



# Ask the experts

This month we include questions asked by members in our March editors' phone-in. Our next phone-in is with the cars team in July

## Spam emails

How can I stop unwanted emails? I'm getting about six a day at the moment – and many of them are about enlarging parts of the male anatomy, so as a 76-year-old widow I'm not interested in this. Can you help me?

JILL HOLMAN, ROMFORD

While a few spam emails are inevitable, antispam software can help you avoid them.

Check whether any security software you have has an antispam function that just needs switching on. To find out,

try looking at the specification or the company's website.

Or, extra software might be available free. For example, Norton's current security package – at [www.symantec.com](http://www.symantec.com) – has extra antispam software for downloading.

You can also download separate antispam software. We like Cloudmark at [www.cloudmark.com](http://www.cloudmark.com). Ospam at [www.Ospam.com](http://www.Ospam.com) (the O is a zero) is also good – and free – but quite technical.

Generally, be careful of giving out your email address and, if you shop online, tick any box that says you don't want your details passed on.

## Phone locking

Your report on Apple's iPhone in January (p9) referred to 'locking' and 'unlocking' mobile phones. It would help to know what exactly is meant by these terms

DONALD WOOD, NORTH YORKSHIRE

Mobile phone providers can lock handsets to their own network, so the phones can't be used with Sim cards from other networks. If you wish to change networks but want to keep the handset, you'll need to get your phone unlocked.

Phone companies often require a minimum contract period before allowing you to do this, and may



Donald wants to know what we mean by 'phone unlocking'

## Which? focus Restaurant tipping

Know your rights about paying for service – or the lack of it – when you're eating out

### How much to give

Is there a standard amount that you're expected to tip?

There's no standard amount in the UK that you're expected to leave, but around 10 per cent is common in restaurants, depending on the service received.

An exception is with service charges, which are set amounts – often 12.5 per cent of your bill.

### Types of tipping

What's the difference between a tip and a service charge?

A service charge is set by the establishment and included in your bill. The percentage must be clearly advertised both on the menu and outside the building or just inside the door.

It can, however, be optional or

mandatory. If it's optional, you can have it removed from your bill and leave a tip instead. If it's compulsory, you must pay – as long as it's clearly advertised – unless the service is particularly poor and you complain.



### Complaining about charges

If I don't feel a service charge is clearly advertised, or am uncomfortable paying it, what should I do?

Raise the issue with the manager.

If you're dissatisfied with the response, contact your local trading standards office or try Consumer Direct at [www.consumerdirect.gov.uk](http://www.consumerdirect.gov.uk) or on 0845 404 0506.

### Cash for the right person

How do I ensure that the person helping me gets tips I leave?

There are different ways to manage tips, from allowing staff to keep what they're given individually to giving them out from a shared pot.

If in doubt, ask whoever is helping you whether and how they'll get it. Sometimes only cash tips will be given out, so always use cash.

### Tipping overseas

When I'm going on holiday, how

can I be sure of what to tip?

Tipping in other countries can be confusing. Tipping in Japan can cause offence, for instance.

Travel guides such as those published by Lonely Planet advise on where and how to tip. There's also a useful guide written by members of the public on BBC online. Go to [www.bbc.co.uk/dna/h2g2/alabaster/A640018](http://www.bbc.co.uk/dna/h2g2/alabaster/A640018) to read it.

The Good Food Guide is still collecting nominations for the 2008 Restaurant of the Year.

Read more at [www.which.co.uk/gfgaward](http://www.which.co.uk/gfgaward) and find out how to vote.



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

charge a fee, so make sure you know a contract's term before signing up. Internet or high-street unlocking services may be cheaper.

## Recording subtitles

I sometimes have difficulty hearing programmes and need subtitles. When I record subtitles but find I want to switch them off, it's difficult. Are there any personal video recorders (PVRs) that make recording subtitles easy?

MICHAEL WOOD, WOKING

Most digital PVR or DVD recorders allow you switch subtitles in recorded digital programmes on or off relatively easily, through menus or via the remote control.

