



PRESS RELEASE

The CMF denounces and alerts alleged crimes of fraud and usury by entities offering loans

For the alleged crimes of fraud, three websites that falsely claim to be regulated by the CMF have been reported, as they request upfront payments to access loans that are not subsequently provided. Additionally, the CMF will submit evidence to the Public Prosecutor's Office for the alleged crime of usury against four applications that can be downloaded through Google Play and other internet portals.

March 19, 2024 - The Financial Market Commission (CMF) warns users and the public about a series of entities offering loans that are not regulated or registered in the CMF records.

Regarding those offering loans through websites, according to information gathered by the Investigation Unit, these are entities that, while appearing to be supervised by the CMF, are neither registered nor authorized by the Commission. They request upfront payments from individuals applying for a loan, which are subsequently not delivered as agreed.

For this reason, the CMF will file complaints with the Public Prosecutor's Office against those responsible for the alleged crimes of fraud, targeting the following entities:

1. <https://financierapopularcl.info/> (Popular Financial)
2. <https://cooperativacrediticia.com/> and <https://www.capual.online> (Both claiming to be associated with the Capual Cooperative)
3. An entity operating through WhatsApp, falsely claiming to be affiliated with Administradora ECLA S.A.

Additionally, the CMF informs that a complaint will be filed **for the alleged crime of usury** in granting loans with an interest rate higher than the Maximum Conventional Rate (MCR), against the following applications (Apps):

- **Cash Fácil or Fácil Cash**
- **Crédito Confiable**
- **Rayo Crédito**
- **Fácil Soles**

These apps can be downloaded through Google Play and other internet portals.

Furthermore, it is communicated that the apps **Tifi Moni and Luca**, available for download on Google Play, are not regulated by the CMF.

Additionally, the CMF will file a complaint with the Public Prosecutor's Office against those responsible for a fraudulent debt collection company named **COBRAPRE**, for the alleged crime of fraud.

The CMF will also file a complaint against those responsible for **Multigarantía S.A.G.R** for the crime of fraud, as it falsely claims to be a Reciprocal Guarantee Corporation (SAGR) without being registered with the CMF in accordance with articles 17 and 18 of Law No. 20,179, to carry out such business.

Recommendations to the public:

- **The CMF does NOT make payments of any kind to natural persons** other than for services rendered to the CMF. Therefore, if you receive an email claiming to be from the CMF asking you to click on a link or provide your bank details to receive a payment, **you should know that the email is fake.**
- **The CMF does NOT issue any type of insurance**, particularly not "against fraudulent purchases," nor does it request bank information.
- Fraudulent entities use personal current accounts to receive money from the scams they carry out. This is an important warning sign to avoid falling for such scams.
- Current accounts, savings accounts, or RUT (tax identification number) accounts are personal and should not be lent to third parties to receive money of unknown origin. **Lending a current account, savings account, or RUT to third parties to commit a crime can result in criminal liability for the account owner.**
- On the Citizens [Alerts website](#), interested parties can verify if a company or individual offering loans or financial services is regulated, review alerts already issued by the CMF and other foreign regulators regarding unregulated entities or activities, and find important advice on how these scams operate.

Communications, Education & Image Area - Financial Market Commission (CMF)

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