Meridian
VISA CONSULTANCY

PHONE +44 7470 229799 (WhatsApp)
EMAIL info@meridianvisaconsultancy.com
WEBSITE meridianvisaconsultancy.com

MERIDIAN SAMPLE

CLIENT GUIDE · UK STANDARD VISITOR · 17 NOVEMBER 2026

UK Standard Visitor Visa

What the visa officer actually checks — and how Meridian builds the file so the story is clear, consistent and complete.

This is a working guide, written in plain English, for applicants in Pakistan. It is also the standard to which Meridian prepares a UK visit file. The decision is always the Home Office's. Our job is to put in front of the officer exactly what the rules require, in a form the officer can read quickly and trust.

How the officer thinks

The officer has a short time and a clear legal test. Under paragraph **V 4.2 of Appendix V: Visitor** of the Immigration Rules, they must be satisfied that you are a **genuine visitor**. In everyday language, that means all of the following:

1. You will **leave the UK at the end of the visit**.
2. You will **not live in the UK** by making frequent or successive visits, or treat the UK as your main home.
3. You are coming for a **permitted purpose** — for most of our clients, a holiday, a family visit, or a short business activity allowed for visitors. You will not work or study in a way the visit route does not allow.
4. You will **not do prohibited activities** (such as taking paid employment).
5. You have **enough money** for the trip, for anyone travelling with you, and for the journey home, without working or using public funds. If someone else is paying, that person must have a genuine relationship with you and must actually be able to pay.

The **burden of proof is on the applicant**. The standard is the **balance of probabilities** — more likely than not. The officer looks at the whole picture, not one document in isolation. If they are not satisfied on V 4.2, they must refuse.

The seven checkpoints, at a glance

#	WHAT THE OFFICER IS ASKING	WHAT A STRONG FILE SHOWS
1	**Who are you?** Do the form, passport and documents match?	One identity, spelled the same way everywhere, with dates and passport numbers that agree.
2	**Why are you going, and for how long?**	A clear, permitted purpose and dates that match the cover letter and the form.
3	**Will you come back?**	Solid ties in Pakistan: work or business, family, and a life you would not walk away from.
4	**Can you pay for this trip?**	A genuine six-month bank history, income that makes sense, and a plain explanation of any large credit.
5	**Is the story consistent?**	The form, the letter, the bank statement and any previous travel all tell the same story.
6	**Have you followed the rules before?**	Previous visas and stamps, with any refusal or overstay disclosed honestly.
7	**Is anything missing or hard to believe?**	No gaps, no sudden "parked" funds, no claims the papers cannot support.

OFFICE 504, 5th Floor, Regency Plaza, 120-P, MM Alam Road, Gulberg II, Lahore

Meridian
VISA CONSULTANCY

PHONE +44 7470 229799 (WhatsApp)
EMAIL info@meridianvisaconsultancy.com
WEBSITE meridianvisaconsultancy.com

What the officer checks on the form

The application form is not a formality. It is the first document the officer reads. Meridian fills it so that every answer can be read against the papers behind it.

POINT ON THE FORM	WHAT THEY LOOK FOR	WHAT CAUSES TROUBLE
Name, date of birth, passport number	An exact match with the passport and every other document.	Spelling differences, a swapped date, or a second version of the name that is never explained.
Travel dates and length of stay	A visit that is as long as it needs to be — and no longer. The dates must match the letter.	A two-month "holiday" with no leave from work, or dates that do not match the letter.
Purpose of visit	A permitted activity, described in ordinary words: tourism, family visit, or a short permitted business visit.	A vague purpose, or a purpose that sounds like work or settlement.
Who is paying, and how much it will cost	A cost that fits the bank statement and the income. If a third party pays, a real relationship and proof they can pay.	A trip that is clearly too expensive for the income, with no honest explanation.
Employment or business, and income	A job or business that exists on paper: tax, salary, registration, and a letter confirming you will return to it.	A job mentioned on the form but not evidenced, or income that does not appear in the bank.
Family, address and ties at home	Family in the UK declared if they exist. Family, address and any property in Pakistan shown clearly — a settled life you would return to.	Hiding a relative in the UK, or saying nothing about the family and home that keep you in Pakistan.
Previous UK or other visas, refusals, overstays	A full, honest history. Past compliance helps. A past refusal is not fatal if it is declared and the new file is stronger.	An undeclared refusal or overstay. This damages credibility more than the old refusal itself.

What gets a file refused — and what gets it approved

Official Visit guidance tells the officer to weigh your immigration history, previous visits, finances, ties at home, time already spent in the UK in the last 12 months, and whether the reason for the visit is credible for someone in your circumstances:

MORE LIKELY TO BE REFUSED	MORE LIKELY TO BE APPROVED
The purpose is vague: "tourism and maybe some work."	The purpose is specific: where you will go, for how long, and why now.
A large sum appears in the account just before the application, with no explanation.	The money has a history. Large credits are explained, with proof of the source.
The form, the letter and the bank statement disagree on income, dates or who is paying.	Every figure and date can be ticked off against a document.
Weak ties: no stable work, no family circumstances, nothing that pulls the applicant home.	A job or business to return to, family in Pakistan, and a trip length that fits both.
A previous overstay or a refusal that was not declared.	Previous travel with a timely return, fully declared, with stamps in the passport.
The trip looks like a way of living in the UK through repeated long visits.	The pattern of travel is clearly a visit, then home again.

