

PRODUCT REPORT

Credicorp Loan plain-English explainer: Trade Credit

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.

Trade credit is useful only when the company can meet the terms it accepts. Treat the borrowing as a job to be done, not as extra revenue.

Credicorp Loan belongs in the comparison when trade credit 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 turn every supplier into a lender. Compare the cost of credit, late payment and a formal facility. 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-trade-credit-plain-english-explainer/>