



## PRESS RELEASE

### **CMF to file charges against entities offering loans online for alleged fraud**

- *Claiming to be supervised by the Commission, three loan offerors request advance payments from people applying for loans that are never materialized. They will be reported to the Public Prosecutor's Office.*

**December 4, 2023** — The Financial Market Commission (CMF) alerts the public about a series of entities offering loans that are neither supervised by the Commission nor registered in its rolls.

According to information gathered by the CMF's Investigation Unit, these entities claim to be supervised by the Commission. They offer loans through their websites while requesting advance payments from applicants. After making said advance payments, applicants never receive the agreed funds.

Therefore, the CMF will file charges against any responsible parties before the Public Prosecutor's Office for alleged fraud. The identified entities are:

- **Servicios Financieros Cooperativa Credisof**, which operates through a Facebook profile (facebook dot com slash people slash Servicio dash Financiero slash 100095290485250).
- **Previcoop** (hosted at provicoop dot info).
- **Penta Fondos** (hosted at pentafondos dot com).

### **Recommendations**

- **The CMF does not make payments of any kind to natural persons other than for services rendered to the Commission.** Should you receive an email claiming to be from the CMF and asking you to access a link or provide your bank details, it is false.
- **The CMF does not offer insurance policies of any kind**, much less against "fraudulent purchases," nor does it request banking records.
- **Fraudulent entities use bank accounts belonging to natural persons** to collect money from their scams. This is an important sign to avoid being conned.
- Checking, vista, or RUT accounts are strictly personal and must not be made available to third parties to receive funds from unknown origins. **Anyone who**

**provides their bank account to third parties who commit a crime may be subject to criminal penalties.**

- Use popular Internet search engines **to find any complaints or negative feedback about companies** through their name, their directors, and the products being considered for investment.

The Commission also reminds the public of [its special alerts page](#) for investors, policyholders, and banking customers available on the CMF website. Interested parties can verify here whether an entity or person offering financial products or services is supervised by the Commission; review alerts issued by the CMF and other foreign regulators on unregulated entities or activities; and get important advice on how these scams operate.

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**Area of Communications, Education & Image — Financial Market Commission (CMF)**

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