debit of PKR 100,000 or more, including **PKR 3,000,000** on 13 November 2026, a vehicle sale from my business paid by RAAST. There is no unexplained deposit.

Evidence index — finances.

Figure in this letter	What it is	Where the officer will find it
PKR 7,282,255.38 on 16 Nov 2026	Closing balance	Bank Alfalah statement, 15 May 2026 – 16 November 2026
PKR 12,501,079.49 on 30 Jun 2026	Balance on the tax-year end date (declared as PKR 12,501,080)	Statement; FBR wealth statement
PKR 3,000,000 on 13 Nov 2026	Vehicle sale from my business, paid by RAAST — not a loan or trip funding	Bank-statement explanation
PKR 6,940,542 / PKR 26,038,108	Income and net assets, tax year 2026	FBR income tax return and active-taxpayer status

Why I will come back. My home, my family and my livelihood are all in Lahore. My motor-vehicle business runs on my personal involvement, and I also have a second registered business and capital in an association of persons to look after. I own two residential plots in Lahore, declared in my tax return (PKR 2,476,500 and PKR 2,600,000). On 13 January 2026 I booked two new vehicles with a dealer in Lahore and paid PKR 3,000,000 at booking; the booking orders are enclosed. My brother and my sisters live in Lahore. My return flights land in Lahore on 02 January 2027, and after a short rest I will be back at my showroom. This is a short holiday of seven nights. During my stay I will follow the laws of France and the rules of the Schengen area.

Every date and figure in this letter is taken from the enclosed documents and is the same as on my application form. Some of my FBR and bank papers use a slightly different spelling of my name; they bear the same national identity number, and this is explained in my bank-statement explanation. I have not submitted any document that I cannot stand behind.

Enclosures:

1. This cover letter
2. Document checklist / index
3. Travel itinerary, 24 Dec 2026 – 02 Jan 2027
4–6. Hotel reservations — Hotel (hidden), Paris / Lyon / Nice
7. Bank-statement explanation and trip-cost breakdown
8. Harmonised Schengen visa application form
9. Form receipt (application number hidden)
10. Passport biodata copy (number hidden)
11–12. Passports; Bank Alfalah statements (account number hidden)
13–15. FBR papers; family certificate; vehicle booking orders

Yours faithfully, _____ **SAMPLE APPLICANT** · Passport, mobile and email hidden

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The ideal file order — a sample Meridian file

Unlike a UK visit file, a Schengen file is expected to include flight and hotel reservations and travel medical insurance. This is the order we use.

#	DOCUMENT	WHY IT IS HERE
1	Cover letter, signed	The map of the file, in the applicant's voice.
2	Application form, signed, and the required photographs	Must match the passport and the letter.
3	Current passport, plus copies, and previous passports with visas and stamps	Identity, validity and travel history.
4	Flight reservation (entry and return) and, if needed, internal travel	Shows how you will enter and leave, on the dates in the form.
5	Hotel reservations covering every night of the stay	Answers "where will you sleep?" and supports the main destination.
6	Travel itinerary	The day-by-day plan, consistent with the bookings.
7	Travel medical insurance — at least EUR 30,000, all Schengen states, whole stay	A legal requirement under Article 15.
8	Six months of bank statements, plus an explanation letter for any large or unusual credit, with proof of the source	Means, and that the money is genuine.
9	Employment or business papers, and tax records that support the income	Ties, income, and the reason you will come back.
10	Family ties (for example the NADRA Family Registration Certificate), CNIC copy, and any other genuine tie	Shows who remains in Pakistan.

What the officer checks in the bank statement

THE OFFICER'S QUESTION	WHAT MERIDIAN MAKES SURE OF
Is this a real, current account?	A bank-issued statement in the applicant's name, covering about **six months** up to a recent date — not a one-page balance certificate on its own.
Has money been "parked" just for the visa?	A sudden large deposit, followed by a quiet account, is one of the most common weaknesses. If a large credit is genuine, we explain it and attach the source. If it is not genuine, it should not be in the file.
Where did the money come from?	Salary or business credits should match the employment or tax papers. A gift, a property sale, a matured saving or a family transfer needs its own paper and a short explanation letter.
Is it enough for this stay and the journey home?	The Visa Code says means are assessed against the length and purpose of the stay and typical costs in the Member State. There is no single figure for every country. A modest, honest account is stronger than a swollen balance that cannot be explained.
If someone else is paying, is that person real?	We include their statement, proof of the relationship, and a simple letter. A sponsor does not, by itself, prove that the applicant will come home.