OFFICE 504, 5th Floor, Regency Plaza, 120-P, MM Alam Road, Gulberg II, Lahore

MERIDIAN SAMPLE
MERIDIAN SAMPLE
MERIDIAN SAMPLE

Meridian
VISA CONSULTANCY

PHONE +44 7470 229799 (WhatsApp)
EMAIL info@meridianvisaconsultancy.com
WEBSITE meridianvisaconsultancy.com

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 — not in legal jargon, and not as a sales pitch. A good letter can be read in three or four minutes and still answer every part of V 4.2.

STRUCTURE WE USE

1. The applicant's name and contact details at the top, then the date, then "To: UK Visas and Immigration."
2. A clear subject line: visa type, full name, passport number.
3. Who you are, where you live, and the exact dates of the trip.
4. Your work or business, with a small table of the key facts (role, income, tax, how long you have been doing it).
5. Why you want to visit, in ordinary words, and a short day-by-day or city-by-city plan.
6. How the trip will be paid for, pointing to the bank statement and to any explanation of large deposits.
7. Why you will return: work, family, and any other ties, each backed by a document in the file.
8. Your travel history, in a short table, including any refusal, honestly stated.
9. A list of the documents enclosed, in the same order as the file.
10. A simple closing and signature.

TONE AND WHAT TO INCLUDE

- Write as a person, not as a template. Short sentences. Facts, not adjectives.
- Use the same figures as the form and the bank statement. Do not round them into a different story.
- Name the documents that prove each claim, so the officer does not have to hunt.
- If something looks unusual — a large deposit, a career change, a previous refusal — explain it in one or two plain sentences and point to the proof.

WHAT TO AVOID

- Copied "please find attached my humble request" language.
- Emotional appeals, name-dropping, or promises the officer cannot test.
- Claims that are not in the file.
- Buying non-refundable flights or hotels "to look serious." Official UK guidance lists hotel bookings, flight bookings (unless you are only transiting) and travel insurance among documents that are **not useful evidence**. Put the plan in the letter instead.

What we do not put in a UK visit file unless there is a special reason: hotel bookings, flight bookings (the official guide says these are not useful evidence, except if you are only transiting), travel insurance, old bank statements more than a year old, driving licences, personal photographs, business cards, and photocopies of bank cards. We also do not buy tickets that cannot be cancelled before the visa is granted. The plan belongs in the cover letter.

There is **no fixed amount** of money that "guarantees" a UK visit visa. Official guidance is clear on this. What matters is that the funds are genuine, that they belong to the person who is said to be paying, and that they are enough for **this** trip.

Official sources

1. Immigration Rules, Appendix V: Visitor, paragraph V 4.2 — gov.uk: Appendix V: Visitor
2. Visit: caseworker guidance (Home Office / UKVI) — gov.uk: Visit guidance
3. Visiting the UK: guide to supporting documents — gov.uk: Guide to supporting documents

Meridian Visa Consultancy is an independent private consultancy and is not affiliated with the Home Office or any visa application centre. We do not guarantee that a visa will be granted. The decision is made only by the Home Office.

OFFICE 504, 5th Floor, Regency Plaza, 120-P, MM Alam Road, Gulberg II, Lahore

MERIDIAN SAMPLE

Sample cover letter — Meridian pattern

The letter below is taken from a finished UK visit file, written in the same pattern Meridian uses. Personal details and hotel information have been hidden. The tone is the applicant's own voice: specific, officer-facing, and easy to check against the papers that follow.

SAMPLE · PERSONAL DETAILS HIDDEN · PAGE 1 OF 2

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

Date: 17 November 2026

To:
The Entry Clearance Officer
UK Visas and Immigration
c/o Visa Application Centre, Islamabad

Subject: Application for a UK Standard Visitor visa — 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 Standard Visitor visa to visit the United Kingdom as a tourist from **16 February 2027** to **21 February 2027**, six days. I will travel alone and spend the visit in London. This will be my first visit to the United Kingdom. My passport number and national identity number are hidden on this sample.

My work. I am a businessman in Lahore. I own and run a motor-vehicle business, where I buy and sell motor vehicles. I registered the business in my name with the Federal Board of Revenue (FBR) on 02 September 2013, and I have been an active taxpayer ever since. I also have a second registered business, and business capital of PKR 10,000,000 in an association of persons. In my income tax return for tax year 2026 (1 July 2025 – 30 June 2026), filed on 23 September 2026, I declared a total income of **PKR 6,940,542** and net assets of **PKR 26,038,108**. My FBR registration, my active-taxpayer record and my income tax returns for tax years 2025 and 2026 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 the United Kingdom. I have wanted to see London with my own eyes for many years, and this will be my first visit to the United Kingdom. I want to walk through Westminster, see the Tower, spend a morning at the British Museum, and go to the Science Museum, where the story of the motor car is kept. Cars have been my work for more than thirteen years, and that last visit is for me alone: I want to see that history for myself, purely as a visitor. I have planned six days, at a comfortable pace, and then I will come home. I have no meetings or business of any kind in the United Kingdom.

