

Credicorp product comparison: Payroll Timing risk note

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A sourced risk note for comparing Credicorp Loan, Credicorp Flex and Credicorp Slice when payroll timing affects cash flow.

Payroll has a fixed date, while customer receipts and PAYE cash planning can move around it. Approval is never the point by itself; the useful test is whether the company can repay without creating the next gap.

Use the product comparison route when the company is still choosing between a fixed loan, a revolving facility and splitting one invoice. If the same pressure repeats, pause and compare terms, reserves or a facility before using a one-off fix.

Repeated payroll borrowing is a warning sign. Check margin, payment terms and staffing model. The external links keep the page anchored to public material rather than sales copy.

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/>

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/product-comparison-payroll-timing-risk-note/>