

## Keep an eye on your bills

### DIRECT DEBIT

Many Which? members may be paying far more for energy than they need to, our research has found.

Eight in 10 members pay their bills by direct debit – not surprising as most electricity and gas suppliers offer discounts for paying this way.

But one in four members were asked were more than £100 in credit and around a third of them more than £200 in credit. Which? utilities expert James Tallack said that such large sums amounted to interest-free loans for energy suppliers.

He said: 'While a small amount of credit built up over the summer will disappear once a customer starts



using more energy in the colder months, it's difficult to see how a £200 credit will be used up – particularly as the customer makes the same payment each month.'

High monthly payments was the most common issue with energy suppliers (in a 12-month period) revealed in our satisfaction survey (p40). In November, we asked 4,918 members who pay by direct debit whether they were in credit or debit with their supplier at the time of their last bill. Give your supplier regular meter readings and, if your account has a large credit, ask it to explain how your direct debit is worked out.

### TAKE ACTION!

- Save on your energy bills with our free service Which? Switch. See [www.whichswitch.co.uk](http://www.whichswitch.co.uk).

# Misleading ad

Poster 'played on people's fears'

### HEALTH CONCERN

A poster which claimed that a hospital hygiene pack was 'essential for the wellbeing' of patients has been changed after complaints from the public.

The ad for PatientPak said: 'If you are going into hospital, or are pregnant or elderly, PatientPak is essential for your wellbeing.'

It also said the kit was the first developed specifically to keep people free of superbugs, viruses and bacteria.

### Why there were complaints

The Advertising Standards Authority (ASA) received 10 complaints from the public about the poster's wording.

Patient Pak changed the wording after receiving a single complaint directly.

The ASA welcomed this quick action. But it concluded that the ad played on people's fears and was potentially misleading because it implied that without the pack, patients, pregnant women and the elderly risked contracting a superbug or virus. Which? also complained to the ASA about this claim.

### What the packs contain

The PatientPak, sold for around £15.99, includes anti-bacterial wipes, hair and body wash, and a toothbrush.

Mark Enright, professor of molecular epidemiology at Imperial College London, said: 'These products might reassure and won't harm, but the medical profession, not patients, is legally obliged to lead on preventing infections.'

A PatientPak spokeswoman said the pack is designed to help people during a stay in hospital. She said the company had one direct complaint from the public and acted on the feedback, before the ASA decision, by amending the wording of a second campaign.



Most items in the pack can be bought on the high street or should be given as needed by hospital staff

### Main causes of infection

These are Clostridium difficile (C. difficile) which can flourish after a course of antibiotics, and MRSA bacteria which doesn't respond to some antibiotics. Both can be serious for those whose defences have been affected by illness or antibiotics and, for MRSA, where bacteria can enter the blood through catheters and wounds. Human contact is the most likely cause, so staff hand-washing is an effective prevention.

### Preventing hospital infections

- Speak up if you see practices such as staff not washing their hands.
- Visitors aren't likely to spread infection, but should wash their hands thoroughly before and after visiting and use alcohol hand rubs. Ensure cuts on hands are covered with waterproof dressings.
- Follow nurses' advice on bringing in food, flowers, laundry and so on.

The poster for PatientPak was amended after complaints from the public



Some worries remain over low-energy bulbs

# Light dims for traditional bulbs

## SAVING ENERGY

More than nine in 10 Which? members have tried energy-saving light-bulbs, but few use them in all lights due to reservations about their practicality.

Major shops stopped selling 100-watt traditional incandescent bulbs in January, and other sizes will follow in the next few years as part of an agreement between shops and the UK government.

When we questioned 1,981 members of our online panel, we found that nearly one in five are already building up a stock of traditional light bulbs.

Members' concerns over low-energy bulbs include fear of cost, being able to find the right-shaped bulbs, whether they're compatible with dimmer switches and whether they produce light quickly enough. About 14% of members questioned had installed energy-saving bulbs everywhere in their home.

EU law means that all incandescent bulbs must be phased out by 2012. 60-watt standard bulbs are set to be phased out next January.

The most popular size (40-watt) will follow in January 2011, together with 60-watt golf and candle-shaped bulbs.

Which? technology researcher Lizzy Payne said: 'Our extensive tests have revealed big differences between the best and worst low-energy light bulbs on the market, so check our review to ensure you get maximum light at the minimum cost, with an energy-saving Best Buy.'

### TAKE ACTION!

Go to [www.which.co.uk/energy/savingbulbs](http://www.which.co.uk/energy/savingbulbs) to find Best Buys, plus your questions answered, from how wattage compares with traditional bulbs to how much light they offer.



