



GOBIERNO DE  
EL SALVADOR

DEFENSORÍA  
DEL CONSUMIDOR



DEFENSORÍA DEL CONSUMIDOR

# Reporte de Atenciones Brindadas y Monto Recuperado en el Sector de Servicios Financieros

Septiembre de 2023

## Marco Legal

### Derecho básico de los consumidores:

- ✓ Art. 4 literal j) de la LPC: Acceder a los órganos administrativos establecidos para ventilar los reclamos por violaciones a sus derechos, mediante un proceso simple, breve y gratuito.

### Formación continua (Educación):

- ✓ Art. 39 de la LPC: (...) La Defensoría del Consumidor promoverá la información y la educación de los consumidores a través de los medios de comunicación públicos y privados.

### Competencias de la Defensoría del Consumidor:

- ✓ Art. 58 literal b) de la LPC: (...) Velar por los derechos e intereses de los consumidores en las relaciones con los proveedores de bienes y prestadores de servicios.
- ✓ Art. 58 literal k) de la LPC: (...) Organizar, recopilar y divulgar información para facilitar al consumidor un mejor conocimiento de los precios, tasas o tarifas y características de los bienes y servicios que se ofrecen en el mercado, y de las condiciones de contratación de los mismos, así como toda otra información de interés para los consumidores.

### Denuncia y base de datos:

- ✓ Art. 160 de la LPC: (...) La Defensoría mantendrá actualizada una base de datos electrónica, en la que registrará la información recibida, la cual podrá ser consultada por las autoridades competentes y por el público en general.

# Atenciones brindadas del sector financiero

De Abril a Septiembre de 2023

|                        | Segundo trimestre 2023 |              |              |                 | Tercer trimestre 2023 |              |              | Total Trimestre | Total         |
|------------------------|------------------------|--------------|--------------|-----------------|-----------------------|--------------|--------------|-----------------|---------------|
|                        | abr-23                 | may-23       | jun-23       | Total Trimestre | jul-23                | ago-23       | sep-23       |                 |               |
| <b>Supervisados</b>    | <b>1,033</b>           | <b>1,223</b> | <b>1,306</b> | <b>3,562</b>    | <b>1,244</b>          | <b>1,225</b> | <b>1,585</b> | <b>4,054</b>    | <b>7,616</b>  |
| Asesoría               | 906                    | 1,030        | 1,058        | 2,994           | 946                   | 951          | 1,096        | 2,993           | 5,987         |
| Denuncia               | 127                    | 193          | 248          | 568             | 298                   | 274          | 489          | 1,061           | 1,629         |
| <b>No supervisados</b> | <b>1,026</b>           | <b>1,409</b> | <b>1,379</b> | <b>3,814</b>    | <b>1,342</b>          | <b>1,225</b> | <b>1,493</b> | <b>4,060</b>    | <b>7,874</b>  |
| Asesoría               | 946                    | 1,282        | 1,220        | 3,448           | 1,142                 | 1,052        | 1,264        | 3,458           | 6,906         |
| Denuncia               | 80                     | 127          | 159          | 366             | 200                   | 173          | 229          | 602             | 968           |
| <b>Total</b>           | <b>2,059</b>           | <b>2,632</b> | <b>2,685</b> | <b>7,376</b>    | <b>2,586</b>          | <b>2,450</b> | <b>3,078</b> | <b>8,114</b>    | <b>15,490</b> |

Fuente: Sistema de Reclamaciones de la Defensoría del Consumidor

# Atenciones del sector financiero de proveedores supervisados

De Abril a Septiembre de 2023

| Proveedor                                   | Segundo trimestre 2023 |            |                 | Tercer trimestre 2023 |              |                 | Total        |
|---------------------------------------------|------------------------|------------|-----------------|-----------------------|--------------|-----------------|--------------|
|                                             | Asesoría               | Denuncia   | Total Trimestre | Asesoría              | Denuncia     | Total Trimestre |              |
| Banco Agrícola                              | 822                    | 159        | <b>981</b>      | 695                   | 357          | <b>1,052</b>    | 2,033        |
| Banco de América Central                    | 588                    | 88         | <b>676</b>      | 624                   | 123          | <b>747</b>      | 1,423        |
| Banco Cuscatlán                             | 498                    | 95         | <b>593</b>      | 439                   | 126          | <b>565</b>      | 1,158        |
| Banco Davivienda Salvadoreño                | 219                    | 67         | <b>286</b>      | 254                   | 91           | <b>345</b>      | 631          |
| Banco Abank                                 | 236                    | 21         | <b>257</b>      | 251                   | 27           | <b>278</b>      | 535          |
| Banco Promerica                             | 145                    | 32         | <b>177</b>      | 144                   | 40           | <b>184</b>      | 361          |
| Credicomer                                  | 51                     | 9          | <b>60</b>       | 55                    | 21           | <b>76</b>       | 136          |
| Sociedad de Ahorro y Crédito Apoyo Integral | 47                     | 12         | <b>59</b>       | 47                    | 15           | <b>62</b>       | 121          |
| Sociedad de Ahorro y Crédito Gente          | 24                     | 2          | <b>26</b>       | 58                    | 17           | <b>75</b>       | 101          |
| Banco Azul                                  | 30                     | 8          | <b>38</b>       | 45                    | 11           | <b>56</b>       | 94           |
| Los demás proveedores                       | 334                    | 75         | <b>409</b>      | 381                   | 233          | <b>614</b>      | 1,023        |
| <b>Total</b>                                | <b>2,994</b>           | <b>568</b> | <b>3,562</b>    | <b>2,993</b>          | <b>1,061</b> | <b>4,054</b>    | <b>7,616</b> |

