



# Smarter saving

We help your money go that bit further over the festive season



**1** **Using your credit card**  
If you have a credit card with you when you're out and about, it can be tempting to use it for a range of purposes. However, whether you're shopping on your local high street or taking a winter break, we urge you not to use your credit card to withdraw cash. You'll end up paying far more than you would for buying goods.

The Marks & Spencer Money MasterCard, for example, charges 15.95% interest on purchases, but 23.9% on cash, and that's by no means the highest figure around.

If you're going abroad this winter, it's worth having a fee-free credit card with you. It used to be that Nationwide was the only company that offered such a card. However, we've started to notice

more cropping up that don't charge a fee for foreign transactions. Abbey, the Post Office and Thomas Cook also offer fee-free purchases worldwide while Saga offers a fee-free card you can use in Europe. Foreign exchange loading fees on purchases are between 2.5% and 2.9%. For more on making best use of your credit cards, see p26. **Use a Best Buy card to buy things abroad and you can save nearly £10 every time you spend £350 on a single purchase abroad with a Best Buy.**



**2** **Listen to music and get paid**  
If you or your children are music buffs, you can earn a bit of money doing the thing you love. The website [www.slicethepie.com](http://www.slicethepie.com) is looking for online 'scouts'. You'll review anonymous tracks. You can't choose the songs or the genre. Pay is typically only 5p-25p a song, so it's really only worth doing for those to whom music is a hobby anyway.

**3** **Cheaper stamps**  
If you are sending out a lot of Christmas cards this year, you can save money by buying your stamps at Superdrug. It is offering a 5% discount on books of first-class stamps, until Christmas Eve. You can buy 72 stamps at a time.



**4** **Free delivery**  
Amazon, the online store most visited by Which? members, has reduced the amount you need to spend before getting your goods delivered for free. In the past, you had to spend at least £15, but this has now been cut to £5. More than 90% of the products it sells qualify for 'super saver delivery', as it is called. Goods are expected to arrive



**5** **Cheap tuxedo suit**  
If you are looking for outfits for the party season, Asda is selling a tuxedo suit for £35. We haven't tested this. However, this month we have looked at made-to-measure shirts that you can order online. We looked at the online ordering services offered by M&S, the Tailor Store and Savile Row. See *Consumer News*, p4 for more.



**6** **Sell your photos online**  
If you're a decent photographer and enjoy taking pictures, there are several stock agencies who'll pay you for snaps on a per-download basis (and in exchange for their other royalty payment rights). Some of the most established are Fotolia, PictureNation and iStockPhoto.



**7** **The sales season**  
In the past, seasonal sales traditionally started on Boxing Day. Shops are understandably reluctant to say when their sales start this year. However, we've noticed that some big-name stores such as BHS and Debenhams have in recent years started theirs before Christmas Day. And with the credit crunch biting, it's worth keeping an eye out and perhaps waiting for that Christmas bargain. That said, as we go to press in November, shops such as HMV and House of Fraser were quoting price cuts on a wide range of goods.



**8** **Free energy savers**  
If you are aged over 70 and receive one of a number of benefits, you can apply for a number of green devices such as four energy-saving light bulbs, a free PowerDown device and a free Eaga ShowerSmart. Eaga is the company that runs the Government's WarmFront scheme. For more on the free devices or WarmFront, visit [www.eaga.com/freeproducts](http://www.eaga.com/freeproducts).



**9** **Rent out your parking space**  
One novel way to earn money is to rent out your parking space or driveway. There are several agencies, including LetMePark, YourParkingSpace and ParkatmyHouse that match motorists looking for parking with homeowners who can oblige. We haven't tested these agencies and what you might earn will depend on the location of your home, demand for parking locally and the security of the parking slot. Prime locations include major cities (especially spaces near tube or train stations). It takes about 30-45 minutes for initial set-up, plus dealing with driver enquiries.

**10** **Saving electricity**  
Good curtains or lined curtains and draught excluders help keep the heat in and cut down on your heating bills. British Gas is still offering to send out four free energy-saving lightbulbs to its customers which can cut down on energy use and save a bit of money. For more, visit [www.britishgas.co.uk/energy-efficiency/green-light.html](http://www.britishgas.co.uk/energy-efficiency/green-light.html).



#### YOUR IDEAS

Let us know your money-saving tips or subjects you would like us to cover in this column. Email Paul Ryan at [paul.ryan@which.co.uk](mailto:paul.ryan@which.co.uk) or write to him at Which?, Gascoyne Way, Hertford, SG14 1LH, with your suggestions.

**11** **Small domestic appliances**  
This is the time of year when many people buy small kitchen goods such as kettles and microwaves. It's also the time when new



ranges of products are launched and you may find older items on discount. Visit [www.which.co.uk](http://www.which.co.uk) to find our latest Best Buys. We update prices and availability of models regularly.



**12** **Eating out**  
Lifestyle website [www.handbag.com](http://www.handbag.com) regularly lists discounts on meals offered by leading restaurant chains. The website has vouchers from the restaurant making the offer that you can download. Typically, the offer would be two-for-one on main meals. As we went to press, there were deals on meals at the Ask, Cafe Rouge and Zizzi chains. Often, an offer may be restricted to certain times of the week, for example Sunday to Thursday.

**13** **Visa Electron card**  
If you're fed up with paying extra charges when booking a flight, this debit card could be a way of avoiding them. The Visa Electron debit card is the only debit or credit card that you can currently use to buy a flight with Ryanair and not have to pay any charges.

Ryanair recently increased its charges for using other cards from £1.20-£4 per person for a one-way flight. So, a family of four could pay £32 in card fees.

That could make quite a difference to the price of what may at first appear incredibly cheap fares.

The Electron card has been less popular in the past than others because it has been accepted in fewer shops. You can also only pay for goods if you have enough money in your account.

The card is issued only by Halifax, Bank of Scotland, the Co-operative Bank and Abbey, among UK banks. We don't advise using the card for other purposes, but for booking flights it can save you paying charges.



#### MORE MONEY SAVERS IN THIS ISSUE...

- Our tasters found luxury mince pies from Netto were tastier and less expensive than pies from better-known brands. See p18 to find out more.
- Our cheapest Best Buy digital camera cost £80. See p60 for more.
- We show you some ways to cut the cost of spiralling heating bills. See p38.