

Buckinghamshire Building Society

Credit Criteria Matrix

	Standard Credit	Non Standard Credit	Impaired Credit
Maximum LTV	95% (product dependent)	80% (product dependent)	70% (product dependent)
Maximum Loan Size	£1.5m (product dependent)	£500k	£500k
Missed Payments: Unsecured & Secured Loans	None in the last 3 years	Max status 2 in the last 3 years	Over status 2 Underwriter Discretion
Missed Payments: Utilities & Communications	Accepted	Accepted	Accepted
Missed Payments: Mail Order	Max Status 2 in the last 2 years	Max Status 2 in the last 2 years	Over Status 2 in the last 2 years
Defaults*	Up to £250 outstanding in the last 3 years (None registered in the last year)	Underwriter Discretion	Underwriter Discretion
CCJs*	Up to £100 outstanding in total in the last 3 years (None registered in the last year)	Up to £500 outstanding in total in the last 3 years (None registered in the last year)	More than £500 outstanding Underwriter Discretion

*Defaults and CCJs to be satisfied by the date of application

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CCJs: Parking Fines	Up to £250	Up to £500	Underwriter Discretion
Mortgage Arrears	None in the last 3 years	Max status 2 in the last 3 years (None in the last year)	Over status 2 Underwriter discretion
Pay Day Loans	Max 1 taken in the last 2 years	Underwriter Discretion	Underwriter Discretion
Debt Management Plans (DMPs)**	None registered in last 3 years	None registered in last year	Underwriter Discretion
IVA / Bankruptcy	Satisfied / Discharged for 5 years (No adverse since)	Satisfied / Discharged for 3 years (No adverse since)	Satisfied / Discharged

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