DISCLOSURE

SECCI Disclosure

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/**.

This Key Information Sheet mirrors the SECCI form prescribed for FCA-regulated consumer credit, even though Credicorp's product is offered to UK incorporated bodies corporate only and is not consumer credit. It is provided so that a director can compare offers and understand the headline terms.

1. Contact details

Lender
: Credicorp Limited

Companies House No.
: 16093826

Registered address
: Suite AU31848, 9 Skyport Drive, Harmondsworth, West Drayton UB7 0LB

Web
: credicorp.co.uk

2. Description of the main features of the credit product

Type of credit

Fixed-sum business loan to a UK incorporated body corporate (outside Articles 60B and 60L, FSMA RAO 2001 - not regulated consumer credit)

Total amount of credit

£50 to £500 (the exact amount is fixed when the agreement is signed)

Duration

14 to 84 days

Repayment cadence

Weekly, fortnightly, monthly, or a single payment at maturity

Drawdown

Single disbursement on the agreed drawdown date to the company's UK business bank account

3. Costs of the credit

Borrowing rate

0.25% per day of the principal outstanding

Total amount payable

Principal + interest accrued day-by-day + £5.00 establishment fee, all capped at no more than 100% of the principal advanced

APR (illustrative)

The rate when annualised is high because the term is short. The product is intended for short-term bridging only; do not borrow for longer than the immediate need.

Charges for late payment

£12.00 missed-payment fee, levied once per missed scheduled payment. Interest continues to accrue at the contractual rate; no default uplift is applied.

Affordability outcome

Where this Key Information Sheet is issued as part of a specific application, an affordability outcome statement is attached to your copy at the point of signing — see the *Affordability outcome* panel in your customer portal, which reads the calculated disposable income recorded against your bank-statement analysis.

4. Other important legal aspects

Right of withdrawal

The company has a 14-day right to withdraw from the agreement, beginning the day after signing, by notifying us in writing. If the loan has been drawn, it must be repaid in full (with interest accrued to the date of repayment) within 30 days of withdrawal. This right is offered as a matter of policy, not statutory obligation, as this is unregulated lending to a body corporate.

Early repayment

The company may repay early at any time. An early-settlement charge of up to 28 days' interest may apply; it is reduced or waived in many cases (including financial difficulty), and the exact amount, if any, is shown in the settlement figure we provide before you confirm. Interest accrues only for the days the principal is outstanding, so settling early still reduces the total cost.

Consultation of a database

We perform business credit reference checks (Experian Business, Creditsafe, Equifax Business). The fact and result of the check are recorded with the agency.

Right to a draft Business Loan Agreement

The company may request a draft of the Business Loan Agreement at any point before signing, free of charge.

5. Additional information in the case of distance marketing

Supervisory authority

This product is lending to a body corporate, which is outside FCA consumer-credit regulation (Articles 60B and 60L, FSMA RAO 2001), and is not regulated by the Financial Conduct Authority. The Financial Ombudsman Service does not cover this product. Credicorp operates an internal complaints procedure — see our Complaints document.

Language

The agreement and all communications are in English.

6. Offer terms

Where two or more agreement structures are affordable for your company on the same principal, we present them side-by-side as alternative offers so the director can pick. Each offer is its own Key Information Sheet (KIS): the figures above describe the structure you accepted.

- Each offer is shown with its own term, repayment cadence, total amount payable and (where helpful) an indicative APR. Each offer is independently affordable under our policy.
- You accept one offer; the others lapse automatically the moment you sign.
- Offers are valid for 14 days from issue. If none is accepted within 14 days the application is closed and a fresh affordability assessment is required for any future application.
- The 14-day right to withdraw applies to the offer you accepted (see the Adequate Explanations document for the full procedure). Withdrawing does not entitle you to take one of the lapsed alternative offers — if you want a different structure, contact us before signing.

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