

which



2004 / 2005



# annual report

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# From the Chairman



At last year's AGM I talked about our rebranding and the use of the name Which? in all we do; 12 months on I am delighted to report that this process has resulted in a refreshed and renewed organisation, ever more determined to deliver the highest standards of products and services to you and the most effective campaigns delivering positive change for all consumers. With our new Chief Executive, Peter Vicary-Smith, your Council has been working to put in place longer-term plans for the organisation to ensure it can adapt to the changing commercial and campaigning environment and lead the way to protect and champion consumers.

Protecting and championing consumer interests is at the heart of all our work and at our AGM last year, you will remember me talking about the biggest consumer consultation we have ever undertaken, Biteback. This aimed to get under the skin of issues that consumers today were concerned about and thousands of members and non-members enthusiastically took part through our Hertford customer service centre and online. Ensuring that we campaign on issues that matter to consumers is essential and the results of Biteback and further research are being used by our products and campaigns to

focus on issues such as food, personal finance and health and newly emerging consumer issues, too.

I hope you took the chance to tell us about your concerns in Biteback and harnessing this enthusiasm to get involved in our organisation is something I am particularly keen to see more of over the coming year. We already have 40,000 online campaign supporters and as part of our drive to keep in touch with our members we've already held a number of events in shopping centres up and down the country and we're piloting an event in Belfast this December to hear about the issues that matter to you.

Representing Which? and putting across the consumer perspective to policymakers is an essential part of our work and this year we hosted receptions at all three party conferences and a summer reception for parliamentarians at the House of Commons. We also continue to play a major role at the European level and have worked closely with EU institutions and our colleagues in other European countries through BEUC, the EU consumer umbrella body. One particular area where working on the European level

is vital to success is tackling diet-related disease and we put forward our ideas for the EU's new health and consumer protection strategy and successfully called for EU initiatives to tackle obesity.

As campaigning for change is so central to how we work, I was also delighted to be at the launch, at 11 Downing Street, of the Sheila McKechnie Foundation which has been set up in memory of our previous Director to support the next generation of campaigners.

Finally, I would like to pay tribute to James Douglas, a long-standing Vice-President of Which?, who died in September. James helped to establish Which? in 1957 and was a member of Council until 1974. His research work with the then Conservative government ensured that they and future governments understood the importance of the rising consumer movement.

*Brian Yates*

Brian Yates, Chairman of Council 2005

# contents



# The Which? Board

**Much of the Board's attention over the year has been focused on the number of business-critical technology investments currently being implemented throughout the organisation.**

During the year approval was given to proceed with the enterprise content management solution. The introduction of this system is critical to supporting our online publishing, the most significant area of growth in the business. It will enable us to provide more value to both existing and potential customers with the aim of improving our long-term financial position. Related to this I am pleased to report a continued improvement in the number of subscribers to Which? Online. Membership of this service currently stands at 126,000, which is over 20 per cent higher than last year. Computing Which? has also performed well this year and now has a membership of over 50,000.

The Board has approved substantial changes to our books portfolio. We have put in place new, stronger foundations for Which? books and the team has been restructured to focus on our leading titles. We have also changed distributors, which is a significant milestone in the redevelopment of the books business as it means we will generate more profit from each book sold than under the previous arrangements.

The Board has also agreed to the discontinuation of the prize draw by June 2006. This marketing method has been a useful tool for us to recruit new subscribers in the past but we believe no longer fits with the strategic direction of the organisation. Our marketing department is testing a range of new and innovative channels to replace this method in the next year.

