



## Salt content of bread

August, p41

In your breadmakers report, you implied that it can be tricky to make bread without salt. I encourage other members to try making bread with no salt. I've been doing so for years. We've never noticed any difference, and it certainly has no effect on the yeast or the loaf.

JILL BENNETT, ST ALBANS

## Hospital parking

September, p4

I have complaints about hospital car parking that you didn't cover.

They are often pay and display. Given the unpredictability of waiting times – patients don't know if they will be there for four minutes or four hours – and it's not often possible to return and pay for more time, there's no choice but to pay for four hours. As tickets aren't transferable, it's possible to have four people pay for the same space at the same time.

I'd like to see a pay-on-exit

system, or ticket transfer as a second-best alternative.

DAVID HAVERTY, NEWBURY

You said that hospital parking is free in Wales and Scotland, but in three NHS hospitals in Scotland charges are still imposed. These are the Royal Infirmary of Edinburgh, Glasgow Royal Infirmary and Ninewells Hospital, Dundee.

DAVID STEVENSON, FIFE

**WHICH? SAYS** Patients still have to pay at these hospitals (and some in Wales) because the NHS is locked in to long-term contracts with private operators that pre-date decisions to abolish charges. Once the contracts expire, parking should be free at these hospitals too.

## Home delivery

September, p80

Like Caroline Blithe, I would find it stressful to have to empty my crates from Tesco straight away. I ask the delivery man whether I can keep the crates until next time,

## Ask our experts

Your consumer questions answered by our experts

### Concert tickets

My wife and daughter attended a Take That concert recently. Ticketmaster contacted us on the day to say that it was changing the seats due to visibility issues. But, at the concert, the new seating also had a restricted view. Eventually, they were allowed to stand in another area where they could see most, but not all, of the concert. Are we entitled to compensation?

LEE RICHARDSON, WREXHAM

Write to Ticketmaster, stating that your wife and daughter suffered 'loss of enjoyment', and state the amount that you'd like back as



compensation – you won't be able to claim the full ticket value as your wife and daughter stayed at the concert.

If it refuses, you could put in a chargeback claim with your credit or debit card provider for part of the cost, or take the matter to the small claims court.

For a chargeback claim, you decide what you're owed – but, as Ticketmaster might have to pay back your card provider, you might be taken to court if that amount was considered disproportionate.

### Juice content

My wife bought a carton of Tesco Mango, Passion Fruit & Peach Pure pressed juice. It turned out to be 64% apple juice, which she's not particularly fond of. Is this dishonest labelling?

MICHAEL SHOESMITH, SHROPSHIRE

We asked the Food Standards Agency (FSA), which told us: 'In this instance, we believe that the

reference to Mango, Passion Fruit & Peach Pure pressed juice is the marketing name that appears on the front of the pack. The true legal name is given on the back as "a blend of apple juice with peach, mango and passion fruit purees".

Fruit juice regulations state that fruit juices and purees must be listed in descending order of volume. Therefore, the FSA believes that the product is labelled in line with the legislation.

### Flight compensation

Our recent Ryanair flight to Montpellier was cancelled due to poor weather, and we arranged to fly the next day. The airport staff

and give him the crates from my previous shop. It works fine.  
CLARE SMITH, STOURPORT-ON-SEVERN

## Costly cartridges

*September, p46*

I was surprised that your review of printers didn't account for the cost of ink cartridges.

I bought an Epson inkjet printer two years ago and have been disgusted with the price of replacement cartridges – each pack costing £35 to £40. I would pay more for a printer if I knew the ongoing cost was reasonable.  
GEOFF HARDERN, WARRINGTON

**WHICH? SAYS** We use 'cost per print' figures because each cartridge gives a different number of prints. Some cheap cartridges use a lot of ink when printing and need to be replaced frequently, so they end up costing more in the long run than expensive cartridges that use less ink on each page.

## Remembering Pins

*August, p80*

A simple solution to the problem of remembering numerous Pin numbers: Take your most frequently used Pin (say it's 3241), add it to another Pin (5681, for example), then write down the following: 'My second Pin plus my main Pin is 8922.' If you can't remember your second Pin, look at this note and subtract 3241 from 8922. You only need recall the Pin you use most frequently.  
ERIC GENDLE, MIDDLESBROUGH

My method: Write out the alphabet, and choose a memorable four-letter word (perhaps related to your bank). Under the four letters, write the digits of the Pin. Do this for your other Pins, then fill in digits at random under the unused letters, so if the card falls into the wrong hands, no pattern is recognisable. Simple but effective and safe.  
JIM GOWERS, BRISTOL

## Contact us

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Eric Gendle

told us that Ryanair would pay our hotel and meal costs.

We submitted a claim to Ryanair but it refused to pay any costs. It also failed to provide notice of our rights at the airport. How can we claim compensation?  
DIANA AND DERRICK RYAN, ROCHESTER

If a flight is delayed overnight for any reason, you're entitled to have certain costs covered by the airline, provided the flight was from or to an EU airport and with an EU-based airline.

You should have been given free meals, refreshments, phone calls or emails, accommodation and

transport between your accommodation and the airport. The airline should notify you of these rights.

Because Ryanair has failed to do so, you could take it to the small claims court and claim back what you spent. However, if you booked the flights on a credit card and each individual flight cost



over £100, you could claim compensation from your credit card provider under section 75 of the Consumer Credit Act – but only if you can show that the airline stated in its terms and conditions it would provide this assistance.

## Bank mistake

Halifax recently realised that it mistakenly made a payment twice into my account 18 months ago. It apologised for the length of time it took to realise the mistake, but then proceeded to take the money back without permission. Is this legal?  
MICHAEL DRAPER, WIGAN

Yes. The British Bankers' Association confirmed to us that if money has been credited to your account in error, you have no right to it – but your bank should inform you if it's reclaiming the amount.

If such a deduction puts someone in financial hardship, they should speak to their bank to come to an arrangement.

## CORRECTIONS AND CLARIFICATIONS

Money news, 'Hips rip-off revealed', Sept 09, p9  
The most expensive quote we found for a freehold property was £413.