



Ask the experts



Dr Silverston asks about classical music websites

Classical music sites
I appreciate that MP3 players are essentially for teenagers who want to download and listen to pop music, but there are some grey heads who prefer classical music. Which websites offer this and is it possible to load one's own CDs on to MP3 players?

DR NEVILLE SILVERSTON, CAMBRIDGE

Some sites, such as iTunes, do have a classical section but *Computing Which?* suggests www.eclassical.com. If you have a PC, the chances are that you'll already have a pre-installed program, such as Windows Media Player, that will convert your CDs to music files. (Technically, this is a breach of copyright, though we believe that, if you've bought the CD legally for your own use and not to copy for your friends, you should be able to do this.) There are several different types of music file format, so make sure you check your player's instructions about which types of files it can play and then save your files in that format.

Expensive TV licence

I usually pay my licence fee annually, so when TV Licensing suggested I pay approximately £11 a month, I thought it was worth investigating. It turned out that if I chose to pay by direct debit, I'd first have to pay six monthly payments of £21.92 and only then would I pay £11 a month. Is this a con?

DOROTHY GEORGE, STENHOUSEMUIR

Paying this way means a licence for a colour TV costs nearly £198 in the first year, as opposed to £131.50 – an extra £66. TV Licensing doesn't see it as a con: it tells us that, after the first six months, 'customers start saving towards next year's licence'. But if each of the 12 million people who now pay for their licence by direct debit have been overpaying like this, TV Licensing is benefiting from an awful lot of our money.

Guernsey regulation

I have in the past bought various products from a food supplement mail-order company based in Guernsey. While I've had no reason for complaint, I'm intrigued to know how its products are regulated. Is the reason for operating outside the UK for tax benefits or to bypass stringent quality controls?

PETER CORSTON, BY EMAIL

There's no denying the attraction of the tax loophole that allows mail-order retailers in the Channel Islands to sell goods under £18 VAT-free to customers based in the UK. And the lower prices that result are obviously good news for people looking to save on items like CDs or DVDs, where safety isn't an issue. However, the EU Food Supplements Directive, which ensures food supplements are safe and

bioavailable (contain vitamins and minerals that can be broken down and used by the body), doesn't apply in Guernsey – although Guernsey medical authorities tell us procedures are in place to ensure food supplements meet the highest international standards. Alternative regulations have been drafted but it's not yet clear whether they'll offer the same protection as the EU directive. We'll be reporting on vitamins and minerals later in the year.

Redress for lost photos

My daughter bought a Boots disposable camera to take photos at her birthday party and graduation ball. When she went to collect the photos, Boots admitted it had lost the film and simply offered to

refund the cost of the camera. The photos were unrepeatably. Could she expect some sort of compensation for the loss of the photos and film?

PENNY URRY, SHERFIELD, HANTS

It's fair to argue that, by losing the film, Boots failed to use reasonable skill and care and is in breach of the Supply of Goods and Services Act 1982. You'd certainly be entitled to a refund of the cost of the camera and of developing the film. Where photos of a once-in-a-lifetime event have been lost or destroyed, compensation has been awarded. But while a graduation ceremony itself may fall into this category, it's borderline whether a graduation ball would – and a birthday party almost certainly wouldn't.

PHOTOGRAPHY JOHN TRENHOLM, PHIL CROW, PHILIP REESON, EMPICS



Which? focus on Child car seat



Under new rules that come in on 18 September children who are under 12, or shorter than 135cm, will have to use an appropriate child restraint. Drivers are legally responsible for ensuring that children under 14 are using the correct restraint. Penalties for not complying are a £30 fixed penalty notice or a maximum fine of £500 if the case goes to court.

Main changes

What do I need to know?

There are two main changes. First, children travelling in the front or back of a car or van will now have to use a suitable child restraint if they are under 135cm tall or until they reach their 12th birthday. If they're too heavy for a child car seat, they will have to use a booster seat or booster cushion. All child restraints must comply with ECE Regulation 44/03.

