

## **complaint**

Mr H says Lloyds Bank PLC (trading as TSB) mis-sold him payment protection insurance (PPI).

## **background**

Mr H took out the PPI alongside a credit card. Lloyds hasn't been able to tell us when or how the policy was sold. It assumes it was in 1996 when the card started, as does Mr H. The policy paid a monthly benefit for up to 12 months if Mr H lost his job or was off work because of sickness or an accident.

Mr H says PPI wasn't mentioned when he took out the credit card. And he says he was self-employed at the time so the policy wasn't right for him.

The adjudicator who looked at Mr H's complaint didn't uphold it. Mr H disagrees and so his complaint has come to me to decide.

## **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 here.

Having done so, I've decided not to uphold Mr H's complaint. I'll explain why.

There isn't much information to go on in this case, because everything happened so long ago. I don't think it's surprising Lloyds doesn't have Mr H's original card application any more. And Mr H also hasn't been able to give us much information about it.

From what we know about how Lloyds sold PPI with credit cards at around this time, I think it's likely Lloyds would've made Mr H aware he didn't have to buy the PPI if he didn't want to. I also think it's likely it would've got his agreement to buying it before adding it to his card account. So I can't fairly say Lloyds sold the PPI to Mr H without giving him a choice and getting his agreement to it.

Since Lloyds has said it recommended the PPI to Mr H, I've also thought about whether the PPI was right for him – and it seems it was, based on what I know about his circumstances. Mr H says he was self-employed. Some PPI policies make it more difficult for someone who's self-employed to make a successful claim. But I don't think the policy terms that are likely to have applied to Mr H in this case did. So I think he could've claimed successfully if he found himself without work or off work sick. Since Mr H was self-employed, he wouldn't have got any sick pay and, from what he says, his savings were fairly limited. So I think the PPI gave him a useful benefit.

I don't know how Lloyds explained the policy to Mr H, so it's possible some of the information wasn't as clear as it should've been – such its cost and benefits and the main things it didn't cover. But, as I've said, Mr H doesn't seem to have been affected by any of the main things the policy didn't cover. And it doesn't look as if the cost was unaffordable for him. So I don't think clearer information would've put him off buying the PPI.

I've thought about what Mr H has said but I don't think he's worse off as a result of anything Lloyds might've done wrong. So there's nothing it needs to do to put things right.

**my final decision**

For the reasons I've given, I don't uphold Mr H's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 19 March 2018.

Jane Gallacher  
**ombudsman**