

[inside story]

Consumer stories that make a difference

Ingredients
Pepper and chilli bread, roast chicken breast (26%), cucumber (9%), tomato (8%), yogurt (6%), red onion (3%), reduced fat crème fraîche, mint, modified maize starch, black pepper
Pepper and chilli bread contains wheat flour, water, green and red peppers (6%), yeast, wheat protein, salt substitute E508, salt, rapeseed and palm oil, chili powder.

Bhs - chicken & stuffing
Ingredients: oatmeal bread (50%) [wheat flour, water, oatmeal, wheat bran, wheat protein, yeast, salt, vegetable fat, malted barley flour, vinegar (from barley), emulsifiers: E472(e), E471, E481, flour treatment agent: E300], chicken breast (26%) [chicken breast, water, glucose syrup, thickener: E1442 (from tapioca), salt, salt compound], free range French style mayonnaise (11%) [rapeseed oil, water, pasteurised free range egg yolk, spirit vinegar, white wine vinegar, Dijon mustard, salt, sugar, thickener: E1422 (from maize), acidity regulators: E330, E331, stabilisers: E415], sage & onion stuffing (11%) [pork, breadcrumbs (from wheat), water, onions, potato starch, salt, sage, pork bouillon, pepper, extra protein isolate].



Unsavoury extras in chicken sandwiches

It's only when you read the ingredients that you find out the chicken content. Top left: Waitrose's Tzatziki Chicken ingredients. Bottom left: BHS' Chicken & Stuffing ingredients

Fancy a chicken sandwich laced with sunflower oil and potato starch? Or chicken pumped with rapeseed oil and chicken stock on malted brown bread?

These are just some of the unexpected ingredients we found listed under the heading of 'chicken' in sandwiches bought from nine major stores – Asda, BHS, Boots, Marks & Spencer, Morrisons, Sainsbury's, Somerfield, Tesco and Waitrose – last November.

In a haul of 26 chicken sandwiches, we found just one – from Asda – in which the meat ingredient contained 100 per cent meat. More common was chicken pumped with water and starch to increase its bulk, and ingredients such as chicken stock and flavourings added to boost flavour. We also uncovered oils added to the chicken in seven sandwiches, which food experts say can add moisture.

Department store BHS wins the award for most misleading label. Its chicken and stuffing sandwich claims to contain '100 per cent breast meat' but the ingredients list shows the chicken is made up of a mixture of chicken breast, water glucose syrup, thickener, salt and salt compound.

Marks & Spencer has a reputation for providing high-quality sandwiches, yet the chicken in its chicken and bacon sandwich is a combination of chicken, salt, dextrose, stabilisers, starch and protein.

It was impossible to tell from most sandwich labels exactly how much of the chicken was meat and what proportion was made up of these unappetising ingredients. Asda and Boots are the only stores to declare consistently how much meat is in the ingredient labelled chicken. Boots' chicken is 97 per cent meat while Asda's is 96 per cent.

David Walker exposed the long list of ingredients added to chicken back in 2003 while he was chief trading standards officer at Shropshire County Council. His investigation prompted the Food Standards Agency to attempt to get manufacturers to sign up to a code of practice pledging to list the added ingredients in the product name rather than just on the back of the pack.

But the food industry's resistance to labelling their sandwiches honestly as, for example, 'chicken with added starch and oil' means that three years later the code, like the chicken, could be watered down.

To reach agreement plans have been tabled which would allow sandwiches that have, say 95 per cent meat, to be called chicken sandwiches whereas those with 70 per cent or more would have to have the added extras listed in the name of the product.

But Jeanette Longfield, who is from food campaign group Sustain and a member of the code working group, said she wouldn't support this compromise: 'Over my dead body. It's either chicken or it's not. While there is no agreement the food industry can continue to sell rubbish.'

Since it's not declared on all labels, we asked food retailers to tell us exactly how much of the chicken in our sandwiches was meat.

Our questions revealed that the meat content of the sandwiches ranged from 94 to 99 per cent. Sainsbury's didn't respond.

Separately, Marks & Spencer and Tesco have pledged to remove the added ingredients from their chicken early this year.

ADDED SALT

The salt content of some sandwiches gives lie to the healthy image of the UK's favourite lunchtime snack. We found the most salt in a Tesco's Healthy Living Chicken Salsa Wrap, which contains 3.2g of salt per pack – that's over half of the 6g daily limit recommended by health experts. The lowest we found was 0.7g in Waitrose's Perfectly Balanced Tzatziki Chicken. On average, each sandwich contained nearly 2g of salt.

