

FAIR SHARES FOR CONSUMERS **ENERGY BILLS**

## Clocking up the credit

### WHEN YOU GET YOUR MONEY BACK

COMPANY	CREDIT THRESHOLD
British Gas	£200
EDF Energy	£150
Eon	£5
Npower	£60
ScottishPower	More than three months of payments
SSE	£100



Direct debits can result in overpayments on bills – but when do suppliers refund your money?

### GAS AND ELECTRICITY

**P**aying your gas and electricity bills by direct debit might get you a discount and let you spread payments throughout the year, but you could wait some time for a refund if you go into credit.

We've found that some companies won't offer automatic refunds for overpayments until they're sitting on hundreds of pounds of your money.

One of the worst was British Gas, which told us that automatic refunds only kick in if a customer has a credit of more than £200 when the annual review of their gas or electricity account occurs.

ScottishPower said that the total credit must exceed three months worth of payments to trigger an automatic refund. That means for households spending more than £67 a month on gas or electricity, the threshold would be higher than with British Gas.

The best is Eon, which returns money to customers who are more than £5 in credit when it reviews their account.

And while the other companies base annual account reviews on the date each customer signs up or starts paying by direct debit, Eon reviews all customer accounts in spring. This means Eon customers can find out whether overpayments were made in winter, when the most energy is used.

If you think you've overpaid by less than your supplier's threshold for an automatic refund, you can ask for a manual refund. All the companies need an accurate meter reading before they can calculate whether a refund is due.

#### TAKE ACTION!

Go to [www.whichswitch.co.uk](http://www.whichswitch.co.uk) to find the best deals on energy bills.

## Warnings over genetic testing

**C**onsumers are being warned that private genetic testing probably won't help them predict whether they'll develop serious diseases later in life.

While investigating 'health MOTs' for next month's Which?, experts told us that genetic tests offered by several internet-based companies could be pointless.

Tests are based on a sample of saliva or a swab of the inside of your mouth, and look for the risk of diseases including Parkinson's and prostate cancer. Prices range

from around £250 to more than £1,500 (which may involve updates and counselling).

When we surveyed 4,257 members of the public, 47% told us they believed companies wouldn't offer tests unless they were sure of the results.

But Stuart Hogarth, a social scientist and expert in this field, said: 'There's a great deal we don't know about how genes affect people's risk of common diseases. Consumers could be unnecessarily worried, or falsely reassured,

by results that may change in the light of later discoveries.'

For example, although testing a single gene can show whether some diseases will develop, most diseases involve multiple genes – many of which are yet to be discovered – so current testing can only show the probability of developing them.

Many experts say family health histories give better indications of risks and that anyone concerned about a genetic condition should visit their GP.



#### TAKE ACTION!

The Nuffield Council on Bioethics wants your views on genetic testing. Visit [www.nuffieldbioethics.org](http://www.nuffieldbioethics.org) for more.

# The good, the bag and the ugly

How are supermarkets curbing the use of plastic bags in store and for online shopping?

## ENVIRONMENT

If you bought a pack of sausages and a packet of mince from a supermarket, you probably wouldn't put them in separate bags – but this is just one example of what we found when we tested online supermarkets.

When we asked volunteers to try online shopping for our report last month (see June, p34), overuse of bags was mentioned – so we decided to carry out some snapshot research.

Our researchers ordered the same 29 items from all five online supermarkets: Asda.com, Ocado.com, Sainsburys.co.uk, Tesco.com and Waitrosedeliver.com.

Tesco and Sainsbury's delivered the shopping in 14 bags each – twice the number that Waitrose used.

The pack of pork sausages and a packet of mince arrived in their own bags from Tesco, which also delivered a bottle of Fairy Liquid in one bag.

Meanwhile, Sainsbury's allowed one bag for a six-pack of Walkers crisps.

Sainsbury's told us that it was investigating this case. It said that drivers are trained to use minimal numbers of bags and to take back bags for reuse or recycling.

Tesco said that it gives its customers the option to have online shopping delivered in crates that are then taken away, and its drivers are able to take away used bags for recycling.

Tesco also claimed that regular testing showed it was the supermarket that uses the least number of carrier bags in deliveries.

## Bag count

How many bags our 29 items were delivered in



\* two visits per supermarket where relevant

## BAGS IN STORE

**Most supermarkets sell 'bags for life' and some have in-store recycling facilities. Some aim to cut bag use at the till, so we tested this in store\***

**ASDA**

Claims a 30% reduction in bag use (that's 500 million fewer bags) between June and December 2008. It has a 'customer reminder campaign' to encourage bag reuse.

**MARKS & SPENCER**

Claims an 83% reduction (down to 77 million bags) since starting its 5p bag charge in May 2008. Bags are kept under checkouts, and shoppers are asked if they'd like one. When we visited, one researcher wasn't told about the 5p charge. M&S said it would investigate this.

**M**

**MORRISONS**

Claims a 32% reduction (505 million bags) since 2006. Stores have recycling facilities and reuse messages on bags.

**Sainsbury's**

Claims a 58% reduction in the past two years. It has removed bags from checkouts and staff ask customers if they have bags to reuse before asking if they'd like one. It also gives customers an extra Nectar point for every bag reused. When we visited, bags were hidden, but on one occasion we weren't asked if we had our own. Sainsbury's said it has training programmes to make sure staff follow this process as closely as possible.

**TESCO**

Claims a reduction of more than three billion bags following two years of its green clubcard scheme, which gives one point for every reused bag. This wasn't added on one of our visits. Tesco told us it issues a significant number of points in this way each week. It also has in-store recycling facilities.

**Waitrose**

Claims a 70% reduction (22 million bags) since 2006. Checkout staff should ask customers if they want a bag, but one assistant didn't ask us. Waitrose said its training for its 'ask first' initiative was achieving excellent results. It also has recycling points for bags.