

complaint

Mr C says Bank of Scotland plc (trading as Halifax) mis-sold him a payment protection insurance ("PPI") policy.

background

Mr C bought the policy in 2002 at the same time as taking out a credit card.

Our adjudicator didn't uphold the complaint. Mr C 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 Mr C's case.

I've decided not to uphold Mr C's complaint because:

- A box was ticked on Mr C's credit agreement to say that he had chosen to take PPI. Mr C says that the box was computer ticked, so there isn't anything to say that he was given a choice. But I'm not aware of any known issues with the way that Halifax sold these types of policies at that time. Halifax says that it would've added PPI after a discussion with Mr C. Mr C took out the credit card and PPI in a branch. And Mr C doesn't appear to have a strong memory of the sale. On balance, I think it's likely that Halifax would've discussed PPI with Mr C and ticked the box after he chose to it. I also think it's likely that it would've explained PPI was optional.
- Halifax recommended the PPI to Mr C, but it doesn't look as if it was unsuitable for him based on what I've seen of his circumstances at the time.
- It's possible the information Halifax gave Mr C about the PPI wasn't as clear as it should've been. But it's unlikely Mr C would've been affected by any of the main things the policy didn't cover. And the policy was competitively priced and had a reasonable benefit. So I don't think better information would've stopped him buying it.

I've taken into account Mr C's comments, but these points don't change my conclusion.

my final decision

For the reasons set out above, I don't uphold Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr C to accept or reject my decision before 13 November 2015.

Guy Mitchell
ombudsman