

Kids' mobiles porn loophole

Children can watch hours of hardcore pornography on their home computers by sending a £1.50 text message from their mobile phone.

A *Which?* investigation has found a loophole in safeguards to stop youngsters using mobile phones to access adult images.

Using an O2 mobile phone bought by and registered to a 15-year-old girl, we managed to get access codes and view eight pornographic websites.

This is despite Britain's mobile phone companies signing up to a code of practice pledging to shield youngsters from all adult content.

Whenever someone under the age of 18 buys a mobile phone, an automatic block should filter out all material rated for over-18s. This content control system should stop youngsters viewing explicit sexual imagery on their phones.

But although O2's filter system blocked some adult material being sent to the phone, it let through access codes for internet sites showing hundreds of hardcore sex films.

The last few years have seen the emergence of internet porn sites that generate revenue by getting customers to pay via premium-rate texts rather than by credit card.

In the past we've raised concerns with the premium-rate watchdog Icstis about these services but were assured that any attempts by people aged under 18 to access the sites via text message would be blocked by the phone company.

To test it, we arranged for 15-year-old Beth Fritz to buy the O2 pay-as-you-talk mobile phone from The Carphone Warehouse in Croydon. She gave her details, including her age, and the phone was registered to her.

Once Beth had handed over the phone to us, we were able to access a pay-per-view porn site, paid for by sending a £1.50 text. When the site received our text, with a code to identify our computer, it began streaming a film to it.

Several other sites operate subscription services costing £1.50 a day. By texting a number advertised on a website, we were sent a code word which gave us 24-hour access to thousands of clips. All these sites boasted that, because payment was by text message, users could remain anonymous.

When we contacted O2, it admitted there was a loophole for adult sites using texts for payment. 'Whilst it is the responsibility of those websites to provide protection to prevent under-18s from viewing the content on a computer, we are looking at the process whereby payment is collected by mobile to see if there are additional safeguards we can introduce,' the company told us.

O2 is also investigating sites which tried to send pornography to the phone itself, something which does breach the existing guidelines.

ACTION POINT

When you buy a phone for a child, ask the shop about safeguards. If you have concerns about any service using a premium-rate number, contact Icstis at www.icstis.org.uk or call 0800 500 212. It can fine and ban companies that breach its rules.

Beth Fritz, 15, bought the phone and handed it over – we accessed the adult images

'We are looking at the process to see if we can introduce additional safeguards'

O2 statement

roundup

PCC COMPLAINT

The Press Complaints Commission (PCC) has rejected a complaint made by MFI against *Which?*

The furniture giant claimed our article last July, 'The never-ending sale', p20, was inaccurate and misleading. But the PCC concluded that we had clearly outlined our basis for saying products were always 'on sale' and ruled that we hadn't breached its code.

TAX YOUR CAR ONLINE

Motorists can now tax their cars by phone or online.

The DVLA announced the new system in a bid to cut queues at post offices.

Under the scheme, MOT and insurance details are checked against a central database. The service is available only to drivers who have a computerised MOT or a car that's less than three years old. See www.dvla.gov.uk for more information.



Mortgage lenders hike up fees

Mortgage lenders are using dodgy tactics to look more competitive. By keeping interest rates low, their deals look good – but they're piling on other charges.

In early 2003 the top ten lenders charged an average arrangement fee of £345 on fixed-rate mortgages. Now it's nearly £500. Abbey, Birmingham Midshires and Northern Rock charge nearly £700 on some deals.

Our table (below, right) shows how fees can make a low-interest deal cost more overall than a higher rate with cheaper fees.

James Cotton from broker London &

Country says: 'Lenders say their costs are increasing. But I think they're trying to look competitive. Low rates give them publicity and result in more loans'.

Another trick is to base fees on the amount you borrow. For example, Northern Rock is offering a low 3.99 per cent, fixed for two years. But the fee – 1.5 per cent of the loan – comes to £1,500 on a £100,000 mortgage.

Rachel McKay, of Moneyfacts, which tracks rates, said: 'The size of the loan should not affect the time needed to deal with a mortgage application.' Northern Rock said its

customers could choose a deal with or without a fee.

Exit fees, charged when you pay off your mortgage, are also rising. Lenders are allowed to vary these. *Which?* reader Peter

The regulator, the Financial Services Authority, has been investigating whether exit fees can be increased legitimately on existing mortgages. It's found some lenders which it thinks are

'I think lenders are trying to look competitive. Low rates... result in more loans'

James Cotton, broker

Selley was shocked when Woolwich, his lender, recently raised them from £195 to £275. He told us: 'It's outrageous. I suspect it's trying to prevent people switching to get a better deal'.

