

Credicorp Flex risk note: Late-payment Escalation

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

A sourced risk note for directors weighing Credicorp Flex against cash reserves, supplier terms and the wider Credicorp product family.

Late customers create a finance question only after the company has also checked its right to chase and escalate. Approval is never the point by itself; the useful test is whether the company can repay without creating the next gap.

Credicorp Flex belongs in the comparison when late-payment escalation creates repeated short gaps that should be drawn and repaid in cycles. If the same pressure repeats, pause and compare terms, reserves or a facility before using a one-off fix.

Do not borrow on optimism. Chase the debt, document the expected date and price the fallback. The external links keep the page anchored to public material rather than sales copy.

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/>

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

Small Business Commissioner interest calculator - Office of the Small Business Commissioner - <https://www.smallbusinesscommissioner.gov.uk/help-and-guidance/interest-calculator/>

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

Landing page: <https://creditcorporation.co.uk/news/credicorp-flex-late-payment-escalation-risk-note/>