

Guide to the Studely Blocked Account

2026-2027



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 submitting one of the following documents to the Belgian authorities:

- a certificate of grant or loan
- a [commitment to a formal obligation](#) (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 resort to this unreliable service as it may be fraud or a scam.
- a **"blocked account" certificate** : 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.
At present, the Immigration Office only accepts certificates of irrevocable transfer or blocked account certificate issued by the company Studely.
For more information, please consult the website of the [Immigration Office](#) where we are referenced.

As such, Studely now issues blocked account certificates to all international students abroad and in Belgium to facilitate their visa application procedures at Belgian embassies or consulates abroad or their residence permit renewal applications at Belgian municipalities.

The amount of the blocked account for Belgium?

The amount of funds to be blocked by the student at STUDELY corresponds to the minimum monthly amount required and set annually by the Belgian authorities (Immigration Office), multiplied by the duration of his or her academic or professional stay.

For the 2026-2027 academic year, the monthly amount is **€1,062**.

Example: $€1,062 \times 12 \text{ months} = €12,744$ for an academic year or a year of job search

$€1,062 \times 5 \text{ months} = €5,310$ for an exchange semester in the first or second semester

In addition to this amount, there are Studely service fees for Belgium, the following PACKS of which can be chosen by the student:

- **STUDELY BASIC PACK at €0** (1 payment account with 1 RIB to pay the student's equivalence, admission, tuition, visa fee and other fees before or after arrival; Secure money transfer from Africa to Belgium; monthly payments)
- **STUDELY ZEN PACK at €350** (1 blocked account opened in the student's name & 1 secure French IBAN; all the BASIC pack offered and possibility to receive monthly transfers as soon as you arrive in Belgium; Real-time monitoring of the management of his blocked account)
- **STUDELY SERENITY PACK at €400** (All Studely ZEN pack offered + 3 months of travel insurance)
For a good visa application, we recommend this package with 3 months of travel insurance.

I choose the secure package that suits me for my studies in Belgium

PACK BASIC	PACK ZEN Popular	PACK SERENITY
An account to pay my schooling and receive my living expenses in Belgium	An account blocked for my visa application or renewal of my residence permit	A blocked account to justify my resources + 3 months of travel insurance
0€	350€	400€
Includes: <ul style="list-style-type: none">✓ 1 Account + 1 RIB✓ Payment of my tuition fees before or after my arrival✓ Secure money transfer from Africa to Belgium✓ Receiving my living expenses every month/monthly blocked account	Includes: <ul style="list-style-type: none">✓ A blocked account opened in my name✓ A secure French IBAN✓ All the Studely Basic package offered and the possibility of receiving my monthly transfers as soon as I arrive in Belgium✓ Real-time monitoring of the management of my blocked account	Includes: <ul style="list-style-type: none">✓ 3 months of travel insurance 50€✓ A blocked account opened in my name✓ A secure IBAN✓ The entire Studely ZEN pack is free
I subscribe	I subscribe	I subscribe

<https://www.studely.com/en/belgique>

You can get a custom simulation via the following link: <https://avi.studely.com/tools/price>

STUDELY Blocked Account Certificate & STUDELY Insurance

👉 Studely Blocked Account Certificate

It is an essential document to make your visa application or renewal of your residence permit with peace of mind. This certificate will be sent to you once STUDELY has received the exact amount requested, which includes €350 or €400 for services.

The Certificate is obtained within a **maximum of 48 hours working days**, 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).

The blocked account certificates that we generate are in French and English and we insert a verification method via a QR Code that ensures authenticity through the unique verification code we generate: <https://www.studely.com/en/controle>.


👉 STUDELY's Schengen-type travel and expatriation insurance.

It is a mandatory document for those applying for a visa.