Woolwich says the rise reflects higher costs, and the fee isn't payable at the natural end of a mortgage.

changing their fees unfairly, but it won't name them.

We want to hear from people angered about these fees – write to Melanie Green at the address on p23.

ACTION POINT
See our switching site, www.switchwithwhich.co.uk, for more on mortgage deals.

CAMPAIGNER DIES

Tributes have been paid to former *Which?* Chairman Phillip Whitehead MEP, who died on 31 December 2005.

Phillip, who was 68, was our chairman from 1990 to 1994. He was also a Labour MEP for the East Midlands and a former Westminster MP. Phillip also had a

career as a TV producer, first at the BBC and later with his own TV production company.

Which?'s Director of Campaigns, Nick Stace, said: 'Phillip was much more than titles and positions in public and political life. He was a wonderful human being and



one of the finest champions of consumer rights. Phillip was passionate about issues and people.'

How fees tip balance

LENDER

	Rates and costs		
	Rate (%)	Total fees (£)	Cost over two years (£)
Northern Rock	3.99	2,160	14,814
Bristol & West	4.39	1,034	14,424
Scottish Widows	4.79	490	14,033

Correct at 16.12.2005 Based on £100,000 repayment mortgage

Mystery of Mercedes blaze

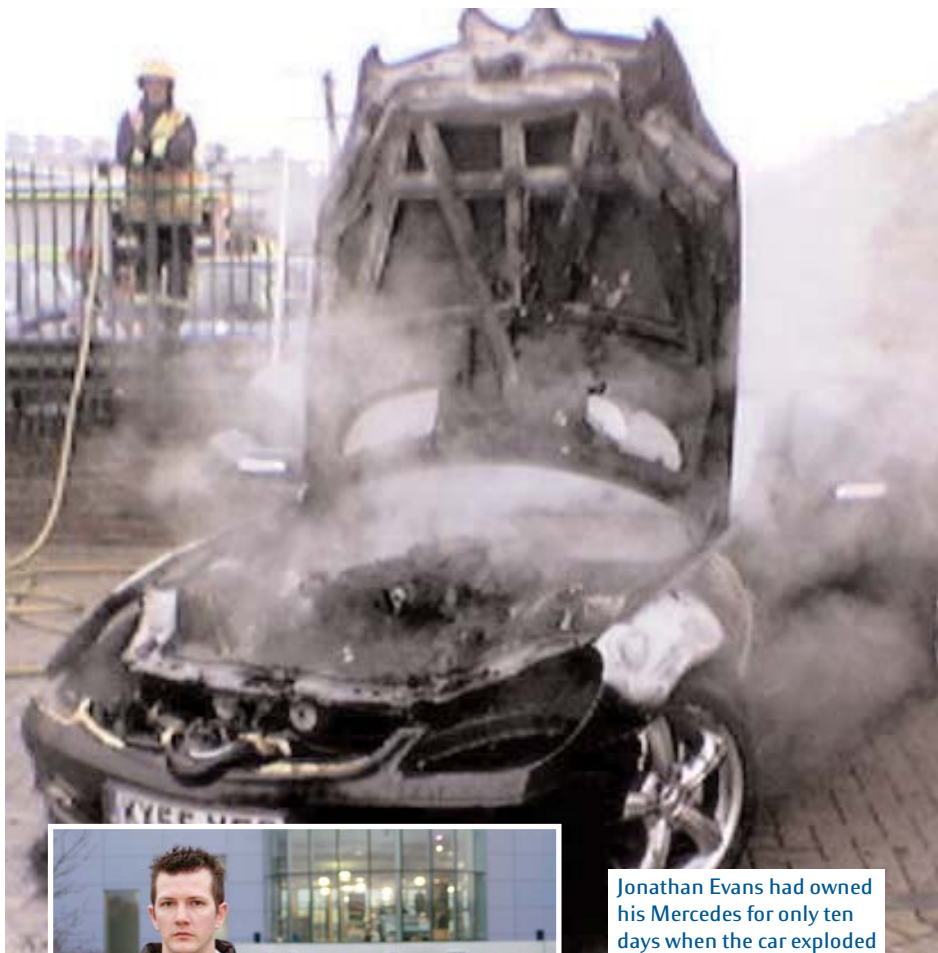
A 27-year-old accountant was lucky to escape injury when his new Mercedes SLK 200 suddenly burst into flames on the forecourt of his office.

