

## **complaint**

Mr H 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 October 2006. The policy was added to Mr H's credit card account when he applied for the card in person.

Our adjudicator did not 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. 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 H's complaint because:

- I think Lloyds made Mr H aware that the PPI was optional and that he chose to take it – although I can understand why he can no longer remember this.
- Lloyds recommended the PPI 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. Even though Mr H was self-employed when the policy was sold, he would have been able to make an unemployment claim. And the conditions for doing so were not onerous.
- It's possible the information Lloyds gave Mr H about the PPI wasn't as clear as it should have been. But Mr H chose to take out the policy and so appears to have wanted this type of cover. He wasn't affected by any of the exclusions or limitations and the policy was competitively priced and apparently affordable.

So I think it unlikely Mr H 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 don't uphold Mr H's complaint.

Juliet Collins  
**ombudsman**