

PRODUCT REPORT

Credicorp Flex product-routing guide: Customer Concentration

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.

One large customer can make revenue look strong while cash risk is concentrated in one receipt. 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 customer concentration creates repeated short gaps that should be drawn and repaid in cycles. That means fixing the amount before comparing rates, fees or monthly comfort.

Stress-test the plan without the largest receipt before deciding how much to draw. 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/>

Small Business Finance Markets Report 2026 - British Business Bank - <https://www.british-business-bank.co.uk/about/research-and-publications/small-business-finance-markets-report-2026>

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

Late commercial payments: charging interest and debt recovery - GOV.UK - <https://www.gov.uk/late-commercial-payments-interest-debt-recovery/charging-interest-commercial-debt>

Landing page: <https://creditcorporation.co.uk/news/credicorp-flex-customer-concentration-product-routing-guide/>