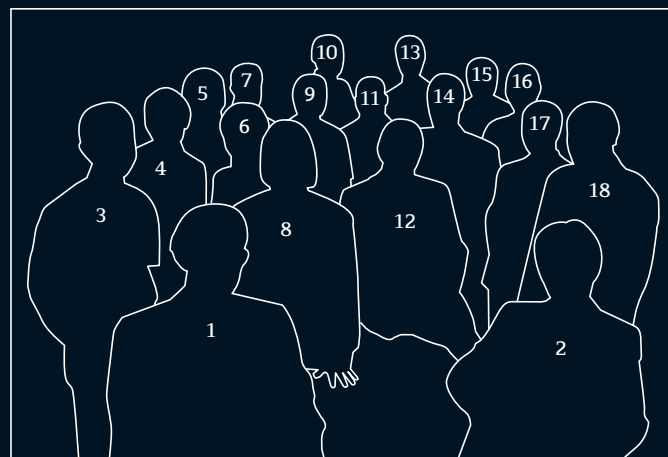
During the year Which? completed the sale of Anglia Business Associates Limited (ABA) to the directors of a specialist cost recovery business. During the five years of Which? ownership, ABA recovered millions of pounds overcharged by banks for thousands of small businesses. However, following a detailed review we concluded that ABA offered only limited synergy with other parts of the organisation and decided that a sale was the appropriate course of action.

The Board has seen several changes this year. 2004 saw the retirement of Gary Waller, Andrew Rashbass and Kim Lavelly from the Board and we welcomed the appointment of our new Marketing Director, Chris Gardner. John Watson retired from the Board in May 2005.

Michael Moore,  
Chairman of Which? Board 2005



# Our Council Members



- |                                    |                                      |
|------------------------------------|--------------------------------------|
| [1] Brian Yates, Chairman          | [10] James Woodward-Nutt             |
| [2] Tanya Heasman, Deputy Chairman | [11] Christopher Zealley             |
| [3] Aamir Khan                     | [12] John Rimington, Deputy Chairman |
| [4] Elizabeth Llewellyn-Smith      | [13] Anthony Burton                  |
| [5] Sue Leggate                    | [14] Steve Woolgar                   |
| [6] Natalie Macdonald              | [15] Robert Pickard                  |
| [7] Roger Pittock                  | [16] Neville Duncan                  |
| [8] Amanda Iremonger               | [17] Margaret Ginman                 |
| [9] Martin Morton                  | [18] Gary Waller                     |

# Chief Executive



At the end of my first year at Which? this is a good time to reflect on the organisation I have joined, its successes and the challenges ahead. From the outside, the organisation seems pretty impressive; from the inside, it's remarkable to witness the enormous influence Which? has in government, parliament and across industry and the high standards of research and integrity of our work and our staff. After a year I am convinced that Which? is thoroughly unique, with the strength of our members, our research and information and our campaigning voice creating a force that changes and improves the consumer world in which we live.

As subscribers, you know how dedicated we are to constantly improving our products and giving you more value, and the impressive subscription growth of both Computing Which? and Which? Online reflects this. We want to continue this focus on comparative testing and are investing a further £1 million to expand it. We are also improving the experience of our online customers through considerable investment.

In campaigning, we have continued to challenge powerful business and vested interests across finance, food, retail and health. We successfully campaigned for changes in the house buying and selling process; we have been the driving force behind legal service reform, achieving a major milestone this year with the government backing radical consumer-focused changes; and we were successful in getting support from the major political parties for our position on NHS dentistry.

Looking forward, the challenge for Which? is to remain as important and relevant to future consumers as we are today. We know that our research, advice and campaigning is very highly valued and is relied on by you. We must

continue to look at the products and issues that emerge and give you the information and advice you need, but also do this in ways that meet your needs. Technology opens up many opportunities for Which? to spread its influence and information and we will be harnessing this in the future.

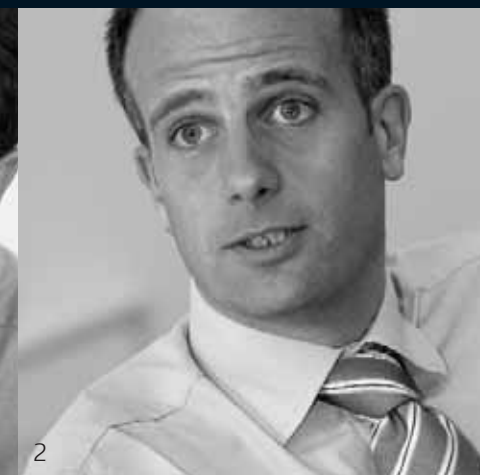
The last year saw many changes in our organisation and I particularly wanted to thank Kim Lavelly, who joined Which? 15 years ago and has been both Deputy and Acting Director. Kim made an enormous contribution to this organisation and I'm delighted she has been appointed Chief Executive at Prince Charles' Foundation for Integrated Health.

