

CASH-FLOW REPORT

Credicorp Loan plain-English explainer: Late-payment Escalation

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

A sourced plain-English explainer for directors weighing Credicorp Loan against cash reserves, supplier terms and the wider Credicorp product family.

Late customers create a finance question only after the company has also checked its right to chase and escalate. Treat the borrowing as a job to be done, not as extra revenue.

Credicorp Loan belongs in the comparison when late-payment escalation creates one fixed, dated funding need rather than an open-ended buffer. Compare the pounds repaid against the cost of waiting, delaying the supplier or missing the trade.

Do not borrow on optimism. Chase the debt, document the expected date and price the fallback. The citations make the route auditable without copying source text.

For Credicorp Loan, keep the amount fixed and the exit date visible. If either keeps moving, compare Flex before committing.

Sources checked

Credicorp Loan product page - Credicorp - <https://credicorp.co.uk/business-loans/>

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-loan-late-payment-escalation-plain-english-explainer/>