

# [inside story]

Consumer stories that make a difference



An EHO decides the colour of a red snapper is definitely fishy

## Poor mobile service

O2 has admitted that it made a mistake after Fiona McEwan spent 13 months trying to pay her phone bill.

The company cut her mobile off twice, sent six arrears letters and passed her details on to a debt collection agency. She also had credit-rating problems, and was threatened with a county court summons.

The problem arose when O2 failed to take Fiona's direct debit. When she realised and tried to pay her bill manually, O2 failed to take the manual payment and then put the amount in dispute, which stopped direct debits being taken.

Fiona said: 'After ten months O2 was still sending formal letters, advising me that court proceedings were being started and that my credit record was being affected.'

O2 admits staff failed to 'carry out actions they said they would' and have 'received feedback'.

O2 has given Fiona £100 and a year's free line rental, saying: 'We failed to deliver an experience to be proud of'. Fiona calls O2's service 'awful'.

## Illegal meat trade exposed

*Which?* has seen at first hand how potentially life-threatening meat can be found on British high streets.

We found an illegal sheep carcass, known as a smokie, in a fishmonger's freezer during a day with environmental health officers (EHOs) in January.

Smokies are sheep carcasses blowtorched to give a smoky flavour. Often produced in unhygienic conditions, they threaten human health because they're sold with the spinal cord, a BSE risk. The meat is sold under the counter in big cities for up to £12 a kg. It's one example of the lucrative illegal meat trade, thought to be the third largest crime in Britain, worth up to £1 billion.

In October we reported how some companies have profited from selling rotten poultry that's ended up in schools and hospital canteens (see 'The state of our food,' p10).

Chartered Institute of Environmental Health Policy Officer Jenny Morris says: 'The majority of meat is perfectly safe but the public's eyes should be open. There are criminal activities out there.'

In the same fishmonger £200 worth of dyed red snapper was seized before going on sale. Artificially colouring fresh fish is against the law and could be dangerous if eaten by someone allergic to the dye.

Our haul was discovered on a routine EHO inspection in January, when we joined Lambeth EHO Mohammed Suleman to find out what EHOs do.

Our day began in the fish shop (we can't name it for legal reasons). The owner said the fish was dyed to give it a sheen under shop lights. He could now face prosecution, although Mohammed said that

the penalties awarded by courts do not match the seriousness of the crime. 'A local authority can spend thousands on investigations and the people involved just get community service,' he said.

Last December, a judge fined two men just £250 each for delivering illegally slaughtered and decomposing meat, yet likened the crime to the drugs trade in that it endangers human life.

Meat on sale is checked by EHOs for marks that prove it's been cut and packed in premises licensed by the Meat Hygiene Service. It's impossible to say where meat without these marks has come from.

**"The people involved just get community service Lambeth EHO"**

Meat crime isn't the only public health risk EHOs tackle. Mohammed also deals with reports of food poisoning and complaints about mounting rubbish.

He once feared for the life of local residents when he found someone making smoked mackerel in their shed using three domestic ovens and enough gas canisters to blow up the street. 'The best thing about my job? It's the variety,' Mohammed laughs.

### ACTION POINT

EHOs are involved in food safety, health and safety at work, and pollution and pest control. If you suspect a food outlet is endangering health, contact an EHO at your council. Visit [www.direct.gov.uk](http://www.direct.gov.uk) for a list.

# Back-door drug drive



Sir Stirling Moss drove home a message from drugs firms

## round-up

Cranberry may help prevent bladder infections in women who suffer repeated attacks, says our sister publication *Drug and Therapeutics Bulletin*. But it's not clear what's the best dose. Experts at the bulletin, a drugs 'bible' for NHS doctors, also found no clear-cut evidence to say whether taking cranberry will clear an infection once someone's got it.

The Competition Commission has endorsed our December findings that high-street stores fail to give shoppers proper information on store card costs ('Don't put store cards on your Christmas list', p5). It's expected to crack down on the industry.

A labelling system that gives cars a 'green' rating will be in UK showrooms in September. Cars will be rated from A to F, based on carbon dioxide emissions – similar to the system used for fridges. Labels will also give a typical annual fuel bill. Gas-guzzling 4x4s get the worst F rating.

Drug giants stand accused of hijacking disease awareness campaigns to sell medicines.

A committee of MPs heard this and other charges in a six-month investigation into the pharmaceutical industry's influence. The group is likely to report this month.

Which? supplied the MPs with evidence of pharmaceutical companies using so-called disease awareness campaigns to get round laws that forbid public advertising of prescription drugs.

Racing legend Sir Stirling Moss fronted the drug-company-financed 'Sorted in 10' campaign, which has appeared in national papers. The stated aim of this campaign was to tell men suffering erectile dysfunction that it takes only a ten-minute GP consultation to be prescribed an impotence drug. But it's financed by GlaxoSmithKline (GSK) and Bayer, makers of the impotence drug Levitra.