Putting consumers first and making others do the same is at the heart of what we do. The powerful and unique combination of our own products and services and our energetic campaigning for change really makes a difference to people's everyday lives. All of the staff at Which? will continue to challenge how we can improve our service to you and champion what you expect from others.

Peter Vicary-Smith, Chief Executive 2005

# Corporate Management Group

- [1] Chris Gardner, Marketing Director
- [2] Nick Stace, Campaigns Director
- [3] Helen Parker, Editorial Director
- [4] Richard Sykes, Finance Director
- [5] Martin Webster, Operations Director



## WHICH? LTD BOARD

Michael Moore (Chairman)  
 Terry Connor  
 Chris Gardner (from November 2004)  
 Margaret Ginman  
 Amanda Iremonger (from August 2004)  
 Kim Lavelly (resigned November 2004)  
 Andrew Rashbass (retired September 2004)  
 Richard Sykes  
 Peter Vicary-Smith (from August 2004)  
 Gary Waller (retired August 2004)  
 John Watson (retired May 2005)  
 Martin Webster  
 Brian Yates

## JOINT AUDIT COMMITTEE

Neville Duncan (Chairman)  
 Margaret Ginman  
 Gary Waller  
**TERMS OF SERVICE COMMITTEE**  
 Brian Yates (Chairman)  
 Sue Leggate (retired May 2005)  
 Natalie Macdonald  
 Michael Moore  
 Robert Pickard (from May 2005)  
 John Rimington

## INVESTMENT COMMITTEE

Elizabeth Llewellyn-Smith (Chairman)  
 Michael Moore  
 Brian Yates  
**ANGLIA BUSINESS ASSOCIATES LIMITED**  
 Martin Webster (Chairman)  
 Richard Sykes  
 John Watson (resigned May 2005)

Which? Magazine	>
Which? Online	>
Computing Which?	>
Gardening Which	>
Holiday Which?	>
Which? Books	>
DTB	>
Which? Legal	>
ABA	>

# which? products

Which? aims to give you all the information you need to buy the right goods and services and to help you avoid the companies that treat their customers unfairly. On top of that, Which? breaks the stories that matter to consumers with its hard-hitting investigations. In the last year, we've revealed the scale of ID fraud, named the car manufacturer doing little to protect pedestrians in a crash, and exposed the shortcomings in the regulations of nannies.

Which? magazine is currently working on ways to add extra value to your Which? subscription. One of these is the decision to invest at least an extra £1 million next year in product and service testing. The number of individual products we test has already grown considerably. In 2002, we tested around 1,200 products a year. This year, we tested 1,900 and next year the figure will rise again to 2,400 products – an increase that will also benefit Which? Online. Highlights of this year's product testing include the magazine's recommendation not to buy Hoover's new 'The One' vacuum cleaner due to its poor dust pick-up. Which? also picked its first 3G mobile phone Best Buy (although we still have reservations about the services). And in the test of PVRs we were so impressed we made them all Best Buys (PVRs are the new generation of VCRs, which record to a hard disk).

## Which? magazine

The magazine underwent a significant redesign this year, to help readers find the information they want more easily. Tables have been made clearer and easier to read, photographs of Best Buys have been made larger, and the product testing has been grouped together at the back of the magazine. Alongside its Best Buy ratings, Which? also introduced a new 'Don't Buy' recommendation, given to products that do not fulfil their main function or are unsafe. Other changes include more up-to-date consumer news, extra information on our campaigning and a quick summary of the amount of testing we do: for example, using 2,500 litres of water in January to simulate rain in a test of walking jackets.

Together with these changes, Which? continued to break stories that affect all consumers. For instance, the magazine revealed the high – and unnecessary – amount of trans fat in many of our foods and exposed discrepancies in the information given on food labels. Other big stories included the scale of ID fraud and the lack of checks at some nanny agencies.