## Your concerns

### 'They're expensive'

Each energy-saving bulb saves an average of £3 a year on your bill, according to the Energy Saving Trust, so most pay for themselves in a year. They last up to 10 years, compared with a year on average for incandescents.

### 'Don't work with dimmer switches'

Most energy-saving bulbs don't. Among those that do, Omicron Dimmable Multi-tube bulbs (13 watt and 9 watt) aren't Best Buys, but score 60% and 59% in our tests.

### 'Can't find the right size'

Bulbs for the most common types of bayonet and screw fittings are widely available. As traditional bulbs are phased out, it will be easier to find energy-saving bulbs for any fitting.



## FEARS OVER SAFETY OF POPCORN MAKER

### We report our concerns after three models fail to work

Three models of a popcorn maker failed to work and two started to smoke, when we put them through our tests.

We tried a Prima Retro popcorn maker as a 'First Look' in December but it failed to work.

We tried a second model, but after just 15 seconds it started to smoke and smell of burnt plastic. A third model had the same

problem. We sent one of these two to an independent lab, which suggested that fans inside may have jammed. This resulted in a reduced airflow, causing the fan to burn and the thermal fuse to blow.

The popcorn maker is produced by Nu-World UK Ltd. A spokesman said it had recalled all models sold in shops

and online and hoped it was 'just an issue with this batch'.

However, we had no notification of a recall through our online account. Nu-World ceased trading in the UK a few days later.

We've passed details of our findings to trading standards in West Yorkshire, the area where Nu-World UK Ltd is based.



Internet phishing scams are on the rise, but will you get your money back?

## Bank fraud lottery

### INTERNET SCAM

**V**ictims of internet phishing scams may struggle to get their money back depending on who they bank with, Which? has discovered.

There has been an increase in the scams – emails designed to look like they're from banks asking you for your account details.

Banking Code rules say customers shouldn't be liable for losses caused by someone using their online banking, unless they act fraudulently or 'without reasonable care'. We asked banks how they interpret the rules.

NatWest appears to take a tough line on customers caught by phishing scams.

A NatWest spokeswoman said: 'If a customer has provided their Pin and password in response to a phishing email we'll consider the customer acted with-

out reasonable care and as a result we don't refund losses other than those we recover.' Barclays said that 'innocent' victims of fraud are reimbursed, but didn't define what it means by innocent.

Lloyds said that it would refund victims but considers each case individually and asks customers to take 'reasonable measures' to protect themselves.

**The Co-operative Bank** said most first-time victims would be reimbursed, but further scams would be scrutinised and it was more likely customers would bear the loss.

HSBC said: 'We stand behind our customers.' It said that many attempts to deceive are very sophisticated and it has no policy of turning its back on genuine customers on the second or third time of being defrauded. It does reserve the right not to refund if it becomes clear the bank is being deliberately defrauded.

Cathy Neal, Which? Money financial fraud expert, welcomed HSBC's stance and called for more banks to take a similar approach to this type of fraud.



#### TAKE ACTION!

■ For more on avoiding scams, see [www.which.co.uk/online-protection](http://www.which.co.uk/online-protection).



## Stranded by debt

### LEGAL ACTION

Homeowners who took out shared appreciation mortgages – a type of equity release loan – have launched legal action after their debts rose sharply.

Up to 8,000 people still have one of the mortgages, sold by the Bank of Scotland and Barclays between 1996 and 1998.

The banks charged zero or fixed interest, but borrowers agreed to pay their lender up to 75% of the increase in the home's value. As house prices have increased dramatically, many don't have enough equity left to move house. Recent changes to the Consumer Credit Act 1974

mean it could now be possible to challenge these arrangements if a court decides that they're 'unfair' to the borrower.

Robert Burn, 80, from Harrogate, can't afford legal action. He borrowed £43,750 on his £175,000 house in 1997, from the Bank of Scotland, to pay for modifications after his wife Jean had a stroke. Mr Burn is disabled and, since Jean died in 2001 has wanted to move to a bungalow. But as his house is estimated to be worth around £450,000 now, he'd have to pay back around £250,000 if he sold it. This would leave him £190,000 after fees. He estimates he needs about £230,000 to move.

#### TAKE ACTION

■ If you have one of these mortgages, visit [www.samgroupaction.com](http://www.samgroupaction.com) or [www.which.co.uk/samsaction](http://www.which.co.uk/samsaction).



## It's time for the banks to throw in the towel

**Battle over unfair overdraft charges looks set to go to the House of Lords**

Banks seem determined to keep millions of pounds in unfair overdraft charges in spite of a Court of Appeal ruling against them.