What I plan to do, day by day. My enclosed itinerary sets out each day in full. The dates and the hotel in that itinerary are the same as on this letter and on the enclosed reservation. I have reserved a hotel for every night I will spend in London.

Date	Where I will be	Overnight / travel
Tue 16 Feb 2027	Arrive London Heathrow at 11:40 on Emirates. Check in at my hotel.	Hotel (hidden), London
Wed 17 Feb 2027	London: the British Museum, Covent Garden, a walk along the Thames	London, same hotel
Thu 18 Feb 2027	London: the Tower of London, Tower Bridge, the South Bank	London, same hotel
Fri 19 Feb 2027	London: the Science Museum and the museums of Exhibition Road, Hyde Park	London, same hotel
Sat 20 Feb 2027	London: St Paul's Cathedral, the City, Borough Market	London, same hotel
Sun 21 Feb 2027	Leave Heathrow at 15:50 on Emirates, landing in Lahore the next morning	Return travel
Mon 22 Feb 2027	Land in Lahore at 08:00. Home to my family; back at my showroom after a short rest	Lahore

OFFICE 504, 5th Floor, Regency Plaza, 120-P, MM Alam Road, Gulberg II, Lahore

MERIDIAN SAMPLE

Meridian
VISA CONSULTANCY

PHONE +44 7470 229799 (WhatsApp)
EMAIL info@meridianvisaconsultancy.com
WEBSITE meridianvisaconsultancy.com

My travel arrangements. I will fly with Emirates, Economy class, from Lahore to London Heathrow, leaving Lahore on 16 February 2027 and arriving at Heathrow at 11:40. On 21 February 2027 I leave London at 15:50, landing in Lahore at 08:00 on 22 February 2027. The flight reservation number is hidden on this sample. I have booked one room for five nights at **Hotel (hidden), London**.

My previous travel. I have travelled abroad before, and I have always come back to Pakistan on time. I visited Saudi Arabia in 2017 and Japan in 2019; both trips are shown by the visas and the entry and exit stamps in my previous passport, which is enclosed. In 2025 Türkiye granted me a tourist visa, and Canada granted me a multiple-entry visitor visa that is valid until 05 August 2029; both visas are in my current passport, which is enclosed. I have never overstayed or broken the conditions of any visa. I have not been to the United Kingdom before.

#	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 — travel, the hotel and my daily expenses. Nobody is sponsoring me. My business current account at Bank Alfalah Limited, Lahore (account number and IBAN hidden) has been open in my name since 24 August 2017. My latest statement, for **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. My earlier statement (01 December 2025 – 22 June 2026) and the bank's account maintenance certificate (22 June 2026) are enclosed. The enclosed bank-statement explanation lists every material credit and debit of PKR 100,000 or more, including a credit of **PKR 3,000,000** on 13 November 2026, the sale price of a vehicle sold from my business and paid by the buyer by RAAST. There is no unexplained deposit. This closing balance is enough for a six-day visit, and paying for it will not touch the money my business needs.

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 Family Registration Certificate also records that my brother lives in the United Kingdom. I am coming as a tourist, I am paying for myself, and I am not depending on him for this trip. I will leave the United Kingdom on 21 February 2027 and land in Lahore on 22 February 2027, and after a short rest I will be back at my showroom. This is a short holiday of six days. During my stay I will follow the laws of the United Kingdom.

Every date and figure in this letter is taken from the enclosed documents and will be 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. If you need any other information, I will provide it.

Enclosures:

1. This cover letter
2. Document checklist / index
3. Travel itinerary, London, 16–21 February 2027
4. Hotel reservation — Hotel (hidden), London, 5 nights, 16–21 February 2027
5. Explanation of my Bank Alfalah statement
6. Colour copy of the biodata page of my current passport (number hidden)
7. Current and previous passports, with visas and travel stamps
8. Bank Alfalah statements (account number hidden) and account maintenance certificate
9. FBR income tax returns, tax years 2025 and 2026, and FBR registration / active-taxpayer record
10. NADRA Family Registration Certificate, issued 21 November 2025
11. Vehicle booking orders, 13 January 2026

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

OFFICE 504, 5th Floor, Regency Plaza, 120-P, MM Alam Road, Gulberg II, Lahore

MERIDIAN SAMPLE
MERIDIAN SAMPLE
MERIDIAN SAMPLE

Meridian
VISA CONSULTANCY

PHONE +44 7470 229799 (WhatsApp)
EMAIL info@meridianvisaconsultancy.com
WEBSITE meridianvisaconsultancy.com

MERIDIAN SAMPLE

The ideal file order — a sample Meridian file

A tidy file helps the officer confirm each checkpoint without searching. This is the order we use for a UK Standard Visitor application from Pakistan. Official guidance says you should not send documents that do not help. We follow that advice.