Among more lighthearted stories, we took a look at the tricks used by food photographers to make pack shots look much better than the food inside, such as higher-quality ingredients, bulking out with cardboard and even using wood glue instead of milk

in photos. And Which?'s investigation of bra-fitting services received extensive media coverage.

Which? has also continued its unique investigations of car safety, security and reliability – and in March called for car-makers to adopt better pedestrian safety features.

An immediate benefit of extra testing is more pages in our magazine. Which? has traditionally been 60 pages long. From November 2005, each issue will be longer – providing an extra 120 pages of advice each year. One other change for next year will be the date we publish the Tax Saving Guide. To ensure it includes budget information, the guide is being moved back from April to June.

**This year, we tested 1,900 products and next year the figure will rise again to 2,400**



# Which? Online

**Which? Online membership has grown by over 20 per cent this year to more than 125,000**

**Which? Online tells you everything you need to make the right consumer decisions. With testing reports on the same subject amalgamated in one place, interactive tools to help make the right choice for you, and access to Which? experts via the forums, Which Online is much more than just a magazine on the internet. Accessing our information online gives you independent advice based on research of unrivalled breadth and depth.**

Over the last year, Which? Online membership has grown by over 20 per cent to more than 125,000. Members have online access to over 1,000 recent reports from our magazines (Which?, Gardening Which?, Holiday Which? and Computing Which?). They can also consult many of our books, including The Good Food Guide.

The free elements of our websites were redesigned this year to create a consistent look and feel. This makes it easier for users, either browsers or subscribers, to find what they are looking for, whether it's a summary of Which? Online, details of our campaigning work or recruitment information. We overhauled the navigation of the main membership area for Which? Online to make finding the right report more intuitive – bringing an extra tier of categorisation and improving the search functionality.

There is also more up-to-date content online than ever before – there are now 40 areas where we aim to keep prices constantly updated and ensure we always have Best Buys. New additions include 3G phones and child trust funds.

As a result of all the improvements we've made, we were rewarded in November 2004 with the prestigious Online Consumer Publisher of the Year award at the AOP awards, and have been short-listed

again this year for the New Media Age Effectiveness awards.

Looking ahead, we have embarked on a series of technical projects that will enable us to integrate and present all our consumer content on a single site within a single navigation (ending the current confusion between Which? Online and Which? Extra). This means that magazine and campaign content will be presented side by side under topic areas. We are also integrating the many interactive tools we have developed in the past into the heart of the site, and are looking at more ways to get members to interact with us. For instance, Product Picker is being redeveloped to make it easier for users to select the best products for them – allowing them to search by particular features, important ratings and up-to-date prices. The end result of these changes should be a site that is easy to navigate, highlights our content and provides as much useful consumer advice and help as possible.

# Computing Which?

**In an industry renowned for jargon and hype, Computing Which? - unlike any other computing magazine - provides trustworthy advice in language everyone can understand.**

Computing Which? has been redesigned this year, drawing on Market Research's reader research programme, and insight from Marketing and the Customer Service Centre. The magazine is now easier to navigate, with colour-coded articles grouped in three clearly defined areas. We have added at-a-glance article summaries and more comparative product tests and Best Buys. Every issue offers a broad range of computing know-how, from quick tips to step-by-step workshops, that caters for readers' differing skills and interests.

Computing Which? believes in fair dealing. In September 2004, we ran a story highlighting Apple's plans to charge UK consumers more for digital music through iTunes than their French and German counterparts. The report sparked a formal complaint by Which? to the Office of Fair Trading, and the European Commission is now investigating.

Having broken the 50,000 subscriber mark, Computing Which? is looking firmly to the future. We are exploring a range of ways to give our members a product that is as valuable, timely and relevant as possible.



