Effective date 01 June 2026 Next review date 30th April 2027

BUCKINGHAMSHIRE BUILDING SOCIETY

FIRST TIME BUYER	CREDIT REVIVE	CREDIT RESTORE	LATER LIFE (NON RIO)	EVERYDAY BUY-TO-LET	EVERYDAY HOLIDAY LET	EVERYDAY BUY-TO - LET	RIO	EVERYDAY RESIDENTIAL	RETENTIONS	SHORT TERM LENDING
Deposit Light JBSP JBSP / Deposit Lite 95% LTV			Credit Revive Reverse JBSP	Standard Ex Pat Credit Revive Ltd Company Portfolio Lending	Standard Ex Pat Ltd Company	Consumer Regulated				
TARGET MARKET	**TARGET MARKET**	**TARGET MARKET**	**TARGET MARKET**	**TARGET MARKET**	**TARGET MARKET**	**TARGET MARKET**	**TARGET MARKET**	**TARGET MARKET**	**TARGET MARKET**	**TARGET MARKET**
FTB looking to purchase their first residential property in the UK, may include family support.	Applicants looking to purchase and remortgage a residential property who have slight credit issues. This also includes applicants looking to capital raise to clear debt as part of the advance	Applicants who have suffered a life event or poor financial management of debts, resultung in some heavy adverse credit which is now ending or showing signigicant improvement	Applicants who have a need to have a mortgage run beyond the age of 75 during the term or where they are already retired or Applicants who need need afforadbility support via their children . Later Life (Non RIO) products can support applicants who have had minor credit issues, provided these fall within the Credit Revive credit matrix.	Individual, LTD or ExPats applicants looking to purchase or remortgage a property to be let out on an APT. Standard BTL and Ltd BTL products can support applicants who have had minor credit issues, provided these fall within the Credit Revive credit matrix. This also covers portolio lending up to 10 mortgage properties	Individual, LTD or Ex Pats applicants looking to purchase or remortgage a property to be let out on a holiday let (short term) basis .	Applicants looking to purchase or remortgage a property in which they previously resided to be let out on an APT. This also includes individuals looking to purchase or remortgage a rental property in which a direct family member will reside and pay rent.	Applicant who has a need to have a lifetime mortgage that starts after the age of 55 with a term of 40 years providing the RIO protection.	Applicants who are looking to purchase with options from 80% to 95% LTV and remortgage options from 80% to 90% LTV Applicants with a clean and strong credit profile. Can include debt consolidation .	Existing customers who are coming to the end of their mortgage term	Applicants looking for short term lending. Designed to support non-standard borrower needs (e.g. chain breaks and light refurbishment)

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