

CMF establishes duty of prior information for traditional financial providers authorized to provide Fintech services

- *The regulation sets forth the obligation of reporting the provision of services included in Law No. 21,521 (the Fintech Act) to the CMF before they start.*

February 10, 2026 — The Financial Market Commission (CMF) issued yesterday [General Rule No. 559](#), which amends General Rule No. 502 to precise the duty of information applicable to traditional financial providers authorized to offer services regulated by the Fintech Act without being enrolled in the Registry of Financial Services Providers. They must inform the CMF about the start of such service provisions.

Accordingly, the following entities are required to report the corresponding start through the CMF Supervisa platform and precisely indicate which services they will begin providing.

Entity Type	Fintech Act Services
Securities Intermediaries	<ul style="list-style-type: none">• Crowdfunding Platforms.• Alternate Transaction Systems.• Order Rerouting.• Intermediation of Financial Instruments.• Investment Advisory.• Custody of Financial Instruments.
Commodity Exchange Brokers	<ul style="list-style-type: none">• Crowdfunding Platforms.• Alternate Transaction Systems.• Order Rerouting.• Intermediation of Financial Instruments.• Investment Advisory.• Custody of Financial Instruments.
Commodity Exchanges	<ul style="list-style-type: none">• Crowdfunding Platforms.• Alternate Transaction Systems.

	<ul style="list-style-type: none"> • Custody of Financial Instruments.
General Fund Managers	<ul style="list-style-type: none"> • Order Rerouting. • Investment Advisory.
Portfolio Managers	<ul style="list-style-type: none"> • Investment Advisory.
Insurance and Reinsurance Companies	<ul style="list-style-type: none"> • Investment Advisory.
Risk Rating Entities	<ul style="list-style-type: none"> • Credit Advisory.
Securities Deposit and Custody Entities	<ul style="list-style-type: none"> • Custody of Financial Instruments.

Parties who currently provide any of the services described in the regulation must fulfill their duty to inform no later than April 30, 2026.

Banking Sector Application

As for banks, their provision of services stated in Article 5, Number 7, Section 2 of the Fintech Act shall be subject to specific regulations issued by the CMF for this purpose. Banks may not provide these services until said regulations are issued — unless they are services authorized by legislation prior to the Fintech Act.

Details of General Rule No. 559 are available in the [Regulations section](#) of the CMF website.

Communication & Image Area — Financial Market Commission (CMF)

Contact: prensa@cmfchile.cl | [Press Room](#) | [Subscribe to Relevant CMF Information](#)