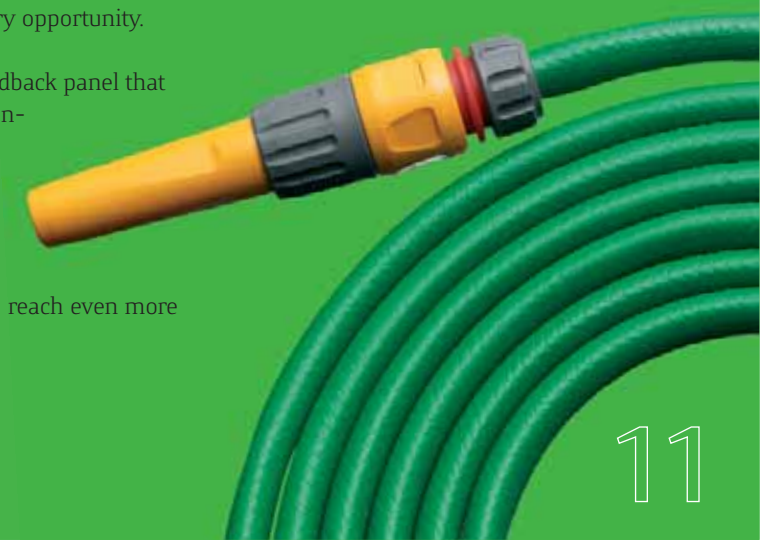
# Gardening Which?

**Gardening Which? is all about helping members gain more enjoyment from their gardens. It offers advice based on unrivalled research, features inspirational ideas we have tried out ourselves and conveys our real passion for gardening.**

Much of our unique information comes from testing, at 18 sites spread from Dundee to Chichester. In our gardens at Capel Manor alone we raised over 10,000 plants this year including asters, Californian poppies and tomatoes. Countrywide, a total of 63,000 plants are under trial to assess not only good varieties but the performance of composts and fungicides. Members play an important part in our testing, with around 8,500 involved annually in such trials as comparing new and old varieties of vegetables or assessing which flowers are worth deadheading. To find the right tools for the job, we tested 43 models of hand-tools this year, including hoes and secateurs, and 25 different lawnmowers.

Working with the Customer Service team at Hertford, in the last year we provided personal advice to 2,700 members and sent out 13,400 factsheets on topics from slugs to wildflower meadows. On issues beyond the garden gate, we encouraged members to reduce peat use, avoid non-sustainable timber and recycle at every opportunity.

The development of a feedback panel that includes members and non-members is improving our understanding of what both current and potential subscribers need. We look forward to exploring opportunities to reach even more enthusiastic gardeners.



# Holiday Which?



Never pack your suitcase without consulting **Holiday Which?**. Our magazine pages are filled with practical advice and first-hand recommendations written by our team of independent experts, who cover thousands of miles checking out sights and checking into hotels.

Holiday Which? also keeps its subscribers up-to-date with the latest news about travel-related topics – their rights on flights, safety issues, tourism at home and abroad, as well as money matters and holiday health hints. We can be trusted to share all the facts in a clear and concise way, enabling you to take appropriate action and avoid expensive mistakes.

In the past 12 months, Holiday Which? has visited 17 countries, including France, Italy and Argentina, and recommended over 300 good places to stay, both overseas and in the UK. We've also teamed up with the Market Research department to produce in-depth reports on tour operators and airlines. We have sent inspectors to get the low-down on high street travel agents, and asked microbiologists to put hotel hygiene standards under the spotlight. Our revealing results consistently made the headlines.

Work with the Market Research team continues as we start a review of the magazine. Over the coming months, with the help of qualitative and quantitative research, we aim to find out more about our existing Holiday Which? subscribers and produce a publication that better meets all of their needs.

We can be trusted to share all the facts in a clear and concise way

# Which? Books

We recognise that our readers want practical titles of immediate relevance and in an easily accessible format, and Which? Books are committed to meeting that need.

As well as offering value for money, we give book buyers the straight-talking, expert advice they expect from Which?. Whether consumers are facing a major, one-off life event such as retirement, marriage or divorce, or the everyday challenges of personal finance, property and legal difficulties, we aim to have a leading title to help them tackle these complex issues.

Over the past year we took a hard look at what we publish and streamlined our titles to focus on property, personal finance, life events and legal problems. We have also made substantial improvements to our bestselling title, the Which? Good Food Guide. The 2006 edition of this book, already the bible among food guides, has a completely new format. It sees off the competition by giving readers a modern-looking, up-to-date guide to 1,200 excellent places to eat across the UK. Behind the scenes, we moved our sales and distribution arrangements from Penguin

and have secured better deals with smaller book distribution and sales enterprises.

