

## **complaint**

Mr C says Bank of Scotland plc (trading as Halifax) mis-sold him a payment protection insurance (PPI) policy.

## **background**

Mr C bought the policy in 2004 at the same time as taking out a credit card. He applied for the credit card on a telephone call in a branch.

I issued a provisional decision in January 2016 and I didn't uphold Mr C's complaint. I didn't uphold it because:

- I thought Halifax made Mr C aware that the PPI was optional and he chose to take it. I noted Mr C said that Halifax didn't give him a choice when he chose to take out PPI. But I saw that a box was ticked on the credit card agreement saying that he'd chosen to take out PPI. I thought it was likely that this was ticked following a conversation with Mr C and he'd said he'd like to take out PPI.
- Halifax recommended the PPI to Mr C, but I didn't think it looked unsuitable for him based on what I'd seen of his circumstances at the time.
- It's possible the information Halifax gave Mr C about the PPI wasn't as clear as it should've been. But I didn't think it was likely that Mr C would've 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've stopped him buying it.

Neither Mr C nor Bank of Scotland plc responded to my provisional decision.

## **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 Mr C's case.

As neither party has given me anything else to think about, I don't see any reason to reach a different conclusion on this complaint. So I don't uphold it for the reasons set out in my provisional decision.

## **my final decision**

For the reasons set out above, I don't uphold Mr C's complaint.

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

Guy Mitchell  
**ombudsman**