For Belgium, we recommend the 3-month insurance cover. It costs €50 and takes effect from the date of entry into Belgian territory and not from the date of subscription. It includes the following:

- *Assistance and repatriation to the place of residence: actual costs*
- *Medical expenses and hospitalisations in Belgium for an amount capped at €30,000*

We also offer the following services according to the student's needs:

- **Belgian health insurance** with our Belgian partner the mutual insurance company [Partenamut](#) à **14€/month** only for students already in the territory with a **National Registry Number** and those whose travel insurance used during the visa process has expired once they arrive in Belgium. It is a mandatory and essential document for the renewal of the residence permit at the municipality.
- A **Mastercard bank card**  valid for 3 years, available after the generation of the blocked account certificate (AVI). You can get your physical and virtual card before or after your arrival in Belgium for only **€50/year**. ([see Studely pricing brochure](#))



J'obtiens en plus ma carte
physique et virtuelle avant ou
après mon arrivée en Belgique
pour seulement:

50€ par an

Brochure tarifaire

How to pay your admission or tuition fees from the Studely app, free of charge, in less than 24 hours?

Do you live in a country of the African countries below?

- **West Africa:** *Senegal, Ivory Coast, Mali, Benin, Togo, Guinea Conakry, Burkina Faso.*
- **Central Africa:** *Chad, Cameroon, Gabon, Republic of Congo, Democratic Republic of Congo.*
- **North Africa:** *Morocco, Algeria, Tunisia.*

We are the only financial service that offers the opening **of a European account in the name of the student from Africa** in just 5 minutes before their arrival in Belgium.

This service is 100% free.

Click on the link below to learn more: [STUDELY Payment Account](#)



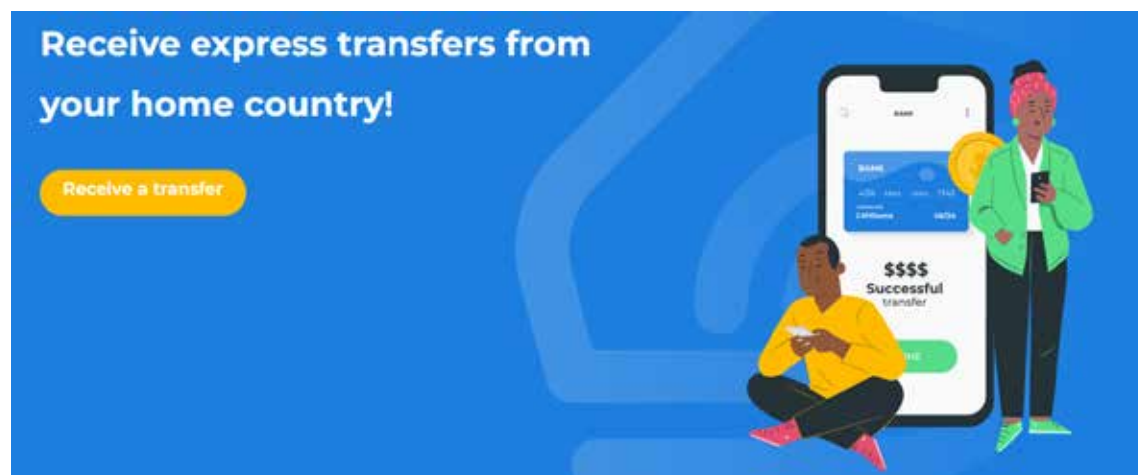
With this service, you can pay, for example, with peace of mind from your home country:

- *equivalency fees*
- *the school's administrative or admission fees*
- *the school's registration or tuition fees*
- *fees to the Immigration Office*

How to receive money from Africa through the STUDELY app?

You can fund your Studely payment account or receive money from the 16 countries in Africa where we have representations, for the payment of your tuition fees or rent for example.

