

COMPLAINTS PUBLICATION REPORT

| | |
|------------------------------|---|
| Firm Name | Topaz Finance Limited |
| Period covered | 1 st July 2022 to 31st December 2022 |
| 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 | 24.19 complaints per 1000 mortgage balances outstanding | n/a | 2814 | 2511 | 3.0% | 93.4% | 61.7% | 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 | 5.82 complaints per 1000 accounts / loans | n/a | 52 | 54 | n/a | n/a | 55.6% | n/a |