

## **summary of complaint**

This complaint concerns six monthly premium payment protection insurance ("PPI") policies, taken out by Mr A following telephone calls to Plane Saver Credit Union Limited, a not for profit credit union. Our adjudicator upheld Mr A's complaint and considered that Mr A had been sold policies that were unsuitable for him due to his pre-existing medical condition.

I issued my provisional decision in April 2013. In my provisional decision I explained why I was minded to reject Mr A's complaint as I found it just as likely that Mr A presented himself as not having a pre-existing medical condition on each separate telephone call to Plane Saver and decided against disclosing this information because he feared it could jeopardise his chances of securing credit.

On the basis of the information omitted by Mr A with regards to his medical history, I concluded it most likely Plane Saver *did* provide a suitable recommendation for what it considered was Mr A's needs (based on the information provided by Mr A) due to what it's representative most likely considered was his broader circumstances at that time.

I then invited both parties to let me have any further representations by late May 2013.

Mr A has not responded to my provisional decision and so I do not need to consider any further issues from him.

A representative from Plane Saver responded to my decision in May 2013 and said that it had nothing further to add.

## **my findings**

I have carefully considered all the available evidence and arguments from the outset, in order to decide what is fair and reasonable in the circumstances of this complaint.

As neither party has raised any further points, I see no reason to depart from my conclusion given within my provisional decision. I am therefore satisfied that the six policies were not mis-sold and I do not uphold Mr A's complaint.

## **my final decision**

My final decision is that I do not uphold Mr A's complaint or make any award against Plane Saver Credit Union Limited.

Mark Richardson  
**ombudsman**