

Diet drug mis-sold

Our undercover investigation reveals some independent chemists need to improve

HEALTH

The UK's first over-the-counter diet drug, Alli, is being mis-sold, including to women who are too slim to need it, according to a Which? investigation.

In May 2009 we sent seven undercover researchers on a total of 32 visits to buy Alli (generic name, Orlistat) in England, Wales and Northern Ireland. We asked two experts – an academic and a practising pharmacist – to analyse their visits.

We hoped to see outstanding results, as the Royal Pharmaceutical Society of Great Britain (RPSGB) had just contacted chemists to remind them about best practice. Though the results were an improvement on when we last investigated pharmacies, 50% of visits to independent pharmacies were unsatisfactory, compared with 13% to other types of pharmacy.

Alli aids weight loss by blocking absorption of fat from food into the body, and it's only licensed to be sold to someone with a body mass index (BMI) of 28 or above. Our experts were con-

cerned that on four occasions researchers under the required BMI could buy it, despite giving honest information. One independent sold Alli to a researcher with a BMI of 20 – a woman of her height would need to weigh nearly four stone more to qualify for the drug.

And the experts considered three visits unsatisfactory as pharmacists refused to sell Alli despite the researcher being suitable. However, they were pleased that key safety questions were asked in all but one case (in an independent pharmacy) for researchers with a BMI over 28.

The RPSGB told Which?: 'Both the Society and manufacturer have provided clear guidance and training resources on the provision of Alli in community pharmacies. It is vital pharmacists follow the requirements.'

WHICH? SAYS Which? has regularly challenged poor practice in pharmacies and we are pleased that the RPSGB is planning its own mystery shopping, incorporating feedback and training, to pharmacies, from the end of 2009.



TAKE ACTION!

Get healthy eating advice you can trust at www.which.co.uk/healthyeating.



Details on NHS website out of date

Multimillion-pound government website gets some GPs' basic details wrong

The online health information service, NHS Choices, is not up-to-date, despite costing £20 million a year.

NHS Choices (www.nhs.uk) provides details for NHS services across England, including pages on individual GPs' surgeries. Which? has looked into the website's reliability as part of a wider

investigation into making a doctor's appointment (see p16).

Of the 500 surgeries we contacted, 26 had closed their registration list, yet NHS Choices said that all were accepting new patients. We looked in more detail at 176 surgeries, and found that 53 had a website, but only half of these websites were listed.

The Department of Health told us that it is confident that the majority of information on NHS Choices is correct. It plans to make it easier for patients to flag up incorrect details with a click button later this year.

Which? believes that reliable and accurate information must be the foundation of this important website.

Raking it in

Credit card providers are bleeding consumers dry when they should be rewarding loyalty

Which? has found that the average interest rate on credit cards has risen from 16.2% to 16.6% APR between May 2008 and May 2009. Yet, over the same period, the Bank of England base rate fell from 5% to 0.5%, and the rate at which banks lend to each other plummeted from over 5.5% to below 1.3%.

Credit card companies that haven't passed these reductions on to their customers are maximising the amount of money they're making from customers at a time when the cost of borrowing is falling.

Northern Bank, for example, increased the interest rate on its Standard Visa credit card from an already high 17.9% in May 2008 to an even more stunning 22.9% by May 2009.

The good news is that some providers are passing on the benefit of the rate

reductions. The Barclaycard Simplicity credit card has maintained a far more attractive APR of 6.8% over the 12 month period, while Saga has set a good example by cutting its standard rate from 15.9% to 11.9% (see p74).

According to Which? credit card expert Martyn Saville, other lenders should follow suit: 'It's outrageous that there has been a 4.5% drop in the base rate, yet average credit card rates remain sky high. But consumers who shop around can still get a good deal.'

TAKE ACTION!

■ The government recently announced a crackdown on credit card cheques and a review of credit card regulation. Find out more at www.which.co.uk/ccchequeban.

