



30 May 2026

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## Data retention schedule

Reference: POL/RET/2026.1

Version 1.0 - last revised 25 May 2026

### What this is

A plain-English table of how long we keep different kinds of information about you, why we keep it for that long, and what your options are.

### The retention table

What	How long	Why
Drawn loan records (application, signed agreement, payments, statements)	7 years from final settlement	FCA / HMRC regulatory minimum (6 years) + 1-year safety margin for complaints
Declined applications	12 months from decline	Audit + fairness review window; sufficient for re-application analysis
Director identity documents (passport / licence images)	5 years from end of customer relationship	Money Laundering Regulations 2017
Open Banking transaction read	30 days from the read, then aggregates only	Minimisation; we retain only the signals derived for scoring
Behavioural telemetry (opted-in)	30-day rolling window for aggregates; 12 hours for anonymous traces	UK GDPR minimisation; consent-revocation deletes the lot
Audit log (every login, message, sign, payment, staff impersonation)	7 years from event	Regulatory + governance evidence
Marketing data (email + preferences)	Until you withdraw consent, or 24 months of inactivity, whichever is sooner	PECR + GDPR Article 21
Support / complaint tickets	6 years from resolution	Limitation Act period for related contractual disputes
Anonymised analytics (success rate, p95 latency, etc.)	Indefinite	Aggregate only; no individual identification possible

## Your right to ask for deletion

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UK GDPR Article 17 gives you a right to erasure ("the right to be forgotten") in defined circumstances. Where the law allows, we will delete the data we hold about you. Where the law requires retention (e.g. a drawn loan record), we will tell you so and explain the legal basis. To ask for deletion, write to [dpo@credicorp.co.uk](mailto:dpo@credicorp.co.uk) or follow the steps in the subject access request guide.

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