

## **The complaint**

Ms L has complained that Lloyds Bank PLC mis-sold her credit card payment protection insurance (PPI) and then didn't pay her enough compensation in response to her complaint.

## **What happened**

Ms L originally complained to Lloyds in 2011. In response, it upheld her complaint and offered to refund all the PPI premiums paid, plus interest as applicable. This amounted to £49.80.

I wrote a provisional decision last month in which I explained why I wasn't thinking of upholding the complaint and giving the parties some time to provide any additional evidence or comments they might wish to make. Ms L didn't respond to my provisional decision.

## **What I've decided – and why**

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

As stated in my provisional decision, there's no need for me to make a finding on whether or not the PPI was mis-sold, because Lloyds accepted that it was and upheld the complaint.

The outstanding issue was whether Lloyds then paid Ms L the correct redress as a result.

Ms L has banked with Lloyds for a number of years and has therefore assumed that she must have had credit card PPI for most of that time. However, in my provisional decision I explained the information I'd seen which indicated that this was not the case.

Lloyds has provided account statements starting from January 2007. It shows that no premiums were being made prior to September 2008. And the statements also show that the PPI was cancelled in November 2008. Ms L only made three monthly payments for PPI (September, October and November 2008), which is why the redress she was offered was relatively small.

As mentioned in my provisional decision, this would also explain why she was unable to make a claim for unemployment when she was made redundant in August 2009 – because the policy was no longer active.

Ms L hasn't been able to provide any evidence that she paid more premiums than the information provided by Lloyds suggests.

As neither party has made any substantive response to my provisional decision, I see no reason to depart from my original findings.

Based on the available evidence, I'm satisfied that the PPI was only active between September to November 2008. So, the offer of £49.80 that Lloyds made in 2011 was correct.

**My final decision**

For the reasons set out above, my final decision is that I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms L to accept or reject my decision before 5 January 2024.

Carole Clark  
**Ombudsman**