



Insurance costs uncovered

MOTORING

It's getting easier to compare cars according to how much they'll cost to insure. Revised ratings reflect the growing range of cars on UK roads and more precisely assess the differences in risk as well as the costs and complexity of repairs.

The Group Rating Database of the Association of British Insurers now categorises most vehicles into 50 groups, with group 50 being the most expensive. Vehicles can continue to be rated in the existing 20 groups.

The new ratings consider, for example, pricey components that are increasingly fitted as standard, such as catalytic converters and air-conditioning units, and more recent advances in technology that affect top speed and overall performance.

While they don't account for driver age, experience and address, they can be useful for whittling down shortlists of cars and even reveal some unexpected trends.

For instance, a 2005 Mini Cooper 1.6 is now in group 21, as is a 2005 Renault Laguna 2.0 Expression. Under the old system, these cars were four groups apart, but now that the relatively high cost of the Mini's parts is considered, its rating is higher.

Many car insurers plan to draw on the 50-group system this year. Royal & SunAlliance spokesman Simon Kutner told us: 'The 50 groups enable us to consider risk more accurately.'

For Best Buy car insurance, see p40.

Banks' jargon in the dock

Terms and conditions on overdraft charges are challenged in court

BANK CHARGES

The interpretation of dense wording in banks' small print could decide the High Court battle on unauthorised overdraft charges.

During proceedings, Mr Justice Andrew Smith admitted that he struggled to understand certain terms, while the OFT said they were 'full of strange language where consumers are deemed to do one thing when they actually do another'.

But banks opposing the OFT maintain that current charges are fair – as customers who go into the red without authorisation have requested overdraft services, and their terms and conditions are clear.

What do you think? Read some banks' terms and conditions below and judge for yourself.

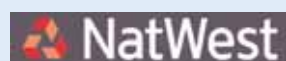
If the case favours the OFT, up to £3.5 billion could be returned to consumers for 2007 alone, but the decision is expected to take some time. Go to www.which.co.uk/bankcharges for more details.



Mr Justice Smith is unimpressed with some banks' use of language

BANKS AND THE OFT ARGUE OVER MEANING

Our lawyer reports from court on the confusion of some banks' small print



NATWEST

'If you issue instructions for a withdrawal or other payment which would result in...your account becoming overdrawn, or further overdrawn, without prior arrangement...we will treat your instructions as an informal request for an unarranged overdraft.'

NatWest means When a customer goes into the red without prior agreement, they're asking banks to consider a request for an overdraft, so there's a service fee whether or not the overdraft is allowed.

The OFT says If the overdraft is refused, the customer is charged for a service that they don't think they asked for.



BARCLAYS

'...you may still request the use of our overdraft facilities by seeking to make a payment on your account (for example, by writing a cheque or by using your debit card or making a standing order or direct debit payment) even though there are insufficient funds standing to the credit of your account to meet such a payment...'

Barclays means If you go into the red – for example, when a direct debit goes through – you have requested an overdraft and so you can be charged.

The OFT says Because many payments occur automatically and without a customer's 'request' the terms and conditions don't reflect reality.



ABBEY

'An Instant Overdraft Request Fee will be payable by you each time that you use the Instant Overdraft Service...payment of the fee may result in you becoming overdrawn'

The OFT says These terms aren't clear that if payment of a 'request fee' takes you into the red, the Instant Overdraft Service has been used. Nor is it stated that going overdrawn in this way could lead to another 'request fee' being charged, and again, and so on.

Abbey says Such a continuous cycle of charging its customers would never arise in practice.

£10 million
charged each day by UK banks
in unauthorised overdraft charges
HSBC

82%
of Honda Civic owners would
recommend one to a friend
WHICH? CAR 2007

12%
M&S share of UK
men's clothing market
DATAMONITOR



Which? pulls, pounds, drenches and dries some of the UK's most popular pants

Are M&S pants falling down on the job?

CLOTHING

The quality of Marks & Spencer (M&S) men's pants has been hotly debated since presenter Jeremy Paxman complained that they no longer provided 'adequate support'.

So Which? decided to pitch M&S against Tesco, Asda and designer brand Calvin Klein in rigorous quality tests.

We found that Calvin Klein's Body trunks came out badly for pilling (bobbling), despite costing £20 a pair, while Asda's, costing £1.75, were the least susceptible to this.

Our scientists washed and tumble-dried the pants to see whether they kept their shape and colour. M&S pants, at £5 a pair, kept their colour the best after ten washes. Asda's and Calvin Klein's faded the most.

The M&S trunks didn't shrink too badly, but Calvin Klein's shrank a lot in parts – particularly in the leg. However, Calvin Klein might pass the Paxman test for 'gusset anxiety', as the Tesco and Asda gussets shrank the most.

Overall, Calvin Klein was ranked lowest, while M&S came out top. Despite this, an industry insider, told us: 'There's a trend across industry for cheaper cotton, so I can understand how Jeremy feels.'

PANTS AT A GLANCE

**Calvin Klein
Body Trunks £20**

VERDICT Did badly in our pilling test, faded after washing and shrank a lot in the leg.

4th

**George Trunks
from Asda £1.75**

VERDICT Performed well in our pilling test and, together with M&S, took the longest to develop a hole. But pants faded after washing and shrank in the gusset.

2nd

F&F from Tesco £1.66

VERDICT Developed a hole the quickest in a rubbing test. Together with Asda, shrank the most in the gusset but colour didn't fade.

3rd

**M&S Real Cool
Cotton Trunks £5**

VERDICT The only pants to stay black after the wash test. Shrank a bit in parts, but overall not too much. Along with Asda pants, they took the longest to develop a hole.

1st

Honda also has trouble with brakes

MOTORING

Thousands of Honda Civics are to have handbrakes replaced after the company discovered a problem that appears similar to the one affecting Vauxhall cars.

Last month (see p4), we revealed that Vauxhall had finally decided to modify handbrakes on 250,000 Vectras and Signums following dozens of roll-away accidents.

Now Honda has uncovered a handbrake problem with certain Civics and has contacted around 79,000

owners with 2006 or 2007 models.

Honda says there's a small risk of the cars rolling away if the release buttons are pressed when handbrakes are applied.

It has written to owners asking them to visit their local dealer to have a new handbrake fitted free of charge.

Honda explained: 'We felt it was important we inform our customers as soon as possible, and fit new handbrakes when they become available.'

Honda says the handbrake issue only affects Civics and that it doesn't use the same handbrake part supplier as Vauxhall.



TAKE ACTION!

■ Honda is able to answer owners' questions via its helpline: 0800 707 6668. If you've bought one of these Civics second hand, and didn't register your ownership with Honda, you may not receive a letter, so do call the helpline.