Our hope is that these changes, together with improvements in content and presentation, will result in a renewed vigour and an increase in retail sales through a higher profile in bookshops.



# DTB Drug and Therapeutics Bulletin and Treatment Notes

**Drug and Therapeutics Bulletin (DTB) is one of the UK's most highly regarded information resources for healthcare professionals and prescribers. Renowned for its independence, rigorous assessments and practical advice, it is sent to all NHS doctors in England and Wales and is also bought by other healthcare organisations within the UK and overseas.**

DTB continues to raise concerns about the way medicines are regulated. We hit the headlines in April 2005 with our article on the cholesterol-reducing drug simvastatin. We showed that the Medicines and

Healthcare products Regulatory Agency (MHRA) had misleadingly reported a public consultation held before the drug was made available for over-the-counter purchase. The MHRA claimed that two-thirds of consultation respondents had been in favour of making the drug available in this way. Yet our research proved that only a minority of respondents supported the move. The regulator admitted to making an error, issued an apology and has changed the way it reports such consultations.

Our Treatment Notes series, available both as leaflets and via an NHS website, has allowed the public free access to independent, evidence-based information on topics ranging from athlete's foot to

coronary heart disease. In the 2004 UK Health Select Committee inquiry into the influence of the pharmaceutical industry, Dr Iona Heath, a member of the Council of the Royal College of General Practitioners, praised Treatment Notes for setting 'a standard of patient communication'. Treatment Notes was also commended for the fifth year running in the British Medical Association patient information awards.

In the coming year, we will market an online version of Treatment Notes to national and international organisations.

# Which? Legal

**Which? Legal Service (W?LS) provides its subscribers with unlimited access to some of the best consumer lawyers in the UK. When consumers have difficulty resolving a dispute they can call on us for expert, practical and swift legal advice.**

Last year, W?LS dealt with 18,000 subscriber calls. In the vast majority of cases, the legal issues raised were resolved without further W?LS intervention. However, in about 150 cases W?LS provided detailed written support to help subscribers through to court proceedings and a successful conclusion.

W?LS has radically improved its procedures, with the help of the Customer Service Centre. The result is a faster and more user-friendly service that treats

resolving disputes and reducing consumer stress as matters of urgency.

At the beginning of 2005, we embarked on a mission to increase further our value to subscribers and the Which? organisation as a whole. Our communications with the Campaigns, Research and Editorial divisions of Which? will now benefit from a more proactive policy. Feedback from W?LS about consumer injustices and potential future issues, signposted by subscriber telephone calls, will be passed on to Which? through a structured and regular format. And in the next 12 months, we aim to broaden the appeal of W?LS by covering a number of additional areas of law where research indicates there is a demand.

# ABA Anglia Business Associates

**In the last five years, Anglia Business Associates has recovered millions of pounds for small businesses that have been overcharged by banks.**

Following a review of ABA, the Which? Board noted the limited synergy between ABA and other parts of the Which? organisation. On 30 June 2005 the Board took the opportunity to sell ABA to the directors of one of the UK's leading cost recovery companies.

Financial Services	>
Dentists	>
Estate Agents	>
Legal Services	>
Healthy Eating	>



Campaigning for impact is at the heart of our work and this year we can claim some major achievements that have improved the lives of consumers.

**BREAKING DOWN THE BARRIERS TO HEALTHY EATING**

The nutrition campaign, launched in 2004, gathered momentum this year. We continued to publish new research, exposing the problems people face when trying to opt for a balanced and healthy diet. Our reports included 'Healthy Ranges - the slim truth?', which showed that products sporting slogans such as 'Good For You!' and 'Be Good To Yourself' do not always live up to their claims. We also reported on the way popular cartoon characters and celebrities are used to promote foods high in fat, sugar and salt to children. This report, along with another looking at eating out, convinced us that Which? needs to provide more information to help people confused about healthy foods. Our food-shoppers' card was distributed outside supermarkets across the country and is available on our website.

