



MYG LTD Immigration

79 Winchester Street, Salisbury SP1 1HS

m.gibson@visaworkpermits.co.uk

Tel: +44(0)7951821312

Refusal Prevention Analysis (Partner Visa Edition)

Title and Branding: The Partner Visa Refusal Prevention Analysis: Top 10 Evidential Mistakes DIY Applicants Make

Subtitle: Direct Insight into the Home Office Caseworker Matrix Checklist for Spouse, Civil, and Unmarried Partner Routes

Branding: Marc Gibson, Regulated Immigration Adviser | MYG LTD Immigration | Avoid the Missing Jigsaw Piece Refusal

Section 1: Introduction (Authority)

The Caseworker Matrix is a checklist. A refusal is often a simple "box not ticked" or a piece of evidence missing alignment, not a failure of law. This analysis is based on **20+ years of seeing what the Caseworkers look for** across Entry Clearance and Further Leave to Remain applications. Audit your application against these 10 crucial evidential points to prevent refusal before your file is submitted.

Section 2: Top 10 Caseworker Refusal Points

(Present this as a checklist for the user to mark "Pass" or "Fail" for their own application readiness.)

| Refusal Point | The Caseworker Check (The 2026 Risk) | Pass/Fail |
|----------------------------|--|-----------|
| 1. Unmarried Cohabitation | Can you prove a "durable relationship" of 2 years? While the "living together" rule is now more flexible, you still need a meticulous 2-year trail of joint responsibilities or explained "compelling reasons" for any gaps. | / |
| 2. Transitional Thresholds | NEW FOR 2026: Are you using the correct threshold? It is £29,000 for new applicants. The £18,600 rate only | / |



Company registration number: 05564902
Registered office: 7-7c Snuff Street, Devizes, Wiltshire, United Kingdom, SN10 1DU
Email: enquiry@myg ltd-immigration.com | myg ltd-immigration.com

Bringing people together





MYG LTD Immigration

79 Winchester Street, Salisbury SP1 1HS

m.gibson@visaworkpermits.co.uk

Tel: +44(0)7951821312

| Refusal Point | The Caseworker Check (The 2026 Risk) | Pass/Fail |
|---------------------------------|--|-----------|
| | applies if you were already in the partner route before April 11, 2024. | |
| 3. Financial Calculation | NEW FOR 2026: If relying on savings alone for the £29k threshold, do you have exactly £88,500 ? For the £18.6k transitional rate, the old formula applies. Miscalculating this is the #1 cause of 2026 refusals. | / |
| 4. English Test Level | Does your SELT match your stage? A1 for Entry, A2 for Extension (FLR), and B1 for ILR. Using an A1 certificate for an FLR extension will trigger an immediate rejection. | / |
| 5. Bank Statement Format | Are they Appendix FM-SE compliant ? Digital-only "monzo-style" printouts without a bank authentication letter or official stamps on every page are still a high-risk refusal point. | / |
| 6. The 28-Day Rule | Is your most recent financial document (payslip/statement) dated within 28 days of the online submission? (The old "30-day" grace period is often interpreted strictly as 28 days in 2026). | / |
| 7. Digital e-Visa Sync | NEW FOR 2026: Have you confirmed your digital UKVI account is active? Physical BRPs are obsolete; caseworkers now check your digital identity link to your current passport. | / |



Company registration number: 05564902
 Registered office: 7-7c Snuff Street, Devizes, Wiltshire, United Kingdom, SN10 1DU
 Email: enquiry@mygltd-immigration.com | mygltd-immigration.com

Bringing people together





MYG LTD Immigration

79 Winchester Street, Salisbury SP1 1HS

m.gibson@visaworkpermits.co.uk

Tel: +44(0)7951821312

| Refusal Point | The Caseworker Check (The 2026 Risk) | Pass/Fail |
|---------------------------|---|-----------|
| 8. IHS Fee Accuracy | NEW FOR 2026: Have you budgeted for the £1,035 per year surcharge? Underpaying the IHS (e.g., £3,105 for a 33-month visa) will pause your application indefinitely. | / |
| 9. Accommodation Space | Does your proof (Housing Report/Tenancy) confirm the "No Overcrowding" standard? Sharing a 1-bedroom flat with another couple is an automatic fail under the Housing Act 1985. | / |
| 10. Previous Dissolutions | If previously married, do you have the Decree Absolute or an overseas equivalent recognized by the UK? "Religious-only" divorces are a common missing piece. | / |

Section 3: Conclusion & Next Step (CTA)

The Jigsaw is only complete if **ALL 10 pieces fit**. If you failed even one check, your application is at risk of being refused.

- **Avoid the Final Hour Panic:** Your success hinges on a meticulous, external review against the stringent standards of the Caseworker Matrix.
- **The Solution:** Our [Application Checking Service](#) is specifically designed to audit your entire file against this very Caseworker Matrix before you submit, guaranteeing precision.

Ready to be certain? Visit our [Contact US](#) page to get a fixed-fee quote for our expert, pre-submission audit.



Company registration number: 05564902
 Registered office: 7-7c Snuff Street, Devizes, Wiltshire, United Kingdom, SN10 1DU
 Email: enquiry@myg ltd-immigration.com | myg ltd-immigration.com

Bringing people together

