

## KREDITO LEVANTA CAPITAL PARA DESARROLLAR NUEVOS PRODUCTOS FINTECH

### Chilean firms lead fintech investment round

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Carey has helped Chilean fintech Kredito raise capital through an investment round led by Santiago-headquartered conglomerate Grupo Penta.

Alcaíno Abogados advised Penta and its banking subsidiary Penta Financiero, which also participated in the funding round.

Portaluppi, Guzmán & Bezanilla is understood to have provided counsel to venture capital group Amarena, which also put up funds, but Latin Lawyer could not confirm this prior to publication.

Kredito raised US\$6 million in the funding round, which closed on 28 November.

Genesis Venture, another private investment group, also participated in the round alongside Penta and Amerena.

Guillermo Larrañaga, assistant director of Grupo Penta, has also joined Kredito's board of directors following the deal.

Kredito will use the proceeds to develop new financial products for its client base of over 100,000 companies. It intends to launch the first of those products early next year.

In the upcoming year, the company plans to consolidate its presence

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in Chile, while growing in the Colombian and Mexican markets.

Founded in 2018, Kredito offers small and medium-sized enterprises access to prepaid credit cards, microcredits and equity loans. It helps clients that usually cannot access credit through traditional methods by providing an algorithm that automatically assesses the credit rating of businesses in order to approve them faster.

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### **Counsel to Kredito**

Carey

Partner Francisco Guzmán and associates Carlos Alcalde, Carolina Miller, Sofía Beckdorf and María Ignacia Urzúa

### **Counsel to Grupo Penta and Penta Financiero**

In-house counsel to Grupo Penta – Paz Rojas

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Alcaíno Abogados

Partner Daniel Cox, director Benjamín Alcaíno and associates Ignacio Ruiz, Elisa Miranda, Francisca Baeza and Isidora Lopez