JULY 2005

Join the protest Big banks are taking our money and getting away with poor service

Shining light Our Best on Test TV projector Panaso

TV project



CUSTOMERS UNHAPPY Banks p10 Car security

EXPOSED

05 INSIDE STORY

- Vodafone agrees to waive £15,300 in mobile phone charges after thieves run up the massive bill
- British Airways gives one-way flyers a fairer deal

10 BANKS

We investigate how banks make money by charging over the odds and profiting from customers' loyalty

17 FOOD SAFETY AT EVENTS

Our inspectors found high levels of bacteria in the food we bought at some of the country's most popular days out

20 SALES

If it feels like there's always a sale on at MFI, you're right – there is

YOUR LIFE

CAR SECURITY Our expert thieves have found that it's still too easy to steal belongings from cars

26 PRODUCT RELIABILITY

You tell us which brands of audio-visual goods won't let you down

31 CAR CRASH TESTS

The latest Euro NCAP results show that car makers could do more to protect pedestrians

32 OFFSET MORTGAGES

Find out whether you would benefit from combining your mortgage, current account and savings all into one account

36 FILM PROCESSING

The best services on the high street and by post

'A lot of big events use temporary staff.

Hygiene training can be extremely variable'

Jenny Morris, Chartered Institute of Environmental Health

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.

OUR PROMISE

nic

ors p50

Steal blues The Chevrolet Lacetti is easy to steal from **Re cycling...** The Giant Terrago Disc came top of our mountain bikes

TESTING, TESTING

40 ALL CHANGE

Flash car wash, high-power disposable batteries, Sony's latest MP3 player and Sonorix Bluetooth headphones/music player

42 BICYCLES

p23

Mountain bikes for adventurers, and hybrids for townies

- 48 BIKE HELMETS Protect your head with one of our Best Buys
- 50 TV PROJECTORS The best models to beam TV, DVDs or slide shows on to your wall
- 54 WIRE DETECTORS Most in our test were disappointing, so we have only one Best Buy
- **56 PRINTERS** Best Buy laser and inkjet printers, as well as portable photo printers
- 60 SINGLE-USE CAMERAS Best Buys for the beach, parties and weddings



We've got five Epson Aculaser C1100 laser printers to give away in our Best Buy competition Just answer a simple question from this month's report and you could be one of our lucky winners. Turn to p64 for more details and full competition rules.



REGULARS

22 FOOD AND HEALTH 'Fresh' bread, and new rules on care homes

Bikes p42

- 38 MONEY MONITOR Regular savings and savings accounts
- 64 CONTACTS A TO Z Save time when shopping around
- 65 INDEX A guide to the main features published in the first six months of 2005
- 66 TAKE ISSUE Your letters, plus campaigning activities

68 BRIEF CASES Two cases from our legal files

THIS ISSUE IN NUMBERS	
Banks Products analysed	500
Bicycles Kilometres cycled	20,000
Film processing Photos taken	4,320
Printers Sheets of A4 paper used	81,920