

CMF to file charges against entities offering loans for alleged fraud and extortion

- *The Commission reported to the Public Prosecutor's Office eight entities that claim to be supervised and request advance payments for loans that never materialize.*
- *It will also submit background information on alleged fraud and extortion regarding apps available for download on Google Play and external websites.*

August 22, 2024 — The Financial Market Commission (CMF) alerts the public about a series of entities offering loans through websites and apps.

According to background information gathered by the Commission's Investigation Unit, the first group involves entities that claim to be supervised by the CMF when they are not, nor are they registered in its rolls. Said entities request advance payments from people applying for loans but who subsequently never receive the agreed funds.

Therefore, the Commission will file charges before the Public Prosecutor's Office for alleged fraud against any parties responsible for the following entities:

- Cooperativa Sociedad Interbancaria de Depósitos de Valores S.A., which impersonates Sociedad Interbancaria de Depósitos de Valores S.A. (depositodevaloressa dot com).
- Cooperativa Administradora Bespoke Capital S.A., which impersonates Bespoke Capital S.A. (bespokecapitasa dot com).
- Crédito Financiero Chile, also known as Financial Chile Advisors and which impersonates Financial Chile Advisors SpA (financialchilespta dot com).
- Cooperativa Financiera Invica, also known as Cooperativa Invica and which impersonates the Invica Foundation (cooperativainvica dot online, invicacoop dot site).
- An impersonator of SRM Administradora General de Fondos S.A. (srmadministradora dot com).
- Cooperativa Financiera Administradora y Procesos S.A., which impersonates Administradora y Procesos S.A. (administradorayprocesos dot com).
- An impersonator of SANFECOOP, Cooperativa de Ahorro y Crédito San Felipe Ltda. (sanfecoop dot com).
- Coopcoface, an impersonator of Compañía de Seguros de Créditos Coface Chile S.A. (coopcoface dot site).

Web Apps

Additionally, the CMF reports that the web apps **Bogofin**, **Fácil Cuota**, **Presta Fácil** and **Crédito Fácil**, which are available for download on Google Play and external websites, are not supervised by the Commission. Regarding said apps and given the background information gathered by the Investigation Unit, charges will be filed against them for alleged extortion. Additionally, charges will be filed against the **Crédito Fácil** app, available for download on external websites, for alleged usury.

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.

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