Fuente: Sistema de Reclamaciones de la Defensoría del Consumidor

# Atenciones del sector financiero de proveedores no supervisados

De Abril a Septiembre de 2023

| Proveedor                                 | Segundo trimestre 2023 |            |                 | Tercer trimestre 2023 |            |                 | Total        |
|-------------------------------------------|------------------------|------------|-----------------|-----------------------|------------|-----------------|--------------|
|                                           | Asesoría               | Denuncia   | Total Trimestre | Asesoría              | Denuncia   | Total Trimestre |              |
| Grupo Monge                               | 504                    | 79         | <b>583</b>      | 471                   | 78         | <b>549</b>      | 1,132        |
| Unicomer                                  | 142                    | 22         | <b>164</b>      | 133                   | 18         | <b>151</b>      | 315          |
| Siman                                     | 92                     | 20         | <b>112</b>      | 77                    | 19         | <b>96</b>       | 208          |
| Optima Servicios Financieros S.A. de C.V. | 57                     | 13         | <b>70</b>       | 57                    | 32         | <b>89</b>       | 159          |
| Omnisport                                 | 82                     | 7          | <b>89</b>       | 59                    | 4          | <b>63</b>       | 152          |
| Grupo Q                                   | 42                     | 9          | <b>51</b>       | 46                    | 10         | <b>56</b>       | 107          |
| Servicios Financieros Enlace              | 51                     | 1          | <b>52</b>       | 36                    | 2          | <b>38</b>       | 90           |
| Fondo Social Para La Vivienda             | 25                     | 6          | <b>31</b>       | 37                    | 3          | <b>40</b>       | 71           |
| Afp Crecer                                | 30                     | 0          | <b>30</b>       | 26                    | 0          | <b>26</b>       | 56           |
| Acacu de R.L.                             | 26                     | 0          | <b>26</b>       | 24                    | 1          | <b>25</b>       | 51           |
| Los demás proveedores                     | 2,397                  | 209        | <b>2,606</b>    | 2,492                 | 435        | <b>2,927</b>    | 5,533        |
| <b>Total</b>                              | <b>3,448</b>           | <b>366</b> | <b>3,814</b>    | <b>3,458</b>          | <b>602</b> | <b>4,060</b>    | <b>7,874</b> |

Fuente: Sistema de Reclamaciones de la Defensoría del Consumidor

# Atenciones del sector financiero de proveedores supervisados enviadas a Tribunal Sancionador

*De Abril a Septiembre de 2023*

| Proveedor                                   | Segundo trimestre 2023 | Tercer trimestre 2023 | Total     |
|---------------------------------------------|------------------------|-----------------------|-----------|
|                                             | Denuncia               | Denuncia              |           |
| Banco de América Central                    | 12                     | 2                     | <b>14</b> |
| Banco Cuscatlán                             | 4                      | 1                     | <b>5</b>  |
| Primer Banco de Los Trabajadores            | 2                      | 0                     | <b>2</b>  |
| Banco Davivienda Salvadoreño                | 2                      | 0                     | <b>2</b>  |
| Sociedad de Ahorro y Crédito Apoyo Integral | 2                      | 0                     | <b>2</b>  |
| Banco Industrial El Salvador                | 1                      | 0                     | <b>1</b>  |
| Caja de Crédito de Zacatecoluca             | 1                      | 0                     | <b>1</b>  |
| Caja de Crédito de Ciudad Arce              | 1                      | 0                     | <b>1</b>  |
| Banco Atlántida                             | 1                      | 0                     | <b>1</b>  |
| Banco de los Trabajadores de San Miguel     | 1                      | 0                     | <b>1</b>  |
| <b>Total</b>                                | <b>27</b>              | <b>3</b>              | <b>30</b> |

