

[take issue]

Give your view and get involved

YOUR LETTERS

Supplement ban
I've read in the press recently that, as from August, we won't be able to buy vitamin and mineral supplements in this country because of an EU ban. Is this correct?

Michael Evans
Herts

No, it's not. The legislation sets down measures to make sure that supplements are safe and of adequate quality. The only products that would need to be withdrawn are those that contain vitamins and minerals at levels that might not be safe or aren't in a form that can be absorbed. Look out for our report (planned for November) examining the issues behind this.

TaxCalc is back

I've used TaxCalc ever since you introduced it, so I was sad to hear that Intuit isn't doing

★ Price discounted

In 'Money guzzlers', January 2005, why do you use a percentage of a car's list price to calculate depreciation when it's possible to get a discount on many new cars?

David Tonge, Hants

We know many makers offer discounts and cashback deals but these change frequently



so we don't take account of them. We do recommend that people negotiate on price. But you need to bear in mind that, although you can counter some losses this way, discounts rarely turn a car that depreciates badly into a good proposition. And when you're offered a discount on one model, remember to compare it with discounts you can get on others: you may be surprised at how closely dealers monitor local competition.

a 2005 version. Can you recommend a suitable alternative?

Robin Houghton
Oxford

Everyone who has mourned the loss of TaxCalc will be pleased to hear that a 2005

version is planned; Assured Solution Providers has bought the product from Intuit. You can order by

contact us

letters@which.co.uk

Letters, PO Box 44, Hertford X SG14 1SH

phone on 08708 776655 or online at www.taxcalc.com. It costs £19.99 plus p&p.

Chip and Pin query
Under chip and Pin, how would you deal with a situation where you're unhappy with a service and would normally write 'paid under protest' on the receipt to sort out with the retailer later?

Mr Drew
by email

The most important thing is to ensure that you make it difficult for a retailer to deny that you complained at the time. It is better to say you're paying in protest in writing, perhaps on a till receipt or on a note to the manager. But if this isn't possible, the best you can do is to make your feelings known verbally to someone senior and

to say that you will be following up the complaint in writing.

Rise in airfare

I saw an ad for an airfare but, when I went to book, I was told that I would have to pay extra for tax and also for 'airline failure insurance'. What is airline failure insurance and is the charge legitimate?

Name withheld

You might be asked to pay this charge (normally around £1) if you're booking a flight on a scheduled airline. It protects your money if the airline goes bust. It's legitimate – and can be handy, especially given the precarious financial state that some airlines are in. Charter flights and package holidays that include a flight should be covered by an Air Travel Organiser's Licence (Atol), a protection scheme run by the Civil Aviation Authority.

HELP WANTED Help us with our research for future reports

State pensions

We're looking for people who've contracted out of the state pension scheme into a private personal pension to help with our research. Your pension will be analysed by experts and compared with what you would have got from the state. You'll get a summary of the information but your details will not be published. We'll need your date of birth and the date you contracted out plus your email or postal address or phone

number. Please also tell us whether you're still contracted out and the pension provider you're with. Dept AJW.

New-car owners

Contact us if you own one of the following: ● BMW 1-Series ● new BMW 3-series (from March 2005) ● BMW X3 ● Citroën C4 ● new Fiat Multipla (from Sep 2004) ● new Ford Focus (from Jan 2005) ● Honda FR-V ● Kia Picanto ● new Land Rover Discovery (from

Nov 2004) ● new Mercedes A Class (from Feb 2005) ● Mitsubishi Grandis ● Mitsubishi Colt ● Peugeot 407 ● Renault Modus ● Seat Altea ● Smart ForFour ● new Subaru Legacy (from Nov 2004) ● new Vauxhall Tigra (from Sep 2004) ● new Volvo S40 or V50 (from April 2004). We'll need full contact details (including a phone number), and the model and age of car. We'll select ten owners of each model for phone interviews. Dept NL.



Citroën C4: a peach or a lemon? Help us find out

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 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



Scotland to put its housing in order

Housebuying in Scotland could see welcome improvements if proposals in the Housing Bill, currently before the Scottish Parliament, go ahead. One proposal is for the introduction of a single survey system, which would simplify the housebuying process in much the same way as home information packs, which we campaigned for, have done in England and Wales.

Councils would be given the power to intervene before disrepair becomes so serious that it makes a property unsafe and also to serve 'maintenance orders' on owners who persistently fail to look after communal areas. There's also a raft of measures (from advice to grants) to help owners keep their property in good condition.

LEGAL REFORM DEBATE



Which? has joined a working group set up by the Department for Constitutional Affairs (DCA) to consider legal reform. We're pushing for changes that will ensure consumers get good service and value for money when accessing legal advice. The group will feed into a government White Paper looking at ways to implement recommendations made by Sir

David Clementi in his review of the legal system in England and Wales. These include an end to restrictive practices, greater competition and a better complaints system.

We're also working with the DCA to tackle the misconception that the UK is 'compensation crazy'. As our report on p22 shows, people are often satisfied with an apology instead.

Bank complaint upheld

It's the beginning of the end for the Northern Ireland banking rip-off – see 'Brought to account', on p59 of our December issue. The Office of Fair Trading (OFT) has announced its support for the main elements of our super-complaint by condemning the Northern Ireland current account market as anti-competitive and acting against the consumer interest.

The OFT is now consulting on whether to refer Northern Ireland's big four banks (Bank of Ireland, First Trust, Northern Bank and Ulster Bank) to the Competition Commission. A referral could force the banks to reform, cutting costs for customers and making charges more transparent.

Our super-complaint was submitted in conjunction with the General Consumer Council for Northern Ireland and highlighted how the big four banks overcharged customers for just about every service. It's obviously having the desired effect, since Northern Bank caved in last month and offered a competitive account to Northern Irish customers, paving the way for the other three banks to follow suit.

While the official inquiries continue, we're encouraging customers to make a difference by switching (www.switchwithwhich.co.uk).

● For more about our campaigns, go to www.which.co.uk/campaigns



Northern Bank now offers a competitive account to Northern Irish customers

round-up

● Healthy success

Which? has already had a victory on the back of last month's report that named and shamed companies for using cartoon characters to promote unhealthy food to kids (March *Which?*, p7). The BBC has said Tweenies yoghurt will be reformulated so it is no longer high in sugar.

● Obesity challenge

The EC has launched a diet, physical activity and health action group. The aim is to get key European stakeholders to commit to tackling the diet and health crisis. *Which?*, along with our European counterpart, will be representing consumers in the discussions.

● Dentistry bites

150-plus prospective Parliamentary candidates and MPs have signed our pledge in support of access to NHS dentistry. And more than 1,000 people have taken action online and emailed the party leaders their concerns.

CAMPAIGNING BY YOU

Wheelchair user Paul Liddicott has been campaigning to get access to the platform of his local station, Benfleet in Essex, since the ramp was removed. 'There's a free taxi from the nearest accessible station but it adds on 30 minutes. I've written to numerous people and been told they intend to fix the problem but nothing's happened in two years,' says Paul. Under the Disability Discrimination Act, reasonable adjustments must be made to services to provide equal access. But there's no clear definition of 'reasonable'.

For advice on the act, call the Disability Rights Commission's helpline on 08457 622 633.



contact us

Share your campaign
speakout@which.co.uk
Speak Out, PO Box 44
Hertford X SG14 1SH