

# Help wanted

We need you. Help us to help you and all consumers by sharing your experiences, questions and concerns



## Energy bills

Have you found it difficult to work out how your energy bills have been calculated? Or have you ever disputed a bill with a gas or electricity supplier? What could be done to improve things? Let us know your experiences – good and bad. **JAMES TALLACK**

## Packaging

Have you bought goods that have been overpackaged? Let us know what the packaging was, where it was bought – and please email in a picture if you still have the packaging. **KELLY FENN**

## Credit cards

Has your credit card company used any sneaky tricks to charge you more? Maybe you missed a

repayment and lost your 0% balance transfer deal. Or did you lose the cashback you'd earned due to a smallprint clause? How did your provider deal with your complaint? **MARTYN SAVILLE**

## Mobility equipment

Have you bought large independent living equipment – such as a bath lift, stair lift or walking frame – from high-street shops such as Argos or B&Q? Did it go well or have you encountered difficulties? **JOANNA PEARL**



## Chargeback refunds

Have you ever put forward a chargeback request – where you reverse a card transaction for not getting what you paid for? Was it successful? **NICOLAS FRANKCOM**

## Income tax

Have you completed your own self-assessment income tax form

or do you use an accountant or tax adviser? **DAN MOORE**

## Annuities

Tell us your experiences of buying an annuity. In particular, have you bought an enhanced (or impaired life) annuity? Or are you aged over 65 and delaying the purchase of an annuity? **MARTYN SAVILLE**

## Private health complaints

Have you had problems with a private health or wellbeing service, from a complementary therapist to a dentist? If you made a complaint, how easy or difficult was it? If you didn't, what put you off complaining? **JOANNA PEARL**



## Contact us

Email [helpwanted@which.co.uk](mailto:helpwanted@which.co.uk) with your contact details and membership number, including the researcher's name in the subject line. Or, write to Help Wanted, Which?, Gascoyne Way, Hertford SG14 1LH. We regret that we cannot reply to all responses. Go to [www.which.co.uk/helpwanted](http://www.which.co.uk/helpwanted) to view our full list. See pages 2 and 81 for other contacts.



## Online shopping tips

Tell us your tips for buying things online. How do you ensure you're buying things safely? How do you find the best deals? Are high-street prices better for certain products? Do you have any tips for speedy delivery? **SARAH DENNIS**

## Online stores going bust

Have you recently ordered something from an online shop that then went bust, so you didn't receive your order? Did you get your money back? **MATT CLEAR**

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