

DS library

May 09, p12

Following your money-saving tips on libraries, another 'way to save' is by hiring electronic versions of books. The Nintendo DS Lite game '100 classic books' is, as the title suggests, a collection of out-of-copyright texts – including Shakespeare,

Dickens, Trollope, Austen and Hardy – and is indeed a library in its own right.

The words can be read in bed without disturbing a partner and, as a retired librarian, I can offer my opinion that the reading process is far better than I expected.

JOHN MORGAN, HARROW



Commission vs fee

May 09, p20

I recently sought advice from two independent financial advisers and both gave me the option of paying for their advice by fee, as you recommended in your article on IFAs, rather than by commission.

However, both said that product providers charge investors a first-year commission. If this commission was, for example, 5%, the IFA would retain 3% and the remaining 2% would effectively be refunded to me by ploughing it back into the amount invested.

I was told that even if I could buy the products directly from the product provider, the first-year commission of 5% would be charged by the product provider, and it would therefore be cheaper to pay via commission – advice that differed from that given in your article.

KEVIN BUTLER, LONDON

WHICH? SAYS Many product providers charge commission on investments but, if an IFA is

being paid a fee for their advice, they can ask the product provider to waive the commission or they can refund all the commission to the investor. If commission is deducted from your investment at the time you invest, this can cost you much more in reduced returns over time than an upfront fee would have cost. We calculated that the return on a £50,000 investment would be around £7,000 higher after 10 years if you paid by fee rather than by commission. Try talking to different advisers – you can find fee-based IFAs at www.financialplanning.org.uk or www.findanadviser.org.

Phone keyboard

May 09, p42

I enjoyed your article on pay-as-you-go mobiles, as I wish to trade up from my old phone.

However, I am amazed that mobiles still stick with three letters to a key, which makes

Ask our experts

Your consumer questions answered by our experts

Duplicate booking

I accidentally made a duplicate booking when booking flights online with EasyJet, because the first attempt did not provide me with a confirmation page including a booking reference, even after waiting 20 minutes.

I tried again and the booking was confirmed. After discovering two bookings had been made, I tried to cancel one but was refused a refund. Instead I was given a credit note, which is of no use to me. Can EasyJet do this, when the problem was caused by its system failing to confirm that the first booking had succeeded?

BRUCE PATERSON, LONDON

EasyJet's terms and conditions say that you have to receive a confirmation email for a booking to be confirmed.

If you didn't receive an email then you could argue for an immediate refund.



However, if you received a confirmation email later and did not check for it before making the second booking, unfortunately you are not entitled to a refund – so always check for confirmation if you're unsure whether a booking has gone through.

TV signal confusion

I've just been reading about the differences between 1080i and 1080p screen resolutions on high-definition televisions, and am still a little confused. I would be grateful if you could help.

I've read that TV broadcasters will only ever broadcast in 720p, which plasma and LCD TVs

process to emulate 1080p.

So what is 1080i?

MICHAEL HEATHCOATE,
CHEADLE HULME

1080i (number of horizontal lines on screen) is the standard HDTV broadcast format used by Sky, Virgin and Freesat. 1080i looks virtually the same as 720p and they were supposed to be used in tandem. However, as the HD market developed, 720p fell by the wayside. The 1080p format is used on Blu-ray DVD and looks marginally more detailed than 1080i – but the difference is really subtle. Most new HD-ready TVs process all three HDTV formats.

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The LG KS360 mobile phone has a sliding qwerty keypad

texting laborious for older people like myself.

We are all familiar with the Qwerty keyboard via our computers and the technology is established, as with the Blackberry. I believe that if someone brought out a reasonably priced mobile with a full keyboard, it would sell really well.

JOHN GRATER, TIVERTON
WHICH? SAYS Last year, LG launched the KS360 (£70) – a reasonably priced PAYG

handset that includes a sliding Qwerty keypad. It's not a 3G mobile, so web browsing and emailing is quite slow, and it's not a Best Buy, but it scored a reasonable 68% in our tests.

Dual-fuel cookers *May 09, p57*

As our cooker is showing signs of ageing, I was interested to read your test of freestanding cookers – but disappointed that you didn't look at any dual-fuel models.

Ours is a Cannon dual-fuel cooker with gas hobs and grill and an electric fan oven. It has been excellent, and is particularly handy when either the gas or electricity supply fails.
DIETER KUMMEREHL, LEICESTER
WHICH? SAYS Dual-fuel cookers make up a only small percentage of the freestanding cookers on sale, but we may look at testing them in future.

Travel money *June 09, p22*

With regard to your article on the best places to buy foreign currency, the cheapest method I found was to take sterling notes with me and change them at a local Forex bureau. You'll often get a better rate and pay no commission – especially in non-European countries such

as Thailand and Malaysia.
RAYMOND WAKEFIELD, GUILDFORD

Mosquitoes and midges *June 09, p72*

I was a little disappointed that your article on insect repellents did not cover repelling flies, wasps and other insects in addition to mosquitoes. Though Avon Skin So Soft didn't fare well in your test as a mosquito repellent, I have found that it certainly works on the swarms of midges that are found in Scotland during the summer.
BOB PORTER, SANDBACH

CORRECTIONS AND CLARIFICATIONS

Child car seats, June 09, p60
We showed the Maxi Cosi Tobi as scoring five stars for front crash. The correct rating is three stars.

Visit www.which.co.uk/buyingadv for more detail.

Irish banks

I have money invested in a Post Office Growth Bond, which I have recently learned is being handled by the Bank of Ireland.

I am concerned about how safe my money is with the Bank of Ireland following some reports in the press regarding the Irish economy, and am considering withdrawing it. Could I lose my money if I keep it in the account?
REGINALD EVANS, FROME

Bank of Ireland accounts are no longer Best Buys as they are not

covered by the UK's Financial Services Compensation Scheme.

The Irish government has pledged to guarantee all deposits in Irish banks. This guarantee may be perfectly sound – the Irish government would have to go bankrupt for it to be jeopardised – and the Bank of Ireland may not need to draw on it anyway.

You could decide to hedge your bets and transfer some of the money to a UK-based institution, while leaving a sum invested in the Post Office account.

Buy or lease

I am a retired teacher and am considering what to do about a



car for my post-work years. I would appreciate it if Which? considered the issue of how to fund a car. Should I buy or lease?
JOHN WALDER, CANTERBURY

The choice between leasing and buying depends on your situation,

but generally you will get better value from buying in the long-run. The greatest disadvantage of buying is depreciation.

When we looked at a broad selection of 12 cars (*Which? Car*, Summer 2009, p26), only one – a Ford Mondeo 2.0 TDCi ZETEC – worked out cheaper to lease.

However, leasing can be a good short-term or budget option, and some dealers offer a personal contract plan, which gives you the option to buy the car at the end of your lease.

Visit www.which.co.uk/buyingvsleasing for more details, where you can also sign up to the weekly Which? Car email.