

RESEARCH NOTE

Credicorp Loan plain-English explainer: Late-payment Escalation

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

Research reference: a sourced plain-English explainer for directors weighing Credicorp Loan 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. Treat the borrowing as a job to be done, not as extra revenue.

Do not borrow on optimism. Chase the debt, document the expected date and price the fallback. 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 Loan product page - Credicorp - <https://credicorp.co.uk/business-loans/>

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-loan-late-payment-escalation-plain-english-explainer/>