

## **complaint**

Mr H says Bank of Scotland plc (trading as Halifax) mis-sold him a mortgage payment protection insurance (MPPI) policy. The MPPI was part of a packaged protection policy called Total Mortgage Protection Plan (TMPP). It included MPPI as well as life and critical illness cover. Mr H has said he only wants to complain about the MPPI element of the TMPP.

## **background**

This complaint is about a monthly premium MPPI policy taken out in 2006 to protect Mr H's mortgage repayments. He took out the MPPI about five months after taking out the mortgage.

Our adjudicator didn't uphold the complaint. Mr H 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 MPPI on our website and I've taken this into account in deciding Mr H's case.

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

- Mr H says that he doesn't remember Halifax discussing MPPI with him. But, based on our experience of Halifax's sales process from similar sales around this time, think Halifax would've discussed the MPPI with Mr H. Although I can understand why Mr H may not remember this, given the sale was almost nine years ago. Mr H had already had the mortgage for about five months when he took out MPPI. So I think he would've known the MPPI was optional. And, on balance, I think he chose to take it at the time.
- Halifax recommended the MPPI to Mr H, but it doesn't look as if it was unsuitable for him based on what I've seen of his circumstances at the time. Mr H has said that he had an income protection policy (IPP) at the time. But he hasn't been able to provide us with any information about what it covered or for how long. Mortgage repayments are a large financial commitment. And the MPPI could've met his mortgage repayments for up to 12 months if he was off work sick or became unemployed. So, as I don't know what Mr H's IPP provided, I can't say that the MPPI was unsuitable for him.
- I think Halifax could've explained the cost of the policy better than it did. But even if it had, I think Mr H would've still bought it.
- It's possible Halifax didn't point out the main things the policy didn't cover. But it's unlikely Mr H would've been affected by any of these.

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

**my final decision**

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

Under the rules of the Financial Ombudsman Service, I am required to ask Mr H to accept or reject my decision before 9 November 2015.

Guy Mitchell  
**ombudsman**