

D***** E***** R*** P*****

500 · Student · Peru · Onshore (in Australia) · refused 14 Oct 2026

Preliminary · pending RMA review

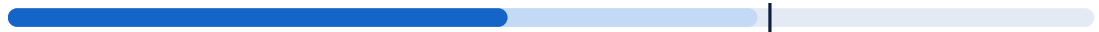
High confidence

Your student visa was refused because the officer was not satisfied about your genuine access to funds and did not see a credible study progression from your previous degrees to this new VET course.

In simple terms

The officer was not convinced that the money shown in your account was really available for your study and living costs. The main problem was a large deposit shortly before lodgement and very limited proof of your sponsor's income. The officer was also not convinced by the study plan. After a bachelor's degree and an Australian master's degree, a Certificate IV looked like a step backward, and the file did not show why you needed it for a specific career outcome in Peru.

46 , 69



File at lodgement 46 · Achievable with the fixes 69. Readiness of the file on the OneVisa pre-assessment scale. It is not a probability of approval.

4 errors **2 warnings** **5 of 7 findings were fixable before lodging**

You can ask for this decision to be reviewed
14 days left to apply for review

Deadline: 5 Nov 2026. Counted from the notification date with the period your letter states. Check it against your letter.

What the decision says

The officer's reasons, quoted, with what each one means.

Financial capacity was not proved

Decisive

"The applicant provided a bank statement showing a deposit of AUD 24,000 made eleven days before the application, without evidence of the origin of the funds. The sponsor's income evidence consists of a letter without payslips or tax returns. I am not satisfied the applicant has genuine access to sufficient funds for the period of the intended stay."

The officer saw money in the account, but not the paper trail showing where it came from and whether you could genuinely use it. A sponsor letter on its own was not enough.

The course did not look like genuine study progression

Decisive

"The applicant holds a Bachelor of Business Administration and has completed a Master of Professional Accounting in Australia. The proposed Certificate IV in Project Management is at a lower level than the qualifications already held. The applicant has not explained how this course would benefit their career. Considering the applicant's study history in Australia and the lower-level course, I am not satisfied that the applicant intends to stay in Australia temporarily for the purpose of study."

The officer thought the new course was below your current academic level and the file did not prove why it was necessary for a real job plan back home.

What the officer did not question

- You hold a Bachelor of Business Administration and completed a Master of Professional Accounting in Australia.
- You previously held a student visa in Australia, and the decision does not mention any breach of visa conditions.
- The officer accepted that funds were shown in a bank account, but not that the source and genuine access were proved.

What OneVisa would have caught before lodging

Problems that better preparation of the same profile would have removed.

Error

Financial capacity

Linked to the refusal

Large recent deposit was not explained

The file showed a deposit of AUD 24,000 only eleven days before lodgement, but there was no paper trail showing where that money came from and how it became genuinely available to you.

Where: Refusal letter: deposit of AUD 24,000 made eleven days before the application; application summary: deposit on 18 August 2026 and lodgement on 29 August 2026.

Check: evidence required for each key claim

Error

Financial capacity

Linked to the refusal

Sponsor evidence was too thin

A sponsor letter alone did not prove ongoing income or business capacity. The file lacked supporting documents such as tax returns, business registration, bank statements, invoices, or other income records.

Where: Application summary: "Sponsor evidence: Letter from father stating he owns a construction business. No payslips, tax returns or business registration attached."

Check: evidence required for each key claim

Error

Study & career link

Linked to the refusal

The course-to-career link was stated but not proved

Saying you want to work as a project manager in Peru was not enough on its own. The file needed independent evidence showing that this exact course was necessary for a specific job outcome.

Where: Application summary: "Course and career: I want to work as a project manager in Peru..." and "Employment offer or plan in Peru: Not provided."

Check: Genuine Student statement review against the form

Warning

Ties to home country

Linked to the refusal

Return plans to Peru were not documented

The file said you would return to Peru, but there was no job offer, employer letter, family dependence evidence, business tie, property record, or other document showing a real reason to go back soon after study.

Where: Application summary: "Plans after the course: Return to Peru" and "Employment offer or plan in Peru: Not provided."

Check: evidence required for each key claim

Warning

Study & career link

Lodgement was close to the course start date

The application was lodged only about five and a half weeks before classes. That is not the refusal reason here, but short lead time reduces room to correct evidence gaps before a decision.

Where: Lodged 29 August 2026; course start date 6 October 2026.

Check: lodgement lead-time alert

What was structural

Risks that come from the profile itself. Better wording does not remove them, but a new plan can.

Lower-level course after higher qualifications

Even with better documents, a Certificate IV after a bachelor's degree and a completed Australian master's degree starts from a difficult position. A stronger or higher-level course match may be needed.

Extended study history in Australia

Because you had already studied in Australia for a meaningful period, the next student visa needed a very clear temporary-study reason and a credible end point outside Australia.

Other findings

Error

Study & career link

Linked to the refusal

The new course was below your existing qualification level

A Certificate IV after a bachelor's degree and a completed Australian master's degree looked like backward progression. That is a hard issue because it is about the course choice itself, not just missing wording.

Where: Study history shows a Bachelor in 2019 and Master of Professional Accounting completed in June 2026; proposed course is Certificate IV in Project Management Practice.

Info

Immigration history

Linked to the refusal

Your prior Australian study history raised the bar for the next visa

Because you had already completed a substantial course in Australia, the next application needed a stronger explanation than a first-time student visa. The file did not meet that higher burden.

Where: Refusal letter: "Considering the applicant's study history in Australia and the lower-level course..."

