



## PRESS RELEASE

### CMF to file charges against entities offering loans on their websites for alleged fraud

- *Claiming to be supervised by the Commission, these entities offer loans on websites, social media, or WhatsApp, and request advance payments for operations that are never materialized.*

**May 24, 2023** — 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 offer loans through their websites or social media while requesting advance payments from applicants, and some of them impersonate legally constituted entities. After making said advance payments, applicants do not 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:

- **Finanzas COFISA, an impersonator of Créditos, Organización y Finanzas S.A.** hosted at finanzascofisa dot com.
- **Planea Cooperativa de Crédito CL** (planeacredit dot com).
- **Coop Capel, a.k.a. Cooperativa Capel**, hosted at coopcapelsa dot info and which uses both the name and Tax ID Number of Cooperativa Agrícola Pisquera Elqui Ltda.
- **Banca Futuro CL** (bancafuturocl dot com).
- **An impersonator of Administradora Falcom S.A.** which operates via WhatsApp.
- **IBF Coop, an impersonator of IBF Administradora S.A.** hosted at ibfcoop dot com.
- **Coop Serví Financiar CL** (coopservifinanciarcl dot com)
- **Cooperativa Conecta**, which operates via WhatsApp.
- **Unión Cooperativa CL** (unioncooperativacl dot com).
- **Coopahorrochile, an impersonator of AhorroCoop** hosted at coopahorrochile dot com.
- **Ahorrocoopcl, another impersonator of AhorroCoop** hosted at ahorrocoopcredcl dot com.

- **Cooperativa Financiera Chilena, an impersonator of Multiservicios Ahorrochile Limitada** hosted at cooperativafinancierachilena dot com.
- **Financiera Bansur Chile, an impersonator of Cooperativa de Ahorro y Crédito BANSUR** hosted at serviciosfinancierosbansur dot com.

## Recommendations

- **The CMF does not make payments of any kind to natural persons other than for the provision of services to this Commission.** Should you receive an email claiming to be from the CMF and asking you to access a link or provide your bank details, it is false.
- **The CMF does not offer insurance policies of any kind,** much less against "fraudulent purchases," nor does it request banking records.
- **Fraudulent entities use bank accounts belonging to natural persons** to collect money from their scams. This is an important sign to avoid being conned.
- Checking, vista, or RUT accounts are strictly personal and must not be made available to third parties to receive funds from unknown origins. **Anyone who provides their bank account to third parties who commit a crime may be subject to criminal penalties.**
- Use popular Internet search engines **to find any complaints or negative feedback about companies** through their name, their directors, and the products being considered for investment.

The CMF also reminds the public of [a 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 Commission; review alerts issued by the CMF and other foreign regulators on unregulated entities or activities; and get important advice on how these scams operate.

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