This service is independent of the blocked account. More details on this link: <https://www.studely.com/en/recevoir-de-largent>

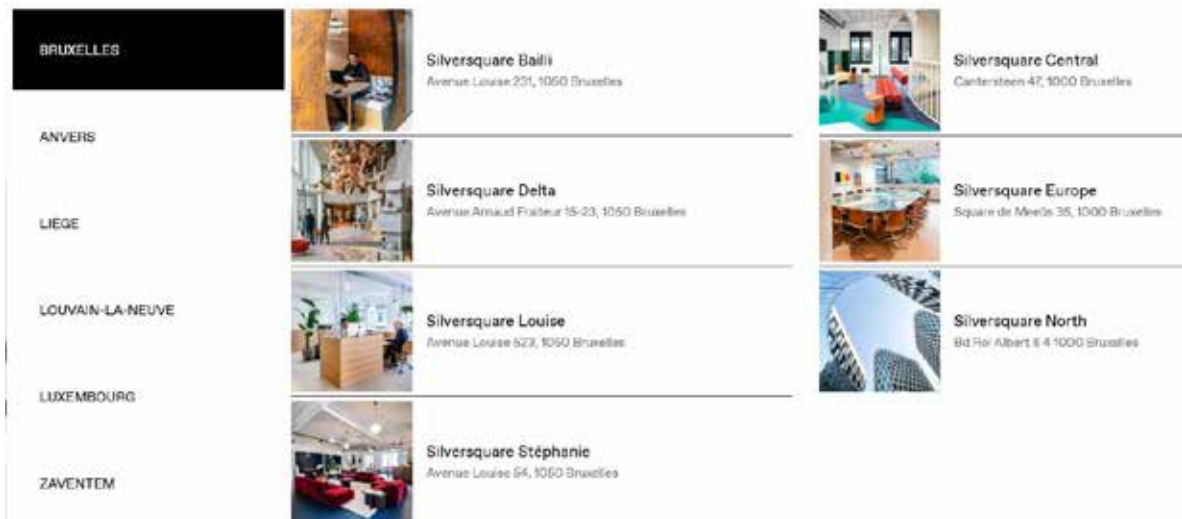


What is the added value of Studely Belgium?

Our great assets are the **compliance, reliability and simplicity of our procedures**, with the possibility for the student to download the Studely application to manage all his procedures directly from his smartphone 📱:

- to have in just 5 minutes a **European payment account in their name** allowing them to make transfers and supplies easily (insurance, accommodation, admission and registration fees, payments to relatives, etc.) **even from abroad**
- to generate their **blocked account certificate** or irrevocable transfer certificate (AVI) in 1 click within 48 hours, allowing them to obtain their visa or renew your residence permit with complete peace of mind.
- order a **Mastercard bank card** without having to be a resident of Belgium
- to benefit from their **first transfer** within 72 hours of their arrival in Belgium
- participate in the [Studely scholarship](#) with an endowment of **€30,000** to help international students make their study project in Belgium a reality
- to use the **premises of our partner SILVERQUARE in different cities in Belgium** to study during the **blockade** (period before exams when schools are generally closed).

Attention: Application to be submitted in advance only to Studely Belgium staff.



- join the **Studely club**, by joining a community of + 30,000 Studely members in order to benefit from free access to benefits: <https://www.studely.com/en/club-studely/>
- To be assisted in our Studely Belgium office located at **47 Cantersteen – 1000 Brussels**, open Monday to Friday from 09:00 to 17:00.

How do I open a blocked account with Studely?

The application to open a blocked account is only done online.

To do this, simply download the Studely app on your smartphone, or subscribe directly on our website: <https://www.studely.com/en/belgique>

The Blocked Account: your financial passport to study in belgium

[Open my blocked account](#)

Blocked Account
A **blocked account** recognized and opened in my name.

Tailor-made support
Multilingual customer support available **6 days** a week.

App & website
A **mobile** and **web** app for a premium experience.

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.

What documents do I need to provide for my blocked account procedure?

As part of a **visa application** or a **residence permit renewal application**, you only need to upload the following two documents to the platform:

- **A valid passport.**

Note: Be sure to upload a clearly legible copy of your passport (without filters, flashes and fingerprints). Otherwise, the document will be rejected.