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Employment, ties, travel history and insurance

The officer is asking: **what would bring this person back to Pakistan before the visa expires?** If you are employed, we enclose a letter confirming your job, salary, approved leave and return date, plus salary slips that match the bank. If you run a business, we enclose registration, tax returns and bank movement that looks like that business. Family who will stay in Pakistan are shown with civil documents. Previous visas and timely returns help. A first-time traveller can still be granted a visa if the ties, funds, bookings and purpose are clear.

Travel medical insurance is not optional. Article 15 requires a minimum of **EUR 30,000**, valid throughout the Schengen States for the entire stay, covering repatriation for medical reasons, urgent medical attention, emergency hospital treatment and death. For a multiple-entry visa, proof is required for the first intended visit.

What visa officers say leads to refusal, and how Meridian answers each point in the file

The grounds below are the official ones in **Article 32 of the EU Visa Code** and on the standard refusal form in **Annex VI**. Article 21 requires the officer to assess the risk of illegal immigration and whether the applicant intends to leave the Schengen area before the visa expires. Article 15 sets the insurance rule. We do not invent informal "officer quotes."

WHAT LEADS TO REFUSAL	WHAT THE OFFICER LOOKS FOR	THE EVIDENCE, AND HOW MERIDIAN BUILDS IT INTO THE FILE
Purpose and conditions of the stay not justified, or **information not reliable** (Annex VI, grounds 2 and 8; Article 21(3)(b) and Article 32).	A credible reason for the trip, bookings that cover the stay, and a form, letter and reservations that all tell the same story.	A specific cover letter, a day-by-day itinerary, a flight reservation and hotel reservations for every night. Confirmation numbers appear in the letter. We cross-check every date, city and name against the form before the appointment. Reservations are cancellable until the visa is decided.
Intention to leave the territory could not be ascertained (Annex VI, ground 9; Article 21(1)).	A return journey, a job or business to go back to, and family or other ties in Pakistan that make a timely return believable.	A return flight reservation, an employer letter with the return-to-work date, or business registration and tax papers; the NADRA Family Registration Certificate. The letter names the date the applicant is back at work and points to those papers in a numbered enclosure list.
Proof of sufficient means of subsistence not provided (Annex VI, ground 3; Articles 14 and 21). Means are assessed against the length and purpose of the stay and typical costs in the Member State.	A real account history, income that makes sense, enough money for the stay and the journey home, and a clear source for any large credit. "Parked" funds are a classic weakness.	Six months of statements, tax papers, and a short explanation letter for every large credit, with the source document (for example an invoice and credit advice). The cover letter includes an **evidence index** so each figure can be ticked off against the file. We do not park funds.
Adequate travel medical insurance not provided (Annex VI, ground 7; Article 15). The legal minimum is **EUR 30,000**, valid in all Schengen states for the whole stay, covering repatriation, urgent care, emergency hospital treatment and death.	A policy in the applicant's name, for the right dates, with the right territorial cover and the right risks, at or above the minimum.	We check the name, dates, territorial cover, EUR 30,000 minimum and the listed risks on the certificate before the file is submitted, and we quote the policy number in the cover letter.
The form, the bookings and the letter do not agree — which the officer may treat as unreliable information (ground 8).	The same dates, cities, passport details and payer everywhere.	A final cross-check of the form, flights, hotels, insurance and letter, line by line, before the appointment.

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Before submitting — Meridian checklist

- ☐ Passport name, number and date of birth are identical on the form, the letter, the insurance and every booking.
- ☐ The application is made to the right country (main destination or first entry).
- ☐ Travel dates on the form match the flights, the hotels, the insurance and the letter.
- ☐ Every night in the Schengen area is covered by a reservation. The return flight is reserved.
- ☐ Insurance is at least EUR 30,000, in the applicant's name, for the full period, valid in all Schengen states, and covers repatriation and emergency hospital care.
- ☐ Six months of bank statements are included; every large credit has an explanation and a source document.
- ☐ Employment or business papers confirm the role, the income and the return to work. Income on the form matches the bank.
- ☐ Family and other ties in Pakistan are evidenced. All previous visas and refusals are declared.
- ☐ The cover letter follows the Meridian pattern and can be read against the file, page by page.
- ☐ No ticket has been bought that the applicant would lose if the visa were refused.

