

# CONSUMER NEWS UPDATE

FROM THE NATIONAL  
CONSUMER FEDERATION  
AUGUST 2006

## **CREDIT CARD OVER THE LIMIT CHARGING**

Readers will be aware that the Office of Fair Trading criticised credit card issuers for making exorbitant charges for going over the credit limit on cards.

A letter in The Independent on 28<sup>th</sup> July sums up the situation rather well. It tells that the writer's bank reduced the charge for going over the limit by £14 to £11. Quite a reduction you might say.

However, at the same time the interest charge on credit card borrowings was increased from 10.9% to 13.9%. The writer suggests that not many credit card customers pay over-limit charges but most of them do pay interest. So who does the OFT think it has helped?

## **pfeg on the move**

The **Personal Finance Educational Group** is an educational charity dedicated to ensuring that school leavers have the confidence, skills and knowledge in financial matters to take a full part in society.

They provide support for teachers who will be interested to learn that pfe has moved to new offices on the fifth floor of 14 Bonhill Street, London EC2A 4BX. The phone numbers are 020 7330 9470 or 0845 241 0925.

**And talking of TELEPHONE NUMBERS,** OFCOM has just issued a statement on the future of telephone numbering.

It says that from next year they will be issuing 03 numbers to cost the same as 01 and 02 and suitable for use instead of 0870 / 0845 numbers. They will not be regional and, as I understand it from a brief dip into the multi-page statement summary, should interest businesses that do not wish to make money from customers' phone calls.

It also proposes a number of other changes that will avoid consumer rip-offs. The summary of the statement can be found at <http://www.ofcom.org.uk/consult/condocs/numberingreview/statement/summary/>

## **GIANT SUNFISH IN CORNWALL**

A marine wildlife aerial survey team has detected a sudden influx of the world's largest bony fish, the giant ocean sunfish, into Cornwall's coastal waters. During a routine aerial survey for marine wildlife off the most south-western tip of Cornwall three weeks ago, researchers from the University of Exeter's School of Biosciences, the Marine Conservation Society (MCS) and Cornwall Wildlife Trust counted 19 sunfish in 2 hours, while the same survey 2 weeks earlier did not record any.

The ocean sunfish (*Mola mola*), which can grow up to 3.1m and weigh over 2.2 tonnes, feed mainly on jellyfish and their name refers to their habit of lying at the sea surface on their side as if sunbathing. Sunfish are generally thought to be a warm water species, but in recent years, sunfish have been recorded more frequently in UK waters during the summer and are thought to be an indication of the rising temperatures of UK seas.

*"This sudden influx of these beautiful, giant fish was a fantastic surprise. We only spotted the sunfish lying on their side at the surface so there may have been more below the waves"* said Dr Brendan Godley, senior lecturer at the University of Exeter's Cornwall Campus, *"This is the first time we have spotted them during our surveys and we think they have arrived here in order to take advantage of anticipated jellyfish blooms as the summer sea temperatures rise."*

## **YOUR BEACH AND THE GIANT SUNFISH NEED YOU**

The debris chucked overboard and left behind by visitors on beaches is a real threat to wildlife. For example, a plastic bag thrown away on a beach here may turn up in the warmer waters where turtles live or off the Cornish coast where giant ocean sunfish have recently been spotted. They think it is a jelly fish, eat it and die a cruel death.

Keeping our beaches clean is creating a benefit worldwide. Last year the Marine Conservation Society (MCS) held a Beachwatch weekend when about 3,500 volunteers cleared and surveyed 332

beaches and collected 3,00 bags of litter, equivalent, says the MCS, to a bit of rubbish every 50 centimetres.

This year the MCS is calling for volunteers to get together with family and friends over the weekend of **16<sup>th</sup> and 17<sup>th</sup> September** to repeat the exercise and make a real difference to our beaches.

If you would like to know more about this then phone **The Marine Conservation Society on 01989 567807** or email [beachwatch@mcsuk.org](mailto:beachwatch@mcsuk.org)

### A PIP EXPERIENCE

Today (3<sup>rd</sup> August) I took two A4 packages to the post office to send them off. One was quite a bit heavier than the other but both would have gone through the slot in the template for a large letter – 25mm maximum thickness.

One cost 62p to post second class, the other £1.78, also second class. I asked the counter attendant how much it would cost to post these after 21<sup>st</sup> August, when Pricing in Proportion comes into play. Rather to my surprise the answer was 55p and £1.09.

### IDENTITY THEFT BY 'PHISHING' EMAILS from Nationwide and HSBC.

Two emails received on the 19<sup>th</sup> and 29<sup>th</sup> July purported to come from the above very respectable banks.

The Nationwide one, under a convincing heading, thanked the recipient for using the Nationwide Building Society Online Transfer® Service, but also asked him or her to verify the details of the online banking account in order to allow Nationwide to approve the transfer. It threatened to cancel the Online Transfer® Service if the information was not forthcoming within 24 hours.

The recipient is asked to go to an online banking website such as, in this case: <http://www.nationwide.co.uk/contactus.asp> Again I have not dared to try it, it might see into my seedier web viewing. Also this may be the one where your data is sucked away! The email came from [costomercare@nationwide.co.uk](mailto:costomercare@nationwide.co.uk) which, if you look closely, reveals at once that this is not what it is supposed to be.

The one from HSBC was sent by [update@hsbc.co.uk](mailto:update@hsbc.co.uk) also with a most authentic heading and logo and told "