- **A Certificate of Enrolment / Letter of Admission** (clearly legible). These are, for example:

➔ Letter of Admission or Appendix 1 for A.A. 2026-2027.

➔ Letter of enrolment or Appendix 1 for A.A. 2026-2027.

Note: The uploaded Annex 1 must contain the two pages provided, one of which must have the signature and stamp of the institution that issued it. Otherwise, the document will be rejected.

➔ "Acceptance letter" or "letter of acceptance", for students on exchange mobility for the A.A. 2026-2027.

➔ The certificate of achievement or the diploma obtained, for students looking for work after the completion of their studies:

Note: Please select the correct academic year of graduation in your application (e.g. 2024-2025 or 2025-2026).

The steps of the procedure in summary!

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 the request has been submitted, you will receive a notification by email and on your Studely account inviting you to **electronically sign** your **STUDELY contract** via Yousign, by authenticating a verification code that you will receive by email or sms.
3. Once the contract has been signed, you will instantly receive the **STUDELY bank details** (In Europe or Africa, depending on the payment location chosen at the simulator stage), to which you can pay the total amount requested in the contract.
4. Once the payment has been made, upload the proof of transfer/remittance to the Studely App.
5. After validation of all your documents uploaded by our compliance department and confirmation of the receipt of your funds by our finance department, within 48 business days, your **Studely blocked account**



certificate will be generated and uploaded to your Studely account. You will also receive a notification by email.

6. For those who have subscribed to **travel insurance**, you will receive the prior insurance certificate only by email. This document must be submitted when applying for a visa.
*Very important: Once you have obtained your visa, let us know your date of arrival in Belgium with proof of your plane ticket, so that we can issue you with **the final insurance certificate** valid for 3 months from your entry into Belgian territory and which will also be used to obtain your residence permit in the municipality where you will be domiciled in Belgium.*

How do I transfer your funds to Studely?

→ **Payment in AFRICA**

Possibility to deposit the money in cash or by transfer from our partner banks in the 16 countries in Africa where we have our offices and receive it directly into your European Studely account.

You can visit the link below to see our offices and addresses in the relevant countries:
<https://www.studely.com/en/contactez-nous>

In the case of a local or mixed payment, the Funds Transfer Fee or International Transfer Management Fee of **2.2% on the total amount deposited** into the Studely bank account in Africa applies, in addition to the Studely Service Fee.

Points of attention:

- *To be able to deposit cash in Africa, you must select "**In Africa**" as your payment location when submitting your application. This will allow you to receive the correct local payment details of your deposit at Studely.*
- *Students from Maghreb countries (**Morocco, Algeria and Tunisia**) must select "**International**" as their place of payment when submitting their application. Then they will only make a transfer from their bank to the Studely Europe account.*

A third party in Africa can indeed make the payment or transfer of your deposit to the STUDELY account provided. The important thing is to mention your name in the communication or reference, and to upload the proof of payment to the app once the transaction has been completed.

→ **Transfer in the SEPA zone (in euros)**

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 Europe can also transfer your deposit to the STUDELY account provided. The important thing is to mention your name in the communication or reference, and to upload the proof of payment to the app once the transaction has been completed.

➔ **Transfer outside the SEPA zone (America, Asia, Oceania, other countries than the 16 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.

A third party in this area can also transfer your deposit to the STUDELY account provided. The important thing is to mention your name in the communication or reference, and to upload the proof of payment to the app once the transaction has been completed.

Note: 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.

Other transfer options:

- Whether "in Africa" or "internationally", it is allowed to make transfers in two or more instalments.
- It is also possible to make a mixed transfer/payment, i.e. one part in Africa and the other part internationally.

Note: for the two above cases, your certificate will only be issued when you have uploaded all proof of transfers/payments into the application, and once we have received all your funds.