Official sources

1. EU Visa Code, Regulation (EC) No 810/2009, Articles 14, 15 (insurance, EUR 30,000), 21 and 32, Annex II and Annex VI — EUR-Lex: Visa Code (consolidated)

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FURTHER SECTION · EVERY REFUSAL GROUND · 17 NOVEMBER 2026

Every Schengen refusal ground

Why the officer ticks it, and how Meridian covers it in the file — taken from the official standard form in Annex VI of the Visa Code.

Article 32(2) of the Visa Code requires the consulate to tell you the reasons for a refusal on the **standard form in Annex VI**, in the language of the Member State that took the decision and in another official EU language. The form now in force is the one substituted by **Regulation (EU) 2019/1155**, applicable from **2 February 2020**. It has **17 numbered boxes**. An earlier version of the same annex had **11 boxes**. Some older letters, and some national-language print-outs, still follow that earlier numbering. Always read the official wording on the letter you were given, not only the number in the margin.

The table below maps the older 11-box list to the current 17-box list, using the official wording of each form. The three grounds this section treats in greatest depth — purpose and conditions, unreliable information or documents, and intention to leave — are highlighted.

CURRENT FORM (FROM 2 FEB 2020)	OLDER 11-BOX FORM (STILL SEEN ON SOME LETTERS)
1. False, counterfeit or forged travel document	Same — ground 1
2. Justification for the purpose and conditions of the intended stay was not provided	**Same — ground 2**
3. Proof of sufficient means of subsistence not provided	Part of older ground 3
4. Proof that you can lawfully acquire those means not provided	Part of older ground 3 (now a separate box)
5. Already stayed 90 days in the current 180-day period	Older ground 4 (worded as “three months” in the earlier form)
6. SIS alert for the purpose of refusing entry	Older ground 5
7. Threat to public policy or internal security	Part of older ground 6
8. Threat to public health	Part of older ground 6
9. Threat to international relations	Part of older ground 6
10. Information on the purpose and conditions of the stay was not reliable	**Older ground 8**
11. Reasonable doubts as to the reliability of statements made (the form should specify the point)	**Split out from the old “not reliable / intention” family (Article 32(1)(b))**
12. Reasonable doubts as to the reliability or authenticity of supporting documents, or the veracity of their contents	**Split out from the same official “reasonable doubts” test in Article 32(1)(b)**
13. Reasonable doubts as to your intention to leave before the visa expires	**Older ground 9**
14. No sufficient proof that you could not apply in advance (visa at the border)	Older ground 10
15. Justification for the purpose and conditions of airport transit not provided	New box, matching Article 32(1)(a)(iia)
16. Proof of adequate and valid travel medical insurance not provided	Older ground 7
17. Revocation requested by the visa holder	Older ground 11

The Visa Code requires Member States to use this standard form. A French, German or Italian letter should therefore set out the **same official reasons**. We have not used unofficial blogs as a source for a different national numbering. If a letter still uses the older 11-box list, or a slightly different layout, match the ticked line by its official wording, using the map above. Germany’s Federal Foreign Office examination points are set out at the start of the next page.

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FURTHER SECTION · EVERY REFUSAL GROUND · CONTINUES

Germany's Federal Foreign Office publishes, as the points a mission must positively establish for a short-stay visa: the plausibility and comprehensibility of the purpose of travel in Germany; financing of living and travel costs from the applicant's own assets or income; the visa holder's willingness to leave the Schengen area before the visa expires; and travel medical insurance valid for the entire Schengen area and the entire stay, with a minimum coverage of EUR 30,000. Those official examination points correspond to current grounds **2** (and 10), **3–4**, **13** and **16**.

