

## COMPLAINTS PUBLICATION REPORT

Firm Name	Topaz Finance Limited
Period covered	1 <sup>st</sup> January 2023 to 30th June 2023
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	25.76 complaints per 1000 mortgage balances outstanding	n/a	2740	2695	0.8%	86.1%	54.4%	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	9.14 complaints per 1000 accounts / loans	n/a	74	64	n/a	n/a	65.6%	n/a