

## Washing gel

June, p68

While you may recommend Ariel Excel Gel as a Best Buy, can you make clear in future that it's available only as a biological detergent – and bio detergents have been known to

ruin some types of clothing. Manufacturers of good-quality outdoor clothing warn against using biological detergents, which is why I personally rarely buy them.

MEREDITH SIGRIST,  
GLASGOW



## ID fraud: Remembering your Pin

July, p21

Your article on fraud was full of excellent tips and advice but, for us older consumers, the advice 'don't use the same Pin and passwords for different cards or accounts' can be hard to follow.

Like so many people my age (69), I find it hard enough to remember just one Pin and password without writing them down (also, of course, one of your 'no-nos').

JAMES  
TINBERGEN,  
LEICESTER



**WHICH? SAYS** The most important security measures are to not write down or disclose your Pin and passwords, and to shred personal documents. If you've taken these precautions (while using only one password and Pin for multiple accounts) your

bank is still likely to reimburse you in fraud cases. Using multiple Pins and passwords offers the most protection, however. Visit [www.which.co.uk/idfraud](http://www.which.co.uk/idfraud) for more.

## ID fraud: Fake emails

July, p21

I was interested to read about Mr Hammond's experience of receiving a fake email from a bank – it mirrored my own story.

I showed the email to the police who replied very promptly, but the gist of the advice was that I could proceed with caution. I was more sceptical and didn't do so – and I'm glad I didn't after reading your article.

ALUN LEWIS, BRIDGEND

## Money abroad

June, p22

In your article about obtaining foreign currency, I'm surprised that you didn't mention the Nationwide Flexaccount Visa debit card. I've recently drawn

## Ask our experts

Your consumer questions answered by our experts

### PC repairs

Evesham, the manufacturer of my PC, has gone into liquidation. Can you recommend any computer maintenance and technical support services, preferably local ones? I know there are firms in the *Yellow Pages*, but finding a reliable one is a lottery.

ERIC MOORE, ALTRINCHAM

We haven't tested national computer maintenance companies, but finding a local service should be easy with Which? Local. Registering with [www.which-local.co.uk](http://www.which-local.co.uk) is free and lets you see what firms other members recommend in your

area. Look under 'computer shops, repairs and consultants'. And, if you subscribe to *Which?*

*Computing*, its email helpdesk might also be able to answer your computer questions that crop up.

### PPI claim

A couple of months ago, I used your template letter to claim for what I believe was a mis-sold PPI policy ([www.which.co.uk/ppi](http://www.which.co.uk/ppi)) from Clydesdale Financial Services, but heard nothing within the eight-week deadline (set by the Financial Services Authority). I've since learnt that the firm has been taken over: do I have to write again?

DAN SAMES, OXON



The eight-week deadline should still apply. Contact the new company – Barclays Partner Finance – and tell it you'll be taking your complaint to the Financial Ombudsman Service ([www.fos.org.uk](http://www.fos.org.uk)) unless it

responds to your complaint immediately.

### Financial advice

I've invested a lot of money through a firm of financial advisers since 1999, but the investments have performed badly, even accounting for the recent economic situation.

I requested a cautious investment strategy but another adviser at the firm looked at my portfolio and told me it was structured towards riskier investments. I've complained, but do I have any recourse if it rejects my complaint?

TOM FRANKLAND,  
BURTON-ON-TRENT



**Claude Shields has tried many different types of earplugs so that she won't hear the sound of her husband's snoring**

cash with it in France and Croatia and found that what I received was up to 10% more than when buying the currency in the UK. There is no fee for cash withdrawals or currency loading.

ADRIAN RUDGE, CANTERBURY

**WHICH? SAYS** Nationwide Flexaccount is a great option

for taking out cash overseas – particularly within Europe. In June, it began charging 0.84% for withdrawals outside Europe.

### Digital radios

June, p42

You have recommended digital (DAB) radios because they offer a

## Contact us

To have your say on any article in Which?, email [letters@which.co.uk](mailto:letters@which.co.uk) or write to **Letters, Which?, Gascoyne Way, Hertford SG14 1LH.**

Include your membership number and contact details. We reserve the right to edit letters and questions. We can't respond to, or publish, all questions and letters. Send questions to [asktheexperts@which.co.uk](mailto:asktheexperts@which.co.uk) or **Ask the experts** at the above address. See p2 for other contacts.

wider range of stations than FM radios, but what about internet radios? These can tune in to thousands of stations around the world, with excellent sound quality. Also, some newer mobiles can access internet radio.

ARTHUR MARRIS, LIVINGSTON

**WHICH? SAYS** Due to the limited number of internet radios available at the time, we decided to focus on DAB radios, but you can find details of the internet models that we have tested online at [www.which.co.uk/digitalradios](http://www.which.co.uk/digitalradios). We'll feature them and others in October's magazine.

### Snoring

June, p39

Your article on snoring cures didn't mention or review the

various earplugs on the market – there are huge differences in efficacy between them.

Even when my husband sleeps on his side, his snores are so loud that you can hear them at the other end of the house – and I've tried many different earplugs.

I think the worst, by a long way, are the silicone type – they hardly make any difference at all.

CLAUDE SHIELDS, HADDENHAM

### CORRECTIONS AND CLARIFICATIONS

Travel insurance, June 09, p19  
The contact phone number for Karma Insurance is 0845 260 9990.

Packaged salads, July 09, p70  
We refer to Morrisons' Smedley Atlantic Prawn Marie Rose salad. This salad is available in Morrisons, but isn't exclusive to it.

Financial advisers are obliged to 'know' their clients, so they shouldn't make unsuitable recommendations, such as riskier investments when you've asked for cautious plans. If this is the case, you may have grounds for a complaint. Explain in the complaint why you feel you have received inappropriate advice. If the company rejects the complaint and you're unsatisfied with its reasons, contact the Financial Ombudsman Service. For more on choosing an adviser see [www.which.co.uk/financialadviser](http://www.which.co.uk/financialadviser).

### Roof access risk

Our neighbours have used our flat roof to do work on their

house, but debris has already blocked our gutter and downpipe and we're concerned that blocked-up water could damage our house. What's our insurance position if they have an accident or damage our property?

DAWN COOK, SWADLINCOTE

It's likely the neighbour would be held liable for damage caused by the blocked gutter or downpipe, as long as you could prove it was caused by their debris. To safeguard yourself, make it clear in writing that access to the roof will be at your neighbours' own risk and you won't be liable for any injury or damage caused. Also state that all debris should be removed from

the roof, gutters and downpipes should be kept clear, and they'll be held liable for damage caused to your property.

### Food pack size

I bought a pack of cereal bars that claimed each weighed 30g. I thought they seemed light and found they actually weigh 17g



each. What's an acceptable difference between stated and actual weight? Who should I contact about this?

JAMES MCLACHLAN GLASGOW

Acceptable differences vary depending on an item's weight. Items weighing 5g to 50g can vary by 9%. For a 30g cereal bar, an actual weight of 27.3g or less would be unacceptable. You can take the pack back to the retailer for a refund. You might want to contact the manufacturer too. If the issue isn't taken seriously by the retailer or manufacturer, you could contact your local trading standards.