What you'll pay in interest if you spend £2,000 and repay it in 12 equal monthly instalments:



Natwest Classic 16.9%^a

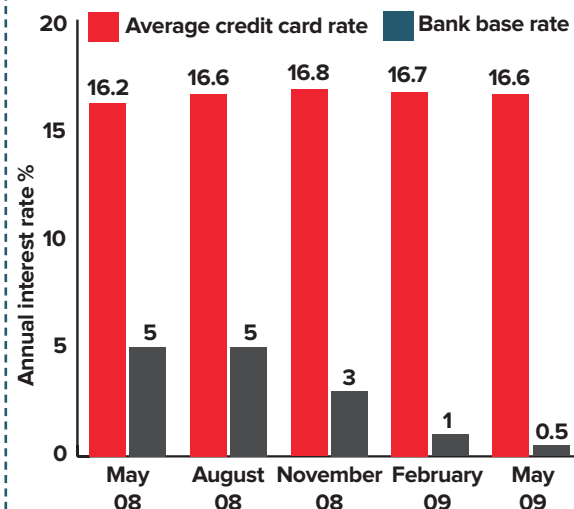


Barclaycard Simplicity 6.8%

£169

£72

^a Example of a credit card with an average rate



Bank base rate taken on last day of each month
Average rate taken as close as possible to end of each month

Handling your claims with care?

Which? acts against credit card claim handling company that's too good to be true

The emergence of a raft of companies promising to write off credit card debt has led Which? to lodge a complaint with the Ministry of Justice (MoJ).

Many of these companies promise extraordinary success rates in wiping off the debt on cards for an upfront fee.

One Which? member was recently cold-called by Claim 4 Gain, which promised to write off his existing credit card debt for a fee of £295 for the first card.

He asked us if it was legitimate, so we contacted Claim 4 Gain posing as a potential customer. It told us that its service was 'a win-win situation', and that it had a '100% success rate'. But it failed to explain the complexity of such claims, and that their success depended on your circumstances. Worse still, it also cold-called another of our researchers offering to reclaim her bank charges for £59.99 – something you can do for free.

We believe these claims are misleading and contravene MoJ rules. Kevin Rousell, MoJ head of claims regulation, said: 'We urge anyone considering challenging their agreements to seek non-commercial independent advice.'

Claiming credit agreements are unenforceable is not a sensible way of dealing with debt. We'll keep you updated with the results of our complaint to the MoJ.



Kevin Rousell, head of claims regulation at the Ministry of Justice

Can you trust feedback?

Amazon Marketplace seller offers customer money for removing poor feedback

BUYING ONLINE

Checking online to see whether a shop has received negative feedback from customers used to be a sure way of finding out about quality of customer service. But Which? has discovered that some sellers on Amazon Marketplace – where retailers can sell goods through Amazon – are offering customers payment to make bad feedback disappear.

Member Andrew Gittins (pictured) left negative feedback on Amazon Marketplace for online shop Digital Daffodil. He'd paid more than £3 for packaging, but the box for an aerial he'd bought from the company through Amazon Marketplace was damaged after it was posted in just a plastic bag. Andrew was taken aback when Digital Daffodil emailed to ask him to consider removing the feedback in return for £5. Andrew ignored the request and contacted us, saying: 'It's making a mockery of the whole feedback system.'

Digital Daffodil said it offers buyers the option of removing negative feedback, and pays £5 'for the time you will need to spend to remove the feedback

once the problem has been rectified. Digital Daffodil director Kevin Zhou told us: 'We have no intention of not rectifying the problem and then asking for feedback to be removed.' But Andrew said he was told only that the company's sales department would investigate his feedback.

Other Which? members have told us similar stories about receiving offers of payment after posting negative feedback against sellers. One member said: 'I no longer entirely trust the feedback ratings for non-Amazon sellers, which is a shame, because some of them are very good.'

Which? is concerned about consumers being misled about customer service if financial incentives are encouraging bad feedback to disappear, particularly if any sellers start refusing to resolve your problem unless the feedback is removed.

Amazon said it encourages sellers to contact buyers and work with them if negative feedback has been posted. It said it 'did not tolerate' misuse of the feedback system and that reports of this have been very rare.



TAKE ACTION!

■ If you're unhappy with the way you've been treated by a seller after posting negative feedback, report it to

Amazon Marketplace by phoning 0800 496 1081 or emailing on the site's 'contact us' page (via the 'Help' link in the top-right corner).