Fuente: Sistema de Reclamaciones de la Defensoría del Consumidor

# Atenciones del sector financiero de proveedores no supervisados enviadas a Tribunal Sancionador

De Abril a Septiembre de 2023

| Proveedor                                                                   | Segundo trimestre 2023 | Tercer trimestre 2023 | Total     |
|-----------------------------------------------------------------------------|------------------------|-----------------------|-----------|
| ACECENTA de R. L.                                                           | 3                      | 0                     | 3         |
| Grupo Monge                                                                 | 3                      | 0                     | 3         |
| ASOCIACION COOPERATIVA DE AHORRO Y CREDITO UNIDOS POR EL DESARROLLO DE R.L. | 1                      | 1                     | 2         |
| Grupo Q                                                                     | 1                      | 0                     | 1         |
| Siman                                                                       | 0                      | 1                     | 1         |
| ACACME de R. L.                                                             | 1                      | 0                     | 1         |
| Acacsemersa de R.L.                                                         | 1                      | 0                     | 1         |
| Automax                                                                     | 1                      | 0                     | 1         |
| Otros Proveedores                                                           | 1                      | 0                     | 1         |
| <b>Total</b>                                                                | <b>12</b>              | <b>2</b>              | <b>14</b> |

Fuente: Sistema de Reclamaciones de la Defensoría del Consumidor



# Atenciones brindadas del sector financiero por motivo

De Abril a Septiembre de 2023

| Motivo                                          | Segundo trimestre 2023 |                 |                 | Tercer trimestre 2023 |                 |                 | Total         |
|-------------------------------------------------|------------------------|-----------------|-----------------|-----------------------|-----------------|-----------------|---------------|
|                                                 | Supervisados           | No supervisados | Total Trimestre | Supervisados          | No supervisados | Total Trimestre |               |
| Cobros, cargos y comisiones indebidas           | 1,663                  | 1,307           | <b>2,970</b>    | 2,025                 | 1,275           | <b>3,300</b>    | <b>6,270</b>  |
| Sobreendeudamiento (Plan de pagos)              | 711                    | 1,057           | <b>1,768</b>    | 793                   | 1,245           | <b>2,038</b>    | <b>3,806</b>  |
| Incumplimiento de contrato u oferta             | 303                    | 408             | <b>711</b>      | 252                   | 433             | <b>685</b>      | <b>1,396</b>  |
| Mala calidad del producto o servicio            | 236                    | 215             | <b>451</b>      | 317                   | 192             | <b>509</b>      | <b>960</b>    |
| Gestiones de cobro                              | 216                    | 464             | <b>680</b>      | 223                   | 510             | <b>733</b>      | <b>1,413</b>  |
| Cláusulas abusivas                              | 149                    | 137             | <b>286</b>      | 149                   | 161             | <b>310</b>      | <b>596</b>    |
| Documentos de obligación y cancelaciones        | 90                     | 92              | <b>182</b>      | 95                    | 106             | <b>201</b>      | <b>383</b>    |
| Incumplimiento de promoción, oferta o descuento | 52                     | 25              | <b>77</b>       | 55                    | 26              | <b>81</b>       | <b>158</b>    |
| Información crediticia                          | 44                     | 61              | <b>105</b>      | 55                    | 65              | <b>120</b>      | <b>225</b>    |
| Práctica abusiva                                | 49                     | 22              | <b>71</b>       | 36                    | 16              | <b>52</b>       | <b>123</b>    |
| Los demás motivos                               | 49                     | 26              | <b>75</b>       | 54                    | 31              | <b>85</b>       | <b>160</b>    |
| <b>Total</b>                                    | <b>3,562</b>           | <b>3,814</b>    | <b>7,376</b>    | <b>4,054</b>          | <b>4,060</b>    | <b>8,114</b>    | <b>15,490</b> |

