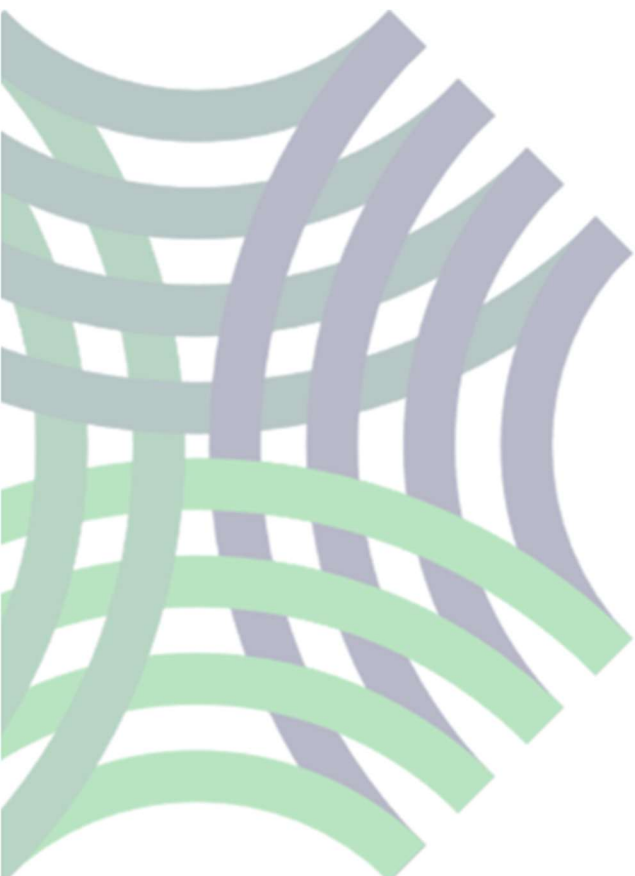




Walden Finance

Complaints Handling Policy



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1. Introduction

Walden Finance Limited is committed to providing the highest level of service at all times. If you are unhappy with the standard of service you've received, please let us know. We value your opinion and treat all complaints very seriously.

We have a clear process in place to ensure any complaint is handled promptly, fairly and consistently.

The purpose of our Complaints Handling Policy is to help you understand how to make a complaint, the information we may request from you, the process we will follow and your right to escalate your complaint if you are unhappy with our final written response.

2. Defined terms

2.1. For the purposes of this Complaints Handling Policy the following defined terms apply:

“FCA”	means the Financial Conduct Authority who regulates the financial services industry in the UK.
“FOS”	means the Financial Ombudsman Service, an independent public body that settles eligible complaints between consumers and businesses that provide financial services.
“NACFB”	means the National Association of Commercial Finance Brokers, the UK’s largest independent trade body for commercial finance brokers which has an established Code of Practice under which member firms conduct their business.
“Principal Firm”	means White Rose Finance Group Limited, a credit broker, directly authorised and regulated by the FCA with Firm Reference Number 630772 who are responsible for making sure their appointed representatives comply with FCA regulations.
“Walden Finance”, “we”, “us” or “our”	means Walden Finance Limited, trading as Walden Finance, a limited company registered in England and Wales under company number 12512184 with its registered office at 24 High Street, Saffron Walden, Essex, CB10 1AX. Walden Finance Limited (Firm Reference Number 924489) is an appointed representative of White Rose Finance Group Limited, our Principal Firm.

3. What is considered a complaint

3.1. The FCA defines a complaint as an oral or written expression of dissatisfaction about the provision of, or failure to provide, a financial service which alleges that the complainant has suffered, or may suffer:

- a) financial loss
- b) material distress; or



- c) material inconvenience.

4. How to raise a complaint

- 4.1. We treat all complaints very seriously. If you wish to raise a complaint regarding the standard of service you've received, please contact us using one of the methods set out below to have the matter investigated:

Call	01799 934 659
Email	complaints@waldenfinance.co.uk
Write	Walden Finance Limited 24 High Street Saffron Walden Essex CB10 1AX

5. What information we will ask you to provide

- 5.1. Set out below is the information that we will need to know:
- a) your name and address
 - b) your contact details
 - c) a detailed description of your complaint and whether a third party is involved
 - d) details of what you would like us to do to resolve your complaint; and
 - e) copies of any relevant supporting information, if appropriate.
- 5.2. Please include as much information as possible as this will help us to investigate and respond to your complaint.

