

## **complaint**

Mr H says The Royal Bank of Scotland Plc (RBS) mis-sold him a mortgage payment protection insurance (MPPI) policy.

## **background**

This complaint is about a monthly premium MPPI policy taken out with a mortgage in 2006.

Our adjudicator didn't 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.

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

I've decided not to uphold Mr H's complaint because:

- Mr H says that he was pressured into taking out MPPI and wasn't told that the policy was optional. I don't know for certain what was said in the meeting. But I can see that that Mr H signed a separate form for MPPI. And the wording on the mortgage application that Mr H signed suggested that the MPPI policy was optional. So, while I've taken into account Mr H's comments, on balance, I think RBS made Mr H aware that the MPPI was optional and that he chose to take it.
- I don't know whether RBS recommended the MPPI to Mr H or not, but it doesn't look as if it was unsuitable for him based on what I've seen of his circumstances at the time.
- It's possible RBS could've explained the cost of the policy better than it did. But even if it had, I think Mr H would've still bought it.
- It's possible RBS didn't point out the main things the policy didn't cover. But it's unlikely Mr H would have been affected by any of these.

I've taken into account Mr H's comments, but these points don't change my conclusion.

## **my final decision**

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

Under the rules of the Financial Ombudsman Service, I am required to ask Mr H to accept or reject my decision before 10 July 2015.

Guy Mitchell  
**ombudsman**