We started to see the fruits of our campaigning, with Kelloggs removing its health claims related to 'improved concentration' and 'healthy bones' from its cereal packets and launching a 'reduced sugar' Frosties cereal. Heinz is another company that took action this year by reducing the level of salt in its tinned soups.

European governments responded to our sustained lobbying on health and nutrition claims and agreed with us that foods high in fat, sugar and salt should not carry claims and that all new health claims should be approved before products go on sale. The campaign for the legislation is not yet over but this marks a significant victory for the first round of discussions.

**PUTTING CONSUMERS AT THE HEART OF LEGAL SERVICES**

We are calling for easier access to legal services. Which? research carried out in May 2004 showed that 63 per cent of adults would have no reservations about getting legal advice from supermarkets or banks; 59 per cent agreed that the source of advice is immaterial, provided the advisers are trained properly.

The government asked Sir David Clementi to carry out an independent review of legal services and we welcomed his recommendations, which included lifting the restrictions on how legal services can be delivered. This means it may not be long before people can get their conveyancing and will-writing done through supermarkets, banks or insurance companies, leading to a better deal at a fairer price.

We also reported in Which? magazine on the problems of getting complaints about solicitors dealt with properly; and we've been successful in convincing Clementi and the government that complaints-handling should be taken away from the professional bodies like the Bar Council and Law Society. Our research shows that people who are dissatisfied with their legal adviser don't see any point in complaining to the Law Society as they feel the solicitor will always have the upper hand. We are backing Clementi's recommendations to set up a new independent Office for Legal Complaints and a Legal Services Board to regulate the industry. We will be pressing the government to make sure its White Paper doesn't water down



these recommendations and to take forward these fundamental changes as soon as possible.

We are also using the Clementi Review as a springboard for change to the Scottish legal system. In particular, we are highlighting the need for a single, independent gateway for complaints, improved compensation, more powers for the Legal Services Ombudsman and speedier resolution of complaints.



## WHICH CHOICE?

Choice of products and services has been one of the big public policy debates over the last couple of years. We believe consumers should be put first in a debate that is too often dominated by ideology and rhetoric. At our conference on Choice in March, we launched a report analysing the debate, aired views and looked at four key areas: food, health, education and pensions.

In public services, we believe policies to enhance or extend choice must reflect what people really want; provide access to clear, impartial information and guidance; evaluate the collective impact of individual choices; and allow everyone access to high-quality services and products. Another of our concerns is to ensure that everyone involved in the choice process acts responsibly and in the public interest — including the ‘editors’ who select the choices offered to consumers.

By presenting people’s hopes, experiences and frustration, we want to inform policy development and take the debate forward. Above all, we want to expose the gap between the choices now offered to people and what they need, want and expect.

If the government wants to use choice to improve the nation’s diet, raise standards in health care and education, and encourage us to save for our retirement, it must ensure the choices offered make sense to people and meet their aspirations and abilities.

## DENTISTRY

Good dental health is fundamental to good general health, and so dentistry should be an integral part of the NHS. However, neglect and underfunding of NHS dentistry over recent decades has left it in a very fragile state. Today, it is difficult to find and register with an NHS dentist. Limitations on what treatments are available on the NHS, and the high charges, cause many people to think twice about whether they visit a dentist.

Our campaigning focused on taking NHS dentistry to the top of the political agenda. We were successful in Scotland, with the Scottish Executive announcing a 75 per cent increase in the dentistry budget and from 2007 free dental checks for all, but people in England and Wales still face significant problems. Much of our activity was concentrated in the run-up to the general election; people from across the UK joined the campaign and sent their own stories to the leaders of the political parties. This had a major impact. The Labour manifesto contained a commitment to ‘undertake a fundamental review of the scope and resourcing of NHS dentistry’ and the Conservatives and Liberal Democrats also made pledges. We need to drive home the message that dentistry really matters and that the government review is the opportunity to ensure a secure future for NHS dentistry. Let’s push dentistry to the top of the NHS waiting list. Take action now at [www.which.co.uk/dentists](http://www.which.co.uk/dentists).

