TERMS

Website Terms and Conditions

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/**.

These terms govern your use of credicorp.co.uk. They are separate from any Business Loan Agreement you may enter into with us; the Business Loan Agreement governs the loan itself.

1. Who we are

credicorp.co.uk is operated by Credicorp Limited (Company No. 16093826). Registered office: Suite AU31848, 9 Skyport Drive, Harmondsworth, West Drayton UB7 0LB.

2. Acceptable use

- Do not use the site to commit or attempt fraud.
- Do not submit applications on behalf of a company you are not a director of.
- Do not attempt to access parts of the site you are not authorised to access.
- Do not attempt to overload, scrape, or reverse-engineer the site.

2A. Indemnity

You agree to indemnify us against any losses, costs, claims, or liabilities we incur as a result of your breach of section 2 (Acceptable use) or your misuse of the site, including any fraudulent or unauthorised use of your login credentials.

3. Accuracy

We make reasonable efforts to keep the information on the site accurate, but we do not guarantee it is free of errors. The signed Business Loan Agreement is the authoritative record of the terms of any loan; if there is any inconsistency between the site and the agreement, the agreement governs.

4. Intellectual property

All content on this site is owned by Credicorp Limited or our licensors. We grant you a personal, non-exclusive, non-transferable, revocable licence to view, print, or download extracts of the site for your own internal business use. This licence does not permit republication, commercial use, or use of our content to build or support a competing product or service.

5. Limitation of liability

(a) Nothing in these terms excludes or limits our liability for death, personal injury, fraud, or any other liability that cannot be excluded or limited under English law.

(b) Subject to clause 5(a), we exclude all liability for indirect or consequential loss, including loss of profit, revenue, business, contracts, anticipated savings, goodwill, or data, arising out of or in connection with your use of the site.

(c) Subject to clause 5(a), our total aggregate liability to you arising out of or in connection with your use of the site (as distinct from any Business Loan Agreement, which is governed by its own signed terms) is limited to £100.

5A. No warranty

The site is provided "as is" and "as available". We do not warrant that the site will be uninterrupted, error-free, secure, or free of viruses or other harmful code. To the extent permitted by English law, we exclude all warranties, conditions, and representations not expressly stated in these terms, whether implied by statute or otherwise.

6. Governing law and jurisdiction

These terms are governed by the laws of England and Wales. The courts of England and Wales have exclusive jurisdiction to settle any dispute arising out of or in connection with these terms or your use of the site.

7. Entire agreement

These terms, together with our Privacy Policy and Cookie Policy, set out the entire agreement between you and us in relation to your use of the site. You confirm that you have not relied on any statement, representation, or promise made on the site or elsewhere (including marketing material) in deciding to use the site or to apply for a loan. Where you enter into a Business Loan Agreement with us, the terms of that signed agreement alone govern the loan.

8. Suspension and termination

We may suspend or restrict your access to the site at any time, without notice, if we reasonably believe you have breached these terms or that your access poses a security risk. Suspending your site access does not affect your rights or obligations under any Business Loan Agreement, which are governed separately by that signed agreement.

9. Changes to these terms

We may update these terms from time to time to reflect changes to the site or applicable law. The version published on the site at the time of your use is the version that applies. Any change to these terms does not retrospectively affect a Business Loan Agreement you have already signed.

10. General

If any provision of these terms is found unenforceable, the remaining provisions continue in full force. We may transfer our rights and obligations under these terms to another organisation; this will not affect your rights. You may not transfer your rights or obligations under these terms without our written consent.

11. Third-party links

The site may contain links to third-party websites, including Open Banking providers. We do not control and are not responsible for the content, accuracy, or availability of any third-party website, and linking to it does not imply our endorsement.

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