

line-up



Andrew Neeson researched sales, p20. He says: 'The MFI "sale" makes a mockery of the Consumer

Protection Act – and of its customers'



Mike Briggs researched bikes, p42. He says: 'With a Best Buy bike, you can avoid the jams, do your

bit for cleaner air – and keep fit at the same time'

Editorial Jaclyn Clarabut, Malcolm Coles, Jon Dunning, Kirsten Edwards, Liz Edwards, Lesley Latimer, Shauna Massey, Tessa Russell, Simon Spruce, Abigail Waraker, Barbara White, Kim Winter

Production Bev Jordan

Design Neil Darby, Sofia Henry, Mark Massey, Suzanne Taylor, Sam Williams

Which? Research Jon Barrow, James Beardon, Elizabeth Bowden, Michael Briggs, Amanda Bristow, Matthew Brown, Chris Christoforou, Alastair Colman, Jenni Conti (Head of Money), Nadia Dawson, Jenny Durling, David Evans, Alison Eastwood, Judy Farrar (Head of Services), Ian Ferrell, Rosie Fletcher, Jon Forfar, Lal Forfar, Teresa Fritz, Lisa Galliers, Melanie Green, Edward Hare, Dave Holes, Anthony Hume, Julie Hunter, Simone Johnson, Julie Lennard, Nick Kirby, Jo Langenhan, Ayesha Lawrence, Liam McCormack (Head of Research), Chris Matthews, Sandie Mattioli, Mike Naylor, Andrew Neeson, Naomi Newman, Oliver Pawley, David Pawsey, Lizzy Payne, Victoria Pearson, Sarah Roberts-Wray, Kate Shipp, Cassie Smith, Paul Smith (Head of Products), Ceri Stanaway, James Tallack, Pete Tynan, Fiona Vanier, Alison Watson, Cara Whitby, Guy Widdowson, Richard Wilkinson, Andy Woodward, Tim Young

Council of Management Brian Yates (Chairman); John Rimington CB and Tanya Heasman (Deputy Chairmen); Anthony Burton OBE, Neville Duncan, Margaret Ginman, Amanda Iremonger, Aamir Khan, Sue Leggate, Elizabeth Llewellyn-Smith CB, Natalie Macdonald, Martin Morton, Robert Pickard, Roger Pittock, Gary Waller, James Woodward-Nutt, Professor Steve Woolgar and Christopher Zealley

Chief Executive Peter Vicary-Smith

© Which? Ltd 2005

Material published in Which? may not be reproduced, stored in a retrieval system, or transmitted in any form, without the prior permission of Malcolm Coles, Editor. Which? may not be used for advertising, sales promotion or publicity.

UK ISSN 0043-4841

Printing St Ives (Peterborough)

EDITORIAL



Switching banks

Well done Lloyds TSB. Banks have agreed to speed up electronic transfers by November 2007. Lloyds TSB was the first to announce it will pay its customers the interest they lose out on in the meantime. HSBC has said it will do the same by the end of this year.

What Lloyds TSB gives with one hand, it reaches into your pocket to take with the other. Along with NatWest, The Royal Bank of Scotland and Halifax, it now charges when you use its cards abroad. In Halifax's case, the fee is £1.50 – and that's on top of the 2.75 per cent it already charges. As a result, Halifax has 'won' our Meanest Charge award.

We've calculated that, on average, people would be better off by £400 a year by switching their banking and savings products from an average provider to a Best Buy. And the good news is that 90 per cent of people who have switched bank accounts say it's easy. Coincidentally, £400 is the price of our Best Buy bike (p42) – switch your accounts today, and you'll effectively get one for free in a year's time!

Malcolm

Malcolm Coles, Editor

IN THE WASH

Hot news and lukewarm responses



TOYS

Parents spend an average of £715 a year on toys for each child, says a survey by Egg

ONLINE TICKET TOUTS

They charge 69% more than face value on average, a study by Group 4 has found

WEATHER FORECASTS

The Met Office has missed one of its targets for accurate weather forecasting



FORD CARS

More women drive Fords than any other make of car, according to insurer Missmotorquote

TV

We spend 18 hours a week on average in front of the box, says NOP World – an hour less than in the USA



CRISPS

We'll eat just 268,000 tons of crisps this year – down from 306,000 in 2002, says research company Mintel



Members' helpline 01992 822 800
0845 307 4000

Post PO Box 44, Hertford X, SG14 1SH
Email which@which.co.uk
Outside the UK call +(44)1992 822 800