

complaint

Ms A says Canada Square Operations Limited ("Canada Square") mis-sold her a payment protection insurance ("PPI") policy.

background

Ms A bought the policy in 2001 at the same time as taking out an Egg credit card.

I issued my provisional decision in January 2015.

I said that I didn't intend to uphold Ms A's complaint because:

- I thought Canada Square made Ms A aware that the PPI was optional and that she chose to take it out. The online credit card application she completed would have included options to accept or reject PPI. I looked at Canada Square's records of the information it collected during the application process. And I was happy that they showed Ms A clicked to accept PPI. I also didn't see enough evidence to say that Canada Square pressured Ms A to take PPI out.
- Ms A has said Canada Square advised her to take out PPI, but Canada Square says it didn't. I didn't think it made a difference to the outcome of this case because the policy didn't look as if it was unsuitable for Ms A based on what I'd seen of her circumstances at the time.
- I thought it was possible that the information Canada Square gave Ms A about the PPI wasn't as clear as it should have been. Our adjudicator said that the circumstances in which a person who was employed by an agency could make an unemployment claim on the policy were quite limited. But Ms A has told us she was continuously employed at the point of sale. And from what she's said, I thought she would have met the definition of working. I thought it was unlikely she would have been affected by any of the main things the policy didn't cover. And the policy was competitively priced and had a reasonable benefit. So I didn't think better information would have stopped her buying it.

Neither Ms A nor Canada Square responded to my provisional decision with any further comments or evidence for me to consider.

my findings

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

We've set out our general approach to complaints about the sale of PPI on our website and I've taken this into account in deciding Ms A's case.

Neither Ms A nor Canada Square has responded to my provisional decision with any further comments or evidence for me to consider. And having looked at everything again, I see no reason to depart from the conclusions set out in my provisional decision and summarised above.

my final decision

For the reasons I've explained, I don't uphold Ms A's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms A to accept or reject my decision before 8 April 2016.

Kyley Vernon
ombudsman