#	DOCUMENT	WHY IT IS HERE
1	Cover letter, signed	The map of the file, in the applicant's voice.
2	Current passport, and previous passports with visas and stamps	Identity and travel history.
3	Application form (or confirmation), and photographs as required	Must match the letter and the passport.
4	Proof of purpose — the plan in the letter; invitation and host's status only if visiting family or friends	Answers "why are you going?"
5	Employment or business papers: employer letter (job, salary, approved leave and return date), salary slips; or business registration, tax returns and a short description of the business	Ties, income, and the reason you will come back.
6	Six months of bank statements, plus a short explanation letter for any large or unusual credit, with proof of the source	Means, and that the money is genuine.
7	Tax record (for example FBR active-taxpayer status and the latest return), where it supports the income story	Confirms that declared income is real.
8	Family ties: NADRA Family Registration Certificate, and civil status documents where they help	Shows who remains in Pakistan.
9	Property or other ties, only if they are real and relevant — not a pile of weak papers	Extra roots at home, if they exist.
10	Travel history evidence already in the passports; translations of any document that is not in English or Welsh	Past compliance, and papers the officer can actually read.

What the officer checks in the bank statement

THE OFFICER'S QUESTION	WHAT MERIDIAN MAKES SURE OF
Is this a real, current account?	A statement issued by the bank, in the applicant's name, covering about **six months** up to a recent date — not a one-page balance certificate on its own, and not a statement that is a year old.
Has money been "parked" just for the visa?	A sudden large deposit, followed by a quiet account, is one of the most common reasons a file looks weak. 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 should show as regular credits that match the employer letter. Business income should look like business income. A gift, a property sale, a matured saving or a family transfer needs its own paper (a deed, a certificate, a transfer advice) and a short explanation letter.
Does the balance fit the trip and the person's life?	The officer compares the cost of the trip with the income and the usual running balance. There is no official minimum figure. A modest, honest account with a clear salary is stronger than a swollen balance that cannot be explained.
If someone else is paying, is that person	A third party may pay only if the relationship is genuine and they can actually pay.

OFFICE 504, 5th Floor, Regency Plaza, 120-P, MM Alam Road, Gulberg II, Lahore

Meridian
VISA CONSULTANCY

PHONE +44 7470 229799 (WhatsApp)
EMAIL info@meridianvisaconsultancy.com
WEBSITE meridianvisaconsultancy.com

Employment, business and ties at home

The officer is asking: **what in this person's life would bring them back to Pakistan on the date they have given?** 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; close family in the UK is declared. Previous travel with a timely return helps. A first-time traveller can still be granted a visa if the ties, funds and purpose are clear. The plan is written in the cover letter and must fit the time off work and the money available.

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

This table is drawn from the official test in paragraph **V 4.2 of Appendix V: Visitor** and from the Home Office Visit guidance: if the officer is not satisfied that the applicant is a genuine visitor, the application must be refused. Official supporting-document guidance is also used for how funds and ties should be shown. There is no official minimum balance. 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
Not satisfied the applicant will leave at the end of the visit (V 4.2(a)). This is the most common genuine-visitor refusal.	A job or business to return to, family who remain in Pakistan, a trip no longer than the approved leave, and a story that fits the person's life.	An employer letter stating the post, salary, approved leave and the exact return-to-work date — or business registration and tax papers. The NADRA Family Registration Certificate, showing who stays in Pakistan. The cover letter names the return date and points the officer to those papers in a numbered enclosure list.
Not satisfied there are enough genuine funds (V 4.2(e)). Visit guidance also tells the officer to weigh the person's financial circumstances as a whole.	A real, current account; about six months of history; income that appears in the bank; and a clear source for any large credit. Sudden "parked" funds are a classic weakness. There is no fixed official amount.	Six months of statements in the applicant's name, salary slips or business credits that match the letter, tax papers, and a short explanation letter for every large credit, with the source document (for example a term-deposit advice). The cover letter includes an **evidence index** so each figure can be ticked off against a page in the file. We do not park funds.
The story is not credible, or the form, the letter and the papers do not agree. Visit guidance requires the officer to assess credibility and whether the reason for the visit fits the person's circumstances.	The same names, dates, income and purpose on the form, in the letter and in the bank and employment papers.	We cross-check every date, name and figure before the file is uploaded. If something unusual is genuine — a large credit, a career change, a previous refusal — it is explained in one or two plain sentences and backed by a document, not left for the officer to guess.
The purpose is not a permitted visitor activity, or it looks like work or settlement (V 4.2(c) and (d)).	A clear, permitted purpose and a plan that is only a visit.	A specific itinerary in the cover letter (where, for how long, and why now). We do not dress up a different intention as a holiday. For a UK visit file we follow official guidance and do not add unused hotel or flight bookings as "extra evidence."
Frequent or successive visits look like living in the UK (V 4.2(b)). Visit guidance tells the officer to look at the pattern of travel over the last 12 months.	Whether the cumulative time in the UK, and the gaps between visits, still look like visits — not a life lived there.	An honest travel-history table in the letter, with visas and stamps in the passports. If the pattern is a problem, we say so before anyone applies, rather than hoping the officer will not notice.
A previous refusal, overstay or immigration problem was hidden, or has not been addressed.	A full history. Official guidance treats previous immigration history as part of the genuineness assessment. An undeclared refusal damages credibility more than the old refusal itself.	We declare every refusal and overstay on the form and in the letter, and we show what is different now. The previous decision and the new evidence are both in the file, in plain language.