Fuente: Sistema de Reclamaciones de la Defensoría del Consumidor

# Monto recuperado en avenimiento y conciliación de proveedores supervisados por tipo de solución

De Abril a Septiembre de 2023

| Proveedores                                 | Segundo trimestre 2023 |               |                    |               |                | Tercer trimestre 2023 |               |                     |               |                | Total               |                     |                |
|---------------------------------------------|------------------------|---------------|--------------------|---------------|----------------|-----------------------|---------------|---------------------|---------------|----------------|---------------------|---------------------|----------------|
|                                             | Avenimiento            |               | Conciliación       |               |                | Avenimiento           |               | Conciliación        |               |                | Monto Total         | Total Beneficiarios | Casos cerrados |
|                                             | Monto Total            | Beneficiarios | Monto Total        | Beneficiarios | Casos cerrados | Monto Total           | Beneficiarios | Monto Total         | Beneficiarios | Casos cerrados |                     |                     |                |
| Banco Agrícola                              | \$42,214.38            | 104           | \$8,200.93         | 12            | 132            | \$75,059.52           | 294           | \$139,821.89        | 23            | 333            | \$265,296.72        | 433                 | 465            |
| Banco Cuscatlán                             | \$24,331.80            | 55            | \$1,800.00         | 2             | 77             | \$154,766.03          | 69            | \$4,789.29          | 3             | 94             | \$185,687.12        | 129                 | 171            |
| Banco Davivienda Salvadoreño                | \$27,328.29            | 20            | \$46,176.46        | 11            | 50             | \$50,899.80           | 53            | \$19,504.42         | 9             | 77             | \$143,908.97        | 93                  | 127            |
| Banco de América Central                    | \$16,042.27            | 54            | \$2,000.00         | 1             | 76             | \$73,193.96           | 44            | \$930.85            | 6             | 77             | \$92,167.08         | 105                 | 153            |
| Banco Promerica                             | \$29,895.30            | 21            | \$7,775.12         | 1             | 32             | \$34,667.00           | 22            | \$3,101.98          | 3             | 32             | \$75,439.40         | 47                  | 64             |
| Banco Abank                                 | \$9,997.20             | 9             | \$1,633.43         | 1             | 19             | \$5,485.87            | 8             | \$0.00              | 0             | 20             | \$17,116.50         | 18                  | 39             |
| Caja de Crédito de Sonsonate                | \$0.00                 | 0             | \$5,116.26         | 1             | 2              | \$11,266.73           | 9             | \$0.00              | 0             | 11             | \$16,382.99         | 10                  | 13             |
| Caja de Crédito de Armenia                  | \$3,474.24             | 2             | \$0.00             | 0             | 2              | \$11,426.68           | 27            | \$0.00              | 0             | 27             | \$14,900.92         | 29                  | 29             |
| Caja de Crédito de Metropolitana            | \$0.00                 | 0             | \$0.00             | 0             | 0              | \$11,160.44           | 2             | \$342.81            | 2             | 4              | \$11,503.25         | 4                   | 4              |
| Sociedad de Ahorro y Crédito Apoyo Integral | \$5,050.00             | 2             | \$545.13           | 1             | 5              | \$5,000.00            | 1             | \$209.78            | 1             | 11             | \$10,804.91         | 5                   | 16             |
| Los demás proveedores                       | \$18,197.86            | 30            | \$9,439.22         | 13            | 62             | \$34,030.69           | 86            | \$7,725.02          | 20            | 132            | \$69,392.79         | 149                 | 194            |
| <b>Total</b>                                | <b>\$176,531.34</b>    | <b>297</b>    | <b>\$82,686.55</b> | <b>43</b>     | <b>457</b>     | <b>\$466,956.72</b>   | <b>615</b>    | <b>\$176,426.04</b> | <b>67</b>     | <b>818</b>     | <b>\$902,600.65</b> | <b>1,022</b>        | <b>1,275</b>   |

