

COMPLAINTS PUBLICATION REPORT

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|------------------------------|---|
| Firm Name | Topaz Finance Limited |
| Period covered | 1 st January 2021 to 30 th June 2021 |
| Brands/trading names covered | Topaz Finance Melanite Mortgages Morag Finance Rosinca Mortgages Heliodor Mortgages Jasper Mortgages Zephyr Homeloans Rosolite Mortgages Siberite Mortgages |

| Product/Service Grouping | Number of Opened Complaints by Volume of Business | | Number of Complaints Opened | Number of Complaints Closed | Percentage Closed within 3 days | Percentage closed after 3 days but within 8 weeks | Percentage Upheld | Main cause of complaints Opened |
|-------------------------------|---|--|-----------------------------|-----------------------------|---------------------------------|---|-------------------|----------------------------------|
| | Provision (at reporting period end date) | Intermediation (within the reporting period) | | | | | | |
| Banking and Credit Cards | n/a | n/a | | | | | | |
| Home Finance | 16.09 complaints per 1000 mortgage balances outstanding | n/a | 2208 | 2055 | 6.2% | 92.1% | 42.4% | General Admin / Customer Service |
| Insurance and Pure Protection | n/a | n/a | | | | | | |
| Decumulation and Pensions | n/a | n/a | | | | | | |
| Investments | n/a | n/a | | | | | | |
| Credit Related | 0.48 complaints per 1000 accounts / loans | n/a | 6 | 8 | n/a | n/a | 75.0% | n/a |