Score area by area

Dark blue: the file as lodged. Light blue: with the fixes. The mark is the threshold each area has to clear.

Financial capacity

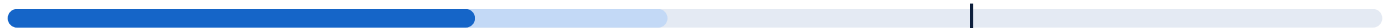
30 > 78



The file showed a bank balance including a large recent deposit, but no source trail for that deposit and no strong sponsor income evidence such as tax returns, business records or payslips.

Study & career link

34 > 48



The proposed Certificate IV was lower than your bachelor and completed Australian master's degree. The statement only said it would give practical skills and did not prove why this specific course was needed for a defined role in Peru.

Ties to home country

45 > 66



The file said you would return to Peru, but no job offer, employer letter, leave approval, business tie, property evidence or other return-plan documents were attached.

English level

85 > 85



IELTS Academic 7.0 was declared, and English ability was not a refusal issue.

Immigration history

72 > 72



You declared a prior subclass 500 visa and compliance with work-hour limits. That helps, but your study history in Australia increased the need for a strong reason for another course.

What holds the case up

Good English profile

Your declared IELTS 7.0 suggests English was not the weakness in this case.

Completed Australian study

Finishing a master's degree in Australia shows you can study successfully in the system.

No compliance issue raised

The refusal does not say you breached your previous visa conditions, which is a useful starting point for any next step.

The adviser read

This refusal rests on two concrete problems. First, the financial file was too thin. A large deposit appeared shortly before lodgement, but there was no documentary trail showing where that money came from, how long it had been available, and why it was genuinely available for your study costs. The sponsor evidence was also very light. A support letter without tax records, business evidence, or regular income proof rarely carries enough weight on its own.

Second, the study plan did not overcome a major progression problem. You already had a bachelor's degree and had just completed an Australian master's degree. Against that background, a Certificate IV looked like a step down. That can sometimes still work, but only with very specific evidence: a clear job target in Peru, proof that this exact qualification fills a gap your prior studies did not, and independent documents such as employer letters or market evidence. Those documents were not in the file, so the officer was not persuaded that the main purpose of the new visa was temporary study.

Where to act

Each risk placed by its impact on the outcome and by how much can be done about it.

1	Unexplained AUD 24,000 deposit shortly before lodgement	Impact 5/5 · Actionability 5/5
2	Sponsor capacity proved only by a letter	Impact 5/5 · Actionability 5/5
3	Certificate IV chosen after bachelor and completed Australian master's	Impact 5/5 · Actionability 2/5
4	No independent evidence linking the course to a real job outcome in Peru	Impact 4/5 · Actionability 4/5
5	Return plans not backed by documents	Impact 3/5 · Actionability 4/5
6	Lodgement too close to course start	Impact 2/5 · Actionability 5/5

What to do now

Recommended: appeal

Because the letter gives you ART review rights and you were onshore on a Bridging visa A, an ART review is the main immediate path if you are still within the stated 21-day period. This does not mean the visa will be granted automatically. It means an independent reviewer can look at new evidence and at whether the refusal should stand. A reapplication may be possible later, but if you remain in Australia there may be section 48 limits on making another valid application, and repeating the same course and evidence would be risky. A Registered Migration Agent should confirm the best path before you act.

What a review could examine

- A complete source-of-funds trail for the recent deposit, including transfer records, earlier account history, and an explanation of when the money became genuinely available for your studies.
- Strong sponsor evidence such as tax returns, business registration, bank statements, invoices, contracts, or other records showing ongoing income and capacity to support you.
- Independent career evidence from Peru showing why this exact qualification is needed for a specific role, such as an employer letter, job advertisements, licensing or qualification requirements, or a promotion pathway.
- A much fuller explanation of why this course was chosen despite being lower than your completed qualifications, and why your previous studies do not already meet the relevant career requirement.

Evidence to add

- Bank statements showing the history of the deposited funds before the transfer
- Transfer receipts and source account statements for the AUD 24,000
- Sponsor tax returns, business registration, invoices, contracts, and bank statements
- A detailed statement explaining why your prior studies do not already cover the needed project management skills
- Employer letters or job advertisements from Peru showing the qualification or skills required
- Documents showing return ties to Peru, such as employment prospects, business ties, property, or close family responsibilities

Action plan

Ordered by what each action adds to the overall score.

+20 pts If you are still within the 21-day period, get immediate Registered Migration Agent advice and decide whether to file an ART review in time. Student

+18 pts Build a full funds trail for the recent deposit and collect hard sponsor evidence, not just a support letter. Student

+15 pts Gather independent Peru career evidence proving why this exact study is needed for a specific job outcome. Student

- +12 pts** Reassess the course choice and, if necessary, move to a more credible progression pathway before any new application. Student
- +8 pts** Add documents showing real reasons to return to Peru after study, such as employer interest, business ties, family responsibilities or property. Student
- +4 pts** For any future application, allow at least 10 to 12 weeks before the course start so there is time to fix evidence gaps. School

What the student must be able to explain

- Why do you need this exact course after already completing a bachelor's degree and an Australian master's degree?
- What job in Peru will you take after study, and what evidence proves this course is required for that job?
- Where did the recent deposit come from, and can you show every step of that money trail?
- How does your sponsor earn money, and what documents prove that income is real and ongoing?
- Why can your career goal not be reached with your current qualifications alone?
- What concrete reason will bring you back to Peru soon after the course finishes?

Request an appeal review

A Registered Migration Agent reviews your case in 24–48 hours and tells you whether an appeal is worth it, before you pay anything.

<https://secondchance.onevisa.ai/r/demo-onshore?lang=en>