

You tell us your success stories after using our free letter

Banks refund unfair charges



Kenneth Deed complained and won more than £500 back

BANKING

More and more bank customers are clawing back thousands of pounds they've paid out in unfair fees.

We estimate banks made around £4.7 billion last year from charging high fees when customers exceeded their overdraft limit or had payments bounce. The Which? website has all the resources you need to challenge the fees, and tens of thousands of consumers have already used it.

Kenneth Deed from Dalkeith was refunded £70 from the Woolwich and £442 from Halifax: 'I used the template

'It was a nice surprise when they paid the money back'

letters on your website to get the refunds. It was definitely a nice surprise when they paid the money back.'

Vicki Neale, from Cornwall, used the information on our website to successfully recover £350 worth of bank charges from Abbey.

Vicki told us: 'Abbey was charging me £30 every time I went over my overdraft limit even by a penny, as well as the £20 admin fee on top of that.'

'Your website was recommended to me by a friend. I used the letters and I would like to thank you for making me £350 richer.'

Some companies now offer to help you claim against your bank on a 'no-win, no-fee' basis but they can take almost half your refund in commission.

We advise people to stay well clear of these firms. You can claim for free using our site and keep all the money awarded.

TAKE ACTION!

Challenge the charges

■ Challenge high bank fees you've been charged. Go to www.which.co.uk/bankcharges for our template letter. Open an account elsewhere first in case the bank tries to close your account.

Pricey text jokes no laughing matter

PREMIUM TEXTS

What do you call a company that sends unwanted joke texts? A rip-off.

It's a costly punchline for victims of text-messaging firm Hybyte who have received unrequested jokes on their mobiles at £1.50 a time.

Premium-rate regulator Icstis fined Hybyte £25,000, suspended its joke texts service for six months and froze its revenue in August. It ordered it to refund 97 consumers

who complained about having to pay for jokes they never asked for.

But the laughs continued. Another 70 consumers said they'd received unwanted jokes after Icstis suspended the service, leading the premium-rate regulator to begin a second enquiry.

Icstis said: 'It's very rare that a service provider doesn't comply.' Hybyte said it couldn't comment until the investigation is complete.

Report unsolicited texts to Icstis on 0800 500212.



Not so funny: expensive texts



Homebase has withdrawn the affected Sienna Kettle barbecues

Asbestos found in barbecues

BARBECUES

Homebase has withdrawn hundreds of barbecues after they were found to contain asbestos. The 2,500 Sienna Kettle barbecues had the potentially deadly mineral in washers that lay between the lid and the handles. Customers would have to handle the washer when assembling the barbecue.

As we went to press, Homebase didn't know how many were sold before it discovered the problem, but it says the 'vast majority' were removed before sale.

It's illegal for consumer products in the UK to contain asbestos. Inhaling asbestos fibres or dust at high concentrations over a period of time can cause cancer, although the disease may not appear until at least 20 years after exposure.

An independent safety consultant alerted Homebase to the problem, and it quickly withdrew the products, which had been imported from China. The company says it stopped short of a recall as the risk to health was 'minimal'. However, Robin Howie, a health and safety expert contacted by Which?, said: 'There is no known safe level of exposure to asbestos. It simply shouldn't be in these products.'

As Which? went to press, Homebase and its sister company Argos were checking whether any other products sold in the past two years contain asbestos.

TAKE ACTION!

If you bought a barbecue

■ Ring Homebase customer services on 0845 077 8888. You can take it back for a refund.

Man arrested after breakdown was recorded in wrong name

RAC blunder misery

BREAKDOWN MEMBERSHIP

An innocent man was arrested after the RAC confused Mr Tongue with his neighbour Mr Thong.

Andrew Tongue, 30, was arrested, handcuffed and hauled into a police cell after a breakdown claim he made was wrongly recorded against his neighbour's RAC account.

Andrew later discovered he was the victim of a mix-up with Mr Thong who runs a Chinese restaurant in the same street, but neither of them had done anything wrong.

Four police officers from Humberside police arrested Andrew at his home in East Yorkshire. Andrew said: 'I was in the back of the police car in handcuffs not knowing what I'd done wrong.' He was later released without charge.

It is understood that Mr Thong discovered the error when he was told the cost of his breakdown cover would rise due to a claim made earlier in the year. He said the claim had not been his, but recognised the car registration as Andrew's. Mr Thong telephoned police and Andrew was arrested.

The RAC said: 'Mr Tongue contacted us to report a breakdown on 15 March 2006. We deeply regret that an administrative error led to his breakdown being recorded against another member's policy, and that this has resulted in Mr Tongue being reported to the police.'



Andrew Tongue was released without charge

'I was in the back of the police car in handcuffs not knowing what I'd done wrong'

The RAC added: 'We are in the process of contacting both members concerned to apologise for the stress and inconvenience this may have caused them.'

The RAC has since cancelled Andrew's membership at his request and offered him a goodwill gesture of £131 – the price of his annual subscription to RAC breakdown cover.

Andrew said: 'It beggars belief that the police didn't look into the claims before they arrested me and I'm absolutely flabbergasted that the RAC has such a poorly maintained database.'

Humberside police told us: 'We have apologised to Mr Tongue. We quickly established that he hadn't done anything wrong and released him.'

AVOID FREE HOME SURVEYS

Trading standards watchdogs are warning homeowners to be wary of businesses offering 'free' surveys on electrical safety, damp or alarm services. Trading standards officers have heard from consumers who took up the offer of a survey which led to unnecessary work, in one case costing £755.

POSTBOX TABS STILL MISSING

One in every four postboxes doesn't have a tab showing that the final collection has been made, despite the Royal Mail's pledge to reinstate all tabs by June. Mail services watchdog Postwatch is urging people who notice a tab missing to call Royal Mail's helpline on 0845 774 0740 to complain.

DENTISTS' ADDRESSES ONLINE

The General Dental Council will publish addresses of registered dental professionals on its website from 2007. By law, it has to provide these addresses, so that the public can identify qualified dentists, but up to now the details have been available only on request. To find a registered dentist see www.gdc-uk.org.

LOOKING TO PARK IN LONDON?

Two sites have been launched which match people who need a parking spot in London with those who have a space to share. Both www.parkatmyhouse.com and www.yourparkingspace.co.uk are free to search and register a space. Parking costs £40 to £300 a month.

CHEQUES BANNED AT BOOTS

Boots will stop customers paying by cheque this month. Only cash and cards will be accepted after a month-long trial in Surrey and Sussex. Shell stopped taking cheques at 900 petrol stations last year and Asda looks set follow.

CONTACT US

If there's something you'd like us to investigate, call 0800 252088 and leave a message or email news@which.co.uk

And finally... Convenient – for whom?

Hmm. We think that being charged more than £5 in mystery fees for a concert ticket is rather more like an inconvenience.

ticketmaster	
Full Order Details	
Order Number: 45-49101/UK2	
This is not a ticket. This cannot be used for entry.	
Item	Charge
Will Young	
FULL PRICE TICKET	£30.00 x 2
Convenience Charge	£5.15 x 2
Delivery (ticketfast)	£2.00
Order Processing Fee	£2.00
TOTAL CHARGES	£72.30

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