Jonathan Evans, from Milton Keynes, had just parked the £30,000 car when he saw smoke and then flames coming from under the bonnet. He'd owned it for only ten days, and described the scene: 'I went to get a fire extinguisher and when I came back, I saw flames three feet high. Then there was a small explosion and the windscreen blew out.'

Firefighters told Jonathan that the cause of the blaze, which happened last October in St Albans, Hertfordshire, was highly likely to have been the car's power steering system. Mercedes-Benz later acknowledged that its initial check after the fire suggested this was correct. However, when *Which?* asked for the findings of further investigations, the company said it was 'impossible to confirm' what had caused the problem due to the extent of the fire damage – there was 'a number of possible causes'. It said that it had heard of no other similar cases and that its cars had an excellent safety record.

Immediately after the fire, Jonathan called Mercedes-Benz of Milton Keynes, where he'd bought the car. Jonathan was unhappy with the time it took the dealer to respond and to agree to act. But eventually he was refunded £31,250, which covered the cost of the car and extra equipment he'd had installed, as well as other items, such as a jacket, that were inside.

We asked Mercedes-Benz whether it accepted that this car was dangerous and shouldn't have been sold. It said it 'strongly disagreed with the question', and that the car met its standards.



Jonathan Evans had owned his Mercedes for only ten days when the car exploded



Jonathan saw flames three feet high. Then the car exploded



Our surveys often reveal that Dell owners love their computers. But the brand lets itself down on the service side, such as delivery and support (its Indian call centre has driven my mother to distraction).

[fighting your corner]

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

The company fell down badly when José Valenzuela, a Masters student in information technology at London's City University, ordered and paid for a £541 laptop in October. Given the nature of José's research, owning a computer was vital.

José was told to expect the machine within seven to ten days, so he waited in

for his delivery for several days – but in vain. After being passed around various customer service staff, and suffering endless unreturned calls and emails, he cancelled a

month later, hoping to use the refund to buy another computer.

But if staff on the factory floor seemed to be dragging their feet, their colleagues in accounts appeared to be even worse. When José sent us an email headlined 'Help!', nearly two months had passed while the company had been sitting on his cash.

We contacted Dell's

press office, and it offered José an apology and either a free printer plus 10 per cent off a laptop, or just the 10 per cent equivalent in cash (£59).

If you already own a Dell, you're in an enviable position. The machines, it seems, are more reliable than their maker.



Fuming residents left without gas

A gas-servicing firm has been ordered to pay nearly £4,000 to a care home where it left 11 elderly residents without heat for ten days.

Gasforce was called to fix the broken boiler at Faldonside Lodge, Norfolk, in February 2005, even though the firm had serviced the boiler a few days earlier.

The engineer told owner Ann Saunders that the boiler needed a new part and went away, leaving the residents without heat. He returned five days later and got the boiler going, but just one day later it broke down again.

After that, two engineers turned up at different times over ten days but failed to fix the problem. The residents were left with makeshift heaters to keep them warm.

'One person at Gasforce told me my care home isn't a priority'

Ann Saunders

Ann said: 'I had to buy 12 electric heaters, each costing £240. One person I spoke to at Gasforce told me a care home isn't a priority. My Gasforce contract cost £270 a year but after each service something went wrong. One time an engineer broke a part on the boiler. I refused to pay that year's service invoice and Gasforce wrote it off.'

In desperation, Ann paid another company, Keston, £299 to fix the boiler. The Keston engineer pointed out shoddy wiring and an illegal fitting on the pipework which Gasforce later put right. Ann tried to recover her costs from Gasforce but eventually resorted to court – and won £3,820 by default.

Gasforce told us it was unable to comment as its director was on leave.

ACTION POINT

Check the small print on boiler contracts to find out exactly which emergencies are covered, so that you don't have to pay unexpected extras. And look out for any limits on repair costs.



Ann Saunders had to buy heaters to keep her care-home residents warm



Rip-off website backs down

A US electronics website has promised to stop ripping off customers and fooling them into thinking it is based in the UK.

Mydv.co.uk billed itself as the 'UK's best source for digital video equipment', even though it was based in Massachusetts.

The site, which claims to sell digital cameras, plasma televisions and iPods at reduced prices, displayed a London-based telephone number which directed customers to a call centre in India.

Dozens of angry shoppers complained to US authorities after they were duped into thinking it was a British site.

In some cases, consumers were lumbered with goods intended for the Japanese market, with manuals in Japanese and power sources which didn't conform to UK standards.

