

Here to help

Alan gets his money back after wait of three years

When his £2,645 balance transfer went missing, reader Alan Viney didn't envisage such a long fight to get it back. But for three years, he made numerous attempts to reclaim the cash through difficult times, during which his house burnt down.

The mix-up happened in 2004, when Alan got a new Capital One credit card and used it to pay £2,645 off his Morgan Stanley card. But the funds were transmitted to another customer. Morgan Stanley says he entered the wrong account number, although Alan says he has not been shown evidence of this.



Morgan Stanley asked the customer to return the money, warning that Capital One could take legal action, but the customer refused. Banks cannot recall funds from competitors' accounts and Capital One told Alan that Morgan Stanley should take legal action.

This year, after his complaint to the Financial Ombudsman Service found no fault with Morgan Stanley, Alan contacted us and we stepped in.

Both banks blamed each other for not doing more but have now worked together. Capital One has refunded the transfer of £2,645, plus £100 as a goodwill gesture.

A Morgan Stanley spokesman said: 'As a gesture of goodwill, we will remove all charges accrued in respect of the disputed balance-transfer amount. We will also amend the credit reference reporting to reflect that Mr Viney's account has been brought in good order.'

There are now new industry rules that allow banks to recall funds sent to the wrong account.

Which? challenges the standards of hospital care

Call to listen to patients

HEALTH CARE



Jack and fellow patients were told not to ring ward buzzers

Which? is calling for urgent improvements in hospital care in a new campaign, Impatient for Change.

We've spent a year listening to inpatients, friends, families and staff to find out what life is really like on a hospital ward.

We've heard that patients are particularly concerned about basic care: clean wards; nutritious food; having their voices heard; and being treated with dignity and as individuals. While 77 per cent of patients we spoke to were happy with staff attitude, a significant minority, 13 per cent, was unhappy.

One of them, 82-year-old Jack Sallows from London, says that he wouldn't be an

inpatient again for 'love nor money', after spending two months in hospital with a broken leg and ankle. With one nurse to six men, he once had to wait half an hour to use the toilet and his daughter regularly emptied his bedpan. He told us the nurse kept saying: 'We're too busy - don't ring the buzzers.'

He also had to book an appointment to get the doctor to see him on the ward, but after waiting a week for the scheduled visit, the doctor didn't turn up. Jack said: 'People are busy but I felt ignored.'

Patients are aware of the strains that staff work under but sharp words and inconsiderate behaviour can, as Jack found, have a huge impact.

Which? health campaigner Clare Corbett said: 'We want patients to be asked their views and for hospitals to listen to and act on what they say.'

'Responding to patient feedback will help ensure that patients receive high quality care.'

Patients are really concerned about basic care

TAKE ACTION!

Go to www.which.co.uk/impatientforchange for our campaign report and booklets on staying in hospital and making complaints.

Battle for broadband facts

TELECOMS SERVICES

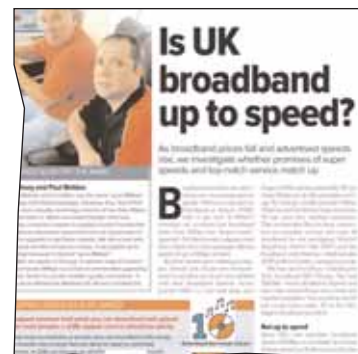
A new Which? campaign wants greater transparency in the way broadband speeds are advertised.

Our campaign follows a test (see *Which?*, August 2007, p40) in which we found customers who had signed up to advertised speeds of up to 8Mbps but achieved on average only 2.7Mbps.

Broadband speeds can be affected by how far you live from a telephone exchange and the number of people online. So providers use the words 'up to' with advertised speeds but it's often

unclear how big discrepancies can be.

Which? wants honest advertising so that customers can predict with some degree of certainty what speed they'll get. And we're calling for a cooling-off period of a month so people can cancel contracts if speeds are far from what they expected.



Our test showed speed differences

TAKE ACTION!

