PROCEDURE

Complaints Procedure

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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/**.

We are sorry to hear you have something to complain about. We take complaints seriously: they are the most important signal we get for how to improve.

0.1 This Complaints Procedure is a voluntary policy, not part of your Credit Agreement. If anything in this procedure appears to conflict with your Credit Agreement or our other legal documents, the Credit Agreement and those documents take priority.

How to complain

- **By email:** complaints@credicorp.co.uk
- **By post:** Complaints, Credicorp Limited, Suite AU31848, 9 Skyport Drive, Harmondsworth, West Drayton UB7 0LB
- **From the customer portal:** use the "Help & support" tab and tick "This is a complaint".
- **By telephone:** any time during office hours.

1.5 Please give us accurate and complete information about your complaint, including any relevant documents. We may ask you for more information during our investigation, and our response time may extend if we are waiting on information only you can provide.

What we will do

1. **Acknowledge.** We will acknowledge your complaint in writing within 3 working days.
2. **Investigate.** A staff member who is not the person who handled the original transaction will investigate.
3. **Substantive response.** We aim to provide a final written response within 8 weeks of the complaint being received. If we cannot, we will write to you to explain why and tell you when we expect to be able to.
4. **Resolution.** If we agree we have done something wrong, we will say so, fix it, and where appropriate compensate you. If we disagree, we will explain why in plain English.

2.5 Raising a complaint does not suspend or vary your obligations under your Credit Agreement. Payments remain due as scheduled while we investigate, unless we agree in writing to a different arrangement.

4.1 Where we agree compensation is appropriate, it is limited to the direct financial loss you can show was caused by our error. It does not extend to indirect or consequential loss, loss of profit, or loss of business opportunity. Agreeing to pay compensation is not an admission that we are liable for any wider claim.

Escalation

Because this product is lending to a body corporate, which is outside FCA consumer-credit regulation (Articles 60B and 60L, FSMA RAO 2001), the Financial Ombudsman Service does not have jurisdiction over complaints about it. If you are not satisfied with our final response, the next escalation is the courts. We strongly prefer to resolve disputes without litigation — please ask if you would like to mediate.

3.4 Nothing said or offered by us during the handling of a complaint, including any apology, goodwill gesture, or offer to mediate, varies your Credit Agreement or waives any of our rights under it, unless we confirm the variation to you in writing signed by an authorised signatory.

Complaints we receive

5.1 We currently publish anonymised quarterly complaint volumes on our About Us page so prospective customers can see the rate and nature of complaints we receive. We may vary the format, frequency, or location of this publication from time to time; doing so does not affect any complaint or its outcome. We also use the data internally to drive process changes.

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