'Over my dead body. It's either chicken or it's not'

Jeanette Longfield, Sustain

roundup

POST RIVALRY

Royal Mail will have to compete with other postal firms for business deliveries from this month. Consumers won't notice a difference yet but the increased competition should mean a better service as Royal Mail ups its game. Big companies, such as Lloyds TSB, have already opted to use a different provider for mail.

CREDIT SHARING

Four credit card firms plan to share more data on customers to stop shoppers running up multiple bills they can't pay. It's a positive move towards responsible lending by Abbey, Barclaycard, Co-op and Egg, as long as it isn't used to weed out people who pay in full or take advantage of 0 per cent deals.

CAR HIRE CON

Citizens Advice has found that unfair terms in holiday car hire contracts are common. In some cases prices quoted online change on arrival, or last-minute extra charges are added. It advises people that they can seek redress once home. Log on to its dedicated website at www.euroconsumer.org.uk for details.

EU gives British fish firms a pasting

Euro food inspectors have slated Britain for letting companies produce fish products in unhygienic and dirty conditions.

The damning verdict follows checks of businesses that produce fresh fish, fish pâtés and fish cakes, smoked fish and ready meals.

The European Commission's Food and Veterinary Office says there are 'serious shortcomings' with the current system. Eight of the 11 UK

companies it inspected in 2004 breached hygiene rules and many problems hadn't been identified by local inspectors, who should enforce the rules.

The EU inspectors

said several small firms they visited in England and Wales failed to meet even minimum standards. Some small businesses operate from garages, rural stores or small industrial

installations. Many were dirty and open to both pests and dust, while out-of-date products were spotted in some cold stores.

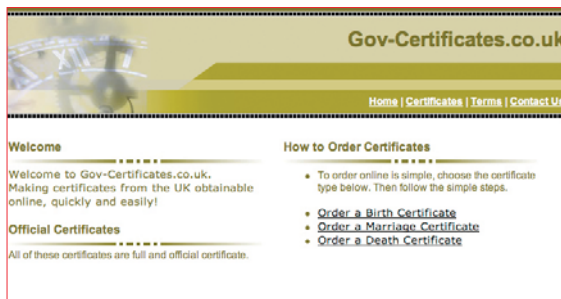
One establishment was processing crabmeat without approval, and inspectors found unhygienic fish and ice storage holds on a fishing boat they checked.

The Food Standards Agency said that businesses are now inspected more frequently as a result.



Eight of the 11 fish product manufacturers had breached hygiene rules

No-show birth certificates



The government has warned people to use only official websites to buy replacement birth certificates.

The General Register Office put out the alert on hearing complaints about www.gov-certificates.co.uk and other sites.

This firm claims to send copies of UK certificates quickly and easily. But we've heard from readers who've used it, believing it to be a government website, and not received anything for their fee.

Jacqueline Moore from Hertford opted

for the £50 five-day service but received nothing. Allan Horsler said he 'felt duped' after using the site. He feared he'd been the victim of identity fraudsters when the certificate failed to turn up.

The company, based in France, blamed a software glitch and the post for the failed deliveries and offered a refund as well as replacements.

ACTION POINT

The General Register Office, at www.gro.gov.uk, sells certificates from £7.

Spanish holiday dreams fall flat

Spanish property developer Aifos promises 'to take care of the smallest detail' when it entices people to buy a home in the sun. But in some cases this doesn't even stretch to securing planning permission for its developments along the Spanish Costas.

Ken Mort from Cheshire was excited to buy a holiday apartment in Balcones de Riviera, based on the building plans, in September 2001.

Legal advice he received from Spain led him to believe that Aifos was a reputable company that had permission for the development. It didn't. Four years later, work still hadn't started on his holiday home.

Ken called in Labour MEP Gary Tittley and his local paper to highlight his plight and Aifos has now switched him to another development that should be ready shortly.

'If I'd been told there was no planning permission, I wouldn't have paid,' said Ken.

Gary Tittley has referred around ten other cases to Aifos chiefs, who have promised to investigate.

Aifos said it now makes it clear to clients whether the building licence is in place or not.

ACTION POINT

If you plan to buy a home in Spain, visit the website of the British Embassy in Madrid at www.ukinspain.com/english for advice. Its 'Living in Spain' section offers useful tips.



Watch out for pitfalls when buying property abroad

PHOTOGRAPHY: ALAMY, NICK WRIGHT

The hospital parking lottery

A *Which?* reader spent more than £100 on hospital car park charges as he visited his father during the final weeks of his life.

