

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

Claiming to be supervised by the CMF, these entities requested advance payments from people interested in applying for a loan. They were reported to the Public Prosecutor's Office.

October 8, 2026 — The Financial Market Commission (CMF) alerts the public about three entities offering loans through their websites.

According to information gathered by the CMF's Investigation Unit, said entities mislead individuals interested in obtaining loans by requesting advance payments as a precondition for disbursing the requested funds, which the victims ultimately do not receive.

Therefore, the CMF filed a complaint before the Public Prosecutor's Office for alleged fraud against any parties responsible for the following entities:

1. **Tú Crédito Mutuo**, which operates through the [tucredimutuo dot com](http://tucredimutuo.com) website.
2. **Crédito Centa**, which operates through the [prestamo dot creditocenta dot com slash login](http://prestamo.creditocenta.com/login) website.
3. **Terra Capital Financiera**, an impersonator of Tierra Capital Administradora de Fondos de Inversión S.A. which operates through the [terracapitalsas dot online](http://terracapitalsas.com/online) and [wa dot me slash terracap112](http://wa.me/terracap112) websites.

The CMF also reminds the public about the [Citizen Alerts Page](#) available on its website. Interested parties can verify here whether an entity or person offering financial products or services is supervised by the CMF; check alerts issued by the CMF and other foreign regulators on unregulated entities or activities; and other important advice for the protection of investors, policyholders, and financial clients.

Communications Area — Financial Market Commission (CMF)

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