Ground 2 in depth — purpose and conditions of the stay not justified

This is the same numbered box on both the current 17-box form and the older 11-box form. The official wording is: "justification for the purpose and conditions of the intended stay was not provided." It is the Annex VI expression of Article 32(1)(a)(ii) and of the examination in Article 21(3)(b). Article 14 lists the supporting documents the officer may require: documents indicating the purpose of the journey; documents in relation to accommodation, or proof of sufficient means to cover accommodation; documents indicating that the applicant possesses sufficient means of subsistence both for the stay and for the return, or is in a position to acquire them lawfully; and information enabling an assessment of the applicant's intention to leave the territory of the Member States before the expiry of the visa applied for. Annex II of the Visa Code gives examples of those documents, including a reservation of a return or round-trip ticket, proof of accommodation, and an itinerary.

What the officer looks at. Whether the purpose stated on the form is a genuine, short, permitted visit; whether the dates, destination, accommodation and travel plan hang together; whether every night of the stay is accounted for; and whether the stated length of stay is consistent with leave from work or studies and with the cost of the trip.

Why this box is usually ticked. The officer ticks it when he or she is not satisfied that the purpose and conditions of the stay have been justified. That is often because the plan is vague ("tourism in Europe"), hotel or flight reservations are missing or do not cover the whole stay, the main destination is unclear, or the dates in the letter, the form, the tickets and the leave evidence do not match.

How Meridian covers it in the file. The cover letter states one clear purpose, the main Member State, the exact travel dates and a day-by-day itinerary. The file then holds a reserved return flight (with the PNR in the letter) and a hotel reservation for every night, with confirmation numbers written in the letter. Leave evidence and the return-to-work date are aligned with those same dates. We do not submit a loose plan and hope the officer fills in the gaps.

SAMPLE COVER-LETTER WORDING (ILLUSTRATION ONLY)

> *I am applying for a short-stay Schengen visa to visit France as a tourist from 25 December 2026 to 01 January 2027. I will land in Paris, travel by train to Lyon and then to Nice, and fly home to Lahore, landing on 02 January 2027. I have reserved hotels for every night: Hotel (hidden), Paris; Hotel (hidden), Lyon; and Hotel (hidden), Nice. The full day-by-day itinerary is in this letter and matches those reservations. I will be back at my showroom in Lahore after a short rest.*

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FURTHER SECTION · EVERY REFUSAL GROUND · CONTINUES

Ground 13 in depth — intention to leave not established (older form: ground 9)

The official wording on the current form is: “there are reasonable doubts as to your intention to leave the territory of the Member States before the expiry of the visa.” On the older 11-box form this was ground 9. Article 21(1) of the Visa Code requires particular consideration to be given to whether the applicant presents a risk of illegal immigration and whether the applicant intends to leave the territory of the Member States before the expiry of the visa applied for.

What the officer looks at. Whether there is a credible reason to return when the visit ends: work or a business that continues in the home country, family, property or other settled life, a return reservation, and a trip that is short and costed. The officer also looks at whether past visas were used as stated and whether the applicant came back on time.

Why this box is usually ticked. It is ticked when the officer has reasonable doubts about the intention to leave before the visa expires. That is often because ties at home are thin or unexplained, the plan is open-ended, there is no return travel, leave evidence does not show a return-to-work date, or previous travel — if any — does not help to show that the applicant keeps to short visits.

How Meridian covers it in the file. The cover letter names a firm return date and a first day back at work or at the business. The file holds a return flight reservation, an employer or business letter that confirms the approved leave and the date the applicant must be back, family-registration evidence, and, where it exists, a travel-history table of visas that were used and completed on time. The itinerary is short and closed; it is not left open “to be decided later”.

SAMPLE COVER-LETTER WORDING (ILLUSTRATION ONLY)

> *I will leave the Schengen area on 01 January 2027 and I will land in Lahore on 02 January 2027. I have run my motor-vehicle business since September 2013. My family lives in Lahore. I have no reason to remain in the Schengen area after this short holiday, and I have previously kept to the dates of my visas, including a Türkiye tourist visa in 2025 and a Canadian visitor visa valid until 05 August 2029.*

Article 14 of the Visa Code expressly allows the officer to require information enabling an assessment of the applicant’s intention to leave before the visa expires. Annex II gives examples of that information, including a reservation of a return or round-trip ticket. Meridian treats the return reservation as a minimum, and then backs it with the ties at home, so the officer is not asked to take the applicant’s word alone.

