

Information Security Policy

Version 1.0.1 · Effective 2026-07-09 · 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

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/.

Credicorp Limited treats the security of customer data as a foundational obligation. This policy is the public-facing summary of our information-security controls. The detail behind it is held in internal documentation (the Information Security Management System, ISMS), reviewed at least annually.

1. Encryption

- **In transit:** TLS 1.2 or higher on every connection to credicorp.co.uk and the customer portal. We do not accept older protocols.
- **At rest:** the application database, file uploads (ID documents, bank statements) and backups are encrypted at rest by the underlying storage layer.
- **Application-level:** sensitive option values (third-party API keys, webhook secrets) are encrypted with a per-installation key separate from the database.

2. Access control

- Every staff account is unique to a named colleague — no shared credentials.
- Multi-factor authentication is mandatory on every staff login (TOTP authenticator or WebAuthn).

- Access to customer data is role-based: a Collections agent does not see the Settings tab; an Auditor (Read-only) cannot mutate any record.
- Sensitive operations (override settings, deep-data exports, customer impersonation) require step-up "sudo" re-authentication that expires after a short window.
- All staff access to customer data is audit-logged with actor, timestamp and the specific records viewed.

3. Network & infrastructure

- Hosted on UK-based infrastructure (data residency: United Kingdom).
- Web application firewall on the front edge; rate-limiting at both the front edge and the application layer.
- HTTP security headers: HSTS, Content-Security-Policy, X-Content-Type-Options, X-Frame-Options, Referrer-Policy, Permissions-Policy.
- Outbound HTTPS connections from the application are guarded against SSRF (no loopback, no private/reserved address ranges).

4. Vulnerability management

- Code dependencies are scanned on every change; high and critical vulnerabilities are patched within 14 days, others within 30.
- Regular external security review of the production surface.
- Responsible-disclosure programme — see section 7.

5. Personal-data handling

We minimise the personal data we collect to what is necessary for identity verification, anti-money-laundering compliance and the operation of the loan. We do not sell personal data. Our [Privacy Notice](#) sets out the full detail. Retention follows our retention schedule (typically 7 years from final settlement) and erasure procedures are described in the Privacy Notice.

6. Breach response

A confirmed personal-data breach is assessed under UK GDPR Article 33 within 72 hours of becoming aware. If the breach is likely to result in a risk to affected individuals, we notify the Information Commissioner's Office (ICO). If the breach is likely to result in a HIGH risk, we notify the affected individuals directly using the contact details on their record. We maintain a breach register with root cause and remedial action for every confirmed breach (notifiable or not).

7. Responsible disclosure

If you have found a security weakness in credicorp.co.uk, the customer portal or any system we operate, please tell us so we can fix it. Email security@credicorp.co.uk with the details. We commit to:

- Acknowledge receipt within 1 business day.
- Provide an initial triage within 5 business days.
- Not take legal action against good-faith research that does not exploit customer data and that complies with the Computer Misuse Act 1990.
- Credit the reporter (with their permission) once the issue is fixed, on a private "thanks" page.

This policy was last reviewed in July 2026.

Generated on 2026-07-09 from the current source corpus.