

# [take issue]

Give your view and get involved

## YOUR LETTERS

### Good will out

My Smeg cooker started to play up soon after the one-year warranty had expired. After reading your April article on goodwill gestures, I contacted Smeg – it couldn't have been more helpful. It offered me a straight replacement or an upgrade to a newer cooker (with a five-year warranty). So my thanks to you – and to Smeg for its excellent customer service.

*Greg Spinner  
London N6*

### No-go on tariffs

I pay £5 a month on my pay-as-you-go tariff, plus a £10 top-up. For that I get 250 off-peak minutes to landlines and the same network, plus 300 texts. I wanted to see whether your tariff selector ([www.switchwithwhich.co.uk/mobiles.html](http://www.switchwithwhich.co.uk/mobiles.html)) would get me a better

## Bread and salt

The recipes for my breadmaker say to add at least a full teaspoon of salt to each batch. But after reading your May report on salt, I'd like to reduce this. Would it spoil my loaves?

*Roger Ferrar, Devon*

You can make bread using very little or no salt but it could affect taste and the size of the loaf. Salt is added mainly for flavour but it also helps develop the gluten in the flour. This could be why salt is especially recommended for breadmakers as the dough tends to have less kneading. But you may not need as



much as the instructions say, so try cutting down gradually. You might find you need a lot less with wholemeal, seeded and nutty breads.

deal. But when I tried to enter my specific requirements, it only came up with tariffs of more than £30.

*Johnny Guitar  
Glasgow*

It's true our calculator doesn't let you input exact usage. Mobile phone tariffs are many

and complex so, for simplicity, we use call patterns, based on how people have told us they use their phone. In addition, our tariffs

### contact us

[letters@which.co.uk](mailto:letters@which.co.uk)

Letters, PO Box 44, Hertford X SG14 1SH

Senders of all letters printed receive a Which? book

contain calls to other networks, which can be costly. However, we are looking at ways to improve the calculator and make it more flexible. Meanwhile, it is updated regularly so you should now find cheaper options.

### Fraud checks cost

My bank's increased the time it takes to transfer money between accounts so it can make extra fraud checks. It already takes at least two days. Surely that's long enough?

*Name withheld*

We agree. As we say in our report, p10, banks make £30 million a year in interest alone from these delays.

In response to our campaigning, banks have agreed to bring in quicker electronic

transfers by the end of 2007. Until then, we want them to give back the money they make from such delays.

### Top-up charge

In your car servicing report last November, you criticised a garage for recharging a car's air conditioning when it just needed 'topping up'. As a qualified automotive engineer I know this is a complex area. But there's no such thing as 'topping up'. Servicing involves removing and recovering the refrigerant and replacing the correct quantity. The system may appear cold, but a low refrigerant charge means poor lubrication, which will result in parts failing prematurely. It's vital to have a car's air conditioning checked, and recharged, on a regular basis, by a qualified technician.

*Andrew Richards  
LAE MIMI  
Shropshire*

## HELP WANTED Help us with our research for future reports

### Leaseholders

Contact us if you're buying, or have bought, your freehold or an extension to your lease, or if you've taken over the right to manage the block. Was the process straightforward or complicated? Dept AJW.

### Parking cars and motorbikes

Please tell us your good or bad experiences with parking attendants, car-park operators and wheel clamps. Have you successfully appealed

against a parking ticket or been a victim of dodgy ticketing? If your local council has introduced on-street parking restrictions in a residential area, what do you think of them? Has your vehicle been damaged in a car park? Please include an email address or daytime contact number. Dept PJT.

### Car finance deals

If you've bought a car in the last two years, do you have any useful tips on choosing a finance

deal, or tricks to watch out for? What do you wish you'd known beforehand? How do you go about getting the best deal? Does haggling pay off? Dept AJW.

### Access to information

Are you involved in a local campaign and struggling to get hold of information you need from public bodies (such as local councils)? Have you tried to use the new Freedom of Information Act? Dept JD.



