

January 2005



Borrowing
We expose the tricks used by the credit industry to get us to borrow

KEY ISSUE

Credit p10



Food scare



Compact cam

EXPOSED

05 INSIDE STORY

- We expose the rip-off £350 Novo Immogenics diet
- New regulations come into force this month to protect consumers when buying insurance

10 THE CREDIT INDUSTRY

Credit card and loan companies don't just make money through charging interest. Selling expensive insurance is only one of the other ways in which they boost their massive profits

17 REGULATION OF DOCTORS

The General Medical Council, which regulates the medical profession, is run by doctors. How well can it protect patients from dangerous or negligent doctors?

YOUR LIFE

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There's a new food scare in the news every week. We go behind the hype to find out the facts, and where to turn for advice

23 CAR DEPRECIATION

If you're planning on buying a new car and selling it in three years' time, make sure you pick one that holds its value well

30 SAVINGS ACCOUNTS

Consistently good Best Buys and the savings accounts to avoid

OUR PROMISE

Which? aims to help you choose the best goods and services – and avoid the worst. We're entirely independent – we take no ads, no freebies, and everything we test is paid for at full price. Since 1957, we have informed, influenced and campaigned for all consumers in the UK.

**The General Medical Council is there
to protect patients but it is not
providing the right safeguards p17**

WHICH? EXTRA

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- Easy-to-use buying guides on 35 topics
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The real risks
The truth behind
the headlines

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Compact cameras
On target: Nikon
Lite Touch 130ED

eras p46



Washing machines
Dyson CR02 – good
looks and a great
performance

Washing machines p38

TESTING, TESTING

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A new Dyson vacuum cleaner, two washer-driers, Dust Bubble for tiles and a trial of exercise machines

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To get the best out of your washing machine, you need a good detergent – and vice versa. We've worked our way through a mountain of washing to help you find which to choose for the best results

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Not everyone's gone digital. Compact cameras are still cheaper to buy and to run than their digital counterparts. And you don't need a computer to enjoy your photos. We pick Best Buys from just £65

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Whether you're walking the dog or hiking across the downs, we name the jackets that will keep you dry and comfortable

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An update on eight Best Buy car seats

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Walking jackets

Litres of water to simulate rain 2,500

Savings accounts

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Rates of interest looked at 4,160