

complaint

Mrs G says The Royal Bank of Scotland Plc ("RBS") mis-sold her a payment protection insurance ("PPI") policy. Mrs G bought the policy in 2000 at the same time as taking out a credit card.

background

Having looked at the relevant information, I issued a provisional decision not upholding Mrs G's complaint in August 2015.

I didn't uphold Mrs G's complaint because:

- I thought RBS made Mrs G aware that the PPI was optional and that she chose to take it.
- RBS didn't recommend the PPI to Mrs G so it didn't have to check if it was suitable for her. This meant it was up to Mrs G to decide if the policy was right for her.
- While it was possible the information RBS gave Mrs G about the PPI wasn't as clear as it should've been. It was unlikely Mrs G would've been affected by any of the main things the policy didn't cover. And I thought the policy was competitively priced and had a reasonable benefit. So I didn't think better information would've stopped her buying it.

RBS had offered Mrs G £100 for the distress and inconvenience she was caused by the handling of this complaint. I said Mrs G should contact RBS directly if she wanted to accept this offer.

RBS said it had nothing further to add, but it was still offering the £100. Mrs G said she didn't have any further comments to add. But she wanted to reiterate that all her other complaints had been upheld.

my findings

I've re-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 Mrs G's case.

I've considered Mrs G's comment about her other cases being upheld. But the ombudsman service looks at each case on an individual basis. And that's what I've done with this complaint.

So having considered Mrs G's complaint again, looking at what she's said in response to my provisional decision, along with everything else, I still don't think her complaint should be upheld.

my final decision

For the reasons set out above, I don't uphold Mrs G's complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs G to accept or reject my decision before 5 November 2015.

Amy Osborne
ombudsman