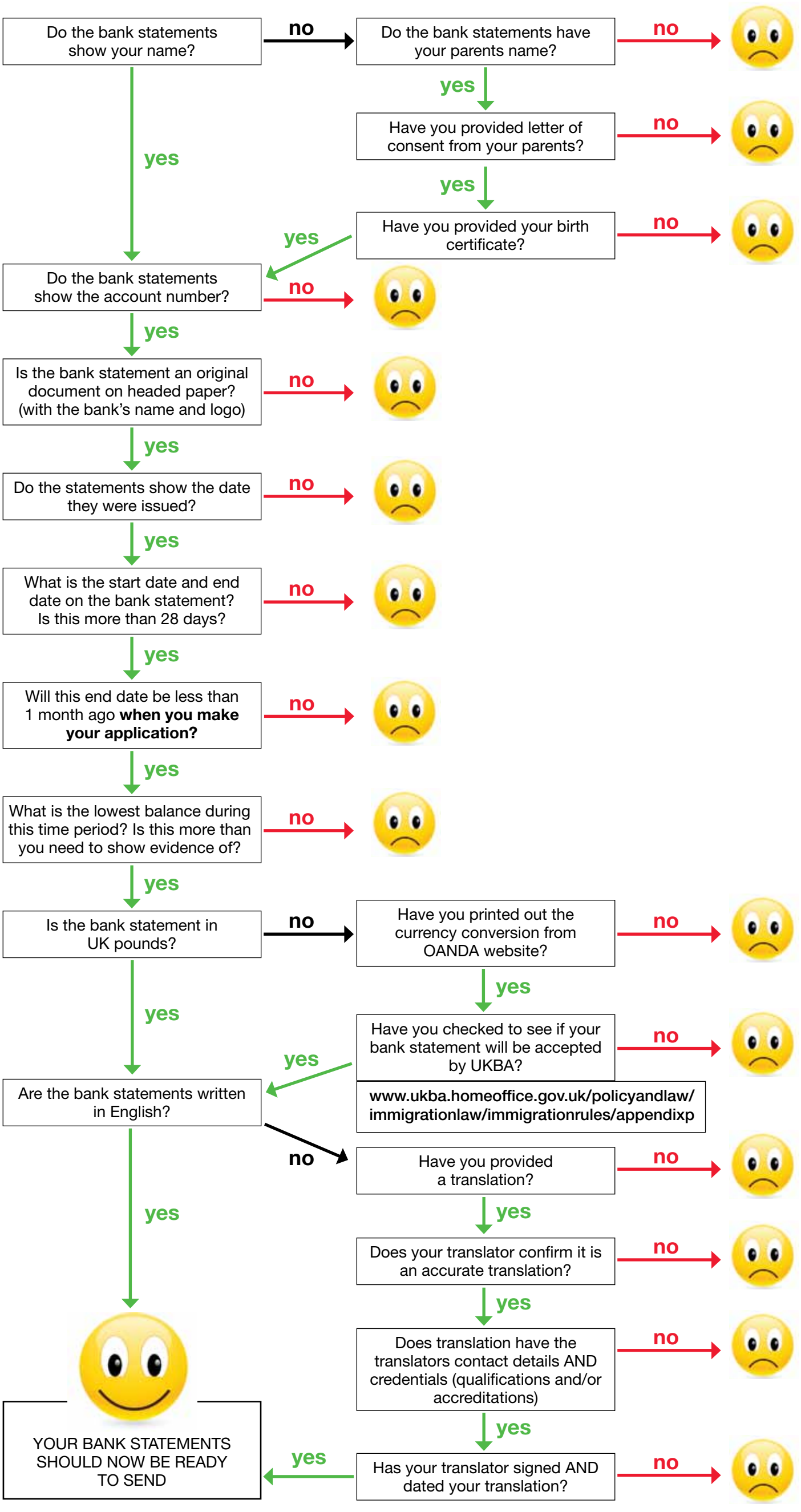Bank statements for Tier 4 visa applications - are yours ready to send? (applying in the UK)