NOVEMBER 2005



13% of drivers in our survey received a parking fine in the past year

Over £300 million was raised from parking fines in the UK in 2003-2004



Card fraud

Card sharps Watch out –

there are cheats about



KEY ISSUE Parking p10

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.

EXPOSED

- **05 INSIDE STORY**
 - We help one reader win a £25,000 insurance payout after he had to leave the army on medical grounds
 - Patients are urged to speak up to protect their health

10 PARKING

It's not just finding a space that's the problem: we look at over-zealous parking attendants, residential schemes, and extortionate clampers

16 **CARD FRAUD**

How you can help prevent yourself becoming one of the many victims

YOUR LIFE

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We examine how new innovations are reshaping products in the home, in your pocket and on the road

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Fine mess?

your grumbles

about parking

We look at the meaty issue of exactly how much water manufacturers add to ham without telling us

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Shopping on the internet instead of the high street can save you hundreds of pounds. We help you net a bargain

31 CURRENT ACCOUNTS

Our annual round-up of the banks and building societies that offer the best rates and service

'Most card fraud is carried out by organised gangs and is often used to fund terrorism or launder money³ **Detective Chief Inspector Roger Cook**

We've got five Panasonic

NV-GS75 digital camcorders 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.

Members' helpline: 01992 822 800/0845 307 4000

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An Apple array The new iPod Nano joins its big brothers as one of our Best Buys

MP3 players p38

TESTING, TESTING

Picture perfect

Panasonic NV-GS150EG-S

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Air Rider and Hoover The One Touch vacuum cleaners, TV on your wristwatch and Jamie Oliver's Flavour Shaker

38 MP3 PLAYERS

Our new test finds the iPod still in charge, although there are now some pretty credible competitors

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If you don't have a computer but still like music on the move, here are our Best Buys

45 DIGITAL CAMCORDERS

Best Buys for making top-quality home movies, plus a guide to editing on a computer

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You could save three weeks each year by not having to do the dishes

50 WIDESCREEN AND FLAT-PANEL TVs

Our first Best Buy LCD and plasma TVs, plus conventional models on test

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Appliances that will help you beat the washday blues – plus a few that are best avoided

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Best Buys that can shred plastic cards, cheque books and other personal documents

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Two cases from our legal files

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Members' views analysed**5,422**



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