

## PRODUCT REPORT

# Credicorp Flex product-routing guide: Trade Credit

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.

Trade credit is useful only when the company can meet the terms it accepts. 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 trade credit creates repeated short gaps that should be drawn and repaid in cycles. That means fixing the amount before comparing rates, fees or monthly comfort.

Do not turn every supplier into a lender. Compare the cost of credit, late payment and a formal facility. 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/>

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-product-routing-guide/>