

FAIR SHARES FOR CONSUMERS CASH ISAs

Ropey returns on cash Isas

We highlight the 'dirty dozen' banks and building societies that are hitting savers hard

SAVINGS

Increases in Isa allowances in the Budget may be set to boost your tax-free savings – but, at press time, we found 12 of the biggest cash Isa providers were offering astonishingly low interest rates.

Three of the 'dirty dozen' didn't even match the Bank of England's base rate of 0.5%, so their customers' savings were making a pittance in interest.

Barclays offered the lowest rate in April 2009, of just 0.10% (down from 4.26% in April 2008). And Nationwide, Halifax and HSBC all dropped their rates by more than the 4.50% base rate fall.

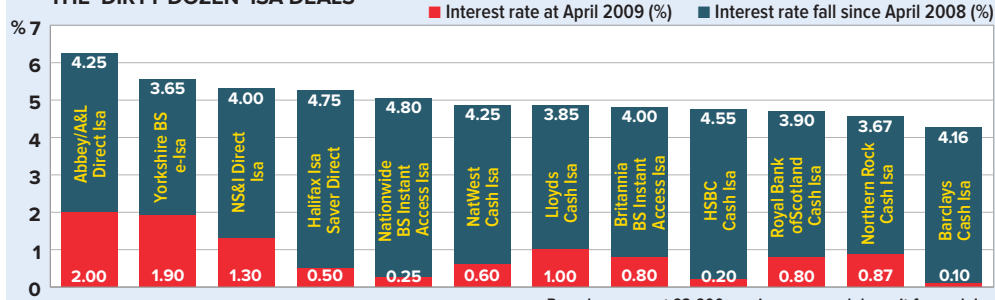
None of the 12 came close to provid-

ing the rates of Which? Best Buy cash Isas – Marks & Spencer Money and First Direct were offering 3.1% and Charity Bank 3% as we went to press.

Martyn Hocking, editor of Which?, said: 'Too many of the big financial providers are blaming the economic crisis right now. Savers are entitled to more and should move their cash to better Isa providers.'



THE 'DIRTY DOZEN' ISA DEALS



Based on current £3,600 maximum annual deposit for cash Isa

TAKE ACTION!

See p14 for the latest Best Buy cash Isa rates or visit www.which.co.uk/cashisas for weekly updates.

Your story No plain sailing for ferry customer

If you get a voucher as a refund for a travel ticket, check the terms and conditions

As you prepare for your summer holiday, spare a thought for Which? member Marcus Zentner, who was left with a useless travel voucher and £110 out of pocket after a holiday booking error.

When Marcus (right) bought a SpeedFerries trip to France from travel website Aferry.to,

the error meant his ticket was for the wrong route – but Aferry.to refused to refund him.

It offered an e-voucher, saying it could be 'changed at any time to dates that suit'. But a 12-month limit – that Marcus has no recollection of being told about – had passed by the time he wanted to travel again.

Aferry.to wouldn't give him a new voucher as SpeedFerries had gone into administration.

So, should you buy tickets from ferry companies direct, to get better protection? We found their policies on refunds vary – and some have time limits – so always check terms and conditions.



Members drive a hard bargain, our survey shows

Discount shoppers

SHOPPING

Canny Which? members are taking to bargain hunting in all sorts of ways as the economic difficulties continue.

Our survey of more than 2,000 members found that, since the credit crunch began, half have started or are more frequently using discount voucher websites, and just under half have found the confidence to try haggling in shops. More

than two fifths of those we surveyed are turning to cashback websites.

But the results of our survey may concern high-street stores. Three quarters of Which? members think that there are better deals to be found online, despite constant high-street price cuts.

Just over eight in ten say that a high-street sale doesn't mean much any more, as shops have them so often. While six in ten have visited a shop in the past year because of a sale, just over four in ten think discounts there should be greater.

Worse news for bricks-and-mortar shops is that price cuts aren't tempting shoppers towards impulse buys. Two thirds of those surveyed say that they only buy things on special offer that they'd have bought at full price anyway.

Which? shopping researcher Sarah Dennis said: 'Shoppers have a whole host of different tools at their disposal to snag the best deals and they're clearly prepared to shop around until the price is right for them.'

If you hear of great deals or know where to bag the latest bargains, why not share it with Which? members? Email bargains@which.co.uk with the details.

TAKE ACTION!

We've tried to save you money in the past year with a range of reports on shopping for bargains that are now available online:

■ which.co.uk/discountvouchers

See which goods can be cheaper with vouchers – or if comparison sites can find better deals.

■ which.co.uk/cashbackwebsites

Find out which sites paid more than others on Best Buys.

■ which.co.uk/haggling Get expert tips on haggling on the high street.

■ which.co.uk/discountproducts

Discover how to find clearance and refurbished items at great prices.



