



Fair Lending and Collections Code of Conduct

Version 2.0 | Effective 5 October 2026

The standards every member of our staff, and every agent acting for us, follows when lending and when collecting repayments.

In short

These are promises you can hold us to.

- We lend only what we believe you can repay, and we explain every cost in plain language before you sign.
- We never charge a fee that was not shown to you in writing first.
- We call or message only between 8:00am and 7:00pm, Monday to Saturday, and never on public holidays.
- We never threaten, shame or harass anyone, and we never contact the people in your phone about your loan.
- If you are going through a hard time, tell us early and we will work out a plan with you.

Part 1: Purpose and who this Code binds

This Code sets out how Alana Uganda Limited, trading as Goodname Finance, treats the people it lends to. It binds all our staff and every collection agent, advocate, valuer or other partner who acts for us.

It sits alongside our Terms of Service, the Tier 4 Microfinance Institutions and Money Lenders Act, 2016 and the directions of the Uganda Microfinance Regulatory Authority. We also follow the principles of the Bank of Uganda Financial Consumer Protection Guidelines as good practice: fair treatment, clear disclosure, protection of your information and a working complaints process.

If anyone breaks this Code, you can complain under our Complaints and Dispute Resolution procedure, and we will take disciplinary action against the people responsible.

Part 2: Responsible lending

- We lend only what we believe you can repay from your income without hardship, after looking at the debts you already have.
- We do not lend to anyone under 18, or to anyone who tells us they cannot afford the loan.
- We do not pressure anyone to borrow, to borrow more than they need, or to take a top-up.
- We explain the loan, its cost and its risks before you sign, and give you time to think and ask questions.
- Every new loan has a 3 working day cooling-off period, and you can repay early without a penalty.

Part 3: Clear and honest pricing

- We give you a key facts statement that shows the full cost in Uganda shillings before you accept a loan.
- We use plain language. If a term is unclear, we explain it until it is clear, in a language you understand.
- The one-off onboarding fee is shown to you before you pay it, and you always get an official receipt.
- We never charge a fee that was not disclosed, and we never ask for a payment to approve or release a loan.
- Our adverts and messages about loans are accurate and do not hide the cost.
- Staff may not accept gifts, tips or side payments from clients, and must report anyone who offers or asks for one.

Part 4: Fair treatment for everyone

We do not discriminate on grounds of sex, age above 18, tribe, religion, disability, political opinion, marital status or any other ground protected by the Constitution of Uganda. We make reasonable adjustments for people who have a disability, who cannot read, or who need information in a local language, for example by reading documents aloud and allowing a trusted person to be present.

Part 5: Honest recommendations

- We confirm every recommendation by calling the person who gave it.
- We never ask anyone to vouch for a person they do not know, and we never hold a person who recommended you responsible for your loan unless they signed a guarantee.
- Staff must declare any personal relationship with an applicant, a guarantor or a person who recommended them, and must stay out of that decision.

Part 6: Privacy in lending and collections

We tell other people about your loan only as our Privacy Policy allows.

We never contact your contacts

We never contact the people in your phone, your relatives, friends, neighbours or colleagues about your loan. The only exceptions are your guarantors, the officials of your group for a group loan, your employer where you agreed to salary deductions, and your next of kin in an emergency.

Part 7: How we collect

- We send reminders before the due date, on the due date and when a payment is missed.
- Staff and agents give their name and say they work for us at the start of every contact, and carry identification on visits.
- We visit a home or business only after trying to reach you by phone. A workplace visit is discreet and only to you.

- Every demand is in writing, states the exact amount owed and how it is made up, and tells you how to dispute it.

Hours of contact

- We call or message only between 8:00am and 7:00pm, Monday to Saturday.
- We do not contact you on Sundays or public holidays, unless you ask us to.
- We make no more than three call attempts a day about the same arrears.
- We never visit at night.

Part 8: What we never do

- Threaten, insult or intimidate anyone, or use violence or abusive language.
- Shame anyone in public, on social media, on radio or in a group chat, or tell other people that you are in debt.
- Pretend to be the police, a court, a lawyer or a government officer, or threaten arrest for a civil debt.
- Take your national identity card, bank card, phone or SIM card as security, or take goods without a court order or other lawful process.
- Ask for more than you owe, or for charges that are not in your agreement.
- Collect a loan instalment in cash, or ask for payment into a personal account.
- Contact you directly after you tell us a lawyer acts for you, except through that lawyer.

Part 9: If you are in difficulty

If illness, loss of a job, a death in the family, a failed harvest or a disaster makes repayment hard, tell us as early as you can. We will listen, and depending on your situation we may agree to:

- a short payment break, or smaller payments for a period;
- a new schedule that fits your income (a restructure);
- waiving late charges that built up during the difficulty; or
- pointing you to independent help.

If a borrower dies, we deal with the family with respect and give them time. Family members are not asked to pay unless they are guarantors or are dealing with the estate.

Part 10: Collection agents and enforcement

- We use only collection agents and advocates who are lawfully registered and who sign up to this Code. We remain responsible for what they do for us.
- Before we pass a loan to an agent, we tell you in writing and give you the agent's name and contact details.
- Security is enforced only as the law allows, with every notice the law requires, and through licensed court bailiffs or auctioneers where a sale is needed.

Part 11: Fair credit reporting

- We report accurate information, good and bad, to licensed credit reference bureaus.
- We warn you before reporting a loan as in default, and we do not report an amount that is genuinely in dispute while we look into it.
- We correct any error within 10 working days of confirming it, and tell the bureau.
- When a loan is settled, we update the bureau so that your record shows it as closed.

Part 12: Staff standards and training

Staff are trained on this Code when they join and every year after that. Their targets include the quality of their lending and how they treat clients, as well as the amounts they lend and collect. Breaches are investigated and can lead to dismissal. Staff and clients who report misconduct in good faith are protected, in line with the Whistleblowers Protection Act, 2010.

Part 13: Reporting a breach

If anyone acting for us has not kept to this Code, tell us through any channel in our Complaints and Dispute Resolution procedure. You may also report it to the Uganda Microfinance Regulatory Authority.

Customer service

Alana Uganda Limited

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

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