POLICY

Vulnerability Policy

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UK direct lender	No personal guarantee	100% cost cap
Short-term business credit to limited companies & LLPs	We never ask a director to guarantee the company's borrowing	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/**.

If you are going through a hard time

Life happens. Illness, bereavement, a sudden change at work, caring for someone, a fragile bit of paperwork that should be simple but is not. If any of that is true for you, please tell us — and please do it sooner rather than later. The earlier we know, the more useful we can be.

There is no special status to apply for, no medical form to complete, no clever wording. A short message to us is enough.

What counts as vulnerability

The Financial Conduct Authority describes vulnerability in four broad ways. We use the same four — in plain English — so we are reading from the same script as your bank, your insurer and your utilities. You can have one of these going on, or several at once.

- Health: A physical illness, a mental-health condition, a disability, a cognitive impairment, a temporary injury after an accident. Anything that affects how you deal with things on a day-to-day basis.

- Life event: A bereavement, a divorce or separation, a job loss, the birth of a child with extra needs, a sudden caring responsibility, being a victim of fraud or domestic abuse. The things that knock the everyday off-course.
- Capability: A struggle with paperwork or numbers, English as a second language, a learning difficulty, a lack of confidence around money, or simply not having dealt with this kind of contract before. None of this is a failing — it just means we should slow down and explain.
- Resilience: A thin financial cushion, fluctuating income, dependence on a single contract or customer, low savings. Anything that means a small shock could become a big problem.

What we can do

When you tell us, this is the kind of thing we can offer — none of it costs anything and none of it changes the loan you signed for, unless we agree to it together:

- A payment freeze.: A short, agreed pause on payments while you sort things out. We will write to confirm exactly when payments restart and what the loan looks like after the pause.
- Alternative formats.: Larger print on letters and statements. Documents read aloud over the phone. Plain-English summaries of the longer ones. Whatever helps you read what we send.
- Your preferred communication channel.: If post is hard, email or in-portal works. If phone calls are difficult, we will not phone you. If a particular time of day is best, we will note that and stick to it.
- More patience on response times.: We will give you longer to come back to us. We will not chase, escalate or send the next stage of a letter until we are sure you have had the time you need.
- A named point of contact.: For ongoing situations we will give you a single name and a direct route, so you are not retelling the story from scratch each time.

How to tell us

There are several ways. All of them are equally good — please use whichever feels easiest:

- By phone.: Call us during office hours.
- By email.: Send an email to support@credicorp.co.uk. You do not need to use any special wording — a sentence or two is plenty.
- In the portal.: Sign in to the customer portal and open a support thread, or use the Additional Support Needs form.
- In writing.: Post a letter to Credicorp Limited, Suite AU31848, 9 Skyport Drive, Harmondsworth, West Drayton UB7 0LB. Mark the envelope "Customer Care" if you would like it routed straight to our care team.

Note: All four routes carry the same weight. The one you choose does not change how seriously we take the situation.

How we treat your information

- Confidential.: What you tell us about your circumstances stays inside Credicorp and is only used for the purpose you told us — to look after you better. It is not shared with credit reference agencies, with any related group company, or with anyone outside the firm unless the law specifically requires it.
- Only relevant staff.: Access to vulnerability information is restricted to the colleagues who need it to do their job — customer care, the credit officer assigned to your file, and anyone you have agreed should be involved. Every access is logged.

- Removed when you say so.: If your circumstances change and the support arrangement is no longer needed, tell us and we will remove the marker. We will not keep treating you differently after the reason has passed unless you want us to.
- No effect on the lending decision.: Vulnerability information is held for your benefit. It is not used to push the loan in any particular direction — it is used to make sure we deal with you in a way that fits your circumstances.

Useful free help

Outside of us, there are several UK charities that offer free, independent, confidential advice. The names below are well-established — please search for the charity name to reach them directly (we have deliberately not linked anywhere here so that you can be confident any link you find is the genuine charity, not a copy).

- StepChange Debt Charity: — free debt advice and managed plans. Search for the charity name "StepChange".
- Citizens Advice: — in-person, phone and online help with money, benefits, housing and consumer rights. Search for the charity name "Citizens Advice".
- Mental Health UK: — mental-health advice including a Mental Health & Money toolkit. Search for the charity name "Mental Health UK".
- MoneyHelper: — the UK government-backed money guidance service (formerly Money Advice Service). Search for "MoneyHelper".
- Samaritans: — free, confidential listening, twenty-four hours a day. Search for the charity name "Samaritans".

Note: How vulnerability affects the decisioning process is covered on our How We Lend page. The systems behind it are explained on Our Technology.

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