



## PRESS RELEASE

### **CMF sanctions four banks for infringing the Law on Family Abandonment and Alimony Payments when granting loans**

- *Law No. 14,908 states that financial institutions must consult the National Registry of Alimony Payment Debtors when granting loans. In case applicants appear in the Registry as debtors, they are to withhold the necessary money for pending alimony payments.*
- *The Commission sanctioned Banco del Estado de Chile, Banco Santander, Banco Consorcio, and Banco Ripley for a total of UF 5,778.22.*

**February 1, 2024** — The Board of the Financial Market Commission (CMF) applied monetary fines totaling UF 5,778.22 to four banks for granting loans to applicants enrolled in the National Registry of Alimony Payment Debtors (RNDPA, for its Spanish acronym) while not complying with Law No. 14,908 on Family Abandonment and Alimony Payments.

Said Law states banks must consult the RNDPA when granting loans and withhold part 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:

- Banco del Estado de Chile: UF 3,684.32 ([Exempt Resolution No. 1,177](#))
- Banco Santander-Chile: UF 1,946.84 ([Exempt Resolution No. 1,178](#))
- Banco Consorcio: UF 62.78 ([Exempt Resolution No. 1,175](#))
- Banco Ripley: UF 84.28 ([Exempt Resolution No. 1,174](#))

These sanctioned infractions affect alimony creditors since as withholdings were not made, they did not receive the monies owed in due time.

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