

Stripe Acceptable Use Policy

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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

This statement explains how Credicorp Limited uses Stripe to process card payments, the rules we follow as a business that uses Stripe, and what it means for your rights when you pay us by card.

1. Who does what

Credicorp Limited

Your lender. We decide whether to lend, set the loan terms and pay the loan to your company's bank account. The loan itself is paid out by bank transfer and does **not** go through Stripe.

Stripe

Our card payment processor (Stripe Payments UK Limited and its affiliated companies). Where you choose to pay us by card, the payment is processed by Stripe. Card details are entered directly with Stripe through its hosted payment pages — full card numbers are never stored on Credicorp's systems. See our [Payment Security \(PCI-DSS\) Statement](#) for how card and bank-account data is protected.

Your bank or card issuer

The bank or provider of the card you use. They keep their own protections over the payment, including the right to dispute a charge — see section 4.

2. We operate within Stripe's rules

Businesses that accept card payments through Stripe agree to Stripe's Services Agreement, which includes a Restricted-Businesses list and acceptable-use commitments. Credicorp Limited:

- operates within Stripe's Restricted-Businesses policy and its acceptable-use commitments;
- does not lend, and does not take card payments, for any purpose on Stripe's prohibited-use list;
- lends only to UK incorporated bodies corporate for genuine business purposes — we do not offer consumer credit, and we do not lend for any unlawful or prohibited purpose;
- keeps card payments within the smallest possible data scope by using Stripe's hosted payment flows, so raw card data never touches our servers.

3. What card payments are used for

Where it is offered, a card payment is an optional way to make or settle a repayment on an existing loan. Routine scheduled repayments are normally collected by Direct Debit from the company's nominated UK business bank account under the BACS Direct Debit Guarantee — see our [Direct Debit Guarantee & Payment Authority](#). Paying by card is an additional convenience, not the default collection method.

4. Your right to dispute a card charge is preserved

Paying us by card does not remove any of the protections your bank or card issuer gives you. If you believe a card payment to Credicorp was taken in error, was for the wrong amount, or was not authorised, you can do either or both of the following:

- **Ask your bank or card issuer to dispute the charge** (often called a “chargeback”). That right belongs to you under your card scheme and bank and is not affected by anything in this statement or in your loan agreement.
- **Raise it with us directly** through our complaints process at the same time. The two are not mutually exclusive, and telling us is usually the quickest way to put right a genuine error.

We will never ask you to give up a card-issuer dispute right as a condition of using our service.

5. How to raise a payment-related complaint

If something has gone wrong with a payment — a collection you did not expect, a payment that failed, or a charge you do not recognise — please tell us as soon as you can:

- by email to complaints@credicorp.co.uk;
- from the customer portal, using the “Help & support” tab and ticking “This is a complaint”;
- by post to our registered office.

Our full procedure, timescales and escalation route are in our [Complaints Procedure](#). Because this is unregulated lending to a body corporate, the Financial Ombudsman Service does not cover complaints about the loan itself; that does not affect the separate card-issuer dispute rights described in section 4.

6. Related documents

- [Payment Security \(PCI-DSS\) Statement](#) — how payment and bank-account data is kept safe.
- [Direct Debit Guarantee & Payment Authority](#) — how scheduled repayments are collected.
- [Complaints Procedure](#) — how to complain and what happens next.

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/.