The hidden costs of cheap air fares

A cheap airline ticket can be far from a bargain once you add up the extras. Here's how to avoid paying them

e've all seen ads for cheap flights for destinations from Dublin to Dubai. The fares look tempting, but add on the cost of 'extras' and that cheap price can disappear faster than a holiday tan.

Which? Holiday has compared how much airlines charge you to check in a bag, use the airport check-in desk and even for paying for the flight with a debit or credit card.

We've found that checking in a single bag can cost up to £20, while using a debit card costs from nothing to £20 per flight for a family of four.

Credit and debit cards

Most of us pay for flights using a credit or debit card. It's convenient and could protect your payment. Use a credit card for purchases of more than £100 and you get legal protection under Section 75 of the Consumer Credit Act if something goes wrong. Pay with a Visa debit or credit card and you may be able to use a scheme called Chargeback to try to get money back. Mastercard operates a similar scheme for payments under £100 where Section 75 doesn't apply. See www. which.co.uk/payingbycard for more.

Using a credit or debit card is convenient, but you'll often pay for doing so. We compared how much 12 airlines charged for booking a return flight for two adults worth £300. We found:

All 12 airlines charged for using a credit card.

■ Ryanair charges the most of the airlines we looked at: £5 per person per flight whether you pay by debit or credit card. Air Berlin charges €5 a booking, Monarch Airlines 3% for debit card and 4.4% for a credit card. That bargain ticket price can disappear faster than a holiday tan Anny fees have risen sharply since we last carried out the survey 18 months ago. Ryanair's debit card fee increased by 614%, Monarch Airlines' by 275% and Air Berlin's by 257%.

On a £300 return flight for two people, Virgin Atlantic charges the least for credit card bookings (£3.90). British Airways and Virgin Atlantic don't charge for using a debit card.

Full results for the five biggest no-frills carriers are in the table (right).

Airlines such as EasyJet, Flybe, Jet2, Monarch and Ryanair don't charge you for using a Visa Electron card to book a flight. You can get this card by

opening an Easycash account with Bank of Scotland or Halifax.

Baggage check-in

Checking a bag into the hold used to be part of the ticket price. Most no-frills airlines now charge for hold luggage, but how much you pay varies widely depending on the airline and whether you pay online or at the airport.

We compared five no-frills carriers. Ryanair charges £10 per bag if you check in luggage online, £20 if you pay at the airport. After 1 October, you'll have to check in online as it will no longer

> operate airport check-in desks. Monarch Airlines charges £9.99 and £14.99 a bag (depending on the route) if booked online, £17 at the airport. BMIbaby charges £8.99-£10.99 a bag online, £15 at the airport.

> > No-frills airlines argue that services such as checking a bag into the hold and using a check-in desk have been stripped



out of the ticket price to give more choice, and cheaper fares for those who don't want these services. You can avoid charges by travelling without hold luggage, or fly with a full service carrier as they don't charge for checked baggage.

Airport check-in

Most airlines don't charge you for using the check-in desk at the airport, but Bmibaby will. If you book a flight online but have hold luggage you have to opt for airport check-in which costs £10.

If you book a flight online and have no hold luggage but opt for airport check in, it costs £3.99. If you just turn up at the airport to check in, you'll pay £10. The charges are per booking each way.

Ryanair has until now charged a check-in desk fee but, from 1 October, you'll have to check in online (for $\pounds 5$), or pay a $\pounds 40$ boarding card issuing fee.

Ticking the box

When buying flights online, you'll commonly be asked to tick boxes to choose

AIRLINE CHARGES



the services you want. The EU ruled in November 2008 that it is illegal for airlines to automatically opt passengers in to extra charges.

But when Which? Holiday checked 11 airline websites, we found three (EasyJet, Jet2 and Monarch Airlines) that do just this – automatically charge passengers for travel insurance. We've informed the Office of Fair Trading of our findings.