# Monto recuperado en avenimiento de proveedores supervisados por mes

De Abril a Septiembre de 2023

| Proveedores                                 | Segundo trimestre 2023 |                    |                    |                     |               |                | Tercer trimestre 2023 |                     |                     |                     |               |                | Total               |               |                |
|---------------------------------------------|------------------------|--------------------|--------------------|---------------------|---------------|----------------|-----------------------|---------------------|---------------------|---------------------|---------------|----------------|---------------------|---------------|----------------|
|                                             | abr-23                 | may-23             | jun-23             | Monto Total         | Beneficiarios | Casos cerrados | jul-23                | ago-23              | sep-23              | Monto Total         | Beneficiarios | Casos cerrados | Monto Total         | Beneficiarios | Casos cerrados |
| Banco Agrícola                              | \$20,772.94            | \$8,782.77         | \$12,658.67        | \$42,214.38         | 104           | 118            | \$14,186.02           | \$29,683.45         | \$31,190.05         | \$75,059.52         | 294           | 309            | \$117,273.90        | 398           | 427            |
| Banco Cuscatlán                             | \$13,234.63            | \$6,138.33         | \$4,958.84         | \$24,331.80         | 55            | 73             | \$5,189.28            | \$128,757.86        | \$20,818.89         | \$154,766.03        | 69            | 90             | \$179,097.83        | 124           | 163            |
| Banco Davivienda Salvadoreño                | \$1,587.15             | \$10,470.55        | \$15,270.59        | \$27,328.29         | 20            | 36             | \$2,854.98            | \$33,714.21         | \$14,330.61         | \$50,899.80         | 53            | 67             | \$78,228.09         | 73            | 103            |
| Banco de América Central                    | \$6,150.20             | \$7,671.19         | \$2,220.88         | \$16,042.27         | 54            | 72             | \$43,391.77           | \$14,045.04         | \$15,757.15         | \$73,193.96         | 44            | 68             | \$89,236.23         | 98            | 140            |
| Banco Promerica                             | \$3,993.85             | \$1,496.25         | \$24,405.20        | \$29,895.30         | 21            | 31             | \$2,235.54            | \$3,824.15          | \$28,607.31         | \$34,667.00         | 22            | 28             | \$64,562.30         | 43            | 59             |
| Banco Abank                                 | \$5,352.69             | \$4,304.11         | \$340.40           | \$9,997.20          | 9             | 18             | \$1,745.83            | \$1,857.00          | \$1,883.04          | \$5,485.87          | 8             | 20             | \$15,483.07         | 17            | 38             |
| Caja de Crédito de Sonsonate                | \$0.00                 | \$0.00             | \$0.00             | \$0.00              | 0             | 0              | \$180.04              | \$10,305.79         | \$780.90            | \$11,266.73         | 9             | 11             | \$11,266.73         | 9             | 11             |
| Caja de Crédito de Armenia                  | \$0.00                 | \$0.00             | \$3,474.24         | \$3,474.24          | 2             | 2              | \$2,593.35            | \$4,482.24          | \$4,351.09          | \$11,426.68         | 27            | 27             | \$14,900.92         | 29            | 29             |
| Caja de Crédito de Metropolitana            | \$0.00                 | \$0.00             | \$0.00             | \$0.00              | 0             | 1              | \$9.99                | \$0.00              | \$11,150.45         | \$11,160.44         | 2             | 2              | \$11,160.44         | 2             | 3              |
| Sociedad de Ahorro y Crédito Apoyo Integral | \$0.00                 | \$5,000.00         | \$50.00            | \$5,050.00          | 2             | 4              | \$0.00                | \$0.00              | \$5,000.00          | \$5,000.00          | 1             | 10             | \$10,050.00         | 3             | 14             |
| Los demás proveedores                       | \$1,359.64             | \$3,790.50         | \$13,047.72        | \$18,197.86         | 30            | 49             | \$13,177.69           | \$8,049.67          | \$12,803.33         | \$34,030.69         | 86            | 109            | \$52,228.55         | 116           | 158            |
| <b>Total</b>                                | <b>\$31,678.16</b>     | <b>\$38,870.93</b> | <b>\$63,767.87</b> | <b>\$176,531.34</b> | <b>297</b>    | <b>404</b>     | <b>\$71,378.47</b>    | <b>\$205,035.96</b> | <b>\$115,482.77</b> | <b>\$466,956.72</b> | <b>615</b>    | <b>741</b>     | <b>\$643,488.06</b> | <b>912</b>    | <b>1,145</b>   |

Fuente: Sistema de Reclamaciones de la Defensoría del Consumidor

# Monto recuperado en conciliación de proveedores supervisados por mes

De Abril a Septiembre de 2023

| Proveedores                                 | Segundo trimestre 2023 |                   |                    |                    |               |                | Tercer trimestre 2023 |                    |                     |                     |               |                | Total               |               |                |
|---------------------------------------------|------------------------|-------------------|--------------------|--------------------|---------------|----------------|-----------------------|--------------------|---------------------|---------------------|---------------|----------------|---------------------|---------------|----------------|
|                                             | abr-23                 | may-23            | jun-23             | Monto Total        | Beneficiarios | Casos cerrados | jul-23                | ago-23             | sep-23              | Monto Total         | Beneficiarios | Casos cerrados | Monto Total         | Beneficiarios | Casos cerrados |
| Banco Agrícola                              | \$1,493.07             | \$1,681.22        | \$5,026.64         | \$8,200.93         | 12            | 14             | \$24,634.26           | \$2,165.24         | \$113,022.39        | \$139,821.89        | 23            | 24             | \$148,022.82        | 35            | 38             |
| Banco Cuscatlán                             | \$0.00                 | \$1,300.00        | \$500.00           | \$1,800.00         | 2             | 4              | \$1,450.00            | \$0.00             | \$3,339.29          | \$4,789.29          | 3             | 4              | \$6,589.29          | 5             | 8              |
| Banco Davivienda Salvadoreño                | \$1,461.29             | \$0.00            | \$44,715.17        | \$46,176.46        | 11            | 14             | \$500.00              | \$6,353.45         | \$12,650.97         | \$19,504.42         | 9             | 10             | \$65,680.88         | 20            | 24             |
| Banco de América Central                    | \$2,000.00             | \$0.00            | \$0.00             | \$2,000.00         | 1             | 4              | \$0.00                | \$0.00             | \$930.85            | \$930.85            | 6             | 9              | \$2,930.85          | 7             | 13             |
| Banco Promerica                             | \$0.00                 | \$0.00            | \$7,775.12         | \$7,775.12         | 1             | 1              | \$0.00                | \$988.54           | \$2,113.44          | \$3,101.98          | 3             | 4              | \$10,877.10         | 4             | 5              |
| Banco Abank                                 | \$1,633.43             | \$0.00            | \$0.00             | \$1,633.43         | 1             | 1              | \$0.00                | \$0.00             | \$0.00              | \$0.00              | 0             | 0              | \$1,633.43          | 1             | 1              |
| Caja de Crédito de Sonsonate                | \$0.00                 | \$0.00            | \$5,116.26         | \$5,116.26         | 1             | 1              | \$0.00                | \$0.00             | \$0.00              | \$0.00              | 0             | 0              | \$5,116.26          | 1             | 1              |
| Caja de Crédito de Armenia                  | \$0.00                 | \$0.00            | \$0.00             | \$0.00             | 0             | 0              | \$0.00                | \$0.00             | \$0.00              | \$0.00              | 0             | 0              | \$0.00              | 0             | 0              |
| Caja de Crédito de Metropolitana            | \$0.00                 | \$0.00            | \$0.00             | \$0.00             | 0             | 0              | \$323.05              | \$19.76            | \$0.00              | \$342.81            | 2             | 2              | \$342.81            | 2             | 2              |
| Sociedad de Ahorro y Crédito Apoyo Integral | \$0.00                 | \$545.13          | \$0.00             | \$545.13           | 1             | 1              | \$0.00                | \$0.00             | \$209.78            | \$209.78            | 1             | 1              | \$754.91            | 2             | 2              |
| Los demás proveedores                       | \$2,340.56             | \$4,473.92        | \$2,624.74         | \$9,439.22         | 13            | 13             | \$4,543.47            | \$875.71           | \$2,305.84          | \$7,725.02          | 20            | 23.00          | \$17,164.24         | 33            | 36             |
| <b>Total</b>                                | <b>\$8,928.35</b>      | <b>\$8,000.27</b> | <b>\$65,757.93</b> | <b>\$82,686.55</b> | <b>43</b>     | <b>53</b>      | <b>\$31,450.78</b>    | <b>\$10,402.70</b> | <b>\$134,572.56</b> | <b>\$176,426.04</b> | <b>67</b>     | <b>77</b>      | <b>\$259,112.59</b> | <b>110</b>    | <b>130</b>     |