6. How we will handle your complaint

- 6.1. We always aim to resolve all complaints as quickly as possible and in any event within eight weeks of receipt.
- 6.2. We will assess any complaint received promptly, fairly and consistently to determine the facts and if the complaint should be upheld, and if so, what remedial action or redress may be appropriate.
- 6.3. Set out below is our complaint handling process.

Stage 1	Written acknowledgement of your complaint
<ul style="list-style-type: none"> • We will write to you within three business days to acknowledge receipt of your complaint and provide the contact details of the person who will be investigating and responding to your complaint, together with a copy of our Complaints Handling Policy. 	



- If your complaint was provided verbally, we will confirm our understanding of your complaint and ask you to comment if there are any inaccuracies in our understanding.

Stage 2	Investigating your complaint
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- We will investigate your complaint thoroughly and fairly by reviewing our records and the information or documents submitted by you.
- It is possible that we may need to contact you to clarify any issues you have raised and request further information to help us assess your complaint.
- If your complaint involves a third party such as a lender or professional advisor, we will forward a copy of your complaint to them and ask them to investigate. If we do so, we will also provide you with the third parties contact details and the name of the person handling your complaint.

Stage 3	Responding to your complaint
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Summary Resolution Communication

- If we are able to resolve your complaint within three business days, we will send you a Summary Resolution Communication. This is a written response that summarises the complaint, the resolution agreed and that we consider that the case has now be resolved and the complaint closed.

- If we are unable to resolve your complaint within three business days, we will continue to investigate and manage your complaint and keep you updated regularly on the progress with your complaint and our findings.
- If we are unable to resolve your complaint within four weeks of receipt, we will contact you to let you know the reason for the delay and when we expect to be able to do so.

Final Response Letter

- When we have completed investigating your complaint, we will write to you with our Final Response Letter. This letter will tell you our decision and set out what our investigation has found. It will either:
 - a) uphold the complaint and where appropriate explain how we intend to resolve your complaint; or
 - b) reject the complaint and provide our reasons for doing so.
- In the event that we are unable to send you our Final Response Letter within eight weeks of when we received your complaint, we will write to update you on our progress, explain why we have been unable to issue a Final Response Letter and when we expect to be able to do so.



7. What you can do if you are unhappy with our final response

- 7.1. If you are unhappy with our Final Response Letter or we have been unable to resolve your complaint within eight weeks of receiving your complaint, you have the right to ask FOS for a free, independent review of your case, subject to their eligibility criteria.
- 7.2. FOS will only investigate your complaint if we have been given the opportunity to put things right first, so please contact us before approaching them.
- 7.3. The time limit for referring complaints to FOS is six months from the date of our Final Response Letter or Summary Resolution Communication. A link to the FOS leaflet “Want to take your complaint further?” will be included with our Final Response Letter. A paper copy is available upon request.
- 7.4. The contact details for FOS can be found below:

Telephone number	0800 023 4567
Email address	complaint.info@financial-ombudsman.org.uk
Postal address	Financial Ombudsman Service Exchange Tower London E14 9SR
Website	www.financial-ombudsman.org.uk

- 7.5. You can also refer the matter to our Principal Firm and / or the NACFB.
- 7.6. The contact details for our Principal Firm can be found below:

Telephone number	0333 405 1954
Email address	compliance@whiterosefinance.com
Postal address	White Rose Finance Group Limited Brookfield Court 1 Selby Road Garforth Leeds LS25 1NB
Website	www.whiterosefinance.com



7.7. The contact details for the NACFB can be found below:

Telephone number	020 7101 0359
Email address	complaints@nacfb.org.uk
Postal address	NACFB 33 Eastcheap London EC3M 1DT
Website	www.nacfb.org.uk

7.8. Please note that the NACFB recommend trying to resolve the complaint directly with Walden Finance in the first instance and they have no powers or sanction relating to any form of compensation.