Go to www.which.co.uk/broadbandspeed to check what broadband speed you're getting, advice on how to complain and to sign our petition calling for change. See p82 for more.

Cosmetic treatment cases highlight the need for change

Face-lift 'left me ruined'

COSMETIC TREATMENT

A Which? reader is taking legal action against a major cosmetic surgery chain after a face-lift left her with prominent scarring and 'a lifetime of regret'.

Her story is just one we've uncovered in our campaign to raise awareness of the risks of cosmetic treatments and encourage safe and responsible industry practices.

Denise Maitland, from Swansea, wears her hair long and doesn't leave the house without make-up in an attempt to cover her 'mottled and scorched' complexion – the result of a £5,000 face-lift in 2005.

The morning after surgery, Denise said, her surgeon examined her in bed, but her bandages weren't removed until after he flew home to Italy. She believes that bleeding

under the skin went unnoticed, leaving her with permanent damage. Such bleeding occurs in 3 per cent of patients but, if operated on up to eight hours after surgery, won't affect the results of a face-lift.

The bleeding was picked up three days after she was discharged. Denise says she had an operation immediately with a different surgeon but had to go for further work as some bleeding remained.

Denise said: 'The surgeon opened up the stitches around my ear, and pushed his hand up across my face to release the trapped blood. I was so scared.'

Two years on, Denise has given up on getting recompense voluntarily after the clinic's promises of revision surgery failed to materialise. She

has ruled out further work. She said: 'I don't think I should have had surgery in the first place. I was influenced by TV programmes that fooled me into thinking it's an easy procedure. My face is ruined.'

Norman Waterhouse, a plastic and aesthetic surgeon with 20 years' experience, said: 'It's normal practice to inspect the face after surgery. Face-lifts are serious operations and the same team should look after you through your whole treatment and follow-up.'

TAKE ACTION!

■ Some media glamorise cosmetic procedures while underplaying the risks. Go to www.which.co.uk/cosmetic for the full facts.



Denise has been left scarred after her face-lift

PICK UP YOUR PENSION

■ Find your long-lost pension with the government's free online tracing service. The site www.direct.gov.uk/pensionstracing can help keep track of your savings so you don't lose out.

TRAIN FARE HOPE

■ Transport Secretary Ruth Kelly has promised to make train ticketing simpler following our investigation into rail fares (see *Which?*, October, p28). We found that bad advice from rail staff meant passengers could be paying over the odds for their journeys. At October's Labour Party conference Miss Kelly said she would make sure that people 'can be confident they're getting the right ticket at the right price'.



ORDER ONLINE SAFELY

■ The OFT will be handing out tips for safe online shopping as part of this year's National Consumer Week between 12 and 18 November. Go to www.of.gov.uk for more details.

UPDATE DRIVING FACTS

■ Get to know the new Highway Code, which contains 29 more rules and has a new section on powered wheelchairs and mobility scooters. Go to www.direct.gov.uk/highwaycode for a free copy.



PHONE REGULATOR RENAMED

■ PhonePayPlus is the new name for Icstis, the regulator for premium-rate phone services. On its website, www.phonepayplus.org.uk, you can complain about premium-rate services starting 090 and 0871 from next year.



No more lending from London North

FINANCE

Which? has learnt that a sub-prime lender, which had been overcharging customers, has been prevented from making further new loans.

The Office of Fair Trading (OFT) has refused to grant London North Securities a new consumer credit licence and has revoked the licence of its subsidiary, Broadwick Financial Services.

We first took up the battle against London North when Ruth Le Feux asked us for help in 2006. London North was massively overcharging Ruth on a loan she tried to redeem early, and we saved her £7,000. Since then we've saved other readers thousands in unfair penalties and interest.



Ruth Le Feux was overcharged on a loan

TAKE ACTION!

■ If you still have a loan with either of these lenders, you may be able to challenge your agreement and get the loan written off. Go to www.which.co.uk/londonnorth or call 01992 822800 and ask for our factsheet, code LNS07.