

[take issue]

Give your view and get involved

YOUR LETTERS

Buyers' rights

When does the buyer become responsible for mail-order goods – on despatch or on receipt? And why do some companies ask whether you need insurance?

Graham Smith
Great Sutton

Generally, goods remain the property of the seller until they're delivered. So you shouldn't have to take out insurance to cover loss or damage before the goods reach you – and refusing to take out insurance shouldn't affect your rights to receive goods intact. If goods are damaged when you receive them, you have the right to reject them and ask for a refund.

Guilty as charged

I was encouraged to buy an Apple iPod after reading your November report on MP3s. But I've now

★ Is the price right?

I was interested in what you had to say about Dixons' price reductions in your December article on advertising. On a recent visit to a Dixons store, I noticed that a DVD player I'd bought just a few weeks earlier had had its price slashed from £299.99 to £179.99.

I complained about such a big reduction in such a short space of time, and the manager immediately offered to refund the £120 difference.

However, my gratification was somewhat

tempered by my son's announcement that he'd found the same product for sale on eBay for...£30!

Amanda Woodham, Brighton



found out that iPods can only be charged a limited number of times and you can't replace the battery, which means the player's unusable.

Barry de Silva
Swindon

This is a drawback with the iPod. According to Apple's website, 'a properly maintained iPod battery is designed

to retain up to 80 per cent of its original capacity after 400 full charge and discharge cycles'. If the battery dies during the warranty period, Apple will replace it for free; otherwise, it offers a replacement battery

service for around £80. You can also buy a replacement battery (from around £30 to £60 from various websites) and install it yourself, though doing so will invalidate the warranty.

Rates of pay

In the savings accounts table in November's 'Money Monitor', you pick Alliance & Leicester's account, with an interest rate of 5.35 per cent paid annually, over ING's, which pays 5 per cent monthly, for savings of £5,000. Surely you'd earn more on an account that pays monthly, as you earn interest on both the original amount and the interest itself?

Sharon Haines
Aylesbury

The rates we give are annual effective rates

(AERs). These tell you the rate of interest you'll get taking into account all the effects of compound interest and how often interest is added. The account with the higher AER (whether it pays interest monthly or annually) is always better. If the rates are the same, it's up to you which account to go for. The advantage of one that pays monthly is that you can access the interest more often.

Fake tan risk

Your July report on sunscreens warns against using fake tanning lotions if pregnant. Why?
Name withheld

There are currently no known dangers of fake tanning lotions, but allergic reactions do occur. Skin can become more sensitive during pregnancy as hormone levels change. For this reason, the British Medical Association advises against their use during pregnancy.

contact us

letters@which.co.uk

Letters, PO Box 44, Hertford X SG14 1SH

HELP WANTED Help us with our research for future reports

Conveyancing in Scotland

We'd like to hear from you if you've bought or sold property in Scotland in the last few years, in particular if you had problems with the bidding process and the role of solicitors. Tell us your experiences, good or bad. Dept AN.

Child trust funds

Do you have a child who was born after 1 September 2002? If so, and you'd be willing to tell us your experiences of

getting a child trust fund when they're launched this April, as well as featuring as a case study in our report, please contact us. Dept AW.

Saving and investing

Do you know anything about saving and investing? Perhaps you'd like to find out more but don't know where to start, or you've invested for years and become an expert. Tell us your experiences. Dept RS.

NHS dentists

As part of our NHS dentistry campaign (p59), we need you to tell us your experiences of finding an NHS dentist. Was it easy, difficult, impossible? If you did find one, did you have a long or difficult journey to the surgery? You can email Health.CampaignsTeam@which.co.uk or write to Which? Dentistry Campaign, Health Campaigns Team, 2 Marylebone Road, London NW1 4DF. Please include full contact details.

contact us

helpwanted@which.co.uk

Help wanted, PO Box 44, Hertford X SG14 1SH

Please quote the department given – it helps us direct your reply to the right person. We regret we are unable to help with individual

problems or to acknowledge all your replies. You'll find more requests for help online at which.co.uk/whichextra.



