

## RESEARCH NOTE

# Credicorp Flex risk note: Trade Credit

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.

Trade credit is useful only when the company can meet the terms it accepts. Approval is never the point by itself; the useful test is whether the company can repay without creating the next gap.

Do not turn every supplier into a lender. Compare the cost of credit, late payment and a formal facility. 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-trade-credit-risk-note/>