

RESEARCH NOTE

Credicorp Flex director note: Payroll Timing

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

Research reference: a sourced director 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.

Payroll has a fixed date, while customer receipts and PAYE cash planning can move around it. Treat the borrowing as a job to be done, not as extra revenue.

Repeated payroll borrowing is a warning sign. Check margin, payment terms and staffing model. The citations make the route auditable without copying source text.

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/>

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.org/news/credicorp-flex-payroll-timing-director-note/>