

# COMPLAINTS PUBLICATION REPORT

Firm Name	Topaz Finance Limited
Brands included in this report	Topaz Finance Melanite Mortgages Morag Finance Rosinca Mortgages Heliodor Mortgages Jasper Mortgages Zephyr Homeloans Rosolite Mortgages Siberite Mortgages
Period Covered	1 <sup>st</sup> July 2019 to 31 <sup>st</sup> December 2019

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	11.92 complaints per 1000 mortgage balances outstanding	n/a	1881	1539	10.1%	88.8%	30.7%	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	3.49 complaints per 1000 accounts / loans	n/a	26	9	0	9	44.4%	General Admin/ Customer Service