Initially, the Massachusetts attorney general's office sought to shut down the website. He accused the site of charging British consumers more than the advertised online prices and failing to respond to complaints or refund overcharges.

However, the site's owners – who also run the websites www.gardenready.co.uk and www.nepine.co.uk – have now agreed to inform shoppers that they are not based in the UK. They've also agreed to fulfil or refund all existing orders.

ACTION POINT

If you have concerns about a particular website, you can check it out at www.samspade.org by typing in the site address.

This website will show you the details of where sites are based and who is behind them.

HSBC scraps dubious terms

HSBC is rewriting conditions that seemed to deny credit card customers compensation if transactions go wrong.

The Consumer Credit Act (CCA) lets you claim the full value of goods from your credit card company if something goes wrong with purchases of more than £100 and less than £30,000 – for example, the seller goes bust before you get your goods.

When HSBC and Tesco launched online chip and Pin schemes, they claimed to give

extra protection from fraud when shopping online. Users quote a special code from their bank when buying an item. But keen-eyed consumers spotted terms in the contract which imply that registering for the service means

a result of any such dealings.' Tesco's terms say you're financially responsible for 'all uses' of the scheme.

Both banks deny CCA rights are at risk. HSBC says the terms mean that it doesn't endorse other sites or



giving up legal rights.

The HSBC terms say: 'You agree that neither Visa nor HSBC Bank plc shall be responsible or liable for any loss or damage of any sort incurred as

products. It said it was rewriting the terms after contact from trading standards officers. Tesco told us its card customers did have recourse to their rights under the CCA.

VW must tackle seat danger

Some Volkswagen (VW) Group cars are fitted with seats that put front-seat passengers at risk in a head-on crash.

We've asked the company to correct the problem on cars it's sold and redesign the seats. But it denies there's an issue.

Our experts spotted the problem on the VW Passat and Seat Leon during their routine car checks at the end of last year. The design means that it's possible for back-seat passengers to accidentally release the front-seat slider with their feet. If this happened during a frontal crash, the seatbelt wouldn't work properly because it's attached to the seat

rather than the car body. The result is that front passengers risk being thrown into the steering wheel and dashboard, causing head, chest and lower body injuries.

This isn't the first time we've uncovered this problem in VW Group cars. In 2004 we told the company our concerns about the seats in its Seat Altea and Skoda Octavia models, and in May 2005 we raised concern about the Seat Toledo. Since then the company has modified the seat design on some models, including the newly-tested Seat Leon. But we're still not satisfied with the safety of the modification.

We put the problem to VW and it said:



Passengers in the back can release the front-seat slider

'We firmly believe this issue poses no risk to any drivers of affected vehicles.'

Although the design problem doesn't affect all VW Group cars, we can't recommend any Seat, Skoda or VW branded cars because the company hasn't told us which models in these ranges are affected by the problem.



The issue isn't limited to the VW Group but other companies have acted more positively to our findings. When we told

Vauxhall of a similar problem with its Signum in 2004, it acted to fix it (see 'New cars on test', March 2004, p33).

THE PUBLIC'S VIEW

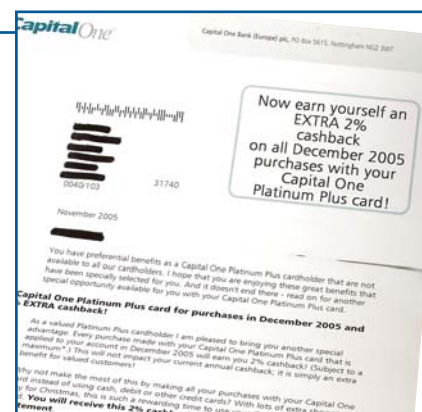
From 14 February this year, you'll need to know your Pin number for almost all face-to-face debit and credit card payments (see p26). We asked credit card users: Do you know the Pin number for the credit card you use most often?



Survey of 866 card users carried out online for Which? by Explorandum between 9 and 11 January. Findings don't necessarily represent our views.

And finally... Enjoy zero benefit!

The spin merchants at Capital One have made themselves dizzy, it seems. A recent marketing missive received by a Which? reader trumpeted the great benefit he 'enjoyed' of '0 per cent cashback on...purchases'. And lest he be concerned this benefit was in jeopardy, it continued 'This will not change...'. Phew!



Plus you already enjoy 0% cashback on your purchases AND 2 great insurances

Every time you shop with your Capital One Platinum Plus card you already receive 0% cashback on your purchases. This will not change - your extra cashback is on top of this!

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 individually to messages and emails.