

# Consumer news

## We want you

### Built-in hobs

We're looking for one volunteer to try a number of new hobs that use the latest technologies, including induction. If you're interested and don't mind featuring as a case study (with your name and photo), please contact Matt Brown.

### Home improvements

Have you tried to increase the value of your home by improving it? Please tell Nick Kirby what you did (new kitchen, bathroom, central heating, loft conversion etc) and whether it did add value.



### Shared appreciation mortgages

If you have a shared appreciation mortgage with Barclays or Bank of Scotland and owe more than you thought you would, please contact Rebecca Fearnley.

### Thinning hair

Men and women, have you tried remedies for thinning hair, hereditary baldness or alopecia? Did they work? Do you have any questions about thinning hair or hair loss? Tell Ayesha Lawrence.

### Vitamins

Do you or your family regularly take multivitamins or other vitamin tablets? Tell Ayesha Lawrence a bit about yourself/your family, what vitamins you take and the main reasons why you take them.

Please include full contact details and a daytime phone number

■ [helpwanted@which.co.uk](mailto:helpwanted@which.co.uk)

If a cash machine goes wrong, you don't have to pay

## Dodgy ATM eats £300

### MONEY

If you find yourself a victim of card fraud or out of pocket due to a dodgy cash machine, don't let the banks browbeat you into thinking it's your fault.

Under the Banking Code you're fully liable for any loss only if your bank can prove you acted fraudulently or without reasonable care. But that didn't stop HSBC trying to insist that Dr Valerie Delpuch was at fault when she fell victim to a dodgy cash machine.

'I tried to take out £300 from a Barclays cash machine in London, but the machine reported a technical problem and couldn't carry out the transaction,' Valerie said.

As Valerie was in a hurry she didn't report the incident to the branch, assuming that the money wouldn't be taken from her account. But she later saw on her statement that it had.

Valerie contacted HSBC. It investigated but said it could find nothing wrong with the machine and that Valerie was liable for the missing money. Fortunately, Valerie knew her rights and wrote to the bank quoting the code. It refunded the money.

If your card is lost or stolen and thieves



Valerie Delpuch knew her rights and complained to HSBC

**'I tried to take out £300 from a Barclays ATM, but the machine couldn't carry out the transaction'**

steal from your account before you can tell the bank, the most you pay is £50.

But you don't have to pay anything if:

- your card isn't lost or stolen, or if someone uses its details without your permission, and you've acted with reasonable care
- someone fraudulently uses your card details for a transaction where you don't need to be present, such as an online purchase or phone transaction
- your card is stolen in the post and used.

#### TAKE ACTION!

#### Quote the Banking Code

- If a cash machine doesn't give you your cash, you aren't liable. If your bank says you have to pay, quote your rights under the Banking Code.

## Shrinking soap and PR froth

### SHOPPING

Less soap for the same price doesn't sound like good news, unless you make soap.

Eagle-eyed Bridget Smedley – a regular *Which?* contributor – buys four-packs of Palmolive Naturals for £1. She was displeased to notice

that the 125g bars had shrunk to 100g.

Colgate Palmolive pro-tests this is good news. Customers apparently find that smaller sizes are 'more convenient and versatile'. Its RRP fell 10p to 89p but shops set their own prices.



Bridget Smedley paid £1 for the old and new packs

**1m+**

people nationally avoid the dentist due to a phobia

BRITISH DENTAL HEALTH FOUNDATION

**£47 million**

likely value to be lost from homes in 2006 due to bad upkeep

B&amp;Q

**£30 billion**

likely to be spent by consumers online this year

IMRG



Our research highlights risk of eye injuries from some airbags

# Risk of airbag injury

CARS

**Left** Airbags that hit an occupant's face before they are fully inflated can be an injury risk**Right** Carmakers must ensure airbags are fully inflated before hitting the occupant, as shown

**E**xclusive new research from *Which?* has revealed that some airbags could cause serious facial injuries when they open, possibly blinding a car's driver or passenger.

Our car safety experts have become increasingly concerned by reports from around the world that point to the risks of airbags going off into the eyes of those they are designed to protect.

The danger occurs when an airbag hits a person's face before it has inflated. In a crash, airbags inflate quicker than you can blink. So it's easy to see how the effects can be devastating if a semi-flaccid airbag hits your eyes at this speed.

We've recently heard of a tragic case that shows just how serious the effects can be. One woman, who asked to remain anonymous, was returning home with her husband late one night in 2003 when their BMW 3 Series hit an animal. While there was little damage to the car, the impact

**A woman was left blind in one eye and with limited vision in the other**

prompted both front airbags to go off. Although her husband, who was driving, was unscathed, the woman was left blind in one eye and with limited vision in the other. There appears to be no other explanation for her injuries other than that they were caused by the unfolding airbag.

Of course, we recognise that airbags are a vital safety feature in cars, responsible for saving thousands of lives each year, but manufacturers must tackle this problem to maximise their effectiveness.

Our experts say car manufacturers can improve safety by paying more attention to the way airbags unfold, to ensure that they are fully inflated before they contact the occupants. From crash-test research we already know that this correct deployment is possible in cars of all sizes, so there's no excuse for airbags that strike people in the face while they are still inflating.

Which? is very concerned about this issue and will continue to lobby car manufacturers to ensure airbags are safe.

We have submitted our research to Euro NCAP, the Europe-wide crash-testing organisation of which we're a founder member. It shares our concerns and has agreed to investigate the issue further to identify which types of airbags are most likely to cause facial injuries.



Jessops stores displayed this sign

## Jessops' price claim exposed

SHOPPING

**W**e've found a price promise that can't fail – claim that your store prices are cheaper than those on websites you own, and make it so.

Camera specialist Jessops trumpeted 'internet-beating prices' in its stores. But when Kenny Mathieson found that a Canon he wanted to buy was cheaper online, he questioned the claim. Jessops then qualified it to say the comparison was with Shopping4cameras.com and Cameras2u.com. A little digging revealed that both were owned by... Jessops plc.

Last month the Advertising Standards Authority ruled that Jessops' claim was misleading as it implied it beat lots of sites' prices. Kenny said: 'Shopping4cameras.com was claiming on its site that it offered big savings on high-street prices...but Jessops was claiming it was cheaper than this website. Captain Kirk used to use this sort of logic to make computers self-destruct.'

Jessops said the comparison was with the sites as they were 'proactively managed to ensure they offer some of the lowest prices available'. It said the claim had now ended.

### TAKE ACTION!

#### Minimise the risk

■ You can minimise your risk by sitting as far away from the airbag as possible. Ensure there is at least 10 inches between the location of the airbag and your chest.

### TAKE ACTION!

#### Compare prices before you buy

■ You can compare online prices at:  
[www.froogle.co.uk](http://www.froogle.co.uk)  
[www.kelkoo.co.uk](http://www.kelkoo.co.uk)  
[www.pricerunner.co.uk](http://www.pricerunner.co.uk)  
[www.shopping.com](http://www.shopping.com)