



## Beware skin-plumping filler

### COSMETIC TREATMENTS

Consumers are being warned about the risks of cosmetic skin treatments following the launch of legal cases involving a plumping filler promising long-term results.

Karon Kitchen (above) had the treatment called Bio-Alcamid injected into her cheeks so she would look her best for her wedding. But lumps formed around her eyes and, after numerous operations, she is scarred and is suing the doctor who administered it for clinical negligence.

In another case, Essex-based Julie Walker has recently settled out of court for £7,500 – with no admission of liability by the practitioner who administered the filler after similar problems.

Bio-Alcamid's global marketing representative, Ascente Medical, indicated that problems can occur with incorrect usage. The CEO John McCahill told us: 'As with any medical product or procedure, there are risks, Bio-Alcamid is not an exception. The total reported adverse events are [estimated to be] 1.5%.'

But plastic surgeon Dr Daniel Marchac – an expert in long-term fillers – estimates that up to 15% of people who have them have problems. 'They occur when long-term fillers aren't put in the right place or the body reacts to foreign material by forming lumps,' he says.

Jenny Driscoll, a health campaigner at Which?, says: 'Visit [www.which.co.uk/cosmetic](http://www.which.co.uk/cosmetic) for help, and check out the product, clinic and practitioner. If you feel at all unsure, walk away.'



Consumers warned as OFT criticises property schemes

## Sale-and-rent-back slammed

### MORTGAGE TROUBLES

Which? is calling for swift action to implement OFT recommendations aimed at protecting consumers who sell their home to boost their finances and then rent it back from the company that bought it.

An OFT report into sale-and-rent-back firms – which often buy homes at a huge discount – criticised exorbitant rents that often force previous owners to leave, and cases where they're evicted at the end of their first tenancy period.

It has recommended better regulation of firms, which should produce clear contracts about property values and tenancy terms. It also wants firms to advise potential customers to get free independent financial advice before signing contracts.

Around 50,000 people in the UK are believed to have entered into sale-and-rent-back deals, sold through more than 1,000 firms. We're concerned that with annu-



As repossessions soar, people may be tempted by these schemes

al home repossessions estimated to reach 45,000 by the end of 2008 – up from 27,100 last year – more people will feel that sale-and-rent-back is the best way forward.

Dominic Lindley, principal policy advisor on finance at Which?, said: 'Consumers should steer clear of these schemes. Until they're properly regulated you'll have no protection if something goes wrong. Which? believes that, given the current economic environment, the government

must implement the OFT's recommendations quickly.

'We would recommend that homeowners in difficulties speak to their mortgage lender and independent experts such as Citizens Advice, the Consumer Credit Counselling Service and National Debtlines and consult an Independent Financial Adviser before considering other routes such as equity release.'

Log on to [www.which.co.uk/saleandrentback](http://www.which.co.uk/saleandrentback) for more

## New avenue for Scottish legal service complaints

### LEGAL COMPLAINTS

If you live in Scotland, it's now easier to complain about legal services you've used.

The new Scottish Legal Complaints Commission (SLCC) offers a one-stop shop for complaints that you've been unable to resolve with a legal service you instructed after 1 October this year.

The Scottish government introduced the SLCC following a Which? supercomplaint to the OFT about industry regulation.

The commission will always try

to use mediation services to help resolve complaints, and it can take several courses of action. This might include awarding compensation to the complainant – up to £20,000 – and requiring a legal service to change its practices.

It will handle complaints about services but, in the first instance, it will pass on complaints about conduct to the relevant professional body. It can also investigate how such bodies handle complaints.

Eileen Masterman (pictured), CEO of the SLCC, told us: 'Structured to be independent,



impartial and accessible, SLCC will bring a different approach to addressing legal complaints. Complainants will benefit from a single gateway and the opportunity to use trained mediators at every stage.'