Evidence Meridian places behind the “intention to leave” paragraph

- A reserved return ticket, with the PNR written in the cover letter.
- An employer or business letter that confirms the approved leave and the date the applicant must be back.
- Family-registration evidence, where it is relevant.
- A travel-history table of visas that were used and completed on time, where such travel exists.
- A short, closed itinerary whose dates match the leave and the ticket.

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FURTHER SECTION · EVERY REFUSAL GROUND · CONTINUES

Grounds 10, 11 and 12 in depth — information or documents not reliable (older form: ground 8)

On the older 11-box form, a single box (ground 8) covered information that was "not reliable." The current form splits the same official test in Article 32(1)(b) into three boxes, so a letter can say more precisely what the officer doubts. The official wordings are:

- **Ground 10:** "the information submitted regarding the justification for the purpose and conditions of the intended stay was not reliable."
- **Ground 11:** "there are reasonable doubts as to the reliability of the statements made as regards..." — the form should specify the point.
- **Ground 12:** "there are reasonable doubts as to the reliability, the authenticity of the supporting documents submitted or the veracity of their contents."

Article 21(7) also requires that the examination include the authenticity and reliability of the documents submitted and the veracity and reliability of the statements made by the applicant. If you hold an older letter that ticks ground 8, read it against current grounds 10, 11 and 12. If you hold a current letter, read the exact box that was ticked, and any words added under ground 11.

What the officer looks at. Whether the form, the cover letter, the bookings, the bank statements, the employment or business papers and any previous visas all tell the same story. Whether reservations can be verified. Whether documents appear genuine, complete and consistent, and whether unusual facts (a large deposit, a first trip, a change of job) are explained in plain language rather than left for the officer to guess.

Why these boxes are usually ticked. They are ticked when the officer has reasonable doubts about the reliability of the information or the documents. Typical triggers, on the official tests above, are dates or facts that do not match across the file, documents that cannot be verified, papers whose contents do not stand up, or a story that changes between the form and the letter. Meridian does not invent statistics about how often this happens; the legal test is reasonable doubt about reliability, authenticity or veracity.

How Meridian covers it in the file. Every date, name, passport number, salary figure, account number and booking reference in the cover letter is taken from the documents behind it and checked against the application form. Hotel and flight reservations are real, cancellable reservations, not invented confirmations. Bank statements are complete and cover the required period, and any large credit is explained against a matching invoice or source document. We never alter a document, and we never omit a previous refusal, a visa or a material fact that the form requires the applicant to declare. If a fact is unusual, the letter says so and points to the evidence.

SAMPLE COVER-LETTER WORDING (ILLUSTRATION ONLY)

> *Every date and figure in this letter is taken from the documents listed in the enclosures. My travel dates, 25 December 2026 to 01 January 2027, are the same on this letter, on my flight reservation, on my hotel reservations and on my plan to return to my showroom. The credit of PKR 3,000,000 on 13 November 2026 in my Bank Alfalah statement is the sale price of a vehicle sold from my business, paid by the buyer by RAAST; this is explained in my bank-statement explanation. I have not submitted any document that I cannot stand behind.*

If a refusal letter ticks ground 11, it should specify the statement the officer doubts. Meridian then answers that specified point with evidence, rather than writing a general letter that ignores the wording of the refusal.

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FURTHER SECTION · EVERY REFUSAL GROUND · CONTINUES

The other Annex VI grounds, one by one

The boxes below complete the official 17-ground list. For each one: what the officer looks at, why the box is used, how Meridian answers it, and a short sample line for the cover letter where a letter is the right place to answer it.

GROUND 1 — FALSE, COUNTERFEIT OR FORGED TRAVEL DOCUMENT

What the officer looks at. Whether the passport or travel document is genuine, belongs to the applicant and has not been altered. **Why it is used.** The box is ticked when the travel document is found to be false, counterfeit or forged. **How Meridian covers it.** We use only the applicant's own genuine, current passport. We never alter a travel document and we never submit a photocopy in place of the passport the consulate requires. If this box is ticked, the finding is serious and the applicant should take specialist legal advice; it is not something a cover letter can "explain away".