However, recording analogue subtitles is more problematic for

## Ask your questions

Send us your questions or ideas for 'Which? focus' to [letters@which.co.uk](mailto:letters@which.co.uk) or write to **Letters, PO Box 44, Hertford X SG14 1SH.**

those who don't yet receive digital TV. Go to [www.digitaluk.co.uk](http://www.digitaluk.co.uk) to find out when digital switchover is happening in your area.

If you want to upgrade your DVD recorder try the Best Buy Humax 9200T PVR. It can show, record and play back subtitles easily.

## Parking responsibility

Having read your recent articles on parking tickets, can you clarify something? If parking results in a penalty charge notice, who's liable? Is it the driver, the registered keeper (for example, a company car user) or the legal owner?

DAVID BENDING, SWANSEA

The owner is ultimately liable and, under the Road Traffic Act 1991, the registered keeper is always presumed to be the owner.

If the driver receives a ticket and doesn't pay or challenge it within 28 days, then the owner is sent a 'notice to owner' telling them to pay the fine.

If you weren't the driver, it's then down to you to ask them for the money back. You won't have to pay if the car is stolen and parked illegally and you have proof, such as a crime reference number.

## Online banking

I opened a Sainsbury's internet saver account and invested £100 online, only to be told that I can't manage the account using a Mac internet browser – I would need a PC. I got my money back, but which online accounts are OK for Mac users?

RAYMOND O'HAIR, SUNDERLAND

Looking at a handful of our recent Best Buy savings accounts, the Principality BS e-Saver, Icesave Easy Access and Bradford & Bingley Internet Saver 2 all work with a Mac (go to [www.which.co.uk/savings/accounts](http://www.which.co.uk/savings/accounts) for our latest Best Buys).

But while the Principality account works with the the Safari browser that Macs often have, others aren't guaranteed to.

For instance, with the Bradford & Bingley account you need to download the Firefox browser – free at [www.apple.com](http://www.apple.com). Icesave also recommends using this browser, although Safari might work.

As for the Sainsbury's account, one member has told us they managed to use it with their Mac. Sainsbury's says that it's working on ensuring compatibility later this year.

## Top reads

Each month, we ask you which articles you read in Which?. Here are the most popular reports from our March issue

- 1 Fairtrade
- 2 Broadband
- 3 Digital cameras
- =4 Buying a car online
- =4 Parking
- 6 All-in-one printers
- =7 Privacy
- =7 Tax update
- 9 Tyres
- 10 Satnavs

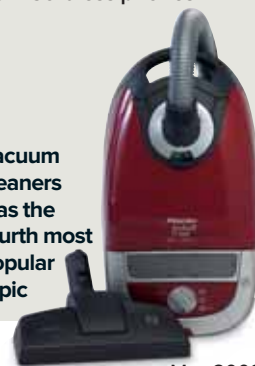


## Top calls

The 20 most visited topics on [www.which.co.uk](http://www.which.co.uk) between 23 February and 23 March

- 1 LCD TVs and plasma TVs
- 2 Digital cameras
- 3 Washing machines
- 4 Vacuum cleaners
- 5 Satnavs
- 6 Mobile phones
- 7 Child car seats
- 8 Laptops
- 9 Pushchairs
- 10 Broadband
- 11 Boilers
- 12 Camcorders
- 13 Printers
- 14 Fridge-freezers
- 15 Tyres
- 16 Dishwashers
- 17 Tumble dryers
- 18 Digital SLRs
- 19 MP3 players
- 20 Cordless phones

Vacuum cleaners was the fourth most popular topic



**SHOULD I TIP?** Elizabeth Carter, consultant editor of *The Good Food Guide*, says: 'Tipping is a thorny problem. How much and when should you withhold?

'It's best left to the individual and you should be able to draw a line through the suggested tip if you feel the service didn't merit it, without comment from the staff.

'What annoys me is when service is included in a bill and the waiter asks if you want to add a tip on the chip and Pin device. Check your bill and, if in doubt, ask whether service is included or not.'



David asks if car owners must pay for tickets incurred by other drivers