



30 May 2026

Subject Access Requests (SARs)

Reference: POL/SAR/2026.1

Version 1.0 - last revised 25 May 2026

Your right under UK GDPR

Article 15 of the UK General Data Protection Regulation gives you the right to ask any organisation for a copy of the personal data they hold about you. This is called a Subject Access Request, or SAR. There is no charge for a standard request, and we will respond within 30 days.

How to make a SAR with Credicorp

You can submit a SAR in any of these ways:

- Online (fastest) - sign in to your portal, go to Settings -> Privacy -> Download my data, and click "Request my data". We email a downloadable JSON + PDF bundle once it is ready.
- Email - write to dpo@credicorp.co.uk with the subject line "Subject Access Request" and tell us who you are and what you would like.
- Post - Data Protection Officer, Credicorp Limited, address on our contact page.

What we will send you

For a complete SAR we will provide: every record we hold linked to your account (application, loan, payments, documents, messages, audit log, behavioural signals if any), the lawful bases on which we hold each, the categories of recipients we share it with, the retention period for each, and the source of any data not collected from you directly.

What we may withhold

There are some narrow exemptions in UK GDPR - for example, data that would identify a third party who has not consented to disclosure, or information protected by legal professional privilege. Where we apply an exemption, we will tell you which exemption applies and why.

How long it takes

The statutory time-limit is one calendar month. We can extend by a further two months for complex requests but only with an explanation. Most SARs at Credicorp are completed within five working days because the JSON export from the portal is automated.

If you are unhappy with the response

Raise a complaint through our feedback and complaints page. You also have the right to complain to the Information Commissioner's Office at ico.org.uk/concerns/.
ICO Registration No. ZC157682