

# Acceptable Use Policy

**Version 1.0.1** · Effective 2026-07-09 · [credicorp.co.uk/legal/](https://credicorp.co.uk/legal/)

## UK direct lender

Short-term business credit to limited companies & LLPs

## No personal guarantee

We never ask a director to guarantee the company's borrowing

## 100% cost cap

Total cost of credit is capped at 100% of the amount borrowed

None

## About Credicorp Limited

Company: Credicorp Limited (UK)

Companies House: 16093826

ICO registration: ZC157682

Registered office: Suite Au31848, 9 Skyport Drive, Harmondsworth, West Drayton, UB7 0LB

Business: UK direct lender of short-term business credit to limited companies & LLPs

Official site: [credicorp.co.uk](https://credicorp.co.uk)

Independent UK business lender. Lending to companies is not a regulated credit agreement within Article 60B of the FSMA 2000 (Regulated Activities) Order 2001. No director personal guarantees; total cost of credit capped at 100% of principal. Verify this document and the company's official domains at [credicorp.co.uk/legal/](https://credicorp.co.uk/legal/).

This Acceptable Use Policy applies to anyone who accesses [credicorp.co.uk](https://credicorp.co.uk), the customer portal at [my.credicorp.co.uk](https://my.credicorp.co.uk), the mobile app or any associated API. It sits alongside the [Terms & Conditions](#) for use of the website and the Business Loan Agreement / Revolving Credit Facility Agreement for borrowers.

## 1. What you may do

- Browse the public pages, read our policies, and use the calculator.
- If you have an account, sign in to your portal to manage your loan or facility, download your documents and contact us.
- Link to a public page from your own website, social media or printed material, provided the link does not imply endorsement of your product or service.
- Reproduce small amounts of content with attribution for editorial commentary or research purposes (UK fair-dealing).

## 2. What you must not do

- Attempt to access any account, file, system or area you are not authorised to access. This includes guessing credentials, exploiting a vulnerability, or using an account that is not yours.

- Run any automated tool (scraper, crawler, bot, headless browser) against the public site beyond well-behaved search-engine indexing (robots.txt respected; rate-limited; identifying user-agent).
- Submit data designed to disrupt or test the site without prior written authorisation (penetration tests must be coordinated with security@credicorp.co.uk).
- Use the AI assistant or any form to send unsolicited marketing, spam, abusive content, or content that infringes a third-party right.
- Reverse-engineer, decompile or copy the source code of the customer portal or the mobile app.
- Use Credicorp branding, logos or screenshots in a way that implies an affiliation that does not exist.
- Frame, mirror or systematically republish substantial parts of the site without our written permission.
- Use any of our services to commit a criminal offence under UK law, including the Computer Misuse Act 1990, the Fraud Act 2006, the Communications Act 2003, the Equality Act 2010 or the Online Safety Act 2023.

### 3. Account security

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If you have a portal account: keep your credentials confidential, use multi-factor authentication when offered, and tell us immediately if you suspect your account has been compromised. You are responsible for activity on your account until you have notified us of a compromise.

### 4. Consequences

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If we believe you have breached this policy we may, at our discretion: warn you, throttle your access, suspend your account, terminate any agreement, recover any costs we incur as a result, and report you to law-enforcement or to your internet-service provider. Where a borrower's agreement is suspended or terminated under this policy, the contractual consequences (including any outstanding repayment) survive.

### 5. Reporting abuse

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If you have seen something that breaches this policy, please report it to **abuse@credicorp.co.uk**. Reports about a specific account go through our complaints process.

*This policy was last reviewed in July 2026. We may update it at any time; the current version applies from the moment we publish it.*

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