Second, it will be illegal to use a rearward-facing child restraint in a seat that's protected by an active front airbag – something we've always advised against doing.

Safety first

Why have the rules changed?

The outgoing rules were woolly, with several loopholes allowing for

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David Pawsey
Money research assistant
Answers this month's questions



David Evans
Senior researcher
Explains the new rules about children in cars

No chip & Pin at Tesco

I used my credit card at the self-serve till of my local Tesco. I was given a receipt without being asked for my Pin. Is it legal for Tesco to accept cards without the Pin, and would it be liable if a card was used fraudulently?

BARBARA HENIGHAN, GAINSBOROUGH

It is legal but since January 2005 retailers have had to accept liability for all fraudulent transactions chip and Pin could have prevented. Tesco told us it sees 'extremely low levels of fraudulent transactions through self-service tills' and that it limits what a shopper can spend at any one time, but it will be rolling out chip and Pin at these tills in the next few months. Chip and Pin reduced card fraud by £58.4 million in 2005.



Barbara Henighan: no chip and Pin at her local Tesco's self-serve tills

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regulations

a suitable child restraint to be used 'if available'. The new rules have no such get-out clauses and, as a result, should be more easily enforceable. Which? and other interested groups have been instrumental in pushing for these tighter rules. We expect them to lead to better protection for children in cars and fewer car-related child deaths and injuries.

Buying advice

I'll now need to buy something for my 11-year-old son – he used to wear a seat belt and we don't have a child restraint. Do the changes affect the products themselves?

No. Group 2/3 child restraints are designed to carry up to 36kg, which is considered suitable for children up to 12 years. But with more children having to wear a

child restraint, it's particularly important to get good advice about fitting and to choose wisely – for more information, log on to www.which.co.uk/childseats or see our April 2006 issue (p16) and June 2006 issue (p64).

Exceptions

What if my neighbour has to take my nine-year-old son to school at short notice? Her car doesn't have a child restraint.

For short, unplanned emergency journeys such as this, your son will be allowed to wear an adult seat belt. But if it's likely to turn into a more regular occurrence, you will have to provide a suitable restraint. Your son would also be allowed to wear an adult seat belt if there were already two child seats in the rear and you couldn't get a third one in.

Over the limit

My ten-year-old daughter is 140cm tall. What should I do?

Children over either the age limit or height limit can use an adult seat belt. Note: although the law sets the height limit at 135cm, for best protection our advice is to use a child restraint up to 150cm.

Further help

Where can I find out more?

The Royal Society for the Prevention of Accidents' website, www.childcarseats.org.uk, has a lot of information, plus a link to where you can get local help. The society is holding half-day courses in September at Birmingham and Glasgow for those who organise transport for children or give advice to the public (places are limited). Details are on its website.

Your say

Share your stories with fellow members

Broadband

Your views on switching internet service providers

What you told us

'After moving from AOL to Waitrose I realised not all ISPs support the same equipment – my wireless router isn't currently compatible with Waitrose. So check before you switch. Despite this, I've found Waitrose's technical support to be very good and courteous.'

DOUGLAS, NOTTINGHAM

'I've received two ridiculous bills since switching to Bulldog broadband. I've been charged for the wrong package, and the promotional joining and referral from a friend discounts have been ignored. The customer service has been so unhelpful that I've refused to pay until I'm sent a revised bill!'

SUZANNE, ARMAGH

'When we moved house, we tried to get Wanadoo [now Orange] to "migrate" our broadband to our new phone number. It's supposed to take 20 working days. Five weeks later we were still waiting so I phoned. It seems the migration process had failed. Apparently, Wanadoo won't automatically tell you if this happens; you have to call it to find out.'

JO, SWANSEA

'TalkTalk takes two months or so to connect you to its "free" broadband service but can switch you almost instantly to the dearer phone service you have to take as part of the deal.'

TANYA, WEST LONDON

Next month

Share your stories of being stuck in a traffic jam

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