

Is creditea.mx legit? TrustSniffer's high-trust assessment: 89/100

creditea.mx

Verdict

89

OUT OF 100

HIGH TRUST

creditea.mx appears legitimate.

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

Not Scam

Low Risk

Assessed 2026-08-10 by automated analysis. Classification confidence 70%.

What this site appears to be

Landing page for Creditea offering personal loans up to MXN 70,000 and a merchant installment product. Includes application steps, requirements, detailed rates/examples, customer testimonials, contact info and legal pages.

Evidence status and limitations

Evidence completeness: UNKNOWN

- The real-world operator identity was not independently verified.
- 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	10 years old Registered history	CLEAR
Web archive	Archived since 2019 113 snapshots	CLEAR
Certificate	Encrypted connection Issued by GlobalSign Atlas R46 DV TLS CA 2026 Q2	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: more than 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

Creditea.mx presents an online consumer-lending service offering personal loans of up to MXN 70,000 and a merchant instalment product, Creditea Pay. The site provides application guidance, eligibility requirements, rate examples, testimonials, login access, contact information, and legal pages, indicating a business model based on originating loans and collecting identity and bank-account information for approval and disbursement.

Scam/Impersonation Risk

No contradictions were observed: the assessment found no phishing, brand impersonation, blacklist, or malicious-reputation indicators. The site does contain login and sensitive loan-application forms, but those forms were not directed to an untrusted destination, and the review found no hidden forms, credential-exfiltration form action, cloaking, wallet activity, or confirmed abuse pattern. A browser notification prompt and one inline script were observed during testing; these were treated as benign behavioral observations rather than evidence of impersonation or fraud. The available evidence is therefore consistent with an established, apparently legitimate website, although the real-world operator identity remains independently unverified.

EVIDENCE

- The domain registration record shows creation on 2016-05-26, making the domain 10.21 years old.
- Web archives contain 113 snapshots spanning 2019-06-26 through 2026-06-06, with 8 years tracked and no suspicious repurposing identified.
- External reputation checks recorded 0 malicious and 0 suspicious detections, while the domain appears within the global top 1,000,000 traffic cohort.

Regulatory Verification Notes

The homepage and linked legal and contact pages present a coherent consumer-finance offering with application steps, requirements, pricing examples, and customer-facing information. The site does not present a lending-license claim or license number in the supplied content, so regulatory authorization remains a verification matter rather than evidence of a scam. The registration record identifies BLUE BAY CONSULTING S.L. as the domain registrant through InterNetX GmbH, but that record does not independently establish that the registrant is the operating lender or connect it conclusively to the Creditea service. The site should accordingly be described as apparently legitimate and evidence-consistent, not as an independently verified legal entity.

EVIDENCE

- The domain is registered through InterNetX GmbH, with an expiration date of 2027-05-26 and registrant name BLUE BAY CONSULTING S.L.
- The site is served from AS19551, identified as INCAPSULA - Incapsula Inc, US.
- Transport encryption uses a DV certificate issued by GlobalSign Atlas R46 DV TLS CA 2026 Q2, valid through 2026-10-05.

What to Verify Next

Before credential or payment-related interactions, independently confirm the operating legal entity and any authorization required for consumer lending in the relevant jurisdiction. Review the legal pages for borrower disclosures, total-cost calculations, repayment terms, privacy provisions, and data-sharing consent, and confirm official support channels through an independently sourced route rather than relying solely on information presented during the application flow. Payment protections and the identity of any merchant involved in Creditea Pay should also be confirmed before a transaction is initiated.

EVIDENCE

- The homepage provides links to contact and legal information that can be reviewed against independently obtained entity details.
- The application flow identifies identity, income, and bank-account information as required material for service access.
- The site provides rate and repayment examples that can be reconciled with the final contractual offer before acceptance.

Summary Verdict

The overall posture is **high trust and low risk**, with evidence consistent with an established, apparently legitimate website and no observed scam or impersonation contradictions. Confidence in the trust classification is strong enough to support normal interaction, but the operator's real-world identity is not independently verified.

Infrastructure Integrity

The website is protected by Incapsula CDN/WAF infrastructure. Observed addresses were CDN edge servers, and no origin candidate was identified; this reduces direct exposure of the underlying service infrastructure but is a mitigating control, not proof of legitimacy.

Closing Assessment

Ordinary use may proceed after independent confirmation of the operator, applicable authorization, contractual terms, and payment and data-protection arrangements before sensitive information is submitted.

Written analysis generated 2026-08-10 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 creditea.mx.

- The request stayed on creditea.mx. It was not redirected to another domain. CLEAR
- Registration is published under InterNetX GmbH. CLEAR
- DNS for this domain is served by awsdns-01.com, across 3 name servers. NOTED
- The registration is paid up to 2027-05-26. NOTED
- The earliest public archive of this site is from 2019-06-26. CLEAR
- It is hosted on INCAPSULA, from a server in US. NOTED

Domain intelligence

Registrar	InterNetX GmbH
Hosting	INCAPSULA - Incapsula Inc, US
Country	US
Server IP	45.223.233.56
Name servers	ns-14.awsdns-01.com, ns-1331.awsdns-38.org, ns-1806.awsdns-33.co.uk
SSL issuer	GlobalSign Atlas R46 DV TLS CA 2026 Q2
SSL expiry	2026-10-05
Domain age	10.21 years (continuous registration)
Domain expiry	2027-05-26
Archive first seen	2019-06-26
Archive snapshots	113
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 creditea.mx 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.

This report online: <https://trustsniffer.com/report/creditea.mx> · assessed 2026-08-10