**“ Let the government sponsor the campaigns Des Spence ”**

In accompanying interviews, Sir Stirling said ten minutes is the time it takes his Levitra to work, prompting fears that the campaign was being used to push only one product.

'It's no more than a form of celebrity endorsement,' said Des Spence of No Free Lunch, which highlights the pressure of drugs companies. 'If impotence is seen as an important issue, let the government sponsor the campaigns.'

GSK told us that Sir Stirling Moss was briefed on its ethical responsibility to ensure that disease awareness campaigns do not promote prescription-only medicines.

It said: 'We are confident our activities for this campaign have not constituted advertising the use of a prescription-only medicinal product.'

The Royal College of General Practitioners has also said drug companies create a fear about a disease that sends people running to their GPs.

GP Dr Martin Duerden thinks that examples of this include the publication last year of the British Lung Foundation's *Breathing Fear* and Asthma UK's *Living on a knife edge*, both sponsored by drug companies. The latter report said people with asthma suffered unnecessary attacks.

'These reports potentially raise anxiety among patients, tend to promote drug products as the answer, and say the NHS isn't managing patients well, which isn't true,' said Dr Duerden.

## Lloyds TSB high-street rate available only online

This poster for Lloyds TSB offers consumers 'one of the highest

rates on the high street' for current accounts – yet the rates shown are

available only to online customers.

We've lodged a complaint with the Advertising Standards Authority, which is responsible for ensuring ads comply with codes of practice. It has launched a formal investigation.

To qualify for the Plus Account rate of 4 per cent (AER), Lloyds TSB customers must register online and log on to

internet banking at least three times every three months. If they don't, they'll receive only its standard interest rate – which is typically 0.1 per cent – from the start of the fourth month.

Visit [www.switchwithwhich.co.uk](http://www.switchwithwhich.co.uk) to find out which current accounts on the high street do offer good rates of interest, and how to switch to them.



We've reported this advert for Lloyds TSB current accounts to the Advertising Standards Authority

## Scooby snacks

Licensing companies such as Disney that allow their characters to promote unhealthy foods are in the dock.

Which?'s latest food campaign exposes a vast range of everyday foods packed full of salt, fat and sugar, which are endorsed by cartoon characters to attract children.

We found Warner Brothers allowing Scooby Doo to promote lunchbox meals high in salt and sugar, and HIT Entertainment's Bob the Builder promoting pasta shapes with more than the daily amount of salt recommended for small children.

Disney was another culprit, letting The Incredibles endorse foods high in sugar, including Nestlé Cookie Crisp cereal, with 40.8g of sugar per 100g.

The findings are extra worrying in light



of our research among 2,000 adults in January last year, which revealed that 77 per cent think that using cartoon characters on foods makes it hard to say no to children.

In our investigation, a mother told us: 'They are manipulating the children to eat junk.'

Which? believes that licensing companies are shirking responsibility when it comes to the sorts of foods they let their characters promote. The Food Standards Agency has said it will help parents, who find it hard to balance their children's

diets in the face of irresponsible food promotions, by establishing nutritional criteria for foods promoted to kids.

We want the industry to take a more responsible approach by following these criteria but if progress is slow, legislation may be needed.

Which? food policy adviser Sue Davies said: 'You need to be on your guard in the supermarket. Take a close look at the nutrition content of food aimed at children before you put it in your basket.'

## Choice in education

This month Which? is holding a conference to debate choice in public services, including education. It's timed to coincide with when parents find out whether their children have been accepted into their chosen secondary schools.

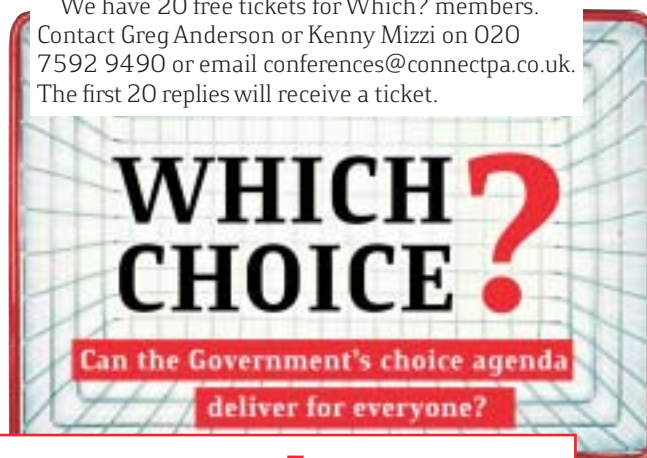
It also addresses consumer choice in health and financial services, and will debate the government and industry's role in aiding healthy food choices.

