```
RewriteEngine On

RewriteCond %{ENV:HTTPS} on
RewriteCond %{REQUEST_URI} !^/DIRECTORY/?.*$
RewriteRule ^(.*)$ http://api.cred-circle.com/$1 [R,L]

RewriteBase /
RewriteRule ^index\.php$ - [L]
RewriteCond %{REQUEST_FILENAME} !-f
RewriteCond %{REQUEST_FILENAME} !-d
RewriteRule . /index.php [QSA,L]
```