

Is alocredit.co legit? TrustSniffer's high-trust assessment: 75/100

alocredit.co

Verdict

75

OUT OF 100

HIGH TRUST

alocredit.co appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Low Risk

Assessed 2026-07-31 by automated analysis. Classification confidence 65%.

What this site appears to be

Official-looking Spanish-language landing page for Aló Credit Colombia, a fintech offering installment financing for cellular phones and technology through affiliated stores. It explains the application process, repayment periods, account-management app, payment channels, qualification caveats, and extensive legal and contact information, including a Colombian company name, NIT, Bogotá address, and stated regulatory supervision.

Evidence status and limitations

Evidence completeness: UNKNOWN

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	4.5 years old Registered history	CLEAR
Web archive	Archived since 2022 520 snapshots	CLEAR
Certificate	Encrypted connection Issued by Amazon RSA 2048 M04	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: 3 to 10 years (registration continuity).
- Public web-archive history exists since 2022.
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

The website presents Aló Credit Colombia, a fintech consumer-credit service that finances mobile phones and other technology purchased through affiliated retail stores, with repayment plans determined through identity validation, individual credit assessment, and applicant-specific approval conditions.

Scam/Impersonation Risk

No identity contradictions, brand impersonation, phishing behavior, or adverse threat-reputation signals were observed. The domain's multi-year operation, substantial archival record, consistent destination, and clean external reputation converge with the professional financing content to support an established and legitimate identity.

- The homepage resolved to the requested Aló Credit domain and displayed no login form, hidden form, credential-routing mechanism, cloaking, or suspicious browser behavior.
- External reputation checks recorded 0 malicious classifications, 0 suspicious classifications, 0 abuse reports, and no phishing or external threat-list hit for the domain.
- The domain was registered through GoDaddy.com, LLC on 11 February 2022 and is approximately 4.47 years old.
- The web archive contains 520 snapshots spanning 5 tracked years, from 5 December 2022 to 11 April 2026, with no suspicious repurposing or semantic drift identified.

Regulatory Verification Notes

The site provides meaningful legal and operational disclosures, including a Colombian company identity, tax identifier, Bogotá address, legal policies, complaint channels, and a statement of regulatory supervision. It also clearly explains that approval, rates, and conditions depend on applicant verification and credit profile. However, the supplied pages do not establish a specific licence or registration number or identify a licensing authority sufficiently for independent confirmation; this is a limited regulatory-verification gap, not evidence of deception. Private domain registration through Domains By Proxy is an administrative arrangement and does not conflict with the identity disclosed on the website.

- The homepage and linked legal material present a Colombian company name, NIT, physical address, data-treatment information, complaint routes, and stated supervisory context.
- The homepage states that financing is subject to individual assessment, validation, approval, and profile-dependent rates and conditions, with current terms linked for review.

- The domain registration lists “Registration Private” through Domains By Proxy, LLC and remains registered until 11 February 2027.
- The site is served from AS14618 (AMAZON-AES – Amazon.com, Inc., US); its DV TLS certificate was issued by Amazon RSA 2048 M04 and is valid until 18 March 2027.

What to Verify Next

Before executing a credit agreement, the prospective customer or institutional counterparty should confirm the stated supervisory status in the relevant Colombian official registry, match the disclosed company name and NIT to that record, review the current interest rate and total repayment conditions, and confirm official payment and support channels through an independently sourced corporate contact.

- The legal pages provide the corporate identifiers needed for comparison with an official registry.
- The homepage directs applicants to current rates, terms, conditions, and restrictions that should be reviewed before contractual acceptance.
- The payment and contact sections provide channels that can be compared with independently confirmed corporate records.
- The homepage states that device availability and response times may vary according to information verification and participating-store inventory.

Summary Verdict

The website is a legitimate, established, and trustworthy consumer-finance service. Its coherent corporate presentation, sustained operating history, clean threat reputation, and professionally documented customer process support normal interaction, including account login and standard use.

Infrastructure Integrity

The observed hosting environment and valid encrypted transport represent a conventional, professionally managed delivery posture. These controls mitigate routine hosting and communications risks, although infrastructure protection is appropriately treated as supporting evidence rather than standalone proof of legitimacy.

Closing Assessment

Normal use is appropriate; prospective borrowers should complete the ordinary due diligence expected for any consumer-credit agreement by reviewing the applicable contractual terms and independently confirming the counterparty’s regulatory record before acceptance.

Written analysis generated 2026-07-31 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100
Identity verification confidence	25%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of alocredit.co.

- The request stayed on alocredit.co. It was not redirected to another domain. CLEAR
- Registration is published under GoDaddy.com, LLC. CLEAR
- DNS for this domain is served by cloudflare.com, across 2 name servers. NOTED
- The registration is paid up to 2027-02-11. NOTED
- The earliest public archive of this site is from 2022-12-05. CLEAR
- It is hosted on AMAZON-AES, from a server in US. NOTED

Domain intelligence

Registrar	GoDaddy.com, LLC
Hosting	AMAZON-AES - Amazon.com, Inc., US
Country	US
Server IP	100.60.143.34
Name servers	ELLIOT.NS.CLOUDFLARE.COM, OLLIE.NS.CLOUDFLARE.COM
SSL issuer	Amazon RSA 2048 M04
SSL expiry	2027-03-18
Domain age	4.5 years
Domain expiry	2027-02-11
Archive first seen	2022-12-05
Archive snapshots	520
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about alocredit.co at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.

