

Audio Recording Notice

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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/.

Telephone calls to and from Credicorp Limited are recorded. This page explains what we record, why we record it, and how those recordings are handled. It should be read together with our Privacy Policy, which sets out in full how we collect, use and protect your personal information.

Why we record calls

We record calls so that we can:

- keep an accurate record of what was discussed and agreed;
- train our staff and monitor the quality of our service;
- confirm instructions, payment arrangements and other important decisions;
- help prevent and detect fraud, and protect both you and our staff;
- meet our regulatory and legal obligations.

Note: The lawful bases we rely on for recording — and for everything else we do with your data — are explained in the Privacy Policy.

What we record

A recording captures the conversation itself, along with the date, time and duration of the call. It does not capture full payment card numbers — where a card payment is taken, recording is paused or that portion is masked. Recordings are personal information, and we handle them with the same care as every other category of data described in our Privacy Policy.

Your consent

You are told at the start of a call that it is being recorded. If you would prefer not to be recorded, please let the adviser know and we will offer an alternative way to deal with your enquiry, such as email or post. Choosing not to be recorded will not affect the service you receive.

How recordings are stored and who can access them

Recordings are stored securely and access is restricted to authorised staff who need them for the purposes set out above. We do not sell recordings or share them for marketing. Where we use trusted service providers to host or process recordings, they act on our instructions only — the categories of recipient are listed in our Privacy Policy.

How long we keep recordings

We keep call recordings only for as long as we need them for the purposes above, and to meet our legal and regulatory obligations, after which they are securely deleted. The specific retention periods we apply are set out in the retention section of our Privacy Policy.

Your rights, including access to recordings

You have the right to ask for a copy of a recording of a call you took part in, and you have a number of other rights over your personal data. To request a recording, or to exercise any of your data rights, please see the "Your rights" section of our Privacy Policy or contact our privacy team at privacy@credicorp.co.uk.

Questions about call recording?

If anything on this page is unclear, our team is happy to help. You can read the full Privacy Policy, visit our Support page, or get in touch with us.

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