

● APPLY WITH CAUTION

Fixable Gaps Found

Strengthen Before You Apply

Your UK STANDARD VISITOR application has a reasonable chance, but the gaps below should be addressed first.



RISK SCORE

RULES ENGINE 61% Deterministic scoring	ML MODEL 54% 200K-decision model	FINAL VERDICT 58% Approval probability
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ASSESSMENT SUMMARY

What this means for your application

Your profile presents a moderate approval probability for a UK Standard Visitor visa. The scoring engine identified two addressable weaknesses: insufficient demonstrable savings runway and limited documented ties to Nigeria. Neither is a hard blocker. Both can be resolved within 60–90 days. Applying in the current state carries meaningful refusal risk and – critically – creates a refusal record that will weight against every future application.

ACTION PLAN

Steps to strengthen your application

1 Build a 90-day savings runway
Your current bank statements show an average closing balance of ₦380,000. UK Visas & Immigration expects to see at least 3 months of consistent savings covering your trip costs. Target a minimum of ₦650,000 in your primary account for 90 consecutive days before applying. Avoid large unexplained inflows – organic salary credits are far more credible than one-off transfers.

2 Obtain a formal employment confirmation letter
Your current letter confirms your role but does not state your approved annual leave or confirm that you will return to your position after travel. Request a revised letter on company letterhead that includes: your start date, current salary, approved leave dates, and a statement confirming your continued employment on return.

3 Document your ties to Nigeria explicitly

APPLY WITH CAUTION

58%

Approval probability

CASE DETAILS

DESTINATION	UK
VISA TYPE	STANDARD VISITOR
RISK SCORE	44 / 100
CASE ID	00000000

RISK FACTORS

Financial Stability	22
Ties to Home Country	19
Travel History	14
Employment Status	11
Bank Statements	9
Purpose of Travel	5

The scoring engine flagged weak tie documentation. UKVI officers weigh evidence of compelling reasons to return home. Gather at least two of the following: a Certificate of Occupancy or tenancy agreement, evidence of dependants in Nigeria (birth certificates, school records), or proof of an ongoing business interest (CAC registration, tax clearance).

4 Prepare a day-by-day itinerary with pre-booked accommodation

Your stated purpose is a holiday visit, but no itinerary was uploaded. A structured itinerary – including pre-booked (refundable) hotels and planned activities – significantly increases purpose clarity scores. Use Booking.com's free cancellation option so you are not exposed financially before visa approval.

EVIDENCE PACK

Documents to prepare and submit



Bank statements (last 6 months, stamped by bank)

REQUIRED



Revised employment letter with leave approval and return confirmation

REQUIRED



Day-by-day itinerary with accommodation details

REQUIRED



Property ownership evidence or tenancy agreement (ties to Nigeria)

RECOMMENDED



Proof of dependants in Nigeria (if applicable)

RECOMMENDED



Travel insurance covering full trip duration

RECOMMENDED



Flight reservation (refundable – not a purchased ticket)

RECOMMENDED