✦ You can calculate the amount of your deposit to estimate the fees based on your payment location by clicking on this link: <https://avi.studely.com/tools/price>

*Note: it is only at this stage of the procedure that you can insert a **promo code**. After this step, it will no longer be possible to insert it!*



Simulator - Belgium

Country of destination for your studies *
Belgium

Place of payment * ⓘ
International

Amount receivable per month * ⓘ
1062

Number of months of desired lock-up* ⓘ
12

Coupon Code ⓘ

Contents		and euro
Blocked amount for 12 months:		12 744
Studely Service Fee:		350
Monthly Studely Service Fee (12 months)		0
Total amount:		13 094
Total amount to be deposited:		
Internationally:		13 094 €

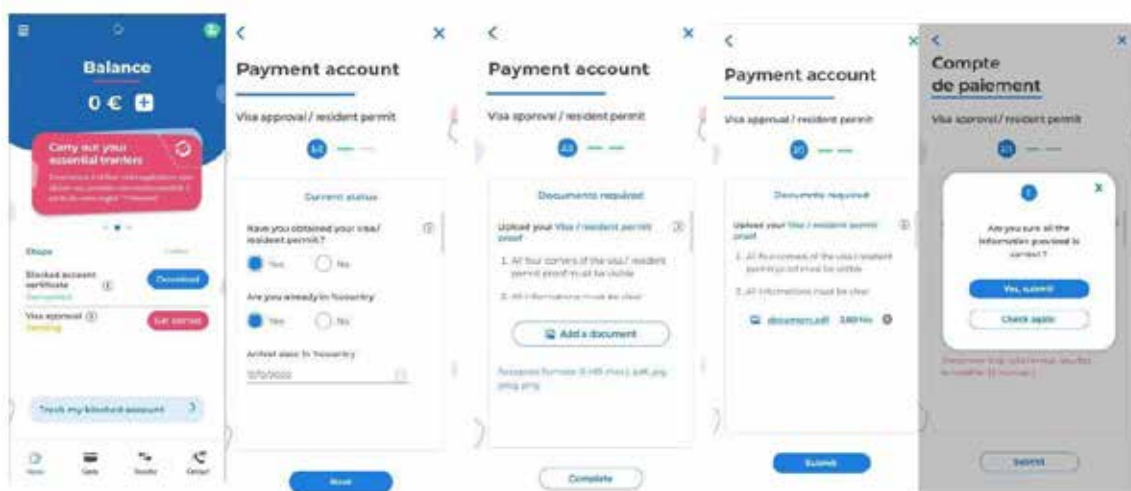
How to receive your monthly payments?

To receive your monthly payments, you must take the following steps in your App once you **have obtained your visa or submitted your complete file to the municipality** for the renewal of the residence permit:

Step 1: Proof of obtaining the visa / residence permit

You can upload one of the three documents below here:

- Visa page in the passport (only for those who obtained the visa in 2026) or
- Expired residence permit + valid Annex 15 (both in one pdf document) or
- Renewed residence permit



Intermediate Step: Document Processing



Step 2: Proof of address or permanent address in Belgium

You can upload one of the following documents less **than 3 months old here**:

- *Certificate of household composition (available online or at the municipality) or*
- *Certificate of main residence (available online or at the municipality) or*
- *Lease agreement signed by all parties (all pages)*

***Note 1:** If you cannot obtain a lease contract that is less than three months old, the other two documents can be downloaded online with an ID card reader, by logging in via this following link:

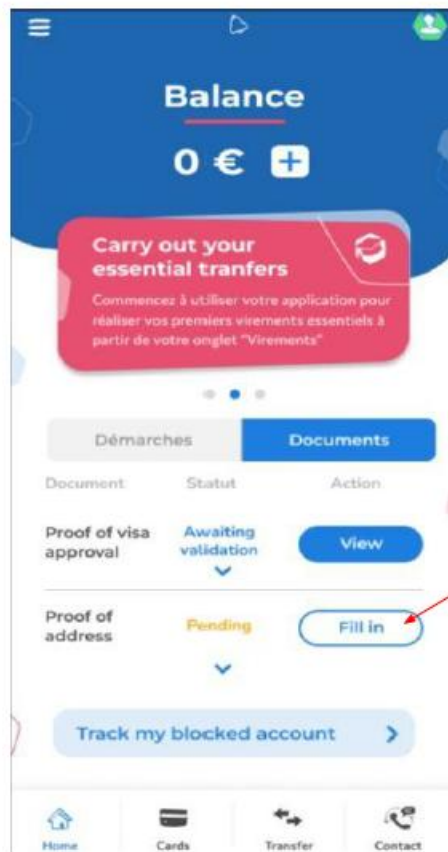
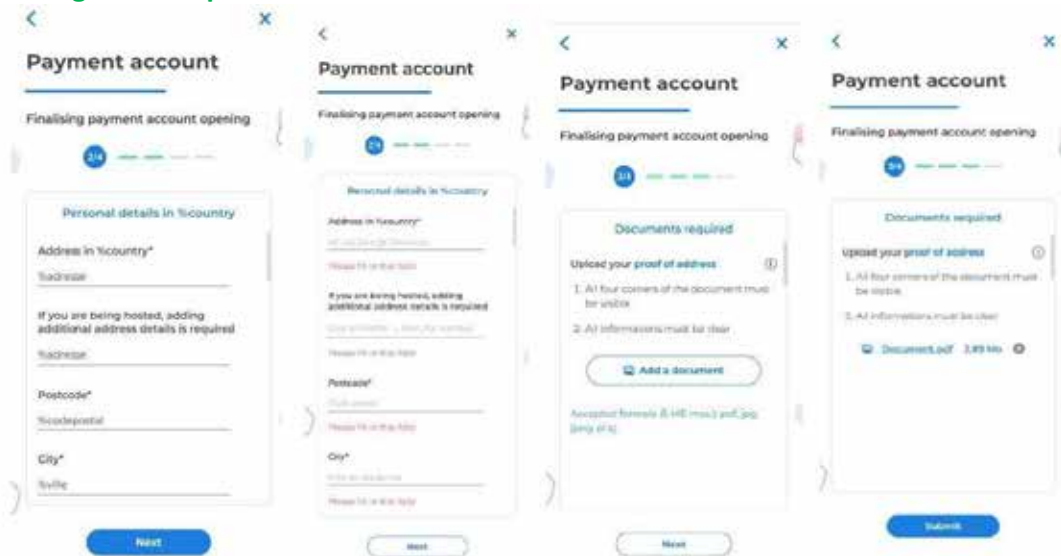
<https://www.ibz.rn.fgov.be/nl/burger/rijksregister-en-bevolking/rijksregister/mijn-dossier>

***Note 2:** For those who have obtained the visa in 2026 and cannot yet have the above-mentioned documents, you can provide us with one of the following three documents:

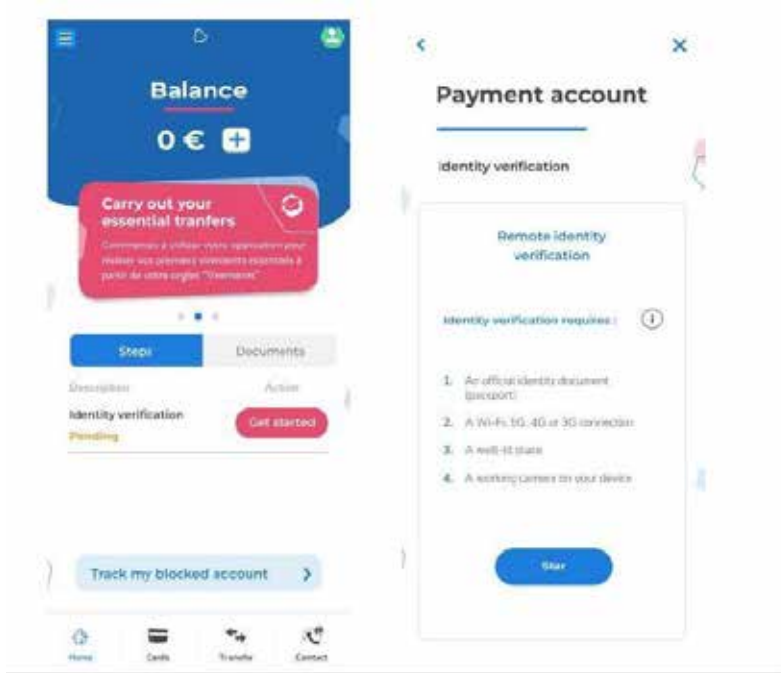
- A **certificate of accommodation** dated and signed by the person hosting you in Belgium + their identity document + proof of address or residence in Belgium. (No need to legalize the document and ask for the template to be completed from STUDELY customer service)
- The pdf of your **completed online visa application form**
- A **Room Reservations** or Airbnb or Booking...

