

CMF applies sanctions for infringing Law on Family Abandonment and Alimony Payments

The Board of the Commission fined four financial institutions for a total of UF 731.77 for granting loans to parties enrolled in the RNDPA.

Another institution was sanctioned for failing to submit support information regarding loans to supervise compliance with the Maximum Conventional Rate.

February 11, 2025 — The Board of the Financial Market Commission (CMF) sanctioned four financial institutions with total fines of UF 731.77 for granting loans to parties appearing in the National Registry of Alimony Payment Debtors (RNDPA, for its Spanish acronym).

Said entities did not comply with consulting the RNDPA, withholding and paying relevant amounts pursuant to Law No. 14,908 on Family Abandonment and Alimony Payments. The Law states financial institutions must check the RNDPA when granting loans and withhold up to 50 percent of the money in case applicants appear in the Registry as debtors to settle pending alimonies.

The sanctions applied by the Commission are as follows:

- BICE Vida Compañía de Seguros S.A.: UF 34.57 ([Exempt Resolution No. 1,312](#)).
- Autofin S.A.: UF 386.26 ([Exempt Resolution No. 1,311](#)).
- Cooperativa de Ahorro y Crédito El Detallista Ltda.: UF 58.38 ([Exempt Resolution No. 1,305](#)).
- Santander Consumer Finance Ltda.: UF 252.26 ([Exempt Resolution No. 1,307](#)).

Additionally, the CMF sanctioned Servicio e Inversiones TCD Ltda. with a fine of UF 80 since, as a Mass Loan Placement entity, it failed to submit in a timely manner support information to verify compliance with the Maximum Conventional Rate for 64 loan operations carried out in 2022 and 2023 ([Exempt Resolution No. 1,310](#)).

Communication & Image Area — Financial Market Commission (CMF)

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