Log on to [www.which.co.uk/scottishlegalcomplaints](http://www.which.co.uk/scottishlegalcomplaints) for

How to call Sydney for the same price as phoning London

## Calling abroad this Christmas

### CHEAPER CALLS

For the cost of a local call, you can wish loved ones abroad a Merry Christmas without changing your phone provider. 40% of you will call abroad on Christmas Day, according to a survey of Which? Online panel members, but it doesn't have to cost the earth.

Australia, Spain, and the US are among the most popular countries for UK residents to emigrate to, so we've looked at cheaper ways to call them.

WHICH? MONEY SAVER

**We found that you'd pay £15 for a 10-minute call to Australia using a pay-as-you-go mobile phone from O2, but only 5p on your home phone using prefix provider DiscountDial. Prefix providers – with**



Calling overseas this Christmas need not be expensive

**which you dial an access number before the number you're calling – are often the cheapest way to call abroad, at 1p or less per minute.**

But Voip services are also cheap at 2p or less a minute. Voip calls are made over the internet to a phone or another PC.

BT's International Freedom includes unlimited free international calls for £5 a month but, to make this cheaper than using DiscountDial, you'd have to make more than 1,000 minutes of calls.

#### TAKE ACTION!

Many Voip and prefix providers change prices regularly, so check prices. See [www.which.co.uk/voip](http://www.which.co.uk/voip) for costs and reviews of Voip services.

## CHRISTMAS CALL CHOICES

The cost per minute of a daytime call

	HOME PHONE PROVIDERS		HOME PHONE PREFIX PROVIDERS		VOIP PROVIDERS		MOBILES (PAYG)	
	BT	Virgin Media	Discount Dial	18185.co.uk	Skype	Vonage	Vodafone	O2
<b>Australia</b>	27.5p	29p	0.5p	1p	1.4p	2p	99p	150p
<b>Spain</b>	25p	39p	1p	1p	1.4p	2p	89p	150p
<b>USA</b>	17.5p	20p	0.5p	0.5p	1.4p	2p	99p	150p

Prices correct at 3 November. Most services have a minimum call charge or connection fee of a few pence. Prices for home phone providers and PAYG mobiles are standard rates and do not include international dialling deals.

## Tackle home repossessions

The Treasury has ordered mortgage lenders to find alternatives to home repossessions wherever possible.

As we went to press, repossessions were up 71% on the previous 12 months. If you're having difficulties with your mortgage, go to [www.which.co.uk/mortgagedebt](http://www.which.co.uk/mortgagedebt) for advice.



## Online shopping success

Online electrical goods store Empiredirect.co.uk has changed its cancellation and returns policy after Which? found it was among 16 stores used by members that were breaking rules under the Distance Selling Regulations. One of the changes made is that it now gives consumers eight working days after delivery to cancel an order. For more information, see [www.which.co.uk/onlineretailers](http://www.which.co.uk/onlineretailers).

## Festive taste test

We've brought you Best Buy mince pies this issue (see p18), but if they're not enough for you, we've also tested Christmas cakes and puddings with *Good Food Guide* chef of the year, Simon Rogan. We've tried cheaper and more expensive supermarket brands to find the best. Visit [www.which.co.uk/christmasfood](http://www.which.co.uk/christmasfood) for the full results of all our Christmas food tests.



## The way we were

### 25 years ago, December 1983

The traditional British Christmas tree – the Norway spruce – was most popular. We said it should ideally be cone-shaped and have plenty of branches evenly spaced around the plant. Today, the Norway spruce has been overtaken by the Nordmann fir – see our Christmas trees report on p16.



### 50 years ago, winter 1958

Polythene hot water bottles were available for the first time, but we said not to bother changing from rubber. We advised that polythene is more rigid than rubber, so it isn't as cosy. And while rubber bottles were proven to last, it was unknown whether polythene bottles would stand up to the test of time.

## Christmas cards news

The Woodland Trust is running a scheme for recycling Christmas cards, which will fund tree planting. Visit [www.woodlandtrust.org.uk](http://www.woodlandtrust.org.uk) for more. Also see [www.which.co.uk/christmascards](http://www.which.co.uk/christmascards) for advice on which



stores' charity cards are giving most to good causes. This will be updated during December.