OFFICE 504, 5th Floor, Regency Plaza, 120-P, MM Alam Road, Gulberg II, Lahore

MERIDIAN SAMPLE

Meridian
VISA CONSULTANCY

PHONE +44 7470 229799 (WhatsApp)
EMAIL info@meridianvisaconsultancy.com
WEBSITE meridianvisaconsultancy.com

Before submitting — Meridian checklist

- ☐ Passport name, number and date of birth are identical on the form, the letter and every document.
- ☐ Travel dates on the form match the letter, and the length of stay matches approved leave.
- ☐ The purpose is permitted, specific, and written in ordinary language.
- ☐ The cover letter follows the Meridian pattern and can be read against the file, page by page.
- ☐ 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. Any family in the UK is declared.
- ☐ All previous visas, refusals and overstays are declared. Passport stamps are included.
- ☐ Any document not in English or Welsh has a complete, signed translation (translator's name, date and contact details).
- ☐ We have not added hotel bookings, flight bookings or insurance as "extra evidence," and no non-refundable ticket has been bought.
- ☐ The documents are in the file order above, and there is no paper that does not earn its place.

MERIDIAN SAMPLE
MERIDIAN SAMPLE
MERIDIAN SAMPLE

OFFICE 504, 5th Floor, Regency Plaza, 120-P, MM Alam Road, Gulberg II, Lahore

Meridian
VISA CONSULTANCY

PHONE +44 7470 229799 (WhatsApp)
EMAIL info@meridianvisaconsultancy.com
WEBSITE meridianvisaconsultancy.com

MERIDIAN SAMPLE

FURTHER SECTION · EVERY REFUSAL REASON · 17 NOVEMBER 2026

Every UK visit-visa refusal reason

Why the officer uses it, and how Meridian covers it in the file — taken from Appendix V, the official Visit guidance, and Part Suitability.

A UK Standard Visitor application is decided under **Appendix V: Visitor** of the Immigration Rules. To be granted, the applicant must meet the suitability requirements and the eligibility (genuine visitor) requirements. Paragraph **V 3.1** applies the suitability rules in **Part Suitability**. Paragraph **V 4.2** is the genuine-visitor test. The official Visit caseworker guidance tells officers that the burden is on the applicant to show that the Rules are met, on the **balance of probabilities**, and that refusal reasons must be factual, clear, relevant and evidenced. There is no official list of "secret" reasons. The wording below is the wording of the Rules and of the published guidance, and the wording commonly used in refusal letters that apply those tests.

Paragraph V 4.2 says the applicant must satisfy the decision maker that they:

- **(a)** will leave the UK at the end of their visit;
- **(b)** will not live in the UK for extended periods through frequent or successive visits, or make the UK their main home;
- **(c)** are genuinely seeking entry or stay for a purpose that is permitted under the Visitor route;
- **(d)** will not undertake any of the prohibited activities set out in V 4.4 to V 4.6; and
- **(e)** must have sufficient funds to cover all reasonable costs in relation to their visit without working or accessing public funds, including the cost of the return or onward journey, any costs relating to dependants, and the cost of planned activities such as private medical treatment.

Paragraph **V 4.3** deals with funds provided by a third party. Previous immigration history, personal circumstances, employment and credibility are the official factors the Visit guidance tells officers to weigh when they apply V 4.2. Deception, false representations and non-disclosure are decided under Part Suitability (SUI 9.1 and SUI 10.1), which V 3.1 applies to visitors. The rest of this section takes each of those reasons in turn: what the officer looks at, why the reason is used, the evidence Meridian puts in the file, and a short sample paragraph for the cover letter.

The sample wording is taken from the same finished file as the sample letter earlier in this guide, with personal details and hotel information hidden. Every real letter Meridian issues is written from that client's own documents.

OFFICE 504, 5th Floor, Regency Plaza, 120-P, MM Alam Road, Gulberg II, Lahore

Meridian
VISA CONSULTANCY

PHONE +44 7470 229799 (WhatsApp)
EMAIL info@meridianvisaconsultancy.com
WEBSITE meridianvisaconsultancy.com

MERIDIAN SAMPLE

FURTHER SECTION · EVERY REFUSAL REASON · CONTINUES

Will not leave the UK at the end of the visit — Appendix V, V 4.2(a)

What the officer looks at. Whether, on the balance of probabilities, the applicant will leave the UK when the visit ends. The official Visit guidance tells officers to weigh personal circumstances as a whole: immigration history; the duration of previous visits and whether the Rules were kept; ties to the home country or to the UK; family, social and economic background; and the credibility of the reasons for the visit, judged against that background. A return ticket on its own is not the test. The test is a credible life to go back to, and a visit that has a clear end.

Why this reason is used. A refusal letter uses V 4.2(a) when the officer is not satisfied that the applicant will leave at the end of the visit. Typical official concerns are weak or unexplained ties, a plan with no clear end, leave evidence that does not show a return-to-work date, or a story that does not fit the applicant's circumstances.

How Meridian covers it in the file. The cover letter names the departure date from the UK and the first day back at work. The file holds an employer letter on headed paper confirming the role, salary, length of employment, 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.

