



# Take a tour of Terminal 5

The 30 million passengers estimated to pass through Heathrow's Terminal 5 this year may include you. The £4.3 billion terminal promises a smooth, simple and stress-free experience for its British Airways passengers. We show you what to expect from the latest addition to the world's busiest airport



## Flight plan

Please read instructions carefully before embarking on your flight



### Arriving

Step off glass bridges from the car park, express lifts from the rail station, or entrances from drop-off lanes, and BA hosts should be on hand to point you in the right direction.

### Self-service check-in

Up to 40 per cent of passengers will have checked in online. Others will be directed to the 96 self-service kiosks where they'll choose their seats and print boarding cards. BA says staff will be close by to help.



### Fast bag drop

With more than 90 of these drops, BA says that, under normal conditions, customers with one suitcase to drop off should reach security just ten minutes from arrival.



### Shops and restaurants

As well as the usual names, Terminal 5 has designer stores such as Tiffany and Paul Smith, and also Gordon Ramsay's first airport restaurant.



### Traditional check-in

If you don't want to use a self-service kiosk, there are more than 50 customer service desks where you can also leave baggage, make payments and deal with complex bookings or change tickets.

### Security

Two security areas aim to get 95 per cent of people through in five minutes. Domestic passengers will be fingerprinted and photographed so their identities can be checked at departure gates.



### Satellite terminal

Some passengers will leave from a satellite building, T5B, linked via an underground train running every 90 seconds. BA says less than 20 per cent of all flyers will be bussed to planes.



## AWARDS 2008: TELL US ABOUT YOUR TOP NOSH

### We want to know your favourite places to eat for the Which? Awards

It's time to get involved in our esteemed awards once more by nominating your favourite local restaurant.

For the second year running, you can make nominations for the *Good Food Guide* (GFG) Restaurant of the Year, and have the chance of winning a meal for two in our prize draw.

GFG experts will pick the top restaurant from ten regional winners. They want details of your favourite independent restaurants, pubs and cafés, particularly those serving regional produce or dishes.

Elizabeth Carter, GFG's Consultant Editor, said: 'There are fantastic gems up and down the UK serving great quality local

produce. We want to know about them.'

And head chef Frances Atkins, of last year's winner, the Yorke Arms, Ramsgill, said: 'Using local produce means our food is the freshest and best it can be.'

The winner will be announced on 17 June at the British Museum, alongside other categories, such as best carmaker. We'll publish the shortlist for these in June.

#### TAKE ACTION!

#### How to nominate

■ Select your favourite restaurant, either from the *Good Food Guide* 2008 or another you know, and let us know by 23 May:



**By text** Text GFG, followed by the name and place of the restaurant, to 62233

**Online** At [www.which.co.uk/gfgfeedback](http://www.which.co.uk/gfgfeedback)

**By post** Using postcards downloaded from [www.which.co.uk/gfgpostcard](http://www.which.co.uk/gfgpostcard) or found in restaurants across the UK

#### Terms and conditions

All voters will be entered into a prize draw. The closing date is 23/05/08. The first entry selected at random after the closing date will win a meal for two at the regional winning restaurant most local to the entrant. The winner will be informed 7 days after closing date. Enter by text (see left – standard rates apply), online (see left) or send a postcard with your details to: GFG Prize Draw, 2 Marylebone Road, London NW1 4DF. No refund or cash alternative. The draw is open to UK residents aged 18 and over, except for Which? employees, immediate families or anyone connected with the draw. We reserve the right to make the name and location of the winner public. See [www.which.co.uk/gfgterms](http://www.which.co.uk/gfgterms) for full terms and conditions.

Bank demands that Michael pays back fraud losses

## NatWest blames customer for scam

### BANKING

Which? has learned that NatWest is holding a customer responsible for losses resulting from an email 'phishing' scam. This is the only bank we know of to demand that a customer pays when they're caught out for the first time.

Which? member Michael Peak had £3,670 stolen from his account when he responded to a fake email warning that his account had been attacked.

