

December 11, 2024  
SBP-DJ-CIRCULAR-2024-0088

Mr.  
General Manager

Reference: Illegal document. Unauthorized use of this Superintendency's logo. Entity without a banking license.

Dear General Manager:

We would like to inform you that we have become aware of the use of this Superintendency's logo along with those of other public and private entities legally constituted in Panama, by an alleged company calling itself **CREDICOL**, with the intention of achieving the fraudulent collection of funds from the public.

Regarding the referenced document, in addition to being illegitimate, it draws our attention to the fact that it makes it appear as if this Superintendency has designated a bank account (transactional savings account No. 50-7635-05-913), opened at a local bank, for the deposit of installments payments, amounts, interest, and other funds.

Considering the above and given that **CREDICOL** does not have a banking license to engage in banking activities in or from the Republic of Panama, we request that you implement the necessary controls.

We also request the General Manager to provide the pertinent instructions to your staff regarding this matter and inform this Superintendency of any information that may be related to the issue communicated herein.

Regards,

(Signed)  
Milton Ayón Wong  
Superintendent

Enclosed: Public Notice dated December 6, 2024

J1/cga

*"Solidez y confianza: garantes de los derechos de los consumidores bancarios"*

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Official document signed with a Qualified Electronic Signature through the Superintendency of Banks of Panama's Document Transparency System – TRANSDOC, in accordance with Law 83, dated 9 July 2012, and Executive Decree, dated 11 May 2018. Please use the QR Code or of the following URL address to verify the authenticity of this document:  
<https://sigob.superbancos.gob.pa/consulta?id=JhMZ6DXE8AhMmkAczBayUI02QtOMLdFTMdR%2Bd00pT3g%3D>

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