Claiming a child trust fund? Tell us about it



Financial services under a cloud

Which? will be urging the financial services industry to put its house in order, in a discussion paper aimed at the industry to be launched this month.

Confidence in the industry is alarmingly low. Persistent scandals of mis-selling, as seen within pages of *Which?* magazine, regularly expose actions of firms that disadvantage consumers. As a result consumers are confused and alienated. So far, though, the industry hasn't done enough to clean up its act. This must change. We're calling on financial companies to discuss with us how to restore consumer confidence through customer-focused policies and practices. See www.which.co.uk/campaigns.

A FITTING TRIBUTE



The launch of the Sheila McKechnie Foundation

Tuesday 22 February marks the launch of the Sheila McKechnie Foundation, the aim of which is to 'celebrate and support the next generation of campaigners'. At the centre of the foundation is an awards scheme, designed to reward new campaigners

from all walks of life. Awards will be given for a range of categories, including consumer affairs.

The foundation is a fitting tribute to the ex-director of *Which?*, whom Chancellor Gordon Brown described as 'driven by her commitment to justice'. To find out more, email margaret.donnely@sheilamckechnie.org.uk.

Access to NHS dentistry: a hole that needs filling

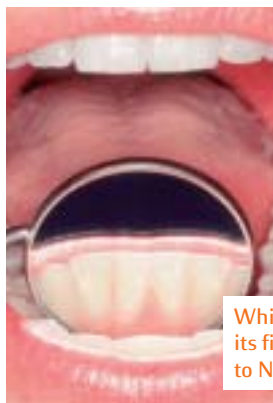
Which? is campaigning for increased funding so that more people can see an NHS dentist. So we're pleased that the latest National Audit Office (NAO) report on proposed NHS dentistry reforms acknowledges the difficulties people have in accessing NHS dental treatment.

The NAO report also highlights problems with the way some of the government's proposed changes may work in practice. It found that the lack of detail about how the new system will operate could result in dentists reducing their NHS commitments. This will jeopardise access even further.

The NAO shares our concerns that primary care trusts – the bodies responsible for providing and managing local NHS services – may not be up to their new job of making sure there is sufficient NHS dental provision locally. We want a guarantee that the trusts will spend the extra money allocated to them on frontline services.

You can play a part in our campaign by replying to our request for your experiences of finding an NHS dentist – see our 'Help wanted' on p58. We'll use the information you give as evidence for both the government and media.

● For more about our dentistry campaign and our other campaigning work, go to www.which.co.uk/campaigns.



Which? bares its teeth in its fight for wider access to NHS dentistry

round-up

● Estate agency talks

The DTI has issued a consultation on tackling problems in estate agency. We're calling for a single ombudsman for the industry and demanding that the government gives trading standards officers real powers to tackle rogue agents.

● Patient leaflets

From July drug companies will have to try out patient information leaflets on patients, to ensure that people understand the medicines they're taking and how to use them. The ruling covers new medicines – leaflets for existing medicines will be phased in over three years. This is something we've campaigned for.

● Pensions review

We've responded to the independent government review into private pensions. We welcomed the review, which sets out the scale of the challenge to provide consumers with decent, secure incomes in retirement.

CAMPAIGNING BY YOU

Stuart Shalom and solicitors Davis Blank Furniss have set up a firm called Dial Up Fraud Ltd to help BT customers who've been victims of premium-rate internet dial-up scams. It wants to rally enough support to take legal action against BT and seek compensation. 'BT is refusing to cover the cost and compensate customers, which means people are liable to pay out hundreds of pounds for calls they've not made,' Stuart told us. 'This is grossly unfair. We want BT to accept that its customers shouldn't have to pay for unwanted calls.'

To find out more, and register your interest, visit www.premiumratescam.co.uk.



contact us

Share your campaign speakout@which.co.uk
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