

1 Best savings accounts
With inflation rising, it's more important than ever to make the most of the money that we have.

Our figures show that the average savings account pays just 3.6%. Consumer price inflation is now 3.3%, so you earn just 0.3% in real terms on your money.

Switch to our Best Buy one-year fixed-rate account from FirstSave and you get 7.1%. Take off inflation and that's 3.8% in real terms.

But what difference does that make in practice? If you have £5,000 of savings, that 0.3% interest is worth £15 a year. On 3.8%, you earn £190 a year, a difference of £175 when you choose the Best Buy account.



2 Compare prices
Many people use price comparison websites for expensive items, but they're also good for getting the best deals on cheaper things such as books and CDs. Which? member Phil Hall uses find-cd.co.uk and find-book.co.uk. We found bestseller *Outcast* by Sadie Jones for £3.99 at play.com; it's £9.99 at Blackwells. The collected stories of US fiction writer Lorrie Moore cost £12.75 including postage) at Amazon and £20 at Blackwells.

3 Cheaper insurance
Don't automatically renew your insurance, as your loyalty may not bring the cheapest quote. Our researcher was quoted £331.37 to renew his car insurance with Endsleigh. When he



Our top saving tips

Our specialists use their knowledge to help you make the most of your money

went to Endsleigh's website as a new customer and put in his details, he was quoted £226.22 – a £105.15 saving.

4 Your experience
When Which? member Sheilah Lowe received a renewal quote for holiday insurance from Halifax, the cost was 50% higher than the previous year. She let the insurance lapse and was later given a cheaper quote as a new customer. She said that in future she will always allow holiday insurance to lapse

to see whether new deals are better than renewing. Shop around after the first 12 months. In many cases, you're offered a good rate in the first year – the idea is you won't bother to switch in the second.

5 Car insurance
If you and your partner both have a car, you can save by putting each other down as an additional named driver on your policies.

We checked rates online with Which? Best Buy Budget on 1 July and found that having a partner on your policy saved you £29, based on one of our standard scenarios.

6 Shopping in the sales
is a great way to save money and not sacrifice quality.

Which? member Richard Gresham and his partner have found a £1,000 Canali suit for £299 and £100 designer shirts for £19.99, both at TK Maxx. Perhaps the best bargain was a £1,000 coat (left) that he bought for £99 on the last day of the Harrods sale.

Richard said: 'These days, it's rare you have to pay full price if you're canny. You can get some fantastic offers on the last day of big stores' sales.'

Many Which? members make increasing use of cheaper stores such as Aldi and Lidl. The latter was best value-for-money retailer in our awards this year. Alongside regular cheap deals, Aldi has special saver days, while Lidl's website advertises deals at your local store.

7 Best Buy sunscreens
These Best Buys from June's Which?, have since been reduced in price. As we went to press, we found Nivea Sun Moisturising Sun Spray (200ml) for £5.59 at Asda, or two for £9.97 in Superdrug, down from £10.99. Garnier Ambre Solaire Moisturising Protection Milk (200ml) and Clear Protect (150ml), often £10.99 each, were £12 for three at Asda. L'Oréal Solar Expertise Advanced Sun Protection (150ml), formerly £14.99, was on a buy-one, get-one free offer at Superdrug at £10.



8 For your child
If your child has a savings account, fill in an R85 form. This ensures interest on the savings is tax-free as long as the child's income is under the income-tax threshold which is £5,435 for 2008-09. So £500 in a Best Buy such as the Birmingham Midshires e-Saver earns £32 interest, but your child loses £6.40 tax if you don't fill in the form. You can get further details and the form from www.hmrc.gov.uk.



9 Cheaper computers
If you are looking for an iPod or an Apple computer, you could save yourself quite a bit of money by buying refurbished items.

Apple refurbishes the products and then advertises them on its websites. Any defective parts are replaced by genuine Apple components which are covered by a one-year warranty, the same as if the product was bought new.

We found an Apple Mac Book laptop computer with a 13-inch widescreen display for £599, £100 less than you'd pay for a new one. A 1GB iPod Shuffle was on sale for £25, compared with £49 for a new model. Visit www.store.apple.com/uk and scroll to the bottom right of the page to 'special deals'.

10 AA offer
AA members get 33% off the cost of an MOT and 15% off a service at Nationwide Autocentres: www.nationwideautocentres.co.uk. The savings go way toward the cost of membership (from £29 online).

AA

11 Amazon bargain
You have to spend at least £15 on eligible items with the Amazon website to qualify for free delivery. If you buy something just under the limit, you can use www.filleritem.com/uk to automatically search Amazon for products that will make up the difference. Buy a DVD box set of *House* for around £14, for example, and you'll be charged £1.45 for shipping. Using Filleritem you'll find a whole list of books for £1 that you could include in your order and get free delivery.

12 Discount websites
Websites such as www.myvoucher.co.uk give discounts on goods sold online by well-known names such as Asda and Comet. Visit the site and you are given a discount code that you can use to buy what you want. Sites such as www.quidco.com give cashback when you buy through them.

13 Cut your bill
PC Power Down claims to cut your bills by up to £175 a year by turning off your PC and screen when they're not in use. A third of us forget to switch off our computers when we've finished with them, adding harmful carbon dioxide emissions to the atmosphere.

PC Powerdown Home Edition costs £29.95. Which? has not tested this product and we would be interested to find out your views on how it works.

14 Taking the PPI
It's important to have insurance to protect you when the unforeseen happens, but some products are better than others. If you have bought on credit, or have a mortgage, loan, credit or store card, you may have Payment Protection Insurance (PPI). You may have PPI and not know it – and it's not cheap. Adding PPI to a



£7,500 five-year loan could cost up to £3,000 over five years. Many people have been mis-sold PPI. See www.which.co.uk/ppi to check whether you're paying for PPI you don't need and can claim back using our template letter.

15 Choose white
When you buy goods such as washing machines and fridges, bear in mind that you can save £50 or more by choosing a white machine. This is because more of these are produced than any other colour. If you are in a shop and the model you want is not on show in white, it is worth asking if it can be ordered in.



16 Tee for two
If you play golf, you may be interested in a two-for-one offer available at nearly 1,000 golf courses across the UK by using vouchers from www.todaysgolfer.co.uk. The vouchers last a year. Each voucher costs £2.50 plus £3.50 to be delivered.

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Some quick savers

- A free card called Bite Size gives you 20% off food at 13 different shop brands at main train stations. You can apply online at www.bitecard.co.uk, and there's no expiry date.
- If you have a child at college, it is cheaper for them to get a low-interest graduate loan rather than borrow money from your high-interest savings. See 'Graduate accounts' in the September 2008 issue of *Which?* for more.
- Go to www.apple.com/uk/itunes/freesingle/ to download a free song each week.
- Comet holds auctions to sell clearance items at cut price. Their condition varies from new and end of the line, to refurbished and scratched. See www.clearance-comet.co.uk for more details on what is on offer.
- Driving your car with windows open increases turbulence and drag, so you'll use more fuel.
- There is a wide range of money-saving ideas throughout this issue of *Which?*, including cheaper family days out (p36).

DON'T MISS

The Which? guide to saving money

Free with this month's magazine

A 36-page special supplement packed with more than 150 ways to help you make the most of your savings and spend wisely.