Fuente: Sistema de Reclamaciones de la Defensoría del Consumidor

# Monto recuperado en avenimiento y conciliación de proveedores no supervisados

De Abril a Septiembre de 2023

| Proveedores                               | Segundo trimestre 2023 |               |                    |               |                | Tercer trimestre 2023 |               |                    |               |                | Total               |                     |                |
|-------------------------------------------|------------------------|---------------|--------------------|---------------|----------------|-----------------------|---------------|--------------------|---------------|----------------|---------------------|---------------------|----------------|
|                                           | Avenimiento            |               | Conciliación       |               | Casos cerrados | Avenimiento           |               | Conciliación       |               | Casos cerrados | Monto Total         | Total Beneficiarios | Casos cerrados |
|                                           | Monto Total            | Beneficiarios | Monto Total        | Beneficiarios |                | Monto Total           | Beneficiarios | Monto Total        | Beneficiarios |                |                     |                     |                |
| Grupo Monge                               | \$25,686.70            | 45            | \$1,455.00         | 6             | 69             | \$12,888.04           | 35            | \$2,461.11         | 7             | 64             | \$42,490.85         | 93                  | 133            |
| Grupo Q                                   | \$24,634.98            | 3             | \$1,483.00         | 1             | 5              | \$1,434.77            | 2             | \$940.13           | 3             | 7              | \$28,492.88         | 9                   | 12             |
| Acomi de R.L.                             | \$10,451.70            | 24            | \$0.00             | 0             | 24             | \$9,725.50            | 25            | \$0.00             | 0             | 28             | \$20,177.20         | 49                  | 52             |
| Unicomer                                  | \$4,978.22             | 11            | \$320.78           | 2             | 22             | \$6,045.02            | 9             | \$0.00             | 0             | 16             | \$11,344.02         | 22                  | 38             |
| Optima Servicios Financieros S.A. de C.V. | \$1,856.29             | 4             | \$0.00             | 0             | 7              | \$7,143.68            | 3             | \$670.00           | 2             | 18             | \$9,669.97          | 9                   | 25             |
| Acacme de R. L.                           | \$0.00                 | 0             | \$0.00             | 0             | 0              | \$4,185.44            | 9             | \$2,999.02         | 6             | 15             | \$7,184.46          | 15                  | 15             |
| Acacypac, N. C. de R. L.                  | \$0.00                 | 0             | \$0.00             | 0             | 0              | \$5,519.18            | 21            | \$698.50           | 3             | 25             | \$6,217.68          | 24                  | 25             |
| Gesel                                     | \$1,620.05             | 2             | \$0.00             | 0             | 6              | \$4,500.00            | 2             | \$0.00             | 0             | 7              | \$6,120.05          | 4                   | 13             |
| Siman                                     | \$968.79               | 11            | \$1,114.43         | 8             | 23             | \$2,004.51            | 11            | \$0.00             | 0             | 14             | \$4,087.73          | 30                  | 37             |
| Omnisport                                 | \$712.33               | 2             | \$88.13            | 1             | 7              | \$1,040.44            | 3             | \$0.00             | 0             | 4              | \$1,840.90          | 6                   | 11             |
| Los demás proveedores                     | \$20,677.13            | 41            | \$61,753.62        | 13            | 82.00          | \$76,499.46           | 68            | \$5,972.31         | 13            | 136            | \$164,902.52        | 135                 | 218            |
| <b>Total</b>                              | <b>\$91,586.19</b>     | <b>143</b>    | <b>\$66,214.96</b> | <b>31</b>     | <b>245</b>     | <b>\$130,986.04</b>   | <b>188</b>    | <b>\$13,741.07</b> | <b>34</b>     | <b>334</b>     | <b>\$302,528.26</b> | <b>396</b>          | <b>579</b>     |

