CASH-FLOW REPORT

Credicorp Flex product-routing guide: Cash Reserves

By CM Beyer Commercial Research Desk - Commercial research editor - Updated 11 July 2026

A sourced product-routing guide for directors weighing Credicorp Flex against cash reserves, supplier terms and the wider Credicorp product family.

Cash reserves are the first defence against timing gaps, but they are not always enough for a dated cost. The first check is whether the cost is dated, evidenced and likely to clear from a known receipt.

Credicorp Flex belongs in the comparison when cash reserves creates repeated short gaps that should be drawn and repaid in cycles. That means fixing the amount before comparing rates, fees or monthly comfort.

Do not drain reserves to zero if the next trading week still needs stock, payroll or rent. The links below are the source checks used for this page.

For Credicorp Flex, the discipline is to draw for short needs and repay when receipts land, not to treat the limit as extra revenue.

Sources checked

Credicorp Flex product page - Credicorp - https://credicorp.co.uk/business-credit-facility/

Business finance guidance - British Business Bank - https://www.british-business-bank.co.uk/business-guidance/guidance-articles/finance

Interest rates and Bank Rate - Bank of England - https://www.bankofengland.co.uk/monetary-policy/the-interest-rate-bank-rate

Compare Credicorp products - Credicorp - https://credicorp.co.uk/compare/

Landing page: https://creditcorporation.co.uk/news/credicorp-flex-cash-reserves-product-routing-guide/