

RESEARCH NOTE

Credicorp Flex report: revolving facility versus overdraft

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

Research reference: a source-backed comparison note for directors weighing Flex against an overdraft-style buffer.

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.

A business may need a buffer more than a single fixed loan. Approval is never the point by itself; the useful test is whether the company can repay without creating the next gap.

Compare total pounds paid, not just the label. A lower-looking rate can cost more over a longer draw. 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>

Landing page: <https://creditcorporation.org/news/credicorp-flex-vs-overdraft-report/>