

# Credicorp Loan comparison: Payroll Timing

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

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

Payroll has a fixed date, while customer receipts and PAYE cash planning can move around it. The decision is easier when the company writes down the invoice, the date and the repayment source.

Credicorp Loan belongs in the comparison when payroll timing creates one fixed, dated funding need rather than an open-ended buffer. A clean use case has a specific cost, a specific business purpose and a specific repayment source.

Repeated payroll borrowing is a warning sign. Check margin, payment terms and staffing model. The sources below show the rule, product page or public register behind the point.

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/>

Running payroll: paying HMRC - GOV.UK - <https://www.gov.uk/running-payroll/paying-hmrc>

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/>

Landing page: <https://creditcorporation.co.uk/news/credicorp-loan-payroll-timing-comparison/>