Effective date 33rd June 2024 Next review date 30th April 2025

BUCKINGHAMSHIRE BUILDING SOCIETY

MORTGAGE PRODUCT DISTRIBUTION

SELF BUILD

TARGET MARKET

Applicants looking to self-build, custom build, renovate or convert a property to be their main home

FIRST TIME BUYER

Shared Ownership
Deposit Light
JBSP
JBSP / Deposit Lite
95% LTV

TARGET MARKET

FTB looking to purchase their first residential property in the UK, may include family support. This also includes FTB looking to purchase with an affodable housing scheme

NON-STANDARD CREDIT

Non Standard Credit

TARGET MARKET

Applicants looking to purchase and remortgage a residential property who has slight credit issues. This also includes applicants looking to capital raise to clear debt as part of the advance

IMPAIRED CREDIT

TARGET MARKET

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

LATER LIFE

TARGET MARKET

Applicants who have a need to have a mortgage run beyonnd the age of 75 during the term or where they are already retired or Applicants who need need afforadbility support via their children . Desktop valuation option subject to criteria to help with reduced costs

BUY-TO-LET

Standard
ExPat
Non Standard Credit
Ltd Company

TARGET MARKET

Individual, LTD or ExPats applicants looking to purchase or remortage a property to be let out on an AST. Desktop valuation option subject to criteria to help with reduced costs. To help support applicants who have light adverse at a reduced LTV

HOLIDAY LET

Standard
ExPat
Non Standard Credit
Ltd Company

TARGET MARKET

Individual, LTD or ExPats applicants looking to purchase or remortgage a property to be let out on a holiday let (short term) basis .

BUY-TO -LET

Consumer
Regulated

TARGET MARKET

Applicants looking to purchase or remortgage a property in which they previously resided to be let out on an AST. This also includes individuals looking to purchase or remortage a rental property in which a direct family member will reside and pay rent. Desktop valuation option subject to criteria to help with reduced costs

RIO

TARGET MARKET

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. Desktop valuation option subject to criteria to help with reduced costs

PRIME

TARGET MARKET

Applicants who are looking purchase with options from 80% to 95% LTV and remorgage options from 80% to 90% LTV Applicants with a clean and strong profile. Can include debt consolidation . Desktop valuation option subject to criteria to help with reduced costs

LOCAL & MEMBER

TARGET MARKET

Applicants who are looking to purchase or remortgage in the local area - All HP, SL1-SL9, MK1 - MK19, MK46, NN13, OX6, RG9, LU6 and LU7. Applicant(s) who are looking to purchase or remortgage a property where the applicant or a family member holds a savings account with the society

RETENTIONS

TARGET MARKET

Existing customers who are coming to the end of their mortgage term

PLANTIMUM LOCAL BROKERS

TARGET MARKET

Applicants looking to purchase or remortgage a property in the UK through a Local Platinum partner or Direct. Applicant can be buying anywhere in England and Wales however the broker needs to be based within 30 miles of head office and All HP postcodes, SL0-SL9, MK1-MK19, MK46, HA2, HA4, HA6, OX6, OX39, WD3, WD4, WD17, WD18, UB7, UB9, UB11, NN13, RG9, LU6 and LU7 and be a recognised Local Platinum broker.

DISTRIBUTION

Our range of Self Build mortgage products are only available through Build Store

DISTRIBUTION

Available directly through our own Mortgage Advisers.

Available through The L&G Mortgage Club.
(Stonebridge, Mortgage Advice Bureau, Home Loan Partnership, St James's Place, Stonebridge, L&C, In Partnership)

Available through the following Brokers, Clubs, Networks and Packagers:
Air Prestige Packaging, Brilliant Solutions, Dynamo, Finova, L&G Partnership Services Ltd, Mortgage Intelligence, Next Intelligence, Paradigm Mortgage Services LLP, Premier Mortgage Service Ltd, SimplyBiz, TMA Mortgage Club, TMG Club, Mortgage Next Network Ltd, New Leaf Distribution Ltd, Openwork Ltd, Quilter, Sesame Ltd, Tenet, The Right Mortgage Ltd, Finance Advice Club, Advise Wise