

complaint

This complaint is about a payment protection insurance (“PPI”) policy taken out in conjunction with a credit card, during a branch meeting in 2000. Mr G says Bank of Scotland plc (Bank of Scotland) trading as Halifax mis-sold the policy.

background

Our adjudicator did not uphold the complaint. Mr G disagreed with the adjudicator’s opinion so the complaint has been passed to me.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. I think the relevant issues to take into account are the same as those set out in the technical note on our website about our approach to PPI complaints.

I have decided not to uphold Mr G’s complaint because:

- I think Bank of Scotland made Mr G aware that the PPI was optional and that he chose to take it. I note that a cross has been placed in the PPI selection box on the credit card application form. While I accept that the form appears to have been pre-populated by Bank of Scotland, Mr G has signed the form, indicating that he wished to take out both the credit card and PPI policy.
- Bank of Scotland recommended the PPI to Mr G but it does not look as if it was unsuitable for him based on what I have seen of his circumstances at the time.
- It is possible the information Bank of Scotland gave Mr G about the PPI was not as clear as it should have been. But Mr G chose to take out the policy and so appears to have wanted this type of cover. He was not affected by any of the exclusions or limitations and the policy was competitively priced and apparently affordable. So I think it unlikely Mr G would have made a different decision if better information had been provided. On balance I think he would still have taken out the policy.

I have taken into account Mr G’s comments, including those about his employment benefits and that he could have relied on his wife’s income to help him meet his credit card repayments. However, these points do not change my conclusion.

my final decision

For the reasons set out above, I do not uphold Mr G’s complaint.

Jagdeep Tiwana
ombudsman