

PRODUCT REPORT

Credicorp Flex checklist: Trade Credit

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

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

Trade credit is useful only when the company can meet the terms it accepts. A director should separate timing pressure from a weaker margin before choosing any finance route.

Credicorp Flex belongs in the comparison when trade credit creates repeated short gaps that should be drawn and repaid in cycles. The product fit comes from the shape of the cost, not from the page label.

Do not turn every supplier into a lender. Compare the cost of credit, late payment and a formal facility. Recheck the linked product and public-source pages before relying on the note.

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-trade-credit-checklist/>