

# Ask the experts



Economy 7 times vary. Which? member Ray Scott asks why

## Economy 7

**I have often gone downstairs to make a cuppa in the small hours and found my electricity meter reading at the more expensive 'day' or 'normal' rate, when it should in fact be on the cheaper Economy 7. I've queried this with my supplier, Powergen, but it is being very evasive. Is there a minimum number of hours stipulated for Economy 7 and are suppliers allowed to switch between day and night rates during the Economy 7 period?**

RAY SCOTT, BRIGHTON

The Economy 7 rate should run for seven continuous hours, usually between midnight and 8.30am, but the exact period will depend on your type of meter and where you live. Contact your supplier if you're not sure or if you think your meter might be playing up. After we spoke to Powergen, it agreed to fit a 'check meter', which will confirm whether Ray's meter is working properly.

## Stopping a cheque

**In the story about Gordon Finlayson's car in your March edition of 'Brief cases', you say there are three legal defences**

## Which? focus on Hearing aids

### Help and advice

**I think my dad might need a hearing aid. Where should we go for help and advice?**

The first thing your dad should do is take the RNID's simple telephone hearing check. He can do it from the comfort of his own home by calling 0845 600 55 55. It takes only five minutes and costs no more than a local call. He'll need to take the test twice (once for each ear) and make sure it's done somewhere quiet. Even if he doesn't 'pass', he may not need a hearing aid: something like a build-up of wax or an inflammation in the ear could be impairing his hearing. He should speak to his GP.

### Testing hearing aids

**Why doesn't Which? test hearing aids?**

The main problem we have is that hearing is so subjective: there is no such thing as a standard hearing-impaired

person who could test them and help you make a meaningful choice. There are also many types and degrees of hearing loss and an equally large range of hearing aids designed to address them. Furthermore, because many hearing-aid components have to be custom made, it's even more difficult to design a 'model-based' approach to testing, as we would with, say, washing machines.

### NHS vs private

**What are the pros and cons of getting a hearing aid on the NHS versus going private?**

Hearing aids are free on the NHS but waiting times can be very long. Your GP will refer you initially to a hospital ear, nose and throat (ENT) clinic. The average waiting time across the UK from seeing your GP to having a hearing aid fitted is 47 weeks, though if you're over 60 you may get a direct referral to the audiology department, which

might speed things up a bit. You can usually be fitted with an aid privately within a couple of weeks but costs can be very high – £300 to £2,500, depending on the style and type. You will, though, get a wider choice.

If you do go private, it's vital you use a registered hearing aid dispenser who's accredited by the Hearing Aid Council – there are 1,500 or so of these nationwide. Also, make sure you know what the price includes (hearing tests, fitting, follow-up visits). It's important to try out a hearing aid in everyday situations, so check your dispenser offers a trial period of at least 28 days and a money-back guarantee.

### Going digital

**Can I replace my analogue hearing aid with a digital one?**

Digital hearing aids are now being fitted as standard by all NHS trusts in England and Wales and, by 2007, in the rest of the UK.



**Digital hearing aids are replacing analogue models**

Unfortunately, if you've been fitted with an analogue hearing aid within the last three years you probably won't be eligible for a digital aid straight away. But if you're having difficulties with your analogue aid or you think your hearing has become worse, ask your audiologist for an appointment. The RNID estimates that modern digital aids, which can be programmed to suit the individual needs of each user, offer an average of 41 per cent better hearing than analogue hearing aids.

Your consumer questions answered by our experts, plus your chance to share your experiences with fellow Which? members



**James Tallack**  
**Services research assistant**  
Advises on hearing aids



**Chris Christoforou**  
**Senior researcher**  
Advises on testing camcorders

**for stopping a cheque but unfortunately you didn't say what they are. This has left me wondering just what the three defences could be.**

DP BYRAMJI, ESHER

You are not the only one to have asked this. The three legal defences are fraud, duress and 'total failure of consideration'. Fraud is self-evident: you shouldn't have to pay a thief. Duress requires you to prove that there is a threat of real violence to you or to people connected to you. 'Consideration' is the legal term for what you promise to pay or do as part of a contract. So if you write a cheque to a supplier but receive nothing in return, this amounts to total failure of consideration. However, if you receive something, no matter how small, this defence will not apply.

