INDUSTRY RESEARCH

Credicorp product comparison: Late-payment Escalation 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 late-payment escalation affects cash flow.

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.

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 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 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/

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/product-comparison-late-payment-escalation-director-note/