



Complaints and Dispute Resolution

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How to raise a complaint with us, how quickly we respond, and where to go if you are not satisfied.

In short

Complaining is free and will never count against you.

- Tell us through the portal, the app, email, phone, WhatsApp, in writing or through your loan officer.
- We confirm we have your complaint and give you a reference number within 2 working days.
- We send you a written final response within 15 working days.
- While we look into it, we pause collection and credit reporting on the amount in dispute.
- If you are not satisfied, you can take your complaint to the Uganda Microfinance Regulatory Authority (UMRA).

Part 1: Our commitment

We want to hear when something has gone wrong. Making a complaint is free. It will not affect any application you have with us and will never lead to worse treatment.

Anyone may complain: applicants, borrowers, guarantors, group members and officials, people who recommended a client, and members of the public. You can complain about anything we do, including our service, the onboarding fee, charges, payments, the conduct of our staff or agents, collections, credit reporting or the way we handle personal data.

Part 2: How to complain

Use whichever channel suits you:

- **Client portal or app:** open Support and send a ticket.
- **Email:** support@goodnamefinance.com.
- **WhatsApp:** +256778461421.
- **Your loan officer**, who must record the complaint and pass it on the same day.

You may complain in English or in a local language. If you need help putting it in writing, our staff will write it down for you and read it back. Someone else may complain for you if you give them written authority.

Part 3: What to tell us

- your name, phone number and, if you have one, your loan or account number;
- what happened, when, and who was involved;
- any payment references, receipts, messages or documents that help explain it; and
- what you would like us to do to put it right.

Part 4: Our timelines

How quickly we respond

1. **Acknowledgement:** within 2 working days we confirm that we have your complaint, give you a reference number starting with CSE, and tell you who is handling it.
2. **Quick fixes:** a payment that has not been credited, a wrong balance or a missing receipt is usually put right within 5 working days.
3. **Final response:** for every other complaint we send a written final response within 15 working days.
4. **Complex cases:** if we need longer, for example because a mobile network or bank must investigate, we tell you why and when to expect an answer. We never take more than 30 days from the day you complained.

Part 5: While we investigate

- We stop collection work on the amount in dispute. The rest of the loan continues as normal.
- We do not report the amount in dispute to credit reference bureaus as unpaid.
- If we find we were wrong, we reverse any late charges on the disputed amount and correct any report we made.
- We keep you informed, and you can ask for an update at any time using your reference number.

Part 6: Our final response

Our final response explains what we found, what we decided and why, and what we will do. That may mean correcting your account, refunding or waiving a charge, correcting a credit report or apologising. It also tells you how to take the matter further if you are not satisfied. We carry out what we promised within 5 working days of the final response.

Part 7: Review by a senior manager

If you are unhappy with our final response, you may ask for a review by a senior manager who was not involved in the original decision. Ask within 30 days of the final response. We complete the review within 10 working days and send you the result in writing.

Part 8: Taking it further

You may take your complaint to an outside body if you are not satisfied with our response, if we miss the timelines above, or at any time if you prefer. We encourage you to give us the chance to put it right first.

Where to escalate

- **Uganda Microfinance Regulatory Authority (UMRA)**, which licenses and supervises money lenders under the Tier 4 Microfinance Institutions and Money Lenders Act, 2016. Contact UMRA about lending, charges, disclosure or collections.
- **Personal Data Protection Office**, about how we handle personal data under the Data Protection and Privacy Act, 2019.

You may also go to:

- **your mobile network or bank**, for problems inside their own service, such as a failed or reversed mobile money transaction. Unresolved complaints about a payment service can be taken to the Bank of Uganda under the National Payment Systems Act, 2020;
- **mediation or arbitration**, for example through the Centre for Arbitration and Dispute Resolution (CADER), if both sides agree;
- **the courts of Uganda**, including the small claims procedure where it applies; or
- **the Uganda Police Force**, if you believe a crime such as fraud or impersonation has taken place.

Part 9: Fraud and urgent problems

If you think someone is pretending to be Goodname Finance, has asked you to pay money to a personal number to get a loan, or has got into your account, contact us at once by phone or WhatsApp. We treat these reports as urgent and act on them the same working day.

Remember

The only payment we ask for before a loan is the one-off onboarding fee at registration, always against an official receipt. Goodname Finance never asks for a fee to approve or release a loan, and never asks for your PIN, password or one-time code.

Part 10: How we learn from complaints

Every complaint is recorded in our complaints register. Management reviews the register every month to find and fix the causes. We keep complaint records for 6 years after a complaint is closed.

Part 11: Contact

Customer service

Alana Uganda Limited

WhatsApp: +256778461421

Email: support@goodnamefinance.com

Office hours: Monday to Friday, 8:00am to 5:00pm (EAT)

This document is published by Alana Uganda Limited (Goodname Finance). The current version is always available at <https://goodnamefinance.com/legal/complaints>. This copy was generated on 9 October 2026 at 16:57 EAT.