NatWest said Michael, from Runcorn, had shown 'a lack of reasonable care'. It said he was responsible for the losses, but still apologised that its system did not pick up on the fraudulent transaction that left him £2,100 overdrawn.

Michael appealed, but he was offered only a two-year, interest-free loan to pay off the overdraft and £35 monthly charges.

He also received letters threatening legal action, which could affect his credit history.

NatWest has since told us the letters were 'a regrettable administrative error'.

Michael told us: 'I'd been a customer for more than 25 years and I'd never been in debt or been the victim of fraud.'

He has taken the matter to the Financial Ombudsman Service (FOS). An FOS spokesman told us: 'We've yet to make a formal decision about phishing, but people are welcome to come to us if they feel they're being penalised by their bank.'

A spokesman for the banking association Apacs told us that 'most innocent one-off victims of phishing get refunds'.

We think that NatWest's attitude towards a customer who has been a victim of fraud is unfair and is completely out of step with its competitors.

A spokesman said: 'NatWest has been categorical that these emails don't originate from us and we'd never ask customers to provide us with this type of personal information by email.'



Michael is in dispute with NatWest

### WHAT IS PHISHING?

Phishing is electronic fraud where a victim sends personal information by email or via a web link in response to a message that seems legitimate. The use of 'ph' follows the 1970s term 'phreaks', describing phoneline hackers. In the 1990s, it was first adopted to describe fraudsters 'phishing' online for identity details.

## Which? action makes tax clearer

### VAT

Apple has apologised for not telling UK consumers that they pay the Irish VAT rate – of 21 per cent – on software downloads.

Online stores can charge the VAT rate of the country where they're based for music, movie and software downloads – under European rules – but from 2015 consumers will pay the rate of the country where they download.

Part of Apple's operation is based in Ireland, so it can charge 21 per cent, whereas companies such as Paypal and Amazon have bases in Luxembourg, which has the lowest

VAT rate in Europe, at 15 per cent.

Reader Paul McDonald felt misled after he downloaded Apple software advertised at £16.53 plus 17.5 per cent VAT, but his emailed invoice showed a 21 per cent rate. On £16.53, Irish VAT is £3.47 compared with the UK amount of £2.89.

An Apple spokeswoman said: 'We're very sorry about the misunderstanding caused. Following Which?'s call, we've changed the UK Apple site so it's clearer. We've also made changes to our email correspondence.'

Paul was pleased that Apple made the changes: 'I'm glad it saw the error of its ways.'



### PETITION YOUR MP

■ We need your help at a key stage of our fight against irresponsible promotion of unhealthy foods to children. Please ask your MP to support a bill put forward by Nigel Griffiths MP that he says will introduce 'tough restrictions on these unacceptable promotions'. Go to [www.which.co.uk/kidsfoodaction](http://www.which.co.uk/kidsfoodaction) to send a message to your MP that they should back the Food Products (Marketing to Children) Bill.



### POP AT PROMOTION

■ Meanwhile, we've complained to Kellogg's about its TV advert that promotes Coco Pops as an after-school snack. They contain 36g of sugar per 100g – more than double the 'high' traffic-light level. It told us 'promoting them wouldn't encourage mums to substitute healthy and nutritious snacks such as fruit and yoghurt for Coco Pops'. But it could have promoted a healthier cereal instead. Go to [www.which.co.uk/kidsfood](http://www.which.co.uk/kidsfood) to tell us about examples of marketing you think are irresponsible.



### MOVE IT CAMPAIGN

■ Watch out for estate agent clauses that we've just asked the government to change or ban, including 'sole agency' terms. Under these terms, an agent with whom you end a contract might still try to claim it 'introduced' your buyer – a claim that may now be easier due to online agency sites. We've also called for a ban on 'sole selling rights' and 'ready, willing and able' terms, which also mean you could pay fees if you don't sell with your agent – or don't sell at all. Go to [www.which.co.uk/moveit](http://www.which.co.uk/moveit) for the latest on our campaign.

