



Guide to the Studely Blocked Account BELGIUM 2025-2026

In the context of a visa application or a renewal of a residence permit.



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What is a blocked account?

When applying for a visa or renewal of a residence permit for their studies or for their year of job search in Belgium, a national of a non-EU country must provide proof of sufficient financial resources to cover their stay, study, health care and repatriation costs for the entire duration of their stay (academic year or term).

Proof of sufficient means of subsistence is provided by producing one of the following documents:

- a certificate of grant or loan
- a [commitment to take charge](#) (Annex 32) by a guarantor, validated by the Belgian embassy or consulate in your country of origin, or by the Immigration Service of your municipality if you already reside in Belgium.
Be careful, there are people offering to be a guarantor in exchange for a sum of money. Never use this service, it is a fraud.
- **a blocked account:** payment of a sum of money (minimum amount required x number of months your stay in Belgium lasts) to the bank account opened in the student's name by a financial services company specialising in the opening of blocked bank accounts intended to justify financial resources in the context of a visa application or a renewal of a residence permit for studies.
Currently, the Immigration Office accepts irrevocable transfer certificates (AVI) issued by the company Studely.
For more information, please consult the website of the [Immigration Office](#) where we are referenced in the "proof" section.

As such, Studely now offers all foreign students in Belgium, future students and young graduates, the blocked account service by issuing a blocked account certificate to facilitate their procedure.

The amount of the blocked account

The minimum amount required is set annually by the Belgian authorities (Immigration Office). For the 2025-2026 academic year, the monthly amount is **€835**.

Note, however, that the cost of living can be higher in Brussels. [You can check this site to estimate how much you will need.](#)

To this, **€350** will be added in non-refundable service provision fees.

Blocked account certificate

The **blocked account certificate** that we issue to you is required to apply for your visa or renew your residence permit.

This certificate will be sent to you once STUDELY has received the exact amount requested, which includes €350 for services.

If you wish to have a certificate that includes **Schengen travel and expatriation insurance** (which may be necessary for your visa application), then the service fee will be **€400**.

The Irrevocable Transfer Certificate must be obtained within a **maximum of 48 hours** after:

- validation of KYC documents, including passport and letter of admission or enrolment in a school in Belgium
- receipt of funds (total amount of the deposit and service fees).

Transferring your funds

➔ Payment in AFRICA

Ability to deposit money from 12 countries in Africa and receive it directly into your European Studely account. [You can visit this site to see our offices and addresses in the relevant countries.](#)

The fee for transferring funds is usually **2.85% of the amount deposited** in the bank account in Africa.

➔ Transfer in the SEPA zone (in Euro)

Possibility to transfer money from the account of a country in the euro payment area and receive it directly to your European Studely account.

In general, SEPA transfer fees are **free**.

A third party in the Euro zone can make the transfer to your European STUDELY account. The important thing is to send us the proof of payment.

➔ Transfer outside the SEPA zone (America, Asia, other countries than the 12 in AFRICA where we have representations)

Ability to deposit and transfer money locally.

Any transfer fees and/or exchange fees applied by the bank are at your expense. Do not hesitate to contact the local banks for more details on this subject.

Please note that for the above three cases, you are only allowed to pay funds into this account if you have received and signed your STUDELY Blocked Account Agreement and have received the bank details of the STUDELY team.

Your monthly payments

Once you have submitted the following documents to us via the Studely app:

- **Proof of having obtained an expiring visa / residence permit** (Example: a copy of the page of the expiring visa or residence permit)
- **Proof of address in Belgium** (Example: lease contract dated less than 3 months or certificate of main residence or certificate of household composition)
Note: If you are hosted by a third party in Belgium, you must send us a **certificate of accommodation dated and signed by this third party + their identity document as proof of address*

the amount you have paid to STUDELY (excluding service fees + possibly fund transfer fees) is paid back to you in the form of monthly instalments in your payment account, at the end of the month, for the duration of your stay.

From this payment account, you can make transfers to any Belgian or European IBAN or an IBAN from a neobank such as Revolut, Nickel, Wise, or N26.


