

# Ex-Klarna UK CEO Alex Marsh appointed CEO of fintech lender Salad Group

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- Salad Group includes the UK's largest consumer lending CDFI, providing over £200m in loans to more than 150,000 underserved customers in the UK
- The fintech's pioneering use of Open Banking data and its proprietary credit decisioning software have already enabled it to scale rapidly while earning industry-leading trust scores
- Financial inclusion is a major and growing challenge in the UK, with over 20 million consumers underserved and more than 5.6 million 'credit invisible'
- As Group CEO, Marsh will build on Salad's proven tech-driven model to expand its products and reach, tackling the complex financial lives of those overlooked by mainstream lenders

**London, 13<sup>th</sup> October 2025:** Salad Group, the social purpose fintech which includes the UK's largest consumer lending Community Development Finance Institution (CDFI), has appointed former Klarna UK CEO Alex Marsh as Group CEO to drive its next phase of growth and impact.

Since issuing its first loan in 2019, Salad Group has pioneered Open Banking to power its proprietary decisioning software. Real-time access to applicants' income and expenditure data enables it to provide affordable credit to consumers who do not meet the criteria of mainstream lenders. This innovation has been the foundation for rapid growth with Salad Group providing over £200m in loans to more than 150,000 customers, and with over 10,000 five-star Trustpilot reviews.

With the Government set to publish its Financial Inclusion Strategy next month and the Chancellor's Autumn Budget likely to place further strain on household finances, Salad Group is uniquely positioned to address the growing challenge of UK adults with thin, or non-existent credit files. Over 20m UK consumers are financially underserved, with 5.6m of these 'credit invisibles' with no credit history.

The Group leverages its unique model to underwrite loans based on real-time financial data, bypassing traditional credit scores. Crucially, it also helps rehabilitate customers by reporting their successful repayments to all the major credit reference agencies, rebuilding those scores so that consumers can return to mainstream lenders. Recognised by the Government, the FCA and banks for raising standards in consumer credit, Salad Group is at a pivotal stage in its growth trajectory, now applying machine learning and AI to supercharge intelligent underwriting and provide pre-emptive support to vulnerable customers.

At Klarna, Marsh progressed from UK Chief Financial Officer to UK CEO as it became the largest fintech start-up in Europe, helping to steer the business as it shaped Buy Now Pay Later (BNPL) regulation. He joined Salad Group in 2023, first as Non-Executive Director and then Chair of the Salad Finance Board.

In his new Group CEO role, Marsh will oversee, align, and scale the company's core propositions: Salad Finance, the personal loans business which holds the CDFI status, and Salad Technologies, the group's proprietary technology platform with the Open Banking (RAISP) licence. His focus also includes new ventures within Salad Affinity; diversifying the lending product portfolio, developing new services focused on credit-building, and assessing market opportunities beyond the UK.

Under the new Group structure, Tim Rooney will continue as CEO of Salad Finance to drive forward the ambitious product development and growth trajectory of the multi-award-winning regulated personal loans business.

**Commenting on his appointment, Alex Marsh, CEO, Salad Group said:** "My passion for Salad's mission has only deepened over the last two years. We're not just providing one-off access to finance; we're using long-overdue technological innovation to genuinely improve the financial health of consumers locked out of mainstream financial services. The millions struggling to access affordable credit is a crisis that's only getting worse. It's time to recognise the immense economic value in bringing them back into the financial system, and I'm thrilled to lead Salad Group in meeting this critical demand."

**Alan Campbell, Chair of Salad Group added:** "We're delighted to welcome Alex in his new role. Not only does he bring with him unrivalled expertise of the consumer credit market but deep experience of helping technology-led businesses scale at pace and a genuine passion for supporting consumers underserved by mainstream providers. His vision and leadership will be invaluable as we continue to

scale origination and diversify our proposition to ensure that, at a time when household finances have never been more stretched, consumers can access the products and services they so desperately need and deserve.”

## **Ends**

### **About Salad Group**

Salad Group comprises Salad Holdings Ltd, which is the parent company of its core propositions: Salad Finance, the personal loans business; Salad Technologies, the group's proprietary technology platform; and Salad Affinity, which oversees a number of new ventures. Salad Finance is the FCA regulated consumer credit provider and CDFI, using Open Banking technology to provide fair, affordable lending. Salad Technologies is a Registered Account Information Service Provider (RAISP) and develops the unique Open Banking platform that powers the group's lending decisions.

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