

Privacy Notice

Reference: UK GDPR / Data Protection Act 2018

This privacy notice describes how Credicorp Limited collects and processes personal data. Credicorp Limited is the data controller for the data described here. Our registered address is Suite 53c Unimix House, Abbey Road, London NW10 7TR; companies house number 16093826.

1. What we collect

- Identity: director's full name, date of birth, nationality, photo ID document.
- Contact: email, mobile telephone, home address (for the director, to verify identity).
- Financial: the company's UK business bank account sort code and account number, the company's credit file at our business.
- Transactional: applications submitted, loans taken, payments made and missed.
- Operational: IP address, device type and browser at signup, audit logs of important actions.

2. Why we collect it

- To enter into and perform the credit agreement with the borrower company (legal basis: contract).
- To meet anti-money-laundering obligations under the Money Laundering Regulations 2017 (legal basis: legal obligation).
- To prevent and detect fraud (legal basis: legitimate interest).
- To send service and operational messages about your application and loan (legal basis: contract).
- To send marketing emails about Credicorp products (legal basis: consent, opt-in at signup; you can withdraw at any time).

3. Who we share it with

- Business credit reference agencies - Experian Business, Creditsafe, Equifax Business. We share the company's identity and financial information.
- Payment processor - for the Direct Debit collection of repayments.
- Companies House and HMRC - for company verification and tax reporting.
- Identity verification provider - to corroborate the photo ID and the director's address.
- Our regulators and law enforcement - when required by law.

We do not sell personal data to third parties for marketing.

4. How long we keep it

We keep records for six years after the loan is settled (HMRC requirement) and then delete them. Marketing-only data is deleted when you withdraw consent.

5. Your rights

Under UK GDPR you have the right to access, correct, port and (in limited circumstances) erase the personal data we hold about you. You also have the right to object to processing based on legitimate interest. To exercise any of these rights, email privacy@credicorp.co.uk.

6. Complaints to the ICO

If you are not happy with how we have handled your data you can complain to the Information Commissioner's Office: ico.org.uk, 0303 123 1113.