

# COMPLAINTS PUBLICATION REPORT

Firm Name	Topaz Finance Limited
Period covered	1st July 2025 to 31st December 2025
Brands/trading names covered	Aspiro Mortgages Azurite Mortgages Bloom Homeloans Heliodor Mortgages Hessonite Mortgages Hyalite Mortgages Jasper Mortgages Lumen Mortgages Melanite Mortgages Morag Finance Rosinca Mortgages Rosolite Mortgages Siberite Mortgages Topaz Finance Zephyr Homeloans

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	24.13 complaints per 1000 mortgage balances outstanding	n/a	3173	2978	29.7%	67.9%	37.4%	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	2.78 complaints per 1000 accounts / loans	n/a	24	18	n/a	n/a	44.4%	n/a

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

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