

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% Employed only	Max 70% 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
Satisfied Defaults*	Up to £250 outstanding in the last 36 months (0 registered in the last 12 months)	Up to £1,000 outstanding in the last 24 months (0 registered in the last 6 months)	Underwriter Discretion
Satisfied 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	Underwriter Discretion	Underwriter Discretion
IVA & Bankruptcy	Satisfied/discharged for 60 months (No adverse since)	Satisfied/discharged for 36 months (No adverse since)	Satisfied/discharged by application

* Defaults & CCJs to be satisfied by date of application

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We are a member of the Building Societies Association and the Banking Standards Board (BSB). 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

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