Fuente: Sistema de Reclamaciones de la Defensoría del Consumidor

# Monto recuperado en avenimiento de proveedores no supervisados por mes

De Abril a Septiembre de 2023

| Proveedores                               | Segundo trimestre 2023 |                    |                    |                    |               |                | Tercer trimestre 2023 |                    |                    |                     |               |                | Total               |               |                |
|-------------------------------------------|------------------------|--------------------|--------------------|--------------------|---------------|----------------|-----------------------|--------------------|--------------------|---------------------|---------------|----------------|---------------------|---------------|----------------|
|                                           | abr-23                 | may-23             | jun-23             | Monto Total        | Beneficiarios | Casos cerrados | jul-23                | ago-23             | sep-23             | Monto Total         | Beneficiarios | Casos cerrados | Monto Total         | Beneficiarios | Casos cerrados |
| Grupo Monge                               | \$6,326.52             | \$5,088.06         | \$14,272.12        | \$25,686.70        | 45            | 63             | \$3,218.79            | \$5,778.51         | \$3,890.74         | \$12,888.04         | 35            | 56             | \$38,574.74         | 80            | 119            |
| Grupo Q                                   | \$0.00                 | \$24,200.00        | \$434.98           | \$24,634.98        | 3             | 4              | \$1,434.77            | \$0.00             | \$0.00             | \$1,434.77          | 2             | 4              | \$26,069.75         | 5             | 8              |
| Acomi de R.L.                             | \$0.00                 | \$0.00             | \$10,451.70        | \$10,451.70        | 24            | 24             | \$6,686.50            | \$1,664.00         | \$1,375.00         | \$9,725.50          | 25            | 28             | \$20,177.20         | 49            | 52             |
| Unicomer                                  | \$1,825.47             | \$2,702.75         | \$450.00           | \$4,978.22         | 11            | 19             | \$3,227.70            | \$2,636.77         | \$180.55           | \$6,045.02          | 9             | 16             | \$11,023.24         | 20            | 35             |
| Optima Servicios Financieros S.A. de C.V. | \$500.00               | \$0.00             | \$1,356.29         | \$1,856.29         | 4             | 7              | \$0.00                | \$150.00           | \$6,993.68         | \$7,143.68          | 3             | 16             | \$8,999.97          | 7             | 23             |
| Acacme de R. L.                           | \$0.00                 | \$0.00             | \$0.00             | \$0.00             | 0             | 0              | \$2,004.60            | \$607.79           | \$1,573.05         | \$4,185.44          | 9             | 9              | \$4,185.44          | 9             | 9              |
| Acacypac, N. C. de R. L.                  | \$0.00                 | \$0.00             | \$0.00             | \$0.00             | 0             | 0              | \$62.50               | \$3,288.13         | \$2,168.55         | \$5,519.18          | 21            | 22             | \$5,519.18          | 21            | 22             |
| Gesel                                     | \$1,420.05             | \$200.00           | \$0.00             | \$1,620.05         | 2             | 6              | \$0.00                | \$2,000.00         | \$2,500.00         | \$4,500.00          | 2             | 7              | \$6,120.05          | 4             | 13             |
| Siman                                     | \$249.82               | \$633.99           | \$84.98            | \$968.79           | 11            | 14             | \$169.41              | \$1,174.94         | \$660.16           | \$2,004.51          | 11            | 12             | \$2,973.30          | 22            | 26             |
| Omnisport                                 | \$0.00                 | \$0.00             | \$712.33           | \$712.33           | 2             | 6              | \$0.00                | \$1,010.44         | \$30.00            | \$1,040.44          | 3             | 4              | \$1,752.77          | 5             | 10             |
| Los demás proveedores                     | \$7,856.29             | \$4,361.13         | \$8,459.71         | \$20,677.13        | 41            | 65             | \$36,479.59           | \$6,120.22         | \$33,899.65        | \$76,499.46         | 68            | 123            | \$97,176.59         | 109           | 188            |
| <b>Total</b>                              | <b>\$18,178.15</b>     | <b>\$37,185.93</b> | <b>\$36,222.11</b> | <b>\$91,586.19</b> | <b>143</b>    | <b>208</b>     | <b>\$53,283.86</b>    | <b>\$24,430.80</b> | <b>\$53,271.38</b> | <b>\$130,986.04</b> | <b>188</b>    | <b>297</b>     | <b>\$222,572.23</b> | <b>331</b>    | <b>505</b>     |

