

## **complaint**

Mr D says Lloyds Bank plc (previously Lloyds TSB Bank plc) mis-sold him a payment protection insurance ("PPI") policy.

## **background**

This complaint is about a credit card PPI policy taken out in 2001. The policy was added to Mr D's credit card account when he applied for the card in person.

Our adjudicator did not uphold the complaint. Mr D 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. 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've decided not to uphold Mr D's complaint because:

- On balance I think Lloyds made Mr D aware that the PPI was optional and that he chose to take it – although I can understand why he may no longer remember this. Even if the application form was largely completed for him by bank staff, as Mr D suggests, that does not mean the PPI was added without his consent. Bank staff would have needed to talk through the form with him, before he signed it. The form had two tick boxes, to accept or decline the PPI, and the form Mr D signed has the accept box ticked.
- Lloyds recommended the PPI to Mr D but it doesn't look as if it was unsuitable for him based on what I've seen of his circumstances at the time. I note that, from the bank's records, it appears that Mr D made a successful claim on the policy.
- It's possible the information Lloyds gave Mr D about the PPI wasn't as clear as it should have been. But Mr D 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 he would have made a different decision if better information had been provided. On balance I think he would still have taken out the policy.

## **my decision**

For the reasons set out above, I do not uphold Mr D's complaint.

Hilary Bainbridge  
**ombudsman**