CrediCorp

NOTICE

Open Banking Notice

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/**.

Open Banking — processor and your consent

When you choose to connect a bank account by Open Banking we route the connection through an FCA-authorised Account Information Service Provider (AISP). Credicorp never sees your online banking credentials — you authenticate directly with your bank.

All account-information connections follow the standards published by the Open Banking Implementation Entity (OBIE) under the FCA's Payment Services Regulations 2017. The AISP provider is regulated by the FCA in its own right and is subject to the same data-protection regime as Credicorp.

What we read. Read-only access to the transaction history on the account you connect, for up to 12 months back. The account-information connection cannot move money, set up payments or change anything on the account.

Consent reconfirmation. Under FCA rules, Open Banking account-information access must be covered by strong customer authentication or a reconfirmed consent in each 90-day period. If we still need access, we will ask you to reconfirm before that period ends. If you do not reconfirm, the connection lapses and we stop receiving new account information.

Your right to revoke. You can revoke an Open Banking connection at any time, with immediate effect, from the "Connections" panel in your customer portal or from your bank's own app. Revocation does not affect any existing loan agreement — the loan continues on the terms you have signed.

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