Fuente: Sistema de Reclamaciones de la Defensoría del Consumidor

# Monto recuperado en conciliación de proveedores no supervisados por mes

De Abril a Septiembre de 2023

| Proveedores                               | Segundo trimestre 2023 |                   |                   |                    |               |                | Tercer trimestre 2023 |                   |                   |                    |               |                | Total              |               |                |
|-------------------------------------------|------------------------|-------------------|-------------------|--------------------|---------------|----------------|-----------------------|-------------------|-------------------|--------------------|---------------|----------------|--------------------|---------------|----------------|
|                                           | abr-23                 | may-23            | jun-23            | Monto Total        | Beneficiarios | Casos cerrados | jul-23                | ago-23            | sep-23            | Monto Total        | Beneficiarios | Casos cerrados | Monto Total        | Beneficiarios | Casos cerrados |
| Grupo Monge                               | \$0.00                 | \$0.00            | \$1,455.00        | \$1,455.00         | 6             | 6              | \$1,077.26            | \$423.11          | 960.74            | \$2,461.11         | 7             | 8              | \$3,916.11         | 13            | 14             |
| Grupo Q                                   | \$1,483.00             | \$0.00            | \$0.00            | \$1,483.00         | 1             | 1              | \$100.00              | \$594.59          | \$245.54          | \$940.13           | 3             | 3              | \$2,423.13         | 4             | 4              |
| Acomi de R.L.                             | \$0.00                 | \$0.00            | \$0.00            | \$0.00             | 0             | 0              | 0.00                  | 0.00              | 0.00              | \$0.00             | 0             | 0              | \$0.00             | 0             | 0              |
| Unicomer                                  | \$158.33               | \$0.00            | \$162.45          | \$320.78           | 2             | 3              | \$0.00                | \$0.00            | \$0.00            | \$0.00             | 0             | 0              | \$320.78           | 2             | 3              |
| Optima Servicios Financieros S.A. de C.V. | \$0.00                 | \$0.00            | \$0.00            | \$0.00             | 0             | 0              | \$199.00              | \$0.00            | \$471.00          | \$670.00           | 2             | 2              | \$670.00           | 2             | 2              |
| Acacme de R. L.                           | \$0.00                 | \$0.00            | \$0.00            | \$0.00             | 0             | 0              | \$1,064.69            | \$0.00            | \$1,934.33        | \$2,999.02         | 6             | 6              | \$2,999.02         | 6             | 6              |
| Acacypac, N. C. de R. L.                  | \$0.00                 | \$0.00            | \$0.00            | \$0.00             | 0             | 0              | \$698.50              | \$0.00            | \$0.00            | \$698.50           | 3             | 3              | \$698.50           | 3             | 3              |
| Gesel                                     | \$0.00                 | \$0.00            | \$0.00            | \$0.00             | 0             | 0              | \$0.00                | \$0.00            | \$0.00            | \$0.00             | 0             | 0              | \$0.00             | 0             | 0              |
| Siman                                     | \$40.00                | \$56.05           | \$1,018.38        | \$1,114.43         | 8             | 9              | \$0.00                | \$0.00            | \$0.00            | \$0.00             | 0             | 2              | \$1,114.43         | 8             | 11             |
| Omnisport                                 | \$0.00                 | \$88.13           | \$0.00            | \$88.13            | 1             | 1              | \$0.00                | \$0.00            | \$0.00            | \$0.00             | 0             | 0              | \$88.13            | 1             | 1              |
| Los demás proveedores                     | \$56,556.00            | \$2,111.61        | \$3,086.01        | \$61,753.62        | 13            | 17             | \$1,142.00            | \$1,543.82        | \$3,286.49        | \$5,972.31         | 13            | 13             | \$67,725.93        | 26            | 30             |
| <b>Total</b>                              | <b>\$58,237.33</b>     | <b>\$2,255.79</b> | <b>\$5,721.84</b> | <b>\$66,214.96</b> | <b>31</b>     | <b>37</b>      | <b>\$4,281.45</b>     | <b>\$2,561.52</b> | <b>\$6,898.10</b> | <b>\$13,741.07</b> | <b>34</b>     | <b>37</b>      | <b>\$79,956.03</b> | <b>65</b>     | <b>74</b>      |



DEFENSORÍA DEL CONSUMIDOR

**Recuerda: preferir al  
proveedor que respeta tus  
derechos y que resuelve  
oportunamente tu reclamo**

Septiembre de 2023