

PCI DSS 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

Keeping your company's payment details safe is a basic responsibility. This statement explains how we handle that data and the standards we hold ourselves and our providers to.

How repayments are taken

Repayments are collected by **Direct Debit** from the company's nominated UK business bank account, under the BACS Direct Debit Guarantee. We hold the sort code and account number needed to set up the mandate; we do not need or store full payment-card numbers to run a Direct Debit.

If a card payment is offered

Where a card payment is offered, it is processed by a **PCI-DSS compliant payment provider**. Card details are entered directly with that provider; full card numbers are not stored on our systems. This keeps our card-data environment to the smallest possible scope.

Our card payment provider is **Stripe**. For how we follow Stripe's Restricted-Businesses and acceptable-use rules, and how your right to dispute a card charge with your bank works alongside our own complaints process, see our [Stripe Acceptable-Use Adherence Statement](#).

How we protect data

- Data is encrypted in transit (HTTPS/TLS) across the site, the customer portal and the staff workspace.
- Access to customer financial data is limited to staff who need it for their role, and important actions are recorded in an audit log.
- Bank-statement data shared for affordability is used only for that assessment and retained under the retention rules in our Privacy Notice.
- We do not sell payment or personal data.

Reporting a security concern

If you believe any payment or account data has been exposed, contact us immediately at security@credicorp.co.uk so we can investigate. You can also raise a concern through our Complaints Procedure.

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/.