The son, who asked not to be named, contacted us after our parking investigation last November to complain about the car park charges at the Great Western Hospital in Swindon where his father was an in-patient. The hospital charges 90p an hour, and £35 a day (see picture, right). He racked up the £100 over about eight weeks of visits, each entailing a 200-mile round-trip from Dorset.

He said: 'No concession was available until the final evening. The ward sister issued a permit when it was clear that my father was dying.'

The hospital said its charges were in line with those of the local council and that there were concessions for some patients and visitors. It was up to medical staff to allocate permits.

This month a Health Select Committee inquiry starts into charges such as these within the NHS. We've told it that car park charges should only cover costs, not generate profits.

Hospitals can currently charge what they like for their car parks, as the Department of Health says it is a local issue. A survey last summer by Macmillan Cancer Relief found that three quarters of UK hospitals charge patients to park.

Hospitals can each decide what, if any, concessions they give. Macmillan described the allocation of discounts as 'random'.

Swindon and Marlborough NHS HS Trust	
PUBLIC NOTICE	
Parking charges	
Weekdays (Mon-Sat) 6pm-6pm	Evening/Night 6pm-6am Mon-Sat
Up to 1 hour £0.90	Up to 2 hours £0.90
1 to 2 hours £1.80	Over 2 hours £1.80
2 to 3 hours £2.70	
3 to 4 hours £3.60	Sundays and Bank Holidays
4 to 6 hours £6.20	Up to 2 hours £0.90
6 to 8 hours £20.00	Over 2 hours £1.80
8 to 24 hours £35.00	

Below the sign, a small graphic shows a motorcycle, a car, and a car with a person, with text: 'Motorcycles park here', 'Parking tickets are', 'If a machine is using a ticket'.

It's not just patients and their families who are affected. Many physiotherapists who park at the University Hospital of Wales, Cardiff, are fuming about car park management firm Vinci Park.

Several told us that debt collectors had pursued them for parking fines that had been cancelled or paid.

To prove that she'd paid, Emma Richards had to give the cheque number and the date it was cashed before Vinci's debt collectors would leave her alone.

The company said: 'Around this time Vinci Park experienced a few IT problems resulting in sending all cases to the collection agency.' It added that it had cancelled all these cases.

See 'Take issue', p72, for more letters about your parking problems.

Hospitals can charge what they like for car parks



[fighting your corner]

Which?'s Liz Edwards takes on big companies for you

her up about a £1,350 settlement deal.

One night in 2003 a thief broke into Fiona's £12,500 Golf 1.6 SE Automatic. There was a problem with certain VW cars, which VW, and many thieves, knew about. If someone tampered with the door lock, all the windows would automatically open. It seems this is what happened to

Fiona's car, and the door was damaged.

Fiona's dealer told her VW had decreed that dealers could fix this lock problem but customers must pay.

Unhappy, Fiona tried to reject the car as 'not

of satisfactory quality', and get a refund. VW refused, offering to exchange it if the car was repaired first. But repairs would have cost more than £1,000.

Rejection seemed Fiona's only option so she got an expert's report. It said the problem was a 'design fault' in VW's control.

We exchanged legal letters with VWF, which

finally agreed to cover Fiona's costs while admitting no liability – if she didn't publicise her case. At Fiona's wish, we told VWF there was no deal with the gag, and it shocked us by paying anyway.

VW hadn't recalled the affected cars as it denied there was a defect, but it designed the issue out of later models.



Gagging clauses are popular with firms settling a dispute. But Fiona Wakefield had no plans to keep quiet about her spat with Volkswagen Finance (VWF).

We helped her face down its bid to shut

Holiday card payment scam

Carefully check how much you're charged when you pay for something with a debit or credit card on holiday. We've uncovered a sneaky trick some overseas retailers are using to make extra money.

Normally when you use a card overseas the transaction is made in the local currency, but some retailers are converting transactions into sterling when you pay.

The sneaky bit is that the exchange rate they use isn't as good as the rate you would have been charged by your credit card company or bank. It typically adds around 3 per cent to the cost.

Visa and MasterCard, which run the international payment system, expressed their concern.



Don't get caught out by foreign retailers charging more when you pay by card

MasterCard said: 'Consumers should have a choice of what currency they pay in. If they are not offered the choice, they should complain to their bank.'

But Visa warned that once a cardholder has signed a receipt or entered their Pin, it shows they have accepted the terms of the transaction.

Both companies are monitoring this trend but the best advice for shoppers is to check the payment slip and remember that you can choose which currency to pay in.

When you pay by card overseas, all but three UK banks and credit card companies hit you with a loading charge of around 2.75 per cent.