Monthly payments are sent **between the 25th and the end of the month** they cover and arrive in your payment account instantly or a few days later in the aforementioned interval.

Here are some practical cases:

- Three students submit requests for the first transfer on 7 November, 15 November and 30 November 2025 respectively. Once their file has been validated, they will receive their first transfer +/- respectively on November 10, November 20 and December 2, 2025 and this will count for the month of November. The next transfer for these three cases will be made between December 25 and December 31, 2025, counting for the month of December.
- It is allowed for students to submit a request for an exceptional transfer in addition to the first transfer by filling in the appropriate form available from our customer service on request.
Please note: This request is only allowed once from the first transfer. As soon as the second transfer is made, it is no longer possible to follow up on this type of request.

Please also consider that opening a Belgian bank account can take between two and three months, as it is necessary to have the **national register number**, which you will only obtain one or two months after your arrival in Belgium, when you register with your municipality.

Then the STUDELY solution is more than advantageous for you because:

- You will be able to have your first monthly payment from the first days of your arrival, in order to support yourself during your first months in Belgium.
- Benefit from a Mastercard-type bank card  upon arrival for a fee of **€50**.

Monthly payments are:

Sent between **the 25th and the end of each month**

For example: the monthly payment for the month of October 2025 will be created on October 25 and sent between October 25 and October 30.

PLEASE NOTE: These transfers may take a few days to arrive in your bank account.

The Studely Blocked Account Application

The application for a blocked account is only done online.

To do this, simply download StudelyApp on your smartphone, or subscribe directly on [our website](#).

You can apply for a blocked account **at any time during the calendar year**. Our advantage is that you can obtain your certificate **within 48 hours** once your file is in order.

To set up a blocked account, you will need to provide

- In the context of a **visa application** or an **application for the renewal of a residence permit** :
 - Valid passport;
 - One of these documents for the 2025-2026 academic year:
 - Letter of admission.
 - Letter of registration.
 - "Acceptance letter" for exchange students.
 - For young graduates: it will be necessary to obtain the certificate of success from the institution for the previous year.

Steps in the procedure

1. After creating your account via the Studely application on your smartphone or online on [our website](#), complete an **online form** on the platform request for proof of financial resources BELGIUM, and download the requested documents.
2. Once our service has validated your request, you will receive a notification by email and on your Studely account you will also receive your STUDELY contract to sign
3. Sign your contract via the app as recommended.
4. Once the contract has been signed, you will receive the bank details (European or African depending on the payment location chosen at the simulator stage) in your name, to which you can pay the amount requested in the contract.
5. Upload the proof of transfer/payment to the platform.
6. As soon as our Finance Department has confirmed receipt **of your transfer/payment**, within 48 hours maximum, you will receive an email notification, and at the same time you will receive your "Irrevocable Transfer Certificate (AVI)" blocked account certificate in your Studely account, which you can download.
7. Your monthly payments will start to be paid to you (see above for deadlines) as soon as you have uploaded the **proof of your residence in Belgium** and the **proof of obtaining the visa or residence permit that is currently expiring on the platform**.

Important: *it should be noted that four (04) months later, we will send you an e-mail with a link to invite you to upload your residence permit obtained or renewed in order to ensure that your administrative file is in order at STUDELY. It is therefore necessary that you send it to us in a timely manner once you receive our notification.*

8. If you ever wish to cancel your blocked account while your procedure is underway with the authorities in charge of your case, please make a request by simple email to contact@studely.com, giving the reason for the cancellation. The STUDELY service fee is non-refundable in this case.
We will then inform the Immigration Office of the invalidity of your Blocked Account Certificate.
9. In case of visa refusal or renewal of the residence permit, there are two (02) options:
 - Studely may keep your blocked account in its possession during the appeal procedure and even renew your blocked account for the following academic year when you apply for a new residence permit.
 - Submit a request for the refund of your blocked account by filling out our form via [this link](#).

Please note : Studely service fees are not refundable in the event of a refund!

CONTACTS

If you have any questions, please contact us only via the following email address:

contact@studely.com

Be sure to always read our website and this guide, the answer to your question can be found there.