

Credit Criteria Matrix

	All Prime Products Standard Credit	Bucks Solutions Non-Standard Credit	Bucks Solutions Impaired Credit
Max LTV	Max 95% All types of Income	Max 80% All types of Income	Max 60% Employed Only
Missed payments – Unsecured & secured loans	Max status 1 in the last 36 months (0 in the last 12 months)	Max status 2 in the last 24 months (0 in the last 6 months)	Underwriter Discretion
Missed payments on Mail Orders, Utilities & Communications	Accepted	Accepted	Accepted
Defaults *	Up to £250 outstanding in the last 36 months (0 registered in the last 12 months)	Up to £1,000 outstand- ing in the last 24 months (0 registered in the last 6 months)	Underwriter Discretion
CCJs *	Up to £100 outstanding in the last 60 months (0 registered in the last 12 months)	Up to £500 outstanding in the last 36 months (0 registered in the last 6 months)	None registered in the last 3 months
Mortgage Arrears	0 in the last 36 months	Max status 2 in the last 36 months (0 in the last 12 months)	Max status 3 in the last 24 months (0 in the last 6 months)
Payday Loans	Max 1 in the last 36 months	Underwriter Discretion	Underwriter Discretion
Debt Management Plans**	Satisfied/discharged for 36 months	If the DMP started more than 3 years ago	If the DMP started within the last 3 years
IVA & Bankruptcy	Satisfied/discharged for 60 months (No adverse since)	Satisfied/discharged for 36 months (No adverse since)	Satisfied/ discharged by appli- cation

*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.

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