

COMPLAINTS PUBLICATION REPORT

Firm Name	Topaz Finance Limited
Period covered	1st July 2023 to 31st December 2023
Brands/trading names covered	Topaz Finance Melanite Mortgages Morag Finance Rosinca Mortgages Heliodor Mortgages Jasper Mortgages Zephyr Homeloans Rosolite Mortgages Siberite Mortgages Hessonite Mortgages Hyalite 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	23.87 complaints per 1000 mortgage balances outstanding	n/a	2874	2958	1.9%	88.0%	44.7%	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	6.26 complaints per 1000 accounts / loans	n/a	46	68	n/a	n/a	55.9%	n/a

Topaz Finance Limited. Registered in England & Wales (Company Number 05946900). Registered address: The Pavilions, Bridgwater Road, Bristol BS13 8AE.

Topaz Finance Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 461671). Most buy-to-let mortgages are not regulated by the Financial Conduct Authority.