I am travelling on my own ordinary Pakistani passport, issued in my name (number hidden). A complete colour copy is enclosed, and I will present the original at the visa application centre.

GROUND 3 — SUFFICIENT MEANS OF SUBSISTENCE NOT PROVIDED

What the officer looks at. Article 21(5) requires the officer to verify that the applicant has sufficient means for both the stay and the return to the country of origin or residence, or for transit, or is in a position to acquire such means lawfully. National indicative amounts may be used as a reference, taking into account the length of stay and accommodation. **Why it is used.** The box is ticked when the officer is not satisfied that sufficient means have been shown for this trip. **How Meridian covers it.** The letter states the estimated trip cost and the closing balance, and points to a complete bank statement for the required period, with any large credit explained against a source document. Funds in the account must be consistent with the applicant's income.

I will pay for this trip from my own Bank Alfalah account (number hidden, open since 24 August 2017). The latest statement, for 15 May to 16 November 2026, closes at PKR 7,282,255.38. The estimated cost of the visit is about PKR 1,142,188, which this balance covers more than six times over. The credit of PKR 3,000,000 on 13 November 2026 is the sale price of a vehicle sold from my business, as set out above.

GROUND 4 — NOT SHOWN ABLE TO ACQUIRE THOSE MEANS LAWFULLY

What the officer looks at. This box was split out of older ground 3. It is used when the officer is not satisfied that the means will be acquired lawfully — for example, where the source of a large recent credit is not shown. **How Meridian covers it.** We do not leave unexplained deposits in the file. Every material credit is matched to a salary, an invoice, a sale or another lawful source document, and that match is written in the letter.

The funds I will use are my lawful business income. My tax return for tax year 2026 shows income of PKR 6,940,542 and net assets of PKR 26,038,108. The statements show a regular pattern of business credits, and the large credit of 13 November 2026 is explained in my bank-statement explanation, as set out above.

GROUND 5 — ALREADY STAYED 90 DAYS IN THE CURRENT 180-DAY PERIOD

What the officer looks at. Whether the applicant has already used the 90/180-day short-stay limit in the current period (the older form said "three months"). **Why it is used.** The box is ticked when that limit has already been reached, so a further short-stay visa cannot be granted for this period. **How Meridian covers it.** We count previous Schengen stays against the 90/180 rule before we file, and the letter states the dates of any recent stay so the officer can see that the new visit fits inside the limit. If the limit is already used, we do not file a short-stay application that cannot succeed.

I have not spent 90 days in the Schengen area in the current 180-day period. This will be my first visit to France and to the Schengen area. My last trips outside Pakistan include Türkiye in 2025, which is outside the Schengen area, and I have always returned on time.

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FURTHER SECTION · EVERY REFUSAL GROUND · CONTINUES

GROUND 6 — SIS ALERT FOR THE PURPOSE OF REFUSING ENTRY

What the officer looks at. Whether the Schengen Information System holds an alert for the purpose of refusing entry, issued by a Member State, which the form should name. **Why it is used.** The box is ticked when such an alert is in force. **How Meridian covers it.** We cannot remove a SIS alert with a cover letter. We declare travel and immigration history honestly. If this box is ticked, the applicant should take advice on challenging the alert with the Member State that issued it. Article 32(3) of the Visa Code gives a right of appeal against the Member State that took the final decision; the letter should name that State and the appeal procedure.

GROUNDS 7, 8 AND 9 — THREAT TO PUBLIC POLICY OR INTERNAL SECURITY, PUBLIC HEALTH, OR INTERNATIONAL RELATIONS

These three boxes were one combined ground (older ground 6). Ground 7 is a threat to public policy or internal security; ground 8 is a threat to public health as defined in Article 2(21) of the Schengen Borders Code (Regulation (EU) 2016/399); ground 9 is a threat to the international relations of a Member State. **What the officer looks at.** Official security, health and international-relations assessments, not the quality of a tourist itinerary. **How Meridian covers it.** We declare criminal history and previous immigration history honestly, and we submit a genuine identity. Meridian cannot override a Member State's finding on these grounds. If one of these boxes is ticked, the applicant should read the letter carefully and take specialist advice, including on the appeal rights in Article 32(3).

