INDUSTRY RESEARCH

Credicorp product comparison: Cash Reserves director note

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

A sourced director note for comparing Credicorp Loan, Credicorp Flex and Credicorp Slice when cash reserves affects cash flow.

Cash reserves are the first defence against timing gaps, but they are not always enough for a dated cost. Treat the borrowing as a job to be done, not as extra revenue.

Use the product comparison route when the company is still choosing between a fixed loan, a revolving facility and splitting one invoice. Compare the pounds repaid against the cost of waiting, delaying the supplier or missing the trade.

Do not drain reserves to zero if the next trading week still needs stock, payroll or rent. The citations make the route auditable without copying source text.

For the product comparison route, decide what shape the pressure has first: one dated gap, repeated draw-and-repay pressure, or one invoice to split.

Sources checked

Compare Credicorp products - Credicorp - https://credicorp.co.uk/compare/

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/product-comparison-cash-reserves-director-note/