Nationwide doesn't make this charge anywhere in the world. Liverpool Victoria and Saga don't charge the fee within Europe. This means that if you have one of these companies' cards and fall for the scam, you're missing out on this saving.

Size shenanigans

The Ovaltine shrank, the Bart jar doubled in size. But what happened to the contents...and price?

Ovaltine fan Geoff Swales used to buy 400g jars for £1.95 from Morrisons. When these were discontinued, he was annoyed by the label on the 300g replacement which claimed it was 'more convenient'. He disagreed, since, at £1.69, it cost about 15 per cent more per gram. A Sainsbury's shopper also spotted this.

Morrisons said that manufacturer Twinings had put up the price to retailers so it had to

charge more. However, Sainsbury's told us it would drop the price to £1.45 – about the same per gram as it had been before.

Meanwhile, another reader replenishing her Bart mace stocks thought the new tall jar was a bargain as it appeared to hold double the amount of her old one. She was crestfallen to find a lot of space taken up by a polythene bag, and the quantity of mace exactly the same (the weight was labelled).

Bart told us that it was standardising its jars, and hadn't increased the price.



Ovaltine effectively rose in price as the jar shrank. Below: the Bart jars contain the same amount of mace



Npower breaks trust of window customers

Furious customers have slammed energy giant Npower for leaving them high and dry following the collapse of a double-glazing firm.

Energy Efficient Windows and Conservatories (EEWC) sold windows 'from Npower' and used the Npower logo. But, when EEWC went bust, Npower said it couldn't help customers get their money back as the link was only a marketing tie-up.

When Chris Clarke from Newcastle bought windows from EEWC the salesman stressed the firm could be trusted as it was backed by Npower.

'I don't think Npower should get away with this,' complained Chris, who missed out on a claim for £1,477 in cashback when EEWC went under. 'You'd assume Npower was fully aware its name and logo was being so prominently used.'

It was the same story for Maureen Fortune of Northumberland, who says that she feels badly let down by the energy giant: 'It seems Npower can advertise and sell goods that everyone believes belongs to it and then absolve itself of responsibility when trouble strikes.'

Npower, which has received 64 enquiries from EEWC customers since it went bust, said it allowed the use of its brand and logo only for 'promotional purposes'. It said the slogan 'Energy Efficient Windows and Doors from Npower' was meant to indicate that it recommended such products as energy efficient.



Chris Clarke is out of pocket

Time-travel loophole in cashback offer

An internet company selling the latest 3G mobile phones is being investigated for using contract terms that are impossible to meet.

Fifteen people contacted us in desperation after failing to get their money back

they had to be able to travel in time.

George Simpson tried to claim £112. He followed the terms, which say: 'Half of your cashback is paid on receipt of your first six statements.' He posted six statements but the

'Your claims need to be received in our offices within seven months from the date of commencement of your contract. Late claims cannot be processed.'

Helen Jennings is owed £75. She, too, was led to believe that six statements would suffice. She told us: 'By complying with one rule it seems I have not complied with another.'

We've reported the potentially unfair terms to Birmingham trading standards officers, who could take court action. Three customers have taken the company to court and won £665 in total.

Just 3G didn't respond to our enquiries about its terms and conditions.

'By complying with one rule I have not complied with another'

Helen Jennings

on a cashback deal offered by Just 3G. The Birmingham-based company advertises a half-price line-rental deal. Customers pay full-price line rental upfront and submit a claim to get half back six months later. But to fulfil the small print,

company turned down his claim, saying he should have sent seven to show a full six months of connection.

But if he'd waited for the seventh statement, he would have missed the cut-off date for claims, because the conditions go on to say:



George, above, and Helen, below, were refused their cashback

THE PUBLIC'S VIEW

More than six million of us buy a real tree at Christmas. Many local councils turn old trees into wood chips for use as garden mulch. We asked: Do you get enough information from your local council about how and what to recycle?



And finally...

Plainly ridiculous

Sainsbury's wins the award for the most irrelevant label. When Sheila Brady got her pancakes home, she found they were plain, not blueberry. It might as well say: 'I love Blackpool'.



Average contents 2

Who got three?

We can't help musing whether Puma has a helpline to link those who got one shoe with the lucky ones who got three.

Send your examples of daft or misleading products or promotions to Liz Edwards, PO Box 44, Hertford X, SG14 1SH

contact inside story

If there's something you'd like us to investigate, leave a message on the Inside Story Hotline on 0800 252088 (calls are

free) or email insidestory@which.co.uk. We're sorry but we can't reply to letters or emails individually.