

## COMPLAINTS PUBLICATION REPORT

|                              |   |
|------------------------------|---|
| Firm Name                    | Topaz Finance Limited   |
| Period covered               | 1 <sup>st</sup> January 2022 to 30th June 2022  |
| Brands/trading names covered | Topaz Finance<br>Melanite Mortgages<br>Morag Finance<br>Rosinca Mortgages<br>Heliodor Mortgages<br>Jasper Mortgages<br>Zephyr Homeloans<br>Rosolite Mortgages<br>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                  | 15.35 complaints per 1000 mortgage balances outstanding | n/a  | 1901                        | 1697                        | 3.3%                            | 93.6%   | 46.8%             | 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                | 4.21 complaints per 1000 accounts / loans               | n/a  | 42                          | 46                          | n/a                             | n/a   | 69.6%             | n/a                              |