Three others (Flybe, Ryanair and Wizz) have a box where passengers must choose 'yes' or 'no' before being able to go on with their booking. This is legal, but make sure you check 'no' if you don't want to buy the airline's insurance.

If you have unwittingly bought insurance, you have a 14-day cooling off period in which to cancel – provided you haven't already travelled.

The EasyJet policy meets minimum criteria to be a Best Buy, in terms of its cover for cancellation, curtailment of the trip, or lost or stolen baggage. The Flybe, Jet2, Monarch, Ryanair and Wizz policies didn't meet Best Buy criteria.

Free lunch?

Buy food or drink on some no-frills airlines and you can pay almost a third of the cost of the ticket price (see table). We compared prices on the five biggest no-frills airlines and found, for example, that bottled water costs from £1 with Monarch Airlines to £2.59 with Ryanair.

Department of Transport restrictions on liquids are still in place at UK airports meaning you are unable to carry more than 100ml in your hand luggage.

You can take on board any liquids bought in the departure lounge. To save money on food either eat before you board the plane or opt for snacks and sandwiches bought from high-street retailers at the airport. Or you could bring your own!

Which? says

Ryanair is the worst offender when it comes to charging passengers for services that used to be included in the price of the ticket. It costs £46 to book a return flight with a credit card, check luggage into the hold, check in online and book priority boarding. But Ryanair is far from the only offender. As passengers, we need to ask ourselves whether, given all the extra charges, no-frills airlines offer a better deal than full service carriers. WHICH.CO.UK Find out how to avoid losing your luggage www.which.co.uk/ lostluggage



WHICH? HOLIDAY Try our offer of two issues for £3

Whether you need help planning a holiday or advice on your rights when things go wrong, *Which? Holiday* magazine can be your passport to trouble-free travel.



All *Which? Holiday* subscribers also get free legal holiday advice, too. To try two issues for just £3, call 01992 822800.

BAGGAGE CHARGES	BMIBABY	EASYJET	FLYBE	MONARCH AIRLINES	RYANAIR
CHECK-IN HOLD LUGGAGE ONLINE	£8.99/ £10.99*	£8	£7.99	£9.99/ £12.99*	£10
CHECK-IN HOLD LUGGAGE AIRPORT	£15.00	£16	£13.00	£17.00	£20
CHECK-IN DESK FEE ONLINE	£3.99	No charge	No charge	No charge	£5
CHECK-IN DESK FEE AIRPORT	£10.00	No charge	No charge	No charge	N/A**

All rates are per person per single flight; * rates are dependent on route; ** as of October 2009 passengers will no longer be able to check in at the airport on Ryanair flights

AIRLINE FOOD	BMIBABY	EASYJET	FLYBE	MONARCH AIRLINES	RYANAIR
SANDWICH (MEAT FILLING)	£3.50	£3.50	£3.95	£3.50	€5/£4.32*
CUP OF COFFEE	£1.80	£2.00	£2.10	£2.00	€3/£2.59*
WATER (500ML)	£1.50	£1.50**	£1.70	£1.00	€3/£2.59*
RED WINE (18.7CL/ 18.75CL)***	£3.20	£3.20	£3.50	£3.25	£5
TOTAL	£10.00	£10.20	£11.25	£9.75	£14.50

*exchange rate as of 08/07/09 / **drink quantity 33cl/ ***prices as of December 2008

CARD CHARGES	BMIBABY	EASYJET	FLYBE	MONARCH AIRLINES	RYANAIR
DEBIT CARD	£2.75 a personª	£2.95ª	£1.50 a personª	3% ^b	£5 a personª
CREDIT CARD	£3.75 a person	£2.95°	£3.50 a person	4.4%	£5 a person

EasyJet and Monarch charges are per booking. Others are for a one-way flight. a excluding Visa Electron. b excluding Visa Electron and Solo. c Plus 2.5% of the transaction value. Fees correct as of 28/07/09