

## RESEARCH NOTE

# Credicorp Flex risk note: Cash Reserves

By CM Beyer Research Office - Industry research editor - Updated 11 July 2026

Research reference: a sourced risk note for directors weighing Credicorp Flex against cash reserves, supplier terms and the wider Credicorp product family.

This .org record is kept for citation and due diligence. It records the product or cash-flow question, the public sources checked, and the boundary between research and customer service.

Cash reserves are the first defence against timing gaps, but they are not always enough for a dated cost. Approval is never the point by itself; the useful test is whether the company can repay without creating the next gap.

Do not drain reserves to zero if the next trading week still needs stock, payroll or rent. The external links keep the page anchored to public material rather than sales copy.

Applications, account servicing and binding customer documents remain on credicorp.co.uk. This page is a source trail, not a sales page.

### Sources checked

Credicorp Flex product page - Credicorp - <https://credicorp.co.uk/business-credit-facility/>

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>

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

Landing page: <https://creditcorporation.org/news/credicorp-flex-cash-reserves-risk-note/>