

# Is centraldecreditos.com.br legit? TrustSniffer's high-trust assessment: 90/100

centraldecreditos.com.br

## Verdict



**90**  
OUT OF 100

**HIGH TRUST**

centraldecreditos.com.br 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 75%.

What this site appears to be

Portuguese-language Brazilian loan-intermediation portal operated by Cenario Capital LTDA. It asks for a desired loan range, name, email, mobile number, and acceptance of terms, then compares partner offers and redirects users to a lender for contracting. The page provides CNPJ identifiers, named banking partners, regulatory and privacy disclosures, and explicitly says it never requests advance deposits or payments.

## 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           | <b>None flagged it</b><br>VirusTotal                              | <span>CLEAR</span> |
| Google Safe Browsing      | <b>Not listed</b><br>Google                                       | <span>CLEAR</span> |
| Abuse reports on the host | <b>0 reports</b><br>AbuseIPDB; shared hosting inflates this count | <span>NOTED</span> |
| Domain age                | <b>8.4 years old</b><br>Registered history                        | <span>CLEAR</span> |
| Web archive               | <b>Archived since 2016</b><br>269 snapshots                       | <span>CLEAR</span> |

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## The page as captured

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No screenshot is retained for this report.

## Key findings

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- Automated classification: Not Scam.
- Domain age: 3 to 10 years (registration continuity).
- Public web-archive history exists since 2016.
- No flags from the reputation services TrustSniffer consulted at assessment time.

## Full analysis

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### Overview

The website is a Brazilian personal-loan comparison and referral portal operated by Cenário Capital LTDA, enabling prospective borrowers to submit contact details and a desired loan range, receive matched offers from partner financial institutions, and continue contracting directly with a selected lender.

### Scam/Impersonation Risk

No identity contradictions, phishing indicators, brand impersonation, or confirmed malicious reputation signals were observed. The site presents a coherent intermediary model: it collects a credit requirement and contact profile, compares partner offers, and redirects the applicant to the selected lender rather than representing itself as the contracting institution. Its explicit statement that it does not require advance deposits or payments is consistent with legitimate loan-intermediation practice. A long-established domain and continuous historical presence further support provenance, with no detected evidence of suspicious repurposing.

- The homepage identifies the service as “Central de Créditos,” names Cenário Capital LTDA as operator, and describes the offer-matching and lender-redirection process.
- The homepage states that the service never requests an advance deposit or payment.
- The domain was registered on 22 February 2018 and is approximately 8.44 years old; the registration identifies “Cenário Capital Ltda - ME” as owner and expires on 22 February 2027.
- The web archive contains 269 snapshots spanning 19 December 2016 to 25 June 2026, representing 11 years of tracked history without detected semantic drift or suspicious repurposing.

### Regulatory Verification Notes

The site presents CNPJ identifiers, named banking partners, privacy and LGPD information, terms, and banking-correspondent disclosures. These elements provide substantive operator and data-processing context appropriate to a Brazilian credit-referral service. The available pages do not establish a claimed license number or identify a licensing authority; this is a limited disclosure-verification point rather than evidence of misconduct, particularly because the site describes itself as an intermediary and places final contracting with partner lenders. No matching adverse broker record was identified in the supplied third-party context.

- The homepage provides legal-identity and CNPJ disclosures for the operating business.
- The terms and privacy content describes personal-data processing and LGPD-related protections.

- The banking-correspondent content distinguishes the portal’s referral role from the partner institution responsible for the eventual loan contract.
- The site’s transport encryption uses a WR3-issued domain-validated certificate, valid until 7 October 2026.

**What to Verify Next**

Before completing a loan contract, the prospective applicant should confirm that the destination institution is the same partner named in the displayed offer, review the lender’s effective total cost, interest rate, repayment schedule, and privacy terms, and validate the relevant CNPJ details through the appropriate Brazilian corporate registry. Official support channels should be confirmed independently if assistance is required.

- The application form requests the desired loan range, name, email address, mobile number, and acceptance of the site’s terms and privacy policy.
- The homepage states that an applicant is transferred to a partner institution to continue the contracting process.
- Behavioral examination found no hidden forms, password forms, cloaking, clipboard interference, or suspicious inline scripts.
- The tested form remained within the disclosed loan-quotation, contact-data, and consent workflow.

**Summary Verdict**

The site is a legitimate, established, and trustworthy loan-intermediation service. Its coherent corporate identity, sustained operating history, clean external reputation, substantive consumer disclosures, and benign observed behavior converge strongly in support of normal interaction, including standard account and application use.

**Infrastructure Integrity**

The site uses Cloudflare CDN/WAF protection, with the observed edge address served from AS396982 on Google Cloud Platform in the United States. The origin server was not exposed through the observed edge configuration; this is a normal protective control that reduces direct infrastructure exposure, although it is not independently proof of business legitimacy.

- The hosting infrastructure was served from AS396982 (GOOGLE-CLOUD-PLATFORM – Google LLC, US).
- One Cloudflare-protected edge address was observed, and no origin candidate was exposed during the assessment.

**Closing Assessment**

Normal use is appropriate, with routine financial due diligence applied to the terms and identity of the lender ultimately issuing any offer.

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 centraldecreditos.com.br.

- The request stayed on centraldecreditos.com.br. It was not redirected to another domain. CLEAR
- DNS for this domain is served by cloudflare.com, across 2 name servers. NOTED
- The registration is paid up to 2027-02-22. NOTED
- The earliest public archive of this site is from 2016-12-19. CLEAR
- It is hosted on GOOGLE-CLOUD-PLATFORM, from a server in US. NOTED

### Domain intelligence

|                    |                                                                                |
|--------------------|--------------------------------------------------------------------------------|
| Registrar          | Not available                                                                  |
| Hosting            | GOOGLE-CLOUD-PLATFORM - Google LLC, US                                         |
| Country            | US                                                                             |
| Server IP          | 34.8.178.219                                                                   |
| Name servers       | alla.ns.cloudflare.com, matt.ns.cloudflare.com                                 |
| SSL issuer         | WR3                                                                            |
| SSL expiry         | 2026-10-07                                                                     |
| Domain age         | 8.4 years                                                                      |
| Domain expiry      | 2027-02-22                                                                     |
| Archive first seen | 2016-12-19                                                                     |
| Archive snapshots  | 269                                                                            |
| 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 centraldecreditos.com.br 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.