In December we held discussion groups with parents of 11- and 12-year-olds about their experiences of picking schools and found that where you live is key. In regions with good schools, such as York, it's often simple, but in some London boroughs, many parents said they felt there was no genuine choice.

A new admissions system for English secondary schools becomes mandatory this year. Parents now use one form and rank their selection of schools. Offers of places are co-ordinated so no child receives more than one place. But we're concerned that many parents find the application process stressful and receive little or no support.

The one-day conference on 22 March will address this issue. We'll publish our policy on choice and promote debate with consumers, politicians, pressure groups and journalists.

We have 20 free tickets for Which? members. Contact Greg Anderson or Kenny Mizzi on 020 7592 9490 or email [conferences@connectpa.co.uk](mailto:conferences@connectpa.co.uk). The first 20 replies will receive a ticket.



I don't have a computer at home for two reasons. One, I'm a self-confessed Luddite. I view virtually all technology – barring the microwave, second only to the remote control in the world's greatest

## [fighting your corner]

Which?'s Simon Spruce takes on big companies for you

invention stakes – with alarm and suspicion.

And two, I once saw the film *Demonseed* in which Julie Christie was impregnated by one. Better safe than sorry.

Londoner Kevin Bliss doesn't share my technophobia and bought a computer package online from Tiny.com in November.

When he rang a few

days later there was no record of his order. So he placed it again, and you can guess what happened next.

Yes – he ended up with two computers and two debit-card charges for £908. That's bad at any time but especially in December, month of the festive financial meltdown.

'Direct debits and standing orders bounced, creating charges of about £150 which put me well over my overdraft limit,' said Kevin.

'I was a month in arrears for my rent and feared eviction, but when I rang Tiny it could not confirm when I would receive my money.'

I contacted Tiny, which pledged to solve the problem

immediately and said the refund delay had been caused by the fact that Kevin had changed debit cards since the initial order.

Tiny has refunded Kevin and also agreed that if he sends in his bank statements it will reimburse any charges caused by the mix-up.

Julie Christie wasn't so lucky.

**tiny.com**



# Push to clarify cash-machine charges



Too many consumers are still unclear about cash-machine charges, according to our research, so we've proposed a scheme to clear up the confusion.

More than one in four people still don't realise that they will be charged for taking cash out at convenience machines located in shops, pubs and petrol stations.

We're pushing for a new labelling scheme on all cash-machines to address the problem. The scheme would see a large red sticker on machines that charge, stating the fee, and a green sticker on those that don't, stating they are free. Ninety six per cent of people we asked approve of such a scheme. We've given our proposals to the Treasury Select Committee, which launched an inquiry into cash-machine charges last December.

'We don't want charging machines to replace free ones and consumers should be able to tell if they'll have to pay before they waste time queuing,' said Laurence Baxter, senior policy adviser at Which?.

Machines that charge are growing in number. Around 40 per cent of the 55,000 UK cash machines typically charge £1.25 to £1.75 per transaction. Customers' reluctance to pay these charges is shown by the number using the machines. Only around 3 per cent of withdrawals are from fee-charging machines and most of these aren't owned by banks but by companies such as Cardpoint, Hanco, Moneybox and TRM.

All those owned by banks are free to customers and non-customers, with two exceptions. Alliance & Leicester and Co-op charge some debit-card users to take out cash at some machines.

Alliance & Leicester said: 'We only put a fee-paying machine where it wouldn't be economically viable to offer a machine free of charge,' adding that the alternative is not to put machines in these locations. Its fees apply to non-customers only.

But Co-op charges its own customers and non-customers at 147 of its 2,218 cash-machines. It said it charges where it can't justify a free machine and 'didn't feel it appropriate to discriminate in favour of any one customer group.'

Banks that don't charge still aren't always telling you this at cash-machines. We couldn't see any information about fees on the HSBC machines we looked at, but it told us it has a revolving message on screens and plans to put stickers on machines. Other machines we saw, including those from Abbey, say nothing about charges before, during or after a transaction.

We checked several machines owned by non-

banks. All had a message saying 'you may be charged' for withdrawing cash, with no mention of how much until just before finishing the transaction.

The Treasury Select Committee is expected to announce the results of its inquiry in the next couple of months.

To help you work out whether you'll be charged for using your debit card, see our table below.

## ATM charges

### COMPANY<sup>a</sup>

Abbey, Bank of Scotland, Barclays, Halifax, HSBC, Lloyds TSB, Nationwide, Natwest, RBS, Woolwich

Machines owned by non-banks: Bank Machine, Cardpoint, Hanco, Moneybox, Scott Tod and TRM

Alliance & Leicester

Co-op

### Charge

#### The cost of using a debit or cash card

All withdrawals are free, even if you're with another bank

Typically £1.25 to £1.75 fee for everyone

No charge to customers. 1,100 of the 2,500 machines charge non-customers up to £1.50

147 of 2,218 machines charge all customers up to £1.20

<sup>a</sup> The companies with the most cash machines in 2004

## New fuel tariffs are a gamble

The new price-rise protection tariffs being heavily advertised by big energy suppliers, including British Gas and Scottish Power, are, at best, a gamble.

