

Credit Criteria Matrix

	Standard Credit	Non Standard Credit Bucks Solutions 1	Non Standard Credit Bucks Solutions 2	Bucks Solutions Impaired
Max LTV	Max 95% (product dependent)	Max 80%	Max 70%	Max 60%
Max Loan Size	£1.5m (product dependent)	£500k	£500k	£500k
Missed payments —Unsecured & secured loans	None in the last 3 years	Max status 1 in the last 3 years	Max status 2 in the last 3 years	Over status 2 Underwriter discretion
Missed payments on Mail Orders, Utilities & Communications	Accepted	Accepted	Accepted	Accepted
Defaults*	Up to £250 outstanding in the last 3 years (None in the last year)	Up to £1,000 outstanding in the last 3 years (None in the last year)	Underwriter discretion	Underwriter discretion
CCJs*	Up to £100 outstanding in total in the last 3 years (None in the last year)	Up to £250 outstanding in total in the last 3 years (None in the last year)	Up to £500 outstanding in the last 3 years	More than £500 outstanding Underwriter discretion
Mortgage Arrears	None in the last 3 years	Max status 1 in the last 3 years (None in the last year)	Max status 2 in the last 3 years (None in the last year)	Over status 2 Underwriter discretion
Payday Loans	None in the last 3 years	Max 1 in the last 3 years (None in the last year)	Underwriter discretion	Underwriter discretion
Debt Management Plans**	Satisfied/discharged for 3 years	Satisfied/discharged by completion	DMP with good conduct	Underwriter discretion
IVA & Bankruptcy	Satisfied/discharged for 5 years (No adverse since)	Satisfied/discharged for 4 years (No adverse since)	Satisfied/discharged for 3 years (No adverse since)	Satisfied/ discharged

*Defaults and CCJ's to be satisfied by date of application

**Both assume no credit issues after the DMP and that the DMP has been conducted in a satisfactory manner.

Buckinghamshire Building Society, High Street, Chalfont St Giles, Bucks, HP8 4QB

We are a member of the Building Societies Association. Buckinghamshire Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Registration Number 206022. Visit us at www.bucksbs.co.uk