



Fairtrade coffee

Oct, p58

I was very interested to read your reviews on instant coffee, but was disappointed that you did not review Fairtrade coffee. I think that coffee is possibly the most popular Fairtrade item bought, and I would certainly be very interested to read reviews.

JENNIFER ALLCOCK,
BLACKPOOL

WHICH? SAYS

To create a fair test, we felt it was important to include only comparable products. Our instant coffee taste test focused on rich roast coffees, pitting market leader Nescafé Original against 'me-too' supermarket own-brand rivals. Unfortunately, no Fairtrade products fulfilled this criteria. However, in March, our food labelling report will examine Fairtrade products.

Dulux paintbrushes

Nov, p10

I note that you are going to do a test on the Dulux Perfect Edges paint brushes. It's a forgone conclusion in my view – they are absolutely marvellous and will soon make any other form of paintbrush obsolete.

DUDLEY CHIGNALL, WITHAM

WHICH? SAYS Thank you for the feedback. Our First Look team found they left a very smooth finish. We are about to start a new test of interior paint – results will be published in Which? in summer 2010.



Dishwashers

Nov, p30

I was disappointed that you did not test any table-top dishwashers for your article last month. There are many older and disabled people who cannot bend to stack freestanding machines but still need a dishwasher.

JUNE COWELL,
HEREFORDSHIRE

WHICH? SAYS We're planning to laboratory test more table-top dishwashers in 2010 but, at the time of going to press, Bosch was due to discontinue our current Best Buy, the Bosch SKT5102 Classixx so we could not include this one in our report. It is due to release new models, however, and we'll be testing them as soon as they become available.

Financial complaints

Nov, p77

In your report on financial complaints, you state that if you are unhappy with a Financial Ombudsman Service ruling, you might consider making a legal claim. You also state that a solicitor must be used if the amount is over £5,000. I thought it was possible to pursue suitable claims via the Ministry of Justice's Money Claim Online service, without a solicitor, for up to £100,000 - is this true?

KEVIN BUTLER,
LONDON

WHICH? SAYS Yes – you can make a claim through Money Claim Online (MCOL) for less than £100,000 (including court fees and solicitors' costs). Go to www.hmccourts-service.gov.uk. However, if the defendant puts

in a defence, the claim comes out of the online system and proceeds in the same way as any other claim. There's nothing stopping you from pursuing a claim for more than small claims limits yourself, but the procedure can be complex and expensive if you lose. For these reasons, most people prefer to use a solicitor to give them the best chance of success rather than attempting to go it alone.

CORRECTIONS AND CLARIFICATIONS

Built-in ovens, Nov 09, p60
The Bosch HBN53D550B built-in oven should be the Bosch HBN53B550B.

Contact us

To have your say on any article in Which?, email letters@which.co.uk or if you have any questions, email asktheexperts@which.co.uk. Alternatively, you can write to **Letters/Ask the experts, Which?, Gascoyne Way, Hertford SG14 1LH**. Include your membership number and full contact details. Unfortunately, we can't respond to, or publish, all questions and letters. We reserve the right to edit letters and questions. See p2 for other contacts.

Ask our experts

Delivery

Our neighbours do a lot of online shopping and we often take parcels in for them.

We don't mind this, but as we have to sign for the parcels and know nothing about their contents, what would happen if these goods were then damaged or stolen?

FRED GOLDIE, CHICHESTER

It would depend on whether your neighbour had given permission for you to receive the parcel – by leaving a note on their door asking to deliver to you if they weren't in.

If they don't, the delivery company would be liable in the event of the goods being stolen. If they do, you would be liable.

Isa transfer delay

I recently switched my Isa from NS&I to Halifax, but it was two and a half months before the funds were transferred. Is this a reasonable period?

BARBARA GODFREY, GLOUCS

Transfers should take no longer than 30 days, according to HMRC guidelines – although this isn't enforceable. However, remember that your Isa is still

earning interest as it's being transferred, so you haven't lost out financially.

Energy consumption

Why didn't your breadmaker and microwave reviews include data on energy consumption?

PAUL WINTER, FLEET

We don't include the data because differences in running costs are small. A microwave uses less energy than a conventional oven. The running costs of breadmakers are also similar – less efficient ones only cost one or two pence more per usage.



Barbara Godfrey: Isa delayed

The FREE Which? Money Helpline

Now open every weekday until 4pm.

If you've ever wondered where to turn for impartial, expert advice on a wide range of money issues, Which? has the answer. Every weekday until 18 December (re-opening 4 January 2010), money experts will be available to call you back and help you find a solution to your money problems.

And although we can't give you financial advice on specific products, we can give you lots of unbiased and jargon-free information to help solve your money concerns.

This valuable service is free to Which? members. So, why not give us a call?



Call **01992 822848**

Lines open every weekday until 18 December 2009. 10am – 1pm and 2pm – 4pm

which?