

PRODUCT REPORT

Credicorp Flex risk note: Trade Credit

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.

Trade credit is useful only when the company can meet the terms it accepts. 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 trade credit 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 turn every supplier into a lender. Compare the cost of credit, late payment and a formal facility. 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-trade-credit-risk-note/>