In the past year gas bills have increased by an average of 20 per cent and electricity bills by 14 per cent.

Watchdog Energywatch told us: 'Suppliers had blamed their increases on the cost of wholesale gas [the price they pay for gas]. These tariffs are asking consumers to judge an unpredictable

market by assuming prices are going to rise.'

The new tariffs will play on the fears of fuel customers who've seen two price increases in the past year and want to protect themselves from future rises.

British Gas is charging gas-only customers an extra 3.5 per cent to keep today's prices until April 2007 – that's £10 a year for the average family. And it will charge up to £20 if you switch to another

company or revert back to the standard tariff before the offer expires.

Scottish Power is charging £2 a month to 'protect' your bills from price rises.

Scottish Power justified the charges: 'We're offering our customers peace of mind.' British Gas said: 'Consumers want help to plan their bills.'

Visit [www.switchwithwhich.co.uk](http://www.switchwithwhich.co.uk) if you want to change provider.

**British Gas**



## THE PUBLIC'S VIEW

From 7 February a new act permitted pubs, off-licences and nightclubs to apply to remain open around the clock. We asked how much alcohol people think they'll drink as a result. 22 per cent of adults under 25 said they will drink more. For all adults the results were:



## Family finally receives payout from Creda

A family has won an £800 payout from cooker manufacturer Creda after the glass on the grill compartment door shattered, injuring their son. But the family had to wait ten months for the compensation that the company itself suggested pursuing.

In February last year, Stella Cherrington from Ripon, Oxfordshire, had just finished cooking for her family and shut the door on her one-month-old Creda Concept C366E oven.

At that moment the glass broke, showering her two-year-old son, Ben, with fragments. He had to be rushed screaming to hospital with glass in his eyes. He was later found to have a scratched cornea.

The family contacted Creda customer service, which advised making a personal injury claim. But, despite following the advice the Cherringtons heard nothing and by May had to get a solicitor on the case.

'Before we involved a solicitor we could never get through to the right person at Creda,' complained Dave Cherrington. 'I spent hours waiting to be put from one person to another and sometimes the phone was answered and then immediately put down again. Even my solicitors were given the run-around.'

The family accepted Creda's offer of £800 compensation in October but it took weekly calls and a threat of court action at the end of this January to get it resolved.

'I would never buy a Creda product again. What happened was obviously a manufacturing fault, which happens. However, it took a threat of court action to get it to do anything,' said Dave.

Creda said that it was an isolated incident and that all glass used in its cooker doors is toughened.

# Clampdown on phone competitions

New measures have been launched to end premium-rate phone scams.

Regulator Ofcom has told phone networks to beef up checks on those wanting to run 090 lines, after thousands complained about calls promising prizes that never arrive. The calls are a con to get you to call an 090 number at around £1.50 a minute. The company leasing the line creams off half or all of the money.

Finding the scammers is difficult. Some register under false names such as Mr Piña Colada and give business addresses that don't exist.

Robert Rees, 53, had a call to say he'd won £5,000. Robert said: 'I knew it was a con but rang the 090 number because I wanted to expose the scam. I sat through about ten

minutes of information and then had to text my name and address to a mobile number. The reply said to allow 45 days for the prize to arrive.'

Robert's details will probably be added to those netted by the scam and sold on. His only prize was a £12 bill.

We asked Icstis, the premium-line regulator, to investigate the case. It used its emergency procedure – for cases of likelihood of significant consumer harm – to bar access to the number.

After investigating 27 lines last year it found no real prize-winners. Icstis spokesman Rob Dwight said: 'The most people get is a book of discount vouchers. These lines are an out and out con.'

The Office of Fair Trading launched a campaign last month to



Robert Rees wanted to expose the premium rate scam

raise awareness about these and other scams.

For more on local- and national-rate call charges, see p33.

### ACTION POINT

If you receive a call saying you've won a prize, note the number and hang up. Pass it on to Icstis ([www.icstis.org.uk](http://www.icstis.org.uk)).

## And finally... Fridge teaser

To chill or not to chill, that is the question posed by the conflicting advice on this mozzarella salad bagel packaging and bag.

In the circumstances it's probably best to avoid both suggestions and just eat it.



Send your examples of daft or misleading products or promotions to us at: Dept LE, 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](mailto:insidestory@which.co.uk). We're sorry but we can't reply individually.