

complaint

Miss S says Nationwide Building Society mis-sold her a mortgage payment protection insurance (MPPI) policy.

background

This complaint is about a monthly premium MPPI policy. Miss S took out her mortgage in 2001 and her MPPI policy in 2002.

Our adjudicator didn't uphold the complaint. Miss S disagreed with the adjudicator's opinion so the complaint has been passed to me.

my findings

I've considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

We've set out our general approach to complaints about the sale of PPI on our website and I've taken this into account in deciding Miss S's case.

I've decided not to uphold Miss S's complaint because:

- I think Nationwide made her aware that the MPPI was optional and that she chose to take it. I say that because she had to complete a separate application form the policy and that she did so more than twelve months after she took out her mortgage.
- Miss S says that she had generous sick pay through work and so she had no need for PPI. But as Nationwide didn't recommend the MPPI to her, it didn't have to check if it was suitable.
- I think Nationwide could've explained the cost of the policy better than it did. But even if it had, I think Miss S would've still bought it.
- It's possible Nationwide didn't point out the main things the policy didn't cover. But it's unlikely Miss S would've been affected by any of these.

my final decision

For the reasons set out above, I don't uphold Miss S's complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Miss S to accept or reject my decision before 25 January 2016.

James Kimmitt
ombudsman