SAMPLE COVER-LETTER WORDING (ILLUSTRATION ONLY)

> *I will leave the United Kingdom on 21 February 2027 and I will land in Lahore on 22 February 2027, and after a short rest I will be back at my showroom. I have run my motor-vehicle business since September 2013. My family lives in Lahore. My Family Registration Certificate also records that my brother lives in the United Kingdom; I am paying for myself and I am not depending on him for this trip. I have no reason to remain in the UK 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.*

Frequent or successive visits, or making the UK a main home — V 4.2(b)

What the officer looks at. Whether the applicant is using visits to live in the UK for extended periods, or to make the UK their main home. The official Visit guidance directs officers to look at the pattern of travel over a **12-month period**: how much time has been spent in the UK, how much time has been spent outside, and the purpose of the visits. A long permitted stay on a previous visit does not, by itself, mean the next visit must be refused; the officer looks at the pattern and at whether the UK is becoming the main home.

Why this reason is used. The letter uses V 4.2(b) when the officer is not satisfied that the applicant will not live in the UK through frequent or successive visits, or make the UK their main home. That is often because too much of the last 12 months has already been spent in the UK, visits are being chained back-to-back, or the centre of the applicant's life appears to have moved to the UK.

How Meridian covers it in the file. Before we file, we map any previous UK stays against the last 12 months. The letter states those dates honestly, shows the time spent in Pakistan, and explains why this new visit is a short, separate trip and not a way of living in the UK. If the pattern already looks like a main home in the UK, we do not file a visit application that cannot meet V 4.2(b).

SAMPLE COVER-LETTER WORDING (ILLUSTRATION ONLY)

> *This will be my first visit to the United Kingdom. I live and work in Lahore. I am asking only for the six days of this holiday, from 16 to 21 February 2027. I will leave on 21 February and land in Lahore on 22 February 2027. I am not seeking to live in the UK.*

OFFICE 504, 5th Floor, Regency Plaza, 120-P, MM Alam Road, Gulberg II, Lahore

Meridian
VISA CONSULTANCY

PHONE +44 7470 229799 (WhatsApp)
EMAIL info@meridianvisaconsultancy.com
WEBSITE meridianvisaconsultancy.com

MERIDIAN SAMPLE

FURTHER SECTION · EVERY REFUSAL REASON · CONTINUES

Purpose of the visit, and prohibited activities — V 4.2(c) and (d)

What the officer looks at. Under V 4.2(c), whether the applicant is genuinely seeking entry for a purpose that is permitted on the Visitor route (for a tourist, a short holiday or a visit to family or friends). Under V 4.2(d), whether the applicant will undertake a prohibited activity in V 4.4 to V 4.6, including work or accessing public funds. The officer reads the stated purpose against the itinerary, the length of stay and the applicant's job or business. The official supporting-documents guide is clear that hotel bookings, flight bookings (unless the applicant is transiting the UK) and travel insurance are not useful evidence for a UK visit application.

Why this reason is used. A letter uses V 4.2(c) when the officer is not satisfied that the purpose is a genuine, permitted visit — for example, a vague plan, a purpose that does not fit the applicant's circumstances, or a stay that looks like something other than a visit. V 4.2(d) is used when the officer is not satisfied that the applicant will refrain from prohibited activities, including work.

How Meridian covers it in the file. The letter states one clear, permitted purpose, the exact dates, and a day-by-day itinerary. It does not attach hotel or flight bookings, or travel insurance, because the official guide says those documents are not useful. Employment evidence shows a job or business in Pakistan to go back to. If the real purpose were work, study or settlement, Meridian would not file it as a Standard Visitor application.

SAMPLE COVER-LETTER WORDING (ILLUSTRATION ONLY)

> *I am applying as a Standard Visitor for a short holiday in the United Kingdom from 16 to 21 February 2027. I will spend the visit in London, as set out in the itinerary in this letter. I will not work. I have my own business in Lahore, and I will be back at my showroom after I land in Lahore on 22 February 2027.*

Personal circumstances and employment

These are not a separate paragraph of Appendix V. They are the official factors the Visit guidance tells officers to use when they decide whether V 4.2 is met: family, social and economic background; ties; and the credibility of the reasons for the visit judged against that background. Refusal letters often say that the applicant's circumstances have not been shown, or that employment has not been satisfactorily evidenced.

What the officer looks at. Who the applicant is: job or business, how long they have held it, pay, tax, family, and how the cost of the trip sits against that life. The official supporting-documents guide lists, as documents that may be relevant, a letter from the employer on company headed paper detailing the role, salary and length of employment, and, for the self-employed, business registration and tax records. The officer also looks at whether the stated job is consistent with the bank statements and the tax papers.

Why this reason is used. It is used when the officer is not satisfied about the applicant's circumstances — often because employment is asserted but not evidenced, the employer letter is thin or does not confirm leave and a return date, the job and the bank statements do not match, or family and economic ties are left unexplained.

How Meridian covers it in the file. The letter states the employer's name, the start date, the role, the monthly salary and the approved leave, with the return-to-work date. Behind it we place the employer letter on headed paper covering those same points, recent salary evidence, and, where they strengthen the file, tax records. For a business owner we place registration and tax papers. Family Registration Certificate evidence is included where it is relevant. We use a clear employer letter confirming the role, salary, approved leave and the return-to-work date.

