Readiness Report

UK Standard Visitor Visa

Sample · Generated 24/05/2026

Applicant
A. Demir

Nationality
Turkish

Residence
Turkey

72

Readiness score 0–100

Risk: Medium

Summary

Strong overall profile with disposable income above the comfort threshold and clear ties to home. Two items keep this out of the Low-risk band: thin documented Schengen travel history and a recent £4,200 deposit that isn't sourced. Address both before submission and the score lands at ~85.

Sub-score	Value (0–100)
Finances	78
Ties to home	84
Travel history	55
Route specific	70
Documentation	72

Strengths

- Disposable income of ~£640/month after dependants — comfortable margin over the funds-available bar caseworkers look for in the Genuine Visitor test.
- Property ownership in Istanbul plus a stable 5-year employment record demonstrate strong ties to home country, the single biggest factor in Visitor visa decisions.
- Confirmed hotel booking and a detailed 8-day itinerary covering London + Edinburgh — the kind of specificity that aligns with a tourism purpose rather than triggering Genuine Visitor concerns.

Weaknesses

- No prior Schengen or other developed-country visa stamps — caseworkers use travel history as a proxy for compliance, and a thin record raises the bar on every other piece of evidence.

- The £4,200 deposit on 12 March is unexplained in the statement narrative. Unexplained large deposits are one of the most common Visitor visa refusal reasons (Appendix V, V 4.2(a)).
- Salary multiplier is 4.2× monthly disposable income — fine, but caseworkers prefer to see 6×+ when there's no prior travel history to cross-check against.

Recommended fixes

- Add a one-line cover-letter explanation for the 12 March £4,200 deposit (e.g. annual bonus payment, sale of fixed asset, gift from named relative) and attach the source document (payslip, sale contract, bank-transfer receipt). This single fix typically moves Finance sub-score from 78 90.
- If you can wait 4 weeks before submitting, add a Schengen trip to your travel history (Greek islands or Bulgaria are visa-free for Turkish nationals' day-trips and produce stamped entries). Each developed-country trip adds roughly 8 points to Travel History sub-score.
- Request an employer letter that explicitly states (a) approved leave dates mat[illegible] your itinerary, (b) salary, (c) confirmation you'll return to the same role after the trip. Caseworkers weig[illegible]e explicit return-to-role clause heavily for the Genuine Visitor test.
- Include a printed accommodation confirmation for [illegible]h l[illegible] currently o[illegible]he Lo[illegible]n hotel is booked). 'Accommodation TBD' wording on [illegible] le[illegible]ggers t[illegible]ger[illegible]e intention' [illegible] Appendix V V 4.2(c).
- Print 6 months of bank staten[illegible]ather t[illegible]n[illegible] sta[illegible]rd 3. The extr[illegible] history demonstrates spending discipline and gives [illegible]e casew[illegible] [illegible]ore c[illegible]nte[illegible] for t[illegible]isposable-income calculation.

Hom[illegible] refe[illegible]en[illegible]

- A[illegible]endix V (Visito[illegible] [illegible]nui[illegible] Visitor test; intention to leave, ability to maintain and accommodate.
- Mo[illegible]dar[illegible] — Visitor: Standard Visitor: financial requirement evidence (last updated 12 February 2026).
- Casew[illegible]ng Instructions — Visitor: ECB18 — Assessing 'Genuine Visitor' credibility from documentary evidence.
- Appendix V V 4.2(a) — applicants must show funds 'genuinely available' — unsourced deposits within 6 months of application require explanation.