

# Credicorp Flex report: revolving facility versus overdraft

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

A source-backed comparison note for directors weighing Flex against an overdraft-style buffer.

A business may need a buffer more than a single fixed loan. Approval is never the point by itself; the useful test is whether the company can repay without creating the next gap.

Credicorp Flex should be compared where cash gaps repeat but are still short and controlled. If the same pressure repeats, pause and compare terms, reserves or a facility before using a one-off fix.

Compare total pounds paid, not just the label. A lower-looking rate can cost more over a longer draw. 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/>

Business finance guidance - British Business Bank - <https://www.british-business-bank.co.uk/business-guidance/guidance-articles/finance>

Interest rates and Bank Rate - Bank of England - <https://www.bankofengland.co.uk/monetary-policy/the-interest-rate-bank-rate>

Landing page: <https://creditcorporation.co.uk/news/credicorp-flex-vs-overdraft-report/>