

Ask the experts



Simon asks why he couldn't use a 'recommend a friend' mobile deal

Phone offer

I have a mobile contract with 3 and heard about a 'recommend a friend' deal. My girlfriend decided to sign up to 3 so we'd get £30 each, and was told by customer services this could be done in a 3 shop. But when there, we were told that the offer was available only online or over the phone, even though this isn't mentioned in the deal's terms and conditions. She bought it there anyway, but can we now claim the cash?

SIMON PHILLIPS, LONDON

You can't force 3 to provide the money. Because your girlfriend was told in store that you wouldn't receive the £30 each if she bought the phone there, this counts as part of terms and conditions she agreed to.

3's customer services shouldn't have said that you'd get the money by buying in store, and its terms and conditions should have made clear that the offer only applied to phone and internet sales. If you're unhappy with how 3 handled the matter, you can complain to the ombudsman Otelio.

Mobile signal

I can't get a consistent, strong signal in my home on my mobile – I have to go outside. Is there a website for checking providers' signal strength by postcode?

NEIL DOLLERY, BEACONSFIELD

There's no central site for checking by postcode, but most providers have this feature on their websites.

However, your provider, Vodafone,

Which? focus on Chargeback

Few people know that certain debit card payments – and credit card payments of less than £100 – may be protected if things go wrong. Here's how 'chargeback' works

What is chargeback?

Chargeback allows you to claim compensation on some card payments from your card provider.

It can be used for breaches of contract, for example if goods don't arrive, including when the seller has ceased trading, or where goods are damaged or aren't as described. This includes goods that are bought online.

Chargeback might also be used in some fraud cases, for example

if a statement shows a purchase that you didn't make.

The quickest way to sort out problems with an item is to contact the retailer, but chargeback can be useful if that doesn't work.

Which cards does chargeback cover?

The scheme applies to Visa credit and debit cards, prepaid and store Visa cards and MasterCard credit cards.

Maestro debit cards aren't usually covered, except where goods ordered over the internet aren't delivered.

Chargeback provides similar protection to section 75 of the Consumer Credit Act 1974, but

it can also be used for credit card purchases where section 75 doesn't apply – that is, on purchases below £100.

How do I claim?

You must address your claim to the bank that provides your card, which will put in a request to the seller's bank. This is best done by phone.

You should get your money back from the seller's bank, even if the seller has ceased trading.

You have at least 120 days from the day you're aware of a problem – but the start date can differ.

For example, if you've booked flights with an airline that goes out of business, the time limit

starts from the day the flight was due to depart.

What if I have trouble making a claim?

Ask to speak to a supervisor at your bank if your claim is being blocked – some staff may not be aware of this protection.

Chargeback isn't enshrined in law, unlike section 75 – but the Financial Ombudsman Service (FOS) has deemed that allowing chargeback is 'good practice' as it is widely accepted by the banking industry.

If you encounter difficulties making a claim, you can refer your case to the FOS within six months of your final contact with the seller's bank.



Your consumer questions answered by our experts, plus the most popular topics among Which? members

has an online map showing signal strength across the UK rather than a postcode checker. To see this, click 'Services' then 'UK coverage' then 'View our coverage map'.

Even if a postcode area appears to have good coverage, there's no guarantee it will – anything from hills to living in basements can affect signals.

You could check the mobile signals of friends before committing to a contract. Or try free pay-as-you-go Sim cards to test signal strength – all major providers, except 3, offer this.

Engine concerns

I've read that the government requires all petrol at the pumps to contain at least 2.5% biofuel. Can this damage car engines?

TERRY KEOWN, CRANLEIGH

Ask your questions

Send questions to asktheexperts@which.co.uk or **Ask the experts**, PO Box 44, Hertford X SG14 1SH. See pages 3, 80, 81 and 83 for other contacts. We regret that we can't respond to all questions.

Biofuel – made from biological material, usually dead plants – is seen as a relatively cheap, renewable alternative to oil-based fuel.

The 2.5% biofuel rule is within safe boundaries – as confirmed by independent, government and manufacturer testing.

You may have heard that petrol containing a certain amount of biofuel can cause problems, so engines need modification. This shouldn't affect you as the petrol you buy for your car only contains 2.5% biofuel. Concentrations of more than 2.5% – which require engines to be converted – are only used by commercial vehicles.

Cat deterrent

Can you recommend a repellent for my gravel driveway to stop cats from using it as a litter tray?

LOUISE DREWETT, BY EMAIL

Consider motion sensors that give off ultrasound to deter them. Cat & Dog Repeller (£24.95) and Catwatch (£38.49) performed well in our 2004 testing, but others are now on sale. Another sensor, the Scarecrow (£64.99), fires a jet of water.

Or consider chemical repellents – such as Growing Success Cat Repellent (£2.49) – although some people might find their smell offputting.

Setting up a luxury litter tray to tempt them away from the gravel is cheaper – but you need to empty it, of course. Soft, dry sand and shrubs should suffice for this.

Car park tickets

In car parks, I'm often offered unexpired tickets by drivers who are leaving. I also do this. Is it legal?

TONY FRENCH, DEVON

Your ticket's terms and conditions will probably prohibit you from transferring it – so the ticket is only valid for the buyer. But to make

you liable for a fine or prosecution, a ticket must state the consequences of violating the rules.

However, you're more likely to get into trouble as a recipient. If the car park operator sees you taking an unexpired ticket on CCTV, it could accuse you of failing to display a valid ticket and will probably fine you.

Recycling Tetrapaks

We've collected a large number of Alpro Tetrapak cartons, which our local council won't recycle. Is there any facility you're aware of that does this?

MIKE COWAN, ENFIELD

Go to www.tetrapakrecycling.co.uk and click on 'Where can I recycle?'. The site will tell you if your council does kerbside collection of Tetrapaks, or if there are recycling facilities nearby. Or you can post cartons to Tetrapak and it will recycle them – details are also on its website.

Visit www.recyclenow.co.uk to find what you can recycle in your area.

Freesat receiver

Your feature on the Humax freesat set-top box (July 08, p10) said that it displays high-definition (HD) channels only in a screen resolution of 1080i – what

Top clicks

The 20 most visited topics on www.which.co.uk between 23 June and 23 July

- 1 LCD and plasma TVs
- 2 Digital cameras
- 3 Washing machines
- 4 Satnav systems
- 5 Vacuum cleaners
- 6 Child car seats
- 7 Pushchairs
- 8 Printers
- 9 Boilers
- 10 Laptops
- 11 Mobile phones
- 12 Camcorders
- 13 Broadband
- 14 Fridge-freezers
- 15 Dishwashers
- 16 Steam irons
- 17 Lawnmowers
- 18 Best airlines
- 19 Digital SLRs
- 20 Tyres

Pushchairs are in our top ten



happened to the superior 1080p format? Also, can the Humax receive Freeview as well as freesat?

LIONEL WARREN, BUCKINGHAMSHIRE

Freesat broadcasts HD channels only in the 1080i format, as 1080p – the Blu-ray DVD format – takes up too much bandwidth. In reality, the difference in quality between 1080i and 1080p is subtle.

The Humax can't receive Freeview, but many Freeview channels are available on freesat.



Lionel wants to know about receiving digital TV channels

PEACE OF MIND

Which? member Ann Sharp says: 'We're often advised to pay by credit card for items costing more than £100 so we're protected if anything goes wrong – but companies often charge a percentage for processing credit card payments.

'So I was pleased to learn about the protection that's offered for debit cards. With a forthcoming holiday payment due, paying by debit card will save me money, and I'll still be covered by chargeback if something goes wrong.'