Note: The visa application form and room reservations are only considered as temporary proof of address for a period of one month. After this deadline, you must send us a final proof of address to be in order in your file with Studely.

Loading the final proof of address



Step 3: Identity verification



Points of attention on identity verification:

- * only one document required (PASSPORT) to be verified by our banking service provider
- * the country of the document must be selected and not the destination Belgium
- * Some nationalities are not eligible: *Iran, China, Russia and Taiwan.*

If you order a bank card, identity verification is essential.

If at this level you have a failure to identify for x or y reason, you cannot start again. Then contact us so that we can follow up with the banking provider.

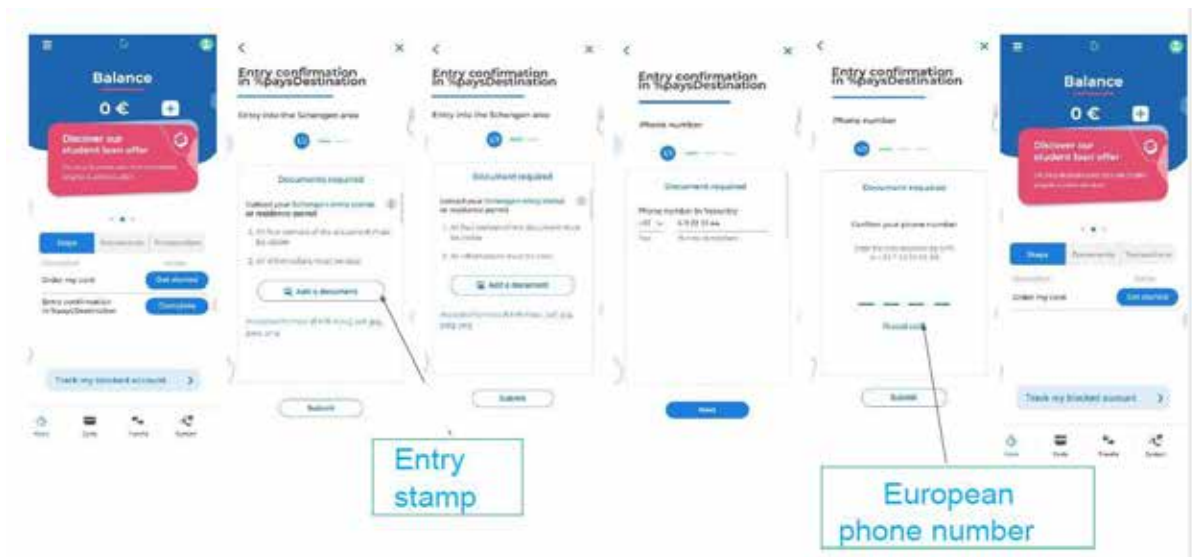
If you do not wish to order the credit card, you can skip this step if you fail to identify yourself and you can continue with the process.