## DRUG REGULATION

The Health Select Committee Inquiry into the influence of the pharmaceutical industry was a major opportunity for Which? to raise concerns that the Medicines and Healthcare products Regulatory Agency (MHRA) is failing in key aspects of its job – in particular, the vetting of advertisements for both prescription and over-the-counter (OTC) medicines. By bringing the Committee’s attention to some of the ways in which pharmaceutical companies promote their products at the expense of long-term healthcare considerations, we were able to pressurise for greater robustness and transparency in the way the industry is regulated. The Committee made some welcome recommendations, particularly that there should be a fundamental review of the MHRA and that the DTI should be given responsibility for promoting the interests of the pharmaceutical industry, leaving the Department of Health to protect and promote public health. The government’s response to the Committee’s report has been disappointing, so we will be keeping the pressure on to expose regulatory failure whenever it occurs.

## TACKLING UNFAIR PRACTICES

We took action on several fronts to ensure that consumers get a fair deal. We wrote to the OFT alerting them to Apple’s potentially anti-competitive behaviour with iTunes. Downloads cost 20 per cent more in the UK than France and Germany (and UK consumers cannot access the French and German services): it looks like a rip-off to us. We are still waiting for a decision but we believe this type of behaviour should not be allowed in the EU single market.

We also made a formal complaint to the European Commission about a scam involving tickets for the 2006 World Cup in Germany. We believed that an exclusive deal between FIFA, the German Football Federation (DFB) and MasterCard breached European competition law because it meant fans could buy tickets only if they had a MasterCard credit card or a German bank account, or made an international bank transfer (at an additional cost of up to £35).

Following our complaint and campaigning, FIFA decided to play fair and allow all European fans to pay in the same way as German supporters – through a bank account in the relevant country, and in their own currency. FIFA also later agreed to reimburse all fans who incurred additional administrative costs for tickets bought in the First Ticket Sales Phase.

## MOVE IT – CAMPAIGNING FOR HOME-MOVERS

The campaign to get a better deal for home-movers made some major leaps forward this year. Following our launch in April 2004, the government agreed that home-movers must be able to make a complaint to an independent redress scheme if something goes wrong with their dealings with an estate agent. This was great news and we have been putting pressure on the government to amend the Estate Agent Act to make this a reality. Home Information Packs were finally successfully taken through parliament and we believe they signal one of the most positive developments in the house buying and selling process for generations. The packs will give all home-buyers essential information on the state of the house, local searches and other vital issues. The home-moving system is different in Scotland, but our campaign for change led to the Scottish Executive

announcing the introduction of single surveys – the equivalent of a Home Information Pack.

## CHALLENGING FINANCIAL SERVICES

We continued to campaign for change in one of the biggest industries in the UK. We launched our third supercomplaint – on current accounts in Northern Ireland – with simultaneous press conferences in Belfast and London. Working with the General Consumer Council of Northern Ireland, we highlighted the shocking fact that Northern Ireland customers are being charged up to 21 times more than customers in the rest of the UK. The four big banks in Northern Ireland, two of which are owned by banks also operating in the mainland UK, overcharge customers for virtually every service they offer (up to 43 pence each time a customer uses a cashpoint, sometimes even when they are not overdrawn) and pay paltry interest for accounts in credit. Furthermore, these four big banks all offer strikingly similar products, leaving customers with little on which to base their choice – other than who will rip them off the least. The Office of Fair Trading (OFT) responded by referring the Northern Irish banking sector to the Competition Commission (CC) and we are now urging the CC to dismantle this dysfunctional market and put it back together in the interests of Northern Ireland’s consumers.

We have also been driving forward the consumer interest during the debates on both the consumer credit and home reversions bills that have been going through parliament. And we have been championing consumers over automated teller machines (ATMs). We support the new labelling rules but we want this system to go further, with labels on all ATMs to show whether machines are free or charging.

Understanding the impact of financial services on consumers lies at the heart of our campaigning. To encourage people to tell their stories and share experiences of the good and bad in financial services we launched some new Moneytalk pages on the Campaigns web pages.



Financial Overview	>
Council Report	>
Audit Report	>
Income & Expenditure Account	>
Statement of Financial Activities	>
Balance Sheets	>
Cash Flow	>

which?  
financials