

## CMF to file charges against entities offering loans on their websites and apps for alleged fraud, usury and extortion

*The Commission reported two entities to the Public Prosecutor's Office which claim to be supervised by the CMF and request advance payments for loans that never materialize.*

**November 12, 2024** – The Financial Market Commission (CMF) alerts the public about a series of entities offering loans on their websites.

According to information gathered by the CMF's Investigation Unit, these entities claim to be supervised by the Commission and request advance payments from applicants for loans that never materialize.

Therefore, the CMF filed two complaints before the Public Prosecutor's Office for alleged fraud against the following entities:

- **EFLA Administradora de Créditos or Créditos EFLA Chile Administradora de Fondos de Inversión de Capital Extranjero S.A.** An impersonator of EFLA Chile Administradora de Fondos de Inversión de Capital Extranjero S.A. operating through the **chileefla dot com** website.
- **Austral Capital Partners S.A.**, an impersonator of Austral Capital Partners S.A. operating through the **australsa dot com** website.

The Commission also informs that the apps known as **Alfa Crédito; Crédito Justo; Genterica; Simple Cash; Autobus Efectivo; Flexi Cuota; CredMax; Flash Peso; Lana Hoy; Crédito Claro; Credi Ya; Plata; Solución Fácil; Créditos en Chile; Peso Ya y Súper Préstamo**, which are available for download from Google Play and other websites, are not regulated. The CMF also filed a complaint for alleged extortion against all of them, as well as another for alleged usury against **Plata** and **Solución Fácil**.

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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