Step 4: Activation of monthly payments (blocked account)

You must click on the "RECEIVE the 1st monthly payment" button and you can upload one of the three documents below to the "**proof of entry stamp/residence permit**" at this stage:

- Entry stamp in the passport (only for those who obtained the visa in 2026) or
- Expired residence permit + valid Annex 15 (both in one pdf document) or
- Renewed residence permit

Then you will be asked to confirm the transaction by a code that you will receive by SMS only on your **Belgian phone number or from another European country.**



The amount you have paid to STUDELY (excluding service fees + possibly funds transfer fees) will be paid back to your payment account in monthly instalments at the end of the month for the duration of your stay.

From this payment account in your name, you can make outgoing transfers to any Belgian or European IBAN or an IBAN from a neo-bank such as Revolut, Nickel, Wise, or N26.

Here are some practical cases:

Monthly payments are:

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

For example: the monthly payment for the month of October 2026 will be generated on 25 October and sent between 25 October and 31 October **only to your payment account in the Studely App.**

WARNING: Transfers made are usually instantaneous, but it may take a few days to arrive in your Studely payment account!

- Three students submitted requests for the first transfer in order on 7 September, 15 September and 30 September 2026 respectively. Once their file has been validated, they will receive their first transfer +/- respectively on September 10, September 20 and October 2, 2026, and this will count for the month of September 2026. The next transfer for these three cases will be made between October 25 and October 31, 2026, counting for the month of October, and so on until their twelfth and last monthly payment.
- 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, two or three months after your arrival in Belgium, when you register with your municipality.
Then **the STUDELY solution is more than advantageous** for you.



What happens to my funds at Studely after a visa or residence permit is refused?

In case of visa refusal or renewal of the residence permit, there are two (02) options with Studely:

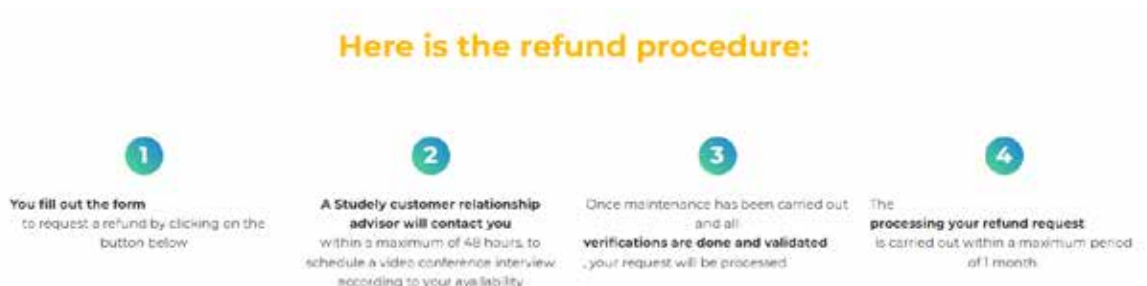
1. Studely will be able to keep the funds in your blocked account in its possession during the appeal procedure and even carry over your blocked account for the following academic year at the time of a new application for a residence permit.

For your next visa application and residence permit renewal attempt, we offer you a free service fee and no money transfer fee to pay. This is our way of supporting you on this journey.

A significant saving!

If you decide to keep your funds to try the procedure again, we invite you to fill in this [form by clicking here](#)

2. If you still want to get your refund, you will be asked for several documents and remember to bring them together:
 - Fill out the refund request form by filling out this [form by clicking here](#).
 - Signed reimbursement request letter from the student (see example in the submission form)
 - Notification of visa refusal
 - Beneficiary's bank details
 - Beneficiary's ID (if not your bank details)
 - Original AVI (if returned by the consulate)
 - Proof of payment of the deposit (you can find it on your customer area)
 - Proof of withdrawal from the lease contract (if you have benefited from the Studely guarantee)
 - Original AVI (if returned by the consulate)
 - The letter of termination of the loan agreement, (if the student has gone through a bank loan with one of Studely's partners)



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

For more information about reimbursement, you can consult the link below:

<https://www.studely.com/en/remboursement>

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.

Our services are available online regardless of your country of origin.



Headquarters in Paris / 1 office in Brussels / 1 office in India / 1 office in Mexico



16 offices in Africa