GROUND 14 — VISA APPLIED FOR AT THE BORDER WITHOUT SUFFICIENT PROOF THAT AN APPLICATION COULD NOT BE MADE IN ADVANCE

This is the current form's version of older ground 10. It applies to a visa applied for at the border, not to a normal application at a visa centre in Pakistan. Meridian files short-stay applications in advance at the competent visa centre, so this box should not arise on a properly planned file from Pakistan.

GROUND 15 — PURPOSE AND CONDITIONS OF THE AIRPORT TRANSIT NOT PROVIDED

This box was added to the form by Regulation (EU) 2019/1155 and matches Article 32(1)(a)(iia). It applies to an airport-transit visa, not to a short-stay tourist visa. If the client is only transiting airside, Meridian files an airport-transit application with the transit itinerary, the confirmed onward ticket and the documents required for that category — not a tourist file.

GROUND 16 — ADEQUATE AND VALID TRAVEL MEDICAL INSURANCE NOT PROVIDED (OLDER FORM: GROUND 7)

What the officer looks at. Article 15 of the Visa Code requires travel medical insurance covering any expenses that might arise in connection with repatriation for medical reasons, urgent medical attention and emergency hospital treatment, with a minimum coverage of **EUR 30,000**, valid for the territory of the Member States and covering the whole period of the intended stay. **Why it is used.** The box is ticked when that insurance is missing, too narrow, below EUR 30,000, or does not cover the dates or the whole Schengen area. **How Meridian covers it.** The file holds a policy that meets Article 15, and the letter states the policy number, the EUR 30,000 cover, the dates and the territorial scope.

> *I have travel medical insurance with cover of EUR 30,000, valid for the whole Schengen area and for my full stay from 25 December 2026 to 01 January 2027, including repatriation for medical reasons, urgent medical attention and emergency hospital treatment. The certificate is enclosed. The policy number is hidden on this sample.*

GROUND 17 — REVOCATION REQUESTED BY THE VISA HOLDER (OLDER FORM: GROUND 11)

This is not a refusal of a new application. It is used when the visa holder has asked for the visa to be revoked. The official footnote to Annex VI states that there is no right of appeal against a decision based on this ground. Meridian does not treat this as a point to "answer" in a tourist cover letter.

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If you have been refused, read the ticked boxes by their official wording, not only by the number. Some letters still use the older 11-box numbering; the map earlier in this section shows the match. A new application should answer the grounds that were ticked, with evidence, not only with a longer letter. Article 32(3) of the Visa Code provides a right of appeal against the Member State that took the final decision, and the refusal letter should tell you how to appeal.

The three grounds this section treats in greatest depth

- **Ground 2** (same number on the older form) — purpose and conditions of the stay. Answer it with a specific itinerary, a return flight reservation, and a hotel reservation for every night.
- **Grounds 10, 11 and 12** (older form: ground 8) — information or documents not reliable. Answer them with a file in which the form, the letter and the documents all tell the same true story, and with no paper the applicant cannot stand behind.
- **Ground 13** (older form: ground 9) — intention to leave not established. Answer it with a firm return date, a return reservation, and evidence of work, business or family in the home country.

The other official grounds still matter. Grounds 3 and 4 go to funds and the lawful source of those funds. Ground 16 is the EUR 30,000 travel medical insurance required by Article 15. Grounds 1 and 6 to 9 are serious identity or security findings; a cover letter cannot "explain them away," and specialist advice is needed if they are ticked.

Official sources for this section

Regulation (EC) No 810/2009 (Visa Code), Articles 14, 15, 21 and 32, Annex II, and Annex VI as replaced by Regulation (EU) 2019/1155 (applicable 2 February 2020): https://eur-lex.europa.eu/eli/reg/2009/810/2024-06-28/eng and https://eur-lex.europa.eu/eli/reg/2019/1155/oj/eng.

Germany, Federal Foreign Office, official examination points for a short-stay visa (purpose, financing, willingness to leave, insurance of at least EUR 30,000): https://www.auswaertiges-amt.de/de/service/visa-und-aufenthalt/2230536-2230536.

Meridian Visa Consultancy prepares each file carefully against these official tests. We do not guarantee that a visa will be granted. The decision always rests with the consulate or mission.

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