

COMPLAINTS PUBLICATION REPORT

Firm Name	Topaz Finance Limited
Period covered	1 st July 2021 to 31 st December 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	12.08 complaints per 1000 mortgage balances outstanding	n/a	1560	1558	6.6%	91.1%	44.1%	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	4.27 complaints per 1000 accounts / loans	n/a	48	52	n/a	n/a	48.1%	n/a