CrediCorp

SCHEDULE

Data Retention Schedule

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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

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
AI scan results — ID authenticity signal, confidence score, and extracted document fields (name, date of birth, document number, expiry)	5 years from end of customer relationship	Tied to director identity document retention (Money Laundering Regulations 2017); fields used for AML audit trail

What	How long	Why
AI bank statement parse results — extracted income signals, affordability summary, and anomaly flags	7 years from final settlement (or 12 months from decline for declined applications)	Affordability audit trail; aligns with loan record retention minimum
Anonymised analytics (success rate, p95 latency, etc.)	Indefinite	Aggregate only; no individual identification possible

Your right to ask for deletion

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 or follow the steps in the subject access request guide.

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/**.