SAMPLE COVER-LETTER WORDING (ILLUSTRATION ONLY)

> *I have owned and run my motor-vehicle business in Lahore since 02 September 2013, and I have been an active taxpayer ever since. In my income tax return for tax year 2026 I declared a total income of PKR 6,940,542 and net assets of PKR 26,038,108. My FBR registration, my active-taxpayer record and my tax returns are enclosed.*

OFFICE 504, 5th Floor, Regency Plaza, 120-P, MM Alam Road, Gulberg II, Lahore

Meridian
VISA CONSULTANCY

PHONE +44 7470 229799 (WhatsApp)
EMAIL info@meridianvisaconsultancy.com
WEBSITE meridianvisaconsultancy.com

FURTHER SECTION · EVERY REFUSAL REASON · CONTINUES

Funds for the visit — V 4.2(e)

What the officer looks at. Whether the applicant has sufficient funds to cover all reasonable costs of the visit without working or accessing public funds, including the return or onward journey, costs relating to dependants, and the cost of planned activities. The official supporting-documents guide asks for financial documents that show this, including bank statements which **detail the origin of the funds held**. The official Visit guidance tells officers to look at whether declared income, and any large deposits, are consistent with the evidence. The Rules and the published guidance do not set a fixed minimum balance. What matters is that the funds are genuine, explained, and enough for this trip.

Why this reason is used. A letter uses V 4.2(e) when the officer is not satisfied that sufficient funds have been shown. Common official concerns are statements that do not cover a proper period, a large recent credit with no evidence of its origin, a balance that does not sit with the declared income, or a trip whose cost has not been thought through.

How Meridian covers it in the file. We include complete bank statements for at least six months, showing the applicant's name, the account number and the running balances. The letter states the closing balance, the estimated cost of the trip, and the source of the money. Every material credit is matched to salary, a matured deposit or another source document, and that match is written in the letter. We do not rely on a sudden, unexplained deposit placed in the account just before filing.

SAMPLE COVER-LETTER WORDING (ILLUSTRATION ONLY)

> *I will pay for this holiday from my own Bank Alfalah account in Lahore, open since 24 August 2017 (account number hidden). The latest statement, from 15 May to 16 November 2026, closes at PKR 7,282,255.38. On 30 June 2026 the balance was PKR 12,501,079.49, matching my wealth statement. The credit of PKR 3,000,000 on 13 November 2026 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. This balance is enough for a six-day visit.*

Third-party or sponsor funds — V 4.3

What the officer looks at. If someone else is paying, paragraph V 4.3 requires the officer to be satisfied that the third party has a genuine professional or personal relationship with the applicant, that they are legally present in the UK or will be at the time of the visit (where they are in the UK), and that they can and will provide the support for the intended duration. The official guidance also expects evidence of the third party's circumstances and of the relationship.

Why this reason is used. It is used when the trip depends on a sponsor but the relationship, the sponsor's legal position, or the sponsor's ability and intention to pay have not been shown.

How Meridian covers it in the file. Wherever the applicant can pay from their own lawful funds, we prefer that route, because the file is then simpler and the officer does not have to test V 4.3. If a third party is genuinely paying, the letter states the relationship and exactly what will be paid, and the file holds evidence of that relationship, the sponsor's status, and the sponsor's funds. We do not add a sponsor as a last-minute fix for a weak account.

SAMPLE COVER-LETTER WORDING (ILLUSTRATION ONLY)

> *I am paying for this visit myself from the bank account described above. I am not relying on a sponsor or on any third party for the costs of the trip.*

OFFICE 504, 5th Floor, Regency Plaza, 120-P, MM Alam Road, Gulberg II, Lahore

MERIDIAN SAMPLE

Meridian
VISA CONSULTANCY

PHONE +44 7470 229799 (WhatsApp)
EMAIL info@meridianvisaconsultancy.com
WEBSITE meridianvisaconsultancy.com

MERIDIAN SAMPLE

FURTHER SECTION · EVERY REFUSAL REASON · CONTINUES

Credibility and consistency

Credibility is not a separate rule in Appendix V. It is the official method in the Visit guidance: the reasons for the visit must be credible when they are set against the applicant's personal, family, social and economic background, and the information on the form must correspond with the supporting documents.

What the officer looks at. Whether the form, the cover letter, the bank statements, the employer letter and any previous travel all tell the same story. Whether dates, salary, family details and the purpose of the trip are consistent. Whether anything material has been left out.

Why this reason is used. Refusal letters often say that the officer is not satisfied as to the credibility of the application, or that the documents do not support the account given. That is usually because facts do not match across the file, or because the stated purpose does not fit the applicant's circumstances.

How Meridian covers it in the file. Every date, name, passport number, salary figure and account number in the letter is taken from the documents behind it and checked against the application form. Unusual facts are explained in plain language. We never alter a document, and we never leave a previous refusal or a material fact undeclared when the form requires it to be declared.

