

Credicorp Flex director note: Open Banking Consent

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

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

Open Banking evidence can make cash-flow checks clearer, but consent and data use still need to be understood. Treat the borrowing as a job to be done, not as extra revenue.

Credicorp Flex belongs in the comparison when open banking consent creates repeated short gaps that should be drawn and repaid in cycles. Compare the pounds repaid against the cost of waiting, delaying the supplier or missing the trade.

Only use read-only consent that the business understands and can revoke. The citations make the route auditable without copying source text.

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/>

Open banking for businesses - Open Banking Limited - <https://www.openbanking.org.uk/>

Open banking and open finance - Financial Conduct Authority - <https://www.fca.org.uk/firms/open-banking-open-finance>

Advice for small and medium organisations - Information Commissioner's Office - <https://ico.org.uk/for-organisations/advice-for-small-organisations/>

Landing page: <https://creditcorporation.co.uk/news/credicorp-flex-open-banking-consent-director-note/>