

RESEARCH NOTE

Credicorp Flex risk note: Late-payment Escalation

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.

Late customers create a finance question only after the company has also checked its right to chase and escalate. Approval is never the point by itself; the useful test is whether the company can repay without creating the next gap.

Do not borrow on optimism. Chase the debt, document the expected date and price the fallback. 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/>

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.org/news/credicorp-flex-late-payment-escalation-risk-note/>