SAMPLE COVER-LETTER WORDING (ILLUSTRATION ONLY)

> *Every date and figure in this letter is taken from the documents listed in the enclosures, and is the same as the information on my application form. My income, my bank balance and my travel dates are set out once, clearly, and the evidence behind each point is enclosed.*

Previous immigration history

The official Visit guidance lists immigration history as a factor in the genuine-visitor assessment: previous travel, the duration of previous visits, and whether the applicant kept to the conditions of earlier visas or leave. A history of compliance can support the application. Previous non-compliance may, depending on the circumstances, suggest that the applicant is not a genuine visitor. A change of circumstances since a previous refusal can also be relevant. Previous refusals, and previous travel to the UK, must be declared: the official suitability guidance lists both as examples of relevant facts which, if withheld, can amount to non-disclosure.

What the officer looks at. Whether past visas were used as stated and whether the applicant returned on time; whether there are previous UK refusals or breaches; and whether the current file explains that history honestly and shows what, if anything, has changed.

Why this reason is used. It is used when previous history has not been declared, when a past breach has not been addressed, or when the officer is not satisfied, in the light of that history, that this visit will be a genuine short stay.

How Meridian covers it in the file. The letter includes a travel-history table of relevant visas, with dates and the fact of a timely return. Any previous UK refusal or immigration problem is declared on the form and explained in the letter, with evidence of what has changed. We never hide a refusal in the hope that it will not be found.

SAMPLE COVER-LETTER WORDING (ILLUSTRATION ONLY)

> *I have not been to the United Kingdom before. I have travelled to Saudi Arabia in 2017, to Japan in 2019, and in 2025 I was granted a Türkiye tourist visa and a Canadian multiple-entry visitor visa valid until 05 August 2029. I returned on time from the trips I have completed. Copies of the relevant passport pages and visas are enclosed.*

OFFICE 504, 5th Floor, Regency Plaza, 120-P, MM Alam Road, Gulberg II, Lahore

Meridian
VISA CONSULTANCY

PHONE +44 7470 229799 (WhatsApp)
EMAIL info@meridianvisaconsultancy.com
WEBSITE meridianvisaconsultancy.com

MERIDIAN SAMPLE
MERIDIAN SAMPLE
MERIDIAN SAMPLE

FURTHER SECTION · EVERY REFUSAL REASON · CONTINUES

Deception, false representations and non-disclosure — V 3.1 and Part Suitability

Paragraph V 3.1 applies Part Suitability to visitor applications. Under **SUI 9.1**, an application must be refused if the decision maker is satisfied that the applicant has made false representations, submitted false documents or false information, or failed to disclose relevant facts, and that deception was used. Under **SUI 10.1**, an application may be refused where false representations, false documents or false information were submitted, or relevant facts were not disclosed, whether or not the applicant knew. The official suitability guidance states that the standard of proof is the balance of probabilities, and that an allegation of deception must be supported by evidence. The same guidance gives official examples of relevant facts that must not be withheld, including previous refusals, previous UK travel, family in the UK, and criminal convictions.

What the officer looks at. Whether the form and the documents are true and complete. Whether a document has been altered or is not genuine. Whether a material fact — a previous refusal, previous UK travel, family in the UK, a conviction — has been left out.

Why this reason is used. SUI 9.1 is used when the officer is satisfied that deception was used. SUI 10.1 can be used even where the applicant did not know that a representation or a document was false. These are serious findings. They are not a substitute for a weak funds or ties case; they are used where the truthfulness or completeness of the application is in issue.

How Meridian covers it in the file. We never alter a document, invent a fact, or leave a required fact undeclared. Previous refusals, previous UK travel, family in the UK and any conviction are declared on the form and, where needed, explained in the letter. If a document cannot be verified, it does not go in the file. A cover letter cannot cure a false document. If a refusal letter raises deception, the applicant should take specialist legal advice.

SAMPLE COVER-LETTER WORDING (ILLUSTRATION ONLY)

> *The information on my application form and in this letter is true to the best of my knowledge. I have declared my travel history and my family circumstances, including that my brother lives in the United Kingdom, and I have not submitted any document that I cannot stand behind. If you need any other information, I will be glad to provide it.*

Official sources for this section

Immigration Rules, Appendix V: Visitor, paragraphs V 3.1, V 4.2 and V 4.3: https://www.gov.uk/guidance/immigration-rules/immigration-rules-appendix-v-visitor.

Immigration Rules, Part Suitability, SUI 9.1 and SUI 10.1: https://www.gov.uk/guidance/immigration-rules/immigration-rules-part-suitability.

Home Office, Visit caseworker guidance: https://www.gov.uk/government/publications/visit-guidance.

Home Office, Part Suitability — deception, false representations, false documents and non-disclosure of relevant facts: https://www.gov.uk/government/publications/suitability-false-representations-immigration-staff-guidance/part-suitability-deception-false-representations-false-documents-and-non-disclosure-of-relevant-facts-accessible.

Home Office, Guide to supporting documents: visiting the UK: https://www.gov.uk/government/publications/visitor-visa-guide-to-supporting-documents/guide-to-supporting-documents-visiting-the-uk.

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 UK Visas and Immigration.

OFFICE 504, 5th Floor, Regency Plaza, 120-P, MM Alam Road, Gulberg II, Lahore