

Data Sharing Notice

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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

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/.

This notice describes the data sharing that takes place when a company applies for and takes a loan from us.

At application

We perform a soft search against the company's commercial credit file at Experian Bu

At drawdown

We record the existence of the loan with our payment-processing partner so the Direc

During the loan

We do not report the routine performance of the loan to credit reference agencies. W

- Missed payments – once a payment is more than 30 days past due.

- Default – if a loan is written off as bad debt.

- Successful settlement on a loan that previously fell into arrears (so the compa

Director's personal credit file

The director's personal credit file with Experian, Equifax and TransUnion is *not*

<h2>AI document processing provider</h2>

<p>When you submit a photo ID document or a bank statement, we share that document image

<h2>Accuracy of information you provide</h2>

<p>You are responsible for making sure the information and documents you give us – incl

<h2>Third-party data and our responsibility</h2>

<p>We choose reputable partners for credit searches, payment processing and AI document

<h2>About this notice</h2>

<p>This notice explains our data-sharing practices in plain terms. It does not form par

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