Consumers not PM's priority?

Which? demands government puts consumers first

Which? has demanded that the Prime Minister explain why the role of Minister for Consumer Affairs has been watered down.

Kevin Brennan MP has been appointed Minister for Further Education, Skills, Apprenticeships and Consumer Affairs. Which? chief executive Peter Vicary-Smith says: 'Bundling

consumer and competition policy in with further education, skills and apprenticeships smacks of the consumer being an afterthought for this government, rather than a priority.'

On the plus side, the government has published its consumer white paper. This sets out its plans to promote responsible borrowing and lending, and

enforce consumer rights by, for example, cracking down on rogue traders. These are all issues we've campaigned on.

Peter Vicary-Smith said: 'Many of the measures outlined in the white paper are overdue but welcome. The important thing is that no time is wasted in turning these proposals into tangible benefits for consumers.'

Top tariff tip

Scottish Power's pay-in-advance tariff a poor deal for consumers

GAS AND ELECTRICITY

Avoid energy giant Scottish Power's new pay-in-advance tariff if you want the best deal on gas and electricity, as paying upfront won't even get you the best deal Scottish Power currently offers.

In return for buying a minimum of a year's worth of energy, the pay-in-advance energy tariff promises a fixed discount of 5% on its standard monthly direct debit gas and electricity prices.

The average house would have an annual bill of around £1,097 – a saving of £59, assuming that prices don't change for the next 12 months. But the same household would pay £129 less on Scottish Power's Energy Saver 5 online dual fuel tariff.

Customers can pay Scottish Power up to £20,000 for their energy in advance. But, according to regulator Ofgem, if an energy supplier goes bust and is not taken over, those who have paid for energy they haven't used could lose their money.

WHICH.CO.UK

Don't pay over the odds for your energy – compare all available tariffs at

www.whichswitch.co.uk



Which? policy advisor Fiona Cochrane said: 'Scottish Power's pay in advance tariff does not seem to be a particularly good way for its customers to make their money work harder – in fact, for those willing to manage their energy account online, there are far better deals available.'

Scottish Power told us that it believes there is 'a sizeable percentage' of the market that has no wish to manage their energy accounts online and/or pay by direct debit and said that it had seen strong take-up of the tariff since its launch.

Train strain of reserved seat fee

Want to be sure of a seat on the train? You'll have to pay extra to reserve one

Rail passengers travelling on National Express trains now have to pay an extra £2.50 if they want to reserve a seat.

National Express said it introduced the charge on its East Coast (soon to be nationalised) and East Anglia services after noticing some customers were reserving multiple seats because they were not sure which train they would take. A National Express spokesman added: 'Seats will no longer be left empty with a reserved sign, so will be available for other customers.'

Which? transport researcher James Tallack said: 'The argument that scores of reserved seats are left empty for entire rail journeys is nonsense. The reservation card says which part of the journey is

reserved. If a seat is empty after the station it has been reserved from, people will sit in it.'

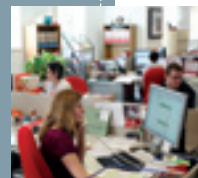
Charges do not apply to season ticket holders, disabled passengers, or advance purchase tickets.



In brief

SPEAK TO WHICH?

■ What do you think of our food and health reports? Are there any topics you would like us to cover in the future? Speak to our food and health team from 10am to 3pm on 6 August by calling 01992 822800.



HOME TRUTHS

■ Want to check an estate agent's credentials? Go to www.offt.gov.uk, where the Office of Fair Trading has published its register of agents who have been given warnings or banned from estate agency work.



ANALOGUE SWITCH OFF

■ National and many local radio stations may switch to digital-only by the end of 2015 under a new government proposal. Several criteria must be met before switchover can take place, including increased DAB coverage and the availability of DAB radios costing less than £20. For top-quality sound choose a Best Buy at www.which.co.uk/digitalradios.



TELL US ABOUT YOUR DENTIST

■ To help with our campaign to improve access to dentistry, we'd like you to review your dentist. Please visit www.which-local.co.uk/dentists and tell us about your dentist. It doesn't take long, and posting a review can also help other Which? members. For more information on access to healthcare, read our article on p16.

