

Debt Help Guide

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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/.

Please tell us as early as you can. Use our online forms to request a payment arrangement, an extension or a hardship variation — they go straight to the right team. Our Help with payments page sets out the help we can offer. Free, independent business-debt advice is available from Business Debtline (0800 197 6026).

Outside of us, there are several UK charities that offer free, independent, confidential advice. The names below are well-established — please search for the charity name to reach them directly (we have deliberately not linked anywhere here so that you can be confident any link you find is the genuine charity, not a copy).

Useful free help

- StepChange Debt Charity: — free debt advice and managed plans. Search for the charity name "StepChange".
- Citizens Advice: — in-person, phone and online help with money, benefits, housing and consumer rights. Search for the charity name "Citizens Advice".
- Mental Health UK: — mental-health advice including a Mental Health & Money toolkit. Search for the charity name "Mental Health UK".
- MoneyHelper: — the UK government-backed money guidance service (formerly Money Advice Service). Search for "MoneyHelper".

- Samaritans: — free, confidential listening, twenty-four hours a day. Search for the charity name "Samaritans".

If your business is in difficulty

Please tell us as early as you can. Use our online forms to request a payment arrangement, an extension or a hardship variation — they go straight to the right team. Our Help with payments page sets out the help we can offer. Free, independent business-debt advice is available from Business Debtline (0800 197 6026).

At every step the business can ask for a copy of its account statement, a settlement figure, or a hardship variation, using the forms on our Forms & Requests page.

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