

complaint

Mrs Y complained she was mis-sold a payment protection insurance policy (PPI) with a loan with Bank of Scotland Plc (BoS).

background

BoS agree that Mrs Y was mis-sold PPI and offered compensation of £143.48. This was divided into two cheques of £71.74 because, at the time, the loan was taken out jointly by Mr and Mrs Y.

Mrs Y says she had not received her cheque and wants it to be reissued.

Our adjudicator didn't uphold this complaint. Mrs Y disagrees with the view and the matter has been passed to me to make a final decision.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mrs Y isn't complaining that the offer made to her wasn't fair. So I won't examine that other than to say it was in line with our approach.

Mrs Y is complaining that the cheque wasn't sent to her and so she has never received this compensation.

I have carefully considered this and the evidence provided. BoS has sent evidence of a screen shot of the cheque showing it was sent in June 2013. The cheque was sent to the address BoS had on its system and that Mrs Y confirmed as being correct. BoS also provided evidence that the cheque has been cashed.

Based on the above evidence, it would appear that the cheque was sent correctly and cashed. I agree with our adjudicator that it's not fair to ask BoS to make this payment for a second time as the evidence it has provided shows that the payment has been made and cashed.

Mrs Y also said she was due a refund of £400 but I cannot find anything on the case to show that this was also offered and Mrs Y has not given more evidence on this point. So I'm not going to tell BoS to pay anything more.

I have also considered whether Mrs Y is due any further compensation, such as if the way BoS handled her complaint caused her additional trouble and upset that wasn't just financial. But I cannot find anything to suggest that BoS handled her complaint badly so I won't be making any more recommendations for more compensation.

my final decision

For the reasons I have set out above, I am not upholding this case against Bank of Scotland Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs Y to accept or reject my decision before 9 November 2015.

Miranda Bates
ombudsman