

PRODUCT REPORT

Credicorp Loan source note: Trade Credit

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

A sourced source note 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. Approval is never the point by itself; the useful test is whether the company can repay without creating the next gap.

Credicorp Loan belongs in the comparison when trade credit creates one fixed, dated funding need rather than an open-ended buffer. 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 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-source-note/>