

Representative Example

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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/.

A representative example shows the cost of borrowing in a standardised form so you can compare offers. It does not tell you the cost for your specific loan — that depends on your amount, term and the establishment fee applicable to your application.

The example below is representative of the most common loan we arrange. It covers the full cost of credit.

Representative example

Representative: borrow £200 for 30 days, repay £220. This example includes all interest and fees. It is for a Business Bridging Loan from Credicorp Limited. Subject to eligibility.

What this covers

The repayment figure includes all interest charged at the daily rate on the outstanding balance, plus any establishment fee. No other amounts are payable unless an instalment is missed (in which case a late fee applies as set out in your Business Loan Agreement).

Total cost of credit is capped at 100% of the amount you borrow. You will never repay more than double the principal in interest and fees combined, regardless of what happens with the loan.

About the cap

Credicorp's 100% cost cap applies to every loan we make. Even if a loan runs longer than originally planned, the most you will ever repay in interest and fees is the same as the amount you originally borrowed.

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