

Whistleblowing 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

Credicorp Limited operates a whistleblowing policy aligned with the Public Interest Disclosure Act 1998 (PIDA). This policy applies to anyone connected with Credicorp — colleagues, contractors, suppliers, customers, brokers and members of the public — who has a reasonable belief that something inside the firm is wrong.

1. What you can raise

You can raise a concern about any conduct that:

- breaks the law, including criminal offences, regulatory rules or human-rights protections;
- endangers a person's health or safety;
- damages the environment;
- involves financial misconduct (fraud, bribery, mis-selling, market abuse);
- causes a miscarriage of justice; or
- is being deliberately concealed.

You do not need to prove the concern is true. PIDA protection applies as long as you have a reasonable belief and are reporting in good faith.

2. How to raise a concern

We strongly prefer concerns to be raised internally so we can deal with them quickly:

- **Confidential email:** whistleblowing@credicorp.co.uk. This inbox is monitored by the Compliance Officer and a non-executive (where one is appointed).
- **Post:** marked "Confidential — Whistleblowing", addressed to the Compliance Officer at {{ registered_address }}.
- **Verbal:** any colleague can ask for a confidential meeting with the Compliance Officer. We will take a contemporaneous note and share it with you for sign-off.

You may report anonymously, although it limits what we can come back to you with. If you give your name we will treat it confidentially unless we are required by law to disclose it.

3. External routes — prescribed persons

You may also report directly to a prescribed person under PIDA. For financial-services concerns about us, the relevant prescribed person is the Financial Conduct Authority (whistleblowing@fca.org.uk). For data-protection concerns, the Information Commissioner's Office (icocasework@ico.org.uk).

4. Your protection

It is unlawful for an employer to detriment a worker because of a PIDA-protected disclosure. Credicorp goes further: we will not allow any retaliation against anyone who raises a concern under this policy in good faith — including customers, brokers and external parties. Any colleague found to have retaliated faces disciplinary action up to and including dismissal.

5. What we do with what you report

The Compliance Officer triages the report within 5 business days and decides the right route: internal investigation, referral to legal, referral to a regulator, or no further action. Where you have given your name we acknowledge receipt, give you an investigation reference, and update you on outcome (subject to legal confidentiality of any third parties).

This policy was last reviewed in {{ updated }}.

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/.