

Credicorp Flex director note: Payroll Timing

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.

Payroll has a fixed date, while customer receipts and PAYE cash planning can move around it. Treat the borrowing as a job to be done, not as extra revenue.

Credicorp Flex belongs in the comparison when payroll timing 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.

Repeated payroll borrowing is a warning sign. Check margin, payment terms and staffing model. 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/>

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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/>

Landing page: <https://creditcorporation.co.uk/news/credicorp-flex-payroll-timing-director-note/>