

Is ceibocreditos.com.ar legit? TrustSniffer's high-trust assessment: 80/100

ceibocreditos.com.ar

Verdict



80
OUT OF 100

HIGH TRUST

ceibocreditos.com.ar 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 70%.

What this site appears to be

Spanish-language corporate landing page for Ceibo Créditos, an Argentine digital lender offering personal credit, BNPL, merchant integration, and credit-management tools in association with Ualá. The page supplies a legal company name, CUIT, physical address, telephone numbers, email, operating hours, consumer-protection resources, contractual information, and privacy terms.

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	4.1 years old Registered history	CLEAR
Web archive	Archived since 2019 84 snapshots	CLEAR
Certificate	Encrypted connection Issued by YR1	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 2019.
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

The website is the Spanish-language corporate portal of Ceibo Créditos, an Argentine digital lender presenting personal credit, merchant financing, buy-now-pay-later services, and credit-management tools associated with the Ualá ecosystem.

Scam/Impersonation Risk

No identity contradictions, phishing indicators, brand impersonation, or other scam signals were observed. The legal identity displayed on the website aligns with the registered domain owner, while the domain's sustained historical presence and clean external reputation materially support the site's legitimacy.

- The homepage identifies the business as Ceibo Créditos and provides a corporate name, CUIT, physical address, telephone numbers, operating hours, and consumer-information resources.
- Domain registration records identify the owner as CEIBO CREDITOS S.A.; registered 2022 (~4.07 years old), with registration dated 4 July 2022 and expiry on 20 July 2027.
- The domain has 84 archive snapshots spanning 2019–2026 (8 years tracked), with no detected suspicious repurposing or semantic drift.
- External reputation checks recorded 0 malicious and 0 suspicious detections, no harmful browsing classification, no abuse reports, and no signature matches.

Regulatory Verification Notes

The homepage provides substantive corporate and consumer-facing disclosures, including contractual information and privacy terms. Its lending model encompasses personal loans, merchant credit, BNPL, merchant onboarding, and repayment through the Ualá application; these are regulated financial activities whose applicable authorization and consumer-credit obligations depend on the legal role performed by Ceibo Créditos and its stated ecosystem partner. No license, regulator, or authorization number is claimed in the supplied page content, leaving the precise regulatory perimeter unclear; this is a disclosure-verification point, not evidence of fraud.

- The “Quiénes somos” content describes Ceibo Créditos as a digital company specializing in personal loans and financial solutions delivered through its web platform.
- The homepage states that customers can repay credit through the Ualá application and invites merchants to join the Ualá–Ceibo Créditos offering.
- The site's hosting infrastructure is served from AS14618 (AMAZON-AES — Amazon.com, Inc., US).

- The site's transport encryption uses a TLS certificate issued by YR1 (DV), valid to 12 October 2026.

What to Verify Next

Institutional due diligence should confirm CEIBO CREDITOS S.A.'s CUIT and current corporate standing through the relevant Argentine registries; determine which entity originates, services, and collects each credit product; and confirm any applicable lending or consumer-credit authorization directly with the competent authority. The contractual allocation of responsibilities between Ceibo Créditos and Ualá should also be reconciled against independently obtained corporate documentation, together with the official support and payment channels.

- The homepage provides contractual-information and privacy-policy links suitable for reviewing the named contracting party, data controller, and dispute terms.
- Consumer-protection resources displayed on the site provide a basis for confirming complaint, cancellation, and redress procedures.
- The merchant-onboarding content indicates that separate commercial terms may govern participating points of sale.
- The homepage claims operations across 22 Argentine provinces and more than 1,000 points of sale, making geographic and merchant-network scope relevant to institutional verification.

Summary Verdict

The website presents as a legitimate, established, and trustworthy financial-services portal. Its identity, historical continuity, technical operation, and external reputation converge without material contradiction. Normal interaction, including account login and standard use, is appropriate.

Infrastructure Integrity

The site operates behind AWS CDN/WAF infrastructure, with the observed address functioning as an edge endpoint rather than an exposed origin. This reduces direct origin-server exposure and is a meaningful security mitigation, although protective infrastructure alone does not establish business legitimacy.

Closing Assessment

Prospective users may engage normally, while institutions conducting onboarding or material transactions should complete standard counterparty and regulatory due diligence appropriate to a consumer-lending provider.

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	50%

- 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 ceibocreditos.com.ar.

- The request stayed on ceibocreditos.com.ar. It was not redirected to another domain. CLEAR
- Registration is published under nicar. CLEAR
- DNS for this domain is served by awsdns-40.com, across 4 name servers. NOTED
- The registration is paid up to 2027-07-20. NOTED
- The earliest public archive of this site is from 2019-12-14. CLEAR
- It is hosted on AMAZON-AES, from a server in US. NOTED

Domain intelligence

Registrar	nicar
Hosting	AMAZON-AES - Amazon.com, Inc., US
Country	US
Server IP	54.197.82.143
Name servers	ns-324.awsdns-40.com, ns-1362.awsdns-42.org, ns-833.awsdns-40.net, ns-1966.awsdns-53.co.uk
SSL issuer	YR1
SSL expiry	2026-10-12
Domain age	4.1 years
Domain expiry	2027-07-20
Archive first seen	2019-12-14
Archive snapshots	84
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 ceibocreditos.com.ar 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.