

complaint

Mr A says Yorkshire Building Society (“YBS”) mis-sold him a payment protection insurance (MPPI) on his mortgage.

background

I issued my provisional decision in November 2016. I explained that I’d considered all of the available evidence and arguments from both parties to decide what was fair and reasonable in the circumstances of this complaint.

I also said that I wasn’t planning on upholding Mr A’s complaint. Although I thought YBS could’ve given Mr A better information about the things the policy didn’t cover, I didn’t think this would’ve made a difference to his decision to buy it. This was because I didn’t think he’d have been affected by these things. I also said that I thought YBS had made him aware that he had a choice about whether to take the policy – and I thought that they’d likely explained the cost to him. So I asked Mr A and YBS to get back to me with anything else they wanted me to look at before I issued my final decision.

I haven’t had a response from either party – so I take this to mean that they’ve nothing else for me to look at.

my findings

I’ve reconsidered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.

Because there’s been nothing else for me to consider from either party, I don’t see any reason for me to change what I previously said. So I’ve decided not to uphold Mr A’s complaint.

my final decision

For the reasons set out above, I don’t uphold Mr A’s complaint against Yorkshire Building Society.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr A to accept or reject my decision before 30 January 2017.

Alexander MacDonald
ombudsman