



Home Office

Web www.gov.uk/ukvi

VAF no: UKVI 05/ 2625177
GWF062104515

Date 23 Oct 2021

Dear Sir/Madam,

Your application for a visit visa to the United Kingdom has been refused.

What this means for you

Any future UK visa applications you make will be considered on their individual merits, however you are likely to be refused unless the circumstances of your application change.

In relation to this decision, there is no right of appeal or right to administrative review.

The reasons for this decision are set out on the next page.

Yours sincerely,

OM
UKVI 05

REASONS FOR REFUSAL

NRA v 1.0

You have applied for a visa to visit the UK.

In deciding whether you meet the requirements of Appendix V: of the Immigration Rules for visitors (<https://www.gov.uk/guidance/immigration-rules/immigration-rules-appendix-v-visitor-rules>), I have considered:

- your application and any additional relevant information you have provided with it
- your immigration history

The decision

I have refused your application for a visit visa because I am not satisfied that you meet the requirements of paragraph(s) V4.2 – V4.10 of Appendix V.

- You are applying for a visa to travel to the UK for 21 days for tourism. You have not given any detailed information of what you may wish to see or do on what appears to be your first visit to the UK. While it is not a requirement of the immigration rules to provide this information, it appears you have little plan for your arrival in the UK. As such, I am not satisfied that your intention to visit the UK is genuine and that you intend to leave the UK after limited period.
- The onus is on you, the applicant, to qualify for entry clearance based on your own circumstances and intention. I have carefully considered your application and supporting documentation. Having considered your personal, economical, financial circumstances and your very limited travel history, on this occasion I am not satisfied that you are genuinely seeking entry to the UK as a visitor.
- You have stated that you a self-employed Director of Hassan Abdullah Builders Pvt Ltd earning PKR 20,000,000.00 (£83,098.4) per year. In support of this you have submitted company registration documents, tax documents and a business bank statement however from the documents you have submitted there is nothing to demonstrate that you have any control over this account. Furthermore, money held in a business represents funds used for the activities and running of the business. These funds do not necessarily reflect an individual's personal financial circumstances even if that individual is involved in the running of the company as the money is required to meet the businesses liabilities and other business expenses.
- You have stated in your application form that you are '*one of the two partners in one of the most prestigious and reputed construction firm in Pakistan*'. Open source checks on the company name reveal no results which I would not expect given your above statement. There is nothing to substantiate your claim to be one of the most prestigious and reputed construction firm in Pakistan within the documents you have submitted or via online checks. This casts doubt over your credibility as a whole to the extent that I am not satisfied that you accurately presented your self-employment as claimed.
- In support of your application you have submitted your personal bank statement (account number ending in 3114) which covers a reporting period of 6 months. Over this period you have received deposits totalling to PKR 31,768,826.97 (£131,997.00), which is significantly more than your stated income. Whilst I note that you have withdrawn the majority of this over the reporting period, the documents you have submitted do not demonstrate the origin of these deposits or that they related to

business earnings. As such, I am not satisfied that your income is as you have stated or that you have accurately presented your personal financial circumstances as a whole.

- I have considered the documents and information submitted in your application; and on the balance of probabilities I am not satisfied that you have accurately presented your circumstances or intentions in wishing to enter the United Kingdom. This undermines the credibility of your application to the extent that I am not satisfied that you are genuinely seeking entry as a visitor or that you intend to leave the UK at the end of your visit. Your application is therefore refused under paragraph(s) **V 4.2 (a) (c) of the UK Immigration Rules.**

Rate of exchange £1 = PKR 240.67 (reference www.oanda.com on 23/10/2021)

NEXT STEPS

NRA v 1.0

In relation to this decision, there is no right of appeal or right to administrative review.

<https://www.homeofficesurveys.homeoffice.gov.uk/s/visasurveyuk>