YOUR TOP TECHNIQUES FOR BARGAIN HUNTING

According to our recent survey of more than 2,000 Which? members, you've started to use these savvy shopping techniques, or are using them more often

50%

Discount voucher websites

47%

High-street shop haggling

43%

Cashback websites

39%

Discount shops and supermarkets

28%

Visiting shops for sales

27%

Price comparison websites

25%

Buying refurbished goods

20%

Freecycle

19%

Buying second-hand goods

16%

eBay or other auction sites

16%

Rewards on credit card schemes

WHICH? FAMILY FORTUNES

We're looking for several new Which? families this year – could you be one of them?

Last year we gave one family, the Joneses from Wolverhampton, the ultimate Which? makeover. In return for swapping service providers and trying new products, we gave them expert advice that saved them thousands of pounds.

This year, we're looking for several new families of different types to appear in Which? makeovers – you might be a lone parent, a couple with young or grown up children,

or a family with three generations living together.

You'll receive advice on all sorts of topics, and we'll be on hand for life-changing events, such as retirement or selling your

property. We may get you involved in undercover investigations and call on you to appear in our other magazines.

Darren, from our 2008 Which? family, said: 'It was an eye-opening experience, which we'll

never forget. We have definitely benefited from the advice given by Which?.'

Ideally, we'd like your whole family to get involved. If you would like to be one of our new Which? families, tell us why and include a picture of your family.

Contact Emma Wilmot at helpwanted@which.co.uk, putting Emma's name in the subject header. Or, write to Help Wanted, Which?, Gascoyne Way, Hertford SG14 1LH.



Which? looks into product substitutions from Argos

Surprise deliveries

CONSUMER RIGHTS

Would you expect to receive a different brand of appliance from the one you'd ordered in store or online?

This kind of substitution has happened on several occasions when we've bought products for testing from Argos. It has often occurred without warning – with larger items that take some effort to return, such as washing machines, fridges and TVs, as well as smaller products including sewing machines, DVD players, shredders, kettles and set-top boxes.

When we told Argos about this, it said its terms and conditions, which state 'product specifications from the manufacturer may change, allow for substitutions and it has processes in place for this.

However, when we highlighted specific examples, it confirmed that its substitutions processes had not been applied – it said that in two cases there were 'temporary pricing errors that may have led to customer confusion'.

The store's terms and conditions also say that any replacement will be of 'the same or better quality at the same price'.

TAKE ACTION!

■ Tell us about any substitutions you've had. Email helpwanted@which.co.uk with 'Substitution' and 'Richard Dilks' in the subject line.



But, as Which? tests show, products with similar prices and specifications can vary in performance and reliability.

Most substitutions we've experienced involved different brands, including a Hotpoint washing machine instead of an Indesit, a Necchi sewing machine instead of an E&R and a Hitachi set-top box instead of a Goodmans.

We think shoppers should be told if they're getting a substitution and what it is. Which? Legal Service lawyer Peter McCarthy said: 'The Sale of Goods Act 1979 says that goods must be "as described", so if you received the wrong brand without warning, for example, you could ask for your money back.'

We think shoppers should be told if they're getting a substitution and what it is

Which? members go green

More members are switching to washing their clothes at 30°C. We've previously reported that this is better for the environment and your purse.

To coincide with our latest test of washing machines, we asked more than 2,000 Which? online panel members in January and April about their

laundry habits. 47% said they sometimes wash at 30°C, while 22% use 30°C most often.

When we put the same question to members in October 2006, only 4% said that they used 30°C most often.

44% of survey respondents said Which? advice that 30°C gets great results with laundry



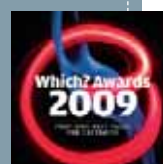
had encouraged them to try it – although environmental concerns were the main factor.

So try turning the dial down if you haven't already – and turn to p66 find out about our latest Best Buy washing machines.

In brief

WHICH? AWARDS 2009

■ This year's Which? Awards take place on 9 June. The names of the winners will be revealed at www.which.co.uk/whichawards as soon as they're announced.



CEREAL INVESTIGATION

■ Looking for a healthy cereal? That may be difficult. In our recent investigation into 100 popular cereals, only one – Nestlé Shredded Wheat – was given green traffic lights for low levels of sugar, salt, fat and saturated fat. Fifty-eight others contain more sugar per serving than a jam doughnut. Go to www.which.co.uk/cereals for more information.



2009 TAX UPDATES

■ Our money research team has updated all our online tax information following April's Budget. Go to www.which.co.uk/tax for comprehensive advice guides and our new tax calculator.

MOSQUITO BUZZERS

■ If you need mosquito repellent for a holiday this year, don't be tempted to buy a 'buzzer' instead of DEET products. As part of our test (see p72), we looked at the Procter Pest Stop Mosquito Repeller and found it didn't scare off any mosquitoes. We've passed our findings to trading standards officers and asked them to investigate further. Like the Health Protection Agency, we recommend that you avoid buzzer products.