

CMF to file charges against entities offering loans for alleged fraud

- *The Commission reported to the Public Prosecutor's Office five websites which, pretending to be regulated, request advanced payments to access loans that never materialize.*
- *Charges will also be filed for alleged usury against an app downloadable from websites and offers loans with interest exceeding the Maximum Conventional Rate.*

May 28, 2024 — 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:

- **Cooperativa Pactual, which pretends to be part of Grupo Pactual** (cooperativapactual dot cl).
- An impersonator of Indiver S.A. which uses the **indiverfinanciera dot com** domain.
- **Administradora Zeus Capital S.A.** (zeuscapital dot lat).
- An impersonator of Administradora V&V S.A. which uses the **vyvadministradora dot com** domain.
- **Aktivo Coop, also known as Aktivo Administradora**, and which impersonates Aktivo Administradora de Capitales S.A. (aktivocoop dot com).

Additionally, the CMF will file charges for alleged usury against the **Presta Yami** application, which can be downloaded from websites, for offering loans with interest exceeding the Maximum Conventional Rate. The **Gamba Cash** application, available on Google Play, is not supervised by the Commission.

The Commission also warns the public about the **contacto at cmfchile dot cl** email address, which has no connection whatsoever to the CMF. The Commission will file charges against all parties behind that address for impersonating authorities.

The CMF also reminds about [the special alerts page](#) for investors, policyholders, and banking customers 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.

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

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