



Consumer news

We want you

Risk-free savings

Are your savings risk-free? If you've invested in a savings account, a cash Isa, National Savings products or guaranteed equity bonds, we'd like to hear from you. Is the return you get reasonable? Would you recommend them? Are there any drawbacks? Contact Ian Robinson.



Car insurance

Have you tried to find car insurance for a younger driver? Send your experiences – good or bad – to Martyn Saville.

Broadband

How well does your broadband provider meet your expectations on speed and usage limits? Were you promised lightning speeds only to find it crawls along? Maybe you were promised an unlimited service but have been subject to a 'fair usage policy' hidden in the small print. If your ISP's performance has failed to match its promises, Ceri Stanaway would like to hear from you.

Saving on transport

Are you sick of costly train tickets, pricey parking or rising fuel charges?

We're looking for case studies who want to save money.

Contact Alice Judd with your details.

Please include full contact details and a daytime phone number

■ helpwanted@which.co.uk or write to Help Wanted, PO Box 44, Hertford X SG14 1SH

There are more requests online ■ www.which.co.uk/helpwanted

We expose charges you might not realise you're paying

Always read the small print

SHOPPING

We're out to uncover those charges that squeeze extra money out of consumers and we want to hear about your experiences.

Sometimes they're labelled 'convenience', 'handling', or 'priority' fees; sometimes they're not labelled at all but you still end up paying more than you expected at the start.

It could be that, to get your new computer up and running, you have to phone a helpline at 49p a minute or to redeem gift vouchers you have to spend £10 getting through to customer services.

Read on to find out more.



TAKE ACTION! What costs have you uncovered in the small print?

■ Send your examples of hidden charges to news@which.co.uk



A John Lewis wedding list (above left) does not charge guests for delivery, unlike Debenhams (above)

THE EXTRA CHARGES THAT WE'VE UNCOVERED



Delivery charges exposed

Register your wedding list with Debenhams and your guests will have to pay £3.50 per order for handling and delivery. Think about grocery delivery charges, too: Sainsbury's are up to £6 while Tesco's vary between £3.99 and £5.99.

Fight back

Choose a gift list with a retailer that doesn't add a delivery charge, like John Lewis. And if you spend more than £75 with Ocado, delivery is free.



Premium-rate rip-offs exposed

Ring up for football tickets and you may pay 50 per cent more. One Bristol City fan spent £10 calling the club's 0870 line from his mobile for a £20 ticket.

Fight back

Some companies using 0870 numbers

get a cut of the cost of the call – see www.saynoto0870.com to find the geographical equivalent. It doesn't have a Bristol City number but visitors are asked to add their own. See p12 for more on premium numbers.



Travel prices exposed

We booked a last-minute, seven-day break to Turkey, advertised at £99 per person on the Co-op's travel website, and found the real price is £207.05. Extra charges included £15 for late booking, £13 for the in-flight meal and a £40 fuel surcharge.

Fight back

The Office of Fair Trading has warned holiday companies to stop using misleading headline prices that don't include non-optional charges. And Abta promises to take tough action against members that flout its code

of conduct, which says basic prices should include all fixed costs. Report cases to Abta via consumer.affairs@abta.co.uk or on 020 7637 2444.



Holiday spending exposed

You return from holiday to find your bank has made money on the sangria you bought. Most debit cards now add a loading fee for converting currency – normally 2.75 per cent of the purchase or withdrawal. Lloyds TSB and NatWest debit cards also charge £1 and £1.25 respectively each time you buy something abroad.

Fight back

Use Nationwide's Flex Account Visa debit card. It doesn't add a loading charge and there's no withdrawal fee or charge for spending your money in another country.

£16.75 (£17.25 in London)
for No7 anti-wrinkle cream
that's said to really work
BOOTS

40%
of patients fail to comply with
treatment regimes, say GPs
NORWICH UNION HEALTHCARE

Only 1 in 8
people consult with their GP
before having cosmetic surgery
WHICH?



Consumers have far more choice now than they did back in 1997

Blair's legacy to consumers

POLITICS

Tony Blair steps down this month after a decade at Number 10, but what is his legacy to British consumers?

The Prime Minister came into power committed to giving people greater choice – from what they ate to how they were treated when sick. People certainly have far more choice now in all areas of their lives than they did back in 1997, and Mr Blair can at least share some of the credit for that.

One definite success of this approach was personal accounts for pensions. Which? lobbied for this pensions scheme and we believe that for the first time there will be affordable pensions for all.

The creation of the Food Standards Agency after the BSE debate also deserves praise, while the Competition Commission and the Office of Fair Trading have been significantly strengthened over the last decade. Then there was the Enterprise Act 2002, which gave us and other leading

consumer bodies the right to lodge a 'super-complaint'.

But although people have more choice now, are they being offered the right choices? Certainly in key areas such as health and education, it seems that the choices on offer are often not those that people wish to make.

Which? Chief Executive Peter Vicary-Smith said: 'Blair's lasting legacy to consumers is giving us choices we couldn't have imagined ten years ago – just look at the NHS, nutrition and education. But, in itself, a blind extension of choice can't deliver for consumers. Above all, people want simple, honest solutions that last a long time and offer real alternatives: real choice.'

'This is the breakthrough that has been made in personal accounts for pensions – rejecting an illusion of choice and instead delivering a simple, low-cost and honest scheme that will provide affordable pensions for all for the first time. That could well prove to be Blair's greatest legacy.'



Tony Blair's greatest success may be affordable pensions

Government to tackle product security

MOBILE PHONES

The government is urging manufacturers to ensure the next generation of mobile phones have anti-theft measures built in.

As part of its anti-crime strategy launched in May, the call marks a new approach to driving down robberies, which involve mobile phone theft in around half of cases. New figures show 800,000 people in England and Wales were victims of mobile phone theft in 2005-06.

Which? has also been recruited to highlight products or services that design



Government moves to increase security of your phone

TAKE ACTION!

■ Visit www.immobilise.com to register your mobile and other items

out crime. Editor Neil Fowler said: 'In future we will look at how individual products include anti-theft measures.'

The government wants more consumer demand for anti-theft products, so that businesses take this into account when designing them. Home Secretary John Reid said: 'Because crime, like mobiles, is always changing, we will work with industry and police to anticipate future crimes, so we can design out problems in the next generation of phones.'