They are in a battle with the Office of Fair Trading (OFT), which wants to assess the fairness of the charges. The banks' bid to stop the OFT was thrown out by the Court of Appeal. The banks will now appeal

directly to the House of Lords, which is their right.

Which? chief executive Peter Vicary-Smith (pictured above left) said: 'The banks need to throw in the towel.'

'This case has been going on too long and it's about time they tried to regain some of their dignity and paid customers their dues.'



#### TAKE ACTION!

■ The ongoing battle means that those who've applied to have unfair bank charges refunded must wait even longer to learn if they're successful. But that doesn't stop you making an application. Visit [www.which.co.uk/bank-charges](http://www.which.co.uk/bank-charges) for more on how to do this and our campaign.



Tenants don't know what they can expect of landlords

# Who should fix it?

## RENTING RIGHTS

**D**emand for homes to rent is rising, as people struggle to get on the property ladder – but we've found tenants can be unaware of their rights.

When we asked Which? online panel members who rent a home who is responsible for repairs of rental properties, 43% didn't know or got it wrong.

David Craigie and his housemate Leah Wong were aware of what repairs a former landlord was responsible for, which stood them in good stead when their gas oven broke down.

The landlord attempted to fix it but, David says, they returned home to

'a very strong gas smell' and opened the windows.

David knew a Corgi-registered gas fitter should be used, so he arranged for one to be called out and his landlord willingly agreed to pay for this (from 1 April, the Gas Safe Register takes over from Corgi). The cooker was found to be dangerous as a pipe was letting gas into the kitchen and was fixed.

Mark McLaren of Which? Campaigns, says: 'It's really worrying how little tenants know of their rights.'

'A basic consumer principle is that people have information to know what's good and what's not; the rental market seems to fail this test.'

WHICH.CO.UK

Read our  
guide to  
searching  
and viewing  
rental homes  
[www.which.co.uk/  
renting](http://www.which.co.uk/renting)

## TRUE OR FALSE: TENANTS' RIGHTS

We asked 61 Which? members who rent if these four statements are true or false

<b>1)</b> When rent is less than £25,000 a year, landlords must put tenants' deposits in an approved tenancy deposit scheme.	<b>2)</b> Landlords don't have to tell tenants which scheme their deposit's protected by.	<b>3)</b> Landlords must show tenants an energy performance certificate (EPC) for the property before they sign a contract.	<b>4)</b> Landlords and tenants are equally responsible for upkeep of the property including heating, and plumbing.
<b>True</b>	<b>True</b>	<b>True</b>	<b>True</b>
<b>False</b>	<b>False</b>	<b>False</b>	<b>False</b>
<b>Don't know</b>	<b>Don't know</b>	<b>Don't know</b>	<b>Don't know</b>
<b>23%</b>	<b>5%</b>	<b>34%</b>	<b>15%</b>
<b>10%</b>	<b>20%</b>	<b>13%</b>	<b>57%</b>
<b>67%</b>	<b>75%</b>	<b>52%</b>	<b>28%</b>

**Answers:** 1 True. If you have the most common type of rental contract, assured shorthold tenancy, your landlord must ensure your deposit is protected by a government-authorised scheme. 2 False. The landlord must give the tenant details about how their deposit is protected within 14 days of receiving the deposit. 3 True. From October 2008, landlords must provide EPCs for all self-contained properties. 4 False. Landlords are responsible for the structure of the building, plumbing, heating and to ensure that gas and electrical appliances they provide are safe.

## In brief

### HOLIDAY DISCOUNTS

■ If you're planning to holiday in the UK this year, you'll find great hotel offers in the April issue of *Which? Holiday*. You'll be able to save on accommodation, which has all been inspected by *Which? Holiday*. To try two issues for £3, call 01992 822800.



### ONLINE PRIVACY MATTERS, MARCH 2009

In our article about Webwise, the internet advertising technology from Phorm, we wrongly stated that Phorm sells anonymous profiles of your interests to advertisers so they can then send you more relevant ads.

We surveyed members asking about how concerned they would be if information about what they do and where they go online is shared with other companies for commercial purposes. We now accept that this is not how the service offered by Phorm works.

No user data is sold or shared with advertisers. Instead, the service works by monitoring web-browsing habits and using these to build anonymous profiles based on advertising categories that match users' interests.

The detailed browsing data used to reach conclusions about users' interests is processed in real time and discarded almost immediately.

Advertisers pay Phorm to serve ads that match users' interests. All data is processed within the ISP's network. No personally identifiable information or browsing histories are stored by Phorm. All that is stored is a match with a particular advertising category – such as travel or sport – alongside a random ID and a time stamp. We're happy to make this clear and apologise to Phorm for the error.