

complaint

Mr R's complaint against Barclays Bank Plc is about the sale of a payment protection insurance (PPI) policy.

background

Mr R bought a single premium PPI policy when he took out a loan with Barclays (trading as Woolwich) in November 2000.

The background to this complaint and my initial conclusions are set out in my provisional decision of 15 July 2015. In that decision, I explained I was planning not to uphold Mr R's complaint for the following reasons:

- I thought it was most likely that Mr R chose to add PPI to his loan. I thought he would have filled in an application form similar to the sample document that Barclays had provided. And he signed a credit agreement showing the cost of the PPI. So I thought it would have been clear to Mr R that PPI was optional and that he decided to buy it.
- I thought the PPI would have provided Mr R with worthwhile cover and was suitable for his needs.
- I thought the cost of the PPI was made clear to Mr R. I couldn't be sure though that he was given clear enough information about other features of the policy.
- But even if Mr R had been given more information, I thought he would still have taken out the PPI.

I invited Mr R and Barclays to let me have any further evidence by 17 August 2015. I've not received any more information.

my findings

I've considered all the available evidence and arguments to decide what's 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 R's case.

As no more evidence has been provided, I can see no reason to change my provisional decision. So I've decided not to uphold Mr R's complaint.

my final decision

For the reasons given, my final decision is that I do not uphold Mr R's complaint against Barclays Bank Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 30 October 2015.

Matthew Young
ombudsman