## Weekend flights

**Most airlines flying to the US offer much lower fares if you stay over a Saturday night. This looks suspiciously like price fixing to me: is it?**

RON JOHNSTON, BRISTOL

Stipulating a Saturday night stopover allows airlines to sell to price-conscious leisure travellers, who are happy to buy the cheaper 'use-it-or-lose-it' ticket with such restrictions. Business travellers pay a premium for more flexibility and don't face such restrictions.

In Europe, the growth of no-frills airlines has meant that other airlines that compete on the same routes have also begun to offer lower fares without the requirement that you stop over on a Saturday night. Air fares on transatlantic routes vary greatly but with less competition on these routes, you'll find that the Saturday-night-stopover rule often still applies to the cheapest fares.

## Changing currency

**I recently bought some US dollars from a branch of First Choice in Southampton using my Visa debit card and was surprised to see a 'Visa charge' of £34.94 on my bank statement. If I had paid cash, there wouldn't have been any charge. I consider this totally unfair. What say you?**

DENNIS EDWARDS, DIBDEN

Unfortunately, many credit and debit card issuers make this charge when you buy currency or travellers' cheques. Bureaux de change aren't obliged to tell you about it, so make sure that you check your issuer's terms and conditions or use cash or cheques next time you change money. Alternatively, withdraw local currency from cash machines abroad using a Nationwide debit card, as it charges no fees.

## Camcorder testing

**How do you test image stabilisation for your camcorder reports?**

JD MORGAN, DODLESTON

To test image stabilisation we have a special 'shaker' machine, which can accurately mimic the effect of holding a camcorder.

We attach the camcorder to the shaker and record an identical moving scene twice. We record the scene once with the image stabilisation feature switched on and once with it switched off. We then compare the quality of the recorded footage.

Sometimes image stabilisation can affect the sharpness of the picture, though this is rarely visible to the naked eye. So unless you're using a tripod, we recommend that you leave image stabilisation on at all times for best results.



**Our 'shaker' machine mimics the effect of holding a camcorder**

### SHARE YOUR QUESTIONS AND EXPERIENCES

You can contact us by email or post

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

■ Letters, PO Box 44, Hertford X, SG14 1SH

## Your say

Share your stories with fellow members

## Bank charges

**Stephen Campbell (see p7) isn't the only one to have been hard hit for going overdrawn. Here's a selection of the stories you posted at our campaign website [www.which.co.uk/moneytalk](http://www.which.co.uk/moneytalk)**

### What you told us

**'My bank charged me £25 for going over my authorised overdraft by 13p.'**

REBECCA, BRIDGEND

**'I've been charged twice in three months for having insufficient funds to cover direct debits. Both times, the funds were there but had not cleared.'**

MAXINE, CARDIFF

**'In just two months, I've paid £780 in bank charges, with more to come – all because I went overdrawn by a few pounds at the end of last year. I'm not happy and am going to seek legal advice.'**

JAMES, LONDON

**'I recently successfully sued my bank for rip-off charges and have obtained a county court default against it.'**

CHRIS, ALDERSHOT

**'My authorised overdraft is £25 but when I went £25.08 into the red due to a late-clearing cheque, my bank charged me a referral fee of £25. If I was still in the red the next day, I would be charged another £25, and so on the day after that.'**

TINA, PENARTH

### Next month

Have you waited in for workmen or deliveries that never turned up? **Share your stories with fellow members**

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

■ Letters, PO Box 44, Hertford X, SG14 1SH