Parking – fine or bad, report your experiences to us

### contact us

[helpwanted@which.co.uk](mailto: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](http://which.co.uk/whichextra)



## Abbey fined

High-street bank Abbey has received an £800,000 fine from the Financial Services Authority for the abysmal way it has handled complaints about mis-sold endowments.

The fine follows a major investigation by the Financial Services Authority into companies' complaints procedures. Abbey's new owner, Banco Santander Central Hispano, has pledged to review all complaints that have been rejected since January 2000.

This is great news for those consumers who thought their complaint stood no chance of success. And it is a good reminder to always consider taking any rejected complaint to the independent Financial Ombudsman Scheme.

If you think you were mis-sold, go to [www.which.co.uk/endowmentaction](http://www.which.co.uk/endowmentaction). Our campaign has already helped hundreds of thousands of people make a complaint about poor sales practices. It could help you.

## PENSIONS POLICY FAILS

Government policy on pensions has failed and is unlikely to give consumers a decent, secure income in retirement. That's the message from our new report, *Which Choice? and Pensions*.

Many consumers tell us they're baffled by the choices they're expected to make to save for retirement. We're calling on the government to cut through the confusion and

make pension contributions compulsory for all. Over 70 per cent of people we surveyed agree that the government should make all employers and employees contribute to a pension scheme.

The report is part of our Which Choice? initiative to put consumers back at the heart of debate about choice. Pensions is one of four key areas people told us they care most about.



## Home reversions gap closed

The government has announced that it is to regulate home reversion schemes, thereby at last closing a gaping regulatory loophole.

Home reversion schemes are a way of releasing cash from the value of your home. Until now, a loophole meant that people buying this type of equity release scheme haven't had the same protection as those buying lifetime mortgages, the other way of releasing equity in your home without having to move. With lifetime mortgages you borrow money against the value of your home, whereas with a home reversion you sell part – or even all – of your home to a reversion company in return for a lump sum. Lifetime mortgages were regulated last October. We've campaigned since 2003 for the loophole to be closed.

We've always argued that it makes no sense for just one type of scheme to be regulated: both are equally risky and should be treated with equal caution.

Regulation won't be retrospective. But we're urging the government to implement it as a matter of priority so that anyone buying a new home reversion scheme will have the same protection as people buying other equity release schemes.

● For more about all our campaigns, go to [www.which.co.uk/campaigns](http://www.which.co.uk/campaigns)



Home reversion schemes are to be regulated. But if you're thinking of releasing equity in your home, keep a lookout for the risks

## CAMPAIGNING BY YOU

John Samuels, of Somerset, is working with his local MP to campaign for a complete overhaul of the property sales process, after two-and-a-half-years' worth of severe problems trying to sell his house. 'It took seven chain collapses before I managed to sell. But it's helped me see where problems arise and find possible solutions for them,' John told us. John is putting together a portfolio of pitfalls and hopes his suggestions for reform to the Housing Bill will help resolve them.

Go to [www.which.co.uk/moveit](http://www.which.co.uk/moveit) to find out more about our campaign to regulate estate agents and simplify the housebuying process

## round-up

### ● Decision on banks

Northern Irish Banking is to be referred to the Competition Commission, after the OFT found competition in the current account sector to be weak. The move follows our complaint to the OFT that Northern Irish banks were ripping off consumers.

### ● Credit Bill back

Good news: the Consumer Credit Bill is back before Parliament. We want its scope widened to tackle how credit card issuers calculate interest and to ensure lenders use and share customers' full credit history.

### ● Patient leaflets

Drugs companies must now first try out patient information leaflets on patients, as a result of an EU ruling, in force from 1 July. The ruling, which follows pressure from us, will ensure that medicines bought over the counter come with sufficiently clear information about how to use them safely.



## contact us

Share your campaign [speakout@which.co.uk](mailto:speakout@which.co.uk)  
Speak Out, PO Box 44  
Hertford X SG14 1SH