STATEMENT

Modern Slavery Statement

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/**.

Modern slavery and human trafficking statement

This statement is published voluntarily by Credicorp Limited with reference to section 54 of the Modern Slavery Act 2015. Our turnover is below the threshold at which a statement is legally required, but we publish one anyway. It covers the financial year ending 30 November 2025 and the controls in place during it.

We do not tolerate modern slavery or human trafficking in any part of our business or in any part of the supply chain that supports it. Where we can take steps to reduce the risk further, we do so.

Our business

Credicorp Limited is a United Kingdom lender registered in England and Wales. We provide short-term commercial loans to UK limited companies, which is outside FCA consumer-credit regulation under the FSMA Regulated Activities Order (Articles 60B and 60L). We do not operate in any sector with material exposure to migrant labour, manufacturing or agricultural supply chains.

Our workforce is small, UK-based and directly employed. We do not engage agency staff at production scale. All colleagues have a right-to-work check on file before joining.

Our policies

- Modern Slavery and Human Trafficking Policy — a zero-tolerance position on slavery, servitude, forced labour, child labour and human trafficking, applying to colleagues, contractors and suppliers.
- Whistleblowing Policy — a confidential route for any colleague or contractor to raise a concern, with explicit protection from retaliation.
- Recruitment and Right-to-Work Policy — every new hire has documentary right-to-work evidence verified before they start, with renewals tracked where time-limited.
- Supplier Code of Conduct — minimum standards we expect of every supplier, including no use of forced or trafficked labour.
- Anti-bribery and Corruption Policy — a related control because the same supply-chain weaknesses that enable slavery often enable corruption.
- Equal Opportunities and Dignity at Work Policy — a positive framework for the way colleagues are treated by the firm and by each other.

Our supply chain

Our supply chain is small and UK-based. The main categories are professional services (legal, audit, compliance), regulated financial services (credit reference, anti-money-laundering, Open Banking processors), technology hosting and software, payments infrastructure and small office services. Every supplier we contract with is either UK-incorporated or a UK branch of a larger regulated entity.

We do not source physical goods at any meaningful scale and have no manufacturing supply chain. Where physical office supplies are purchased, they are bought through a small number of established UK retailers with their own published modern-slavery statements.

Risk assessment

We assess modern-slavery risk in our supply chain using a layered approach:

- Sector and geography screening — the categories of supplier we use (professional, regulated financial and technology) sit in the lowest tier of modern-slavery risk as published by independent indices, and our suppliers are UK-based.
- Pre-contract due diligence — for any supplier engagement above a small monetary threshold, we ask for the supplier's own modern-slavery statement (if applicable), a statement of compliance with our Supplier Code, and evidence of right-to-work practice in the supplier's own hiring.
- Ongoing review — supplier contracts include a modern-slavery clause that allows us to terminate where a supplier is found to be non-compliant. Material suppliers are re-reviewed at renewal.
- Internal review — colleagues are encouraged to raise any concern that something does not look right, using either the line-management chain or the whistleblowing route, without fear of retaliation.

Note: No instances of modern slavery or human trafficking were identified in our business or in our supply chain during the reporting period.

Training and awareness

All colleagues complete an induction that includes the modern-slavery policy, the indicators of forced labour and human trafficking, and the routes for raising a concern. Colleagues in customer-facing roles also complete the firm's vulnerable-customer training, which covers life events and circumstances that can be related signals.

Refresher training is delivered annually. Any colleague involved in selecting or onboarding a new supplier completes additional training on supply-chain due diligence before doing so.

Approval

This is the first publication of Credicorp Limited's modern slavery statement (version 1.0), covering the financial year ending in 2025. It has been approved by the board of directors of Credicorp Limited and is signed by a director on behalf of the board.

It will be reviewed annually after the close of each financial year (year-end 30 November) and re-published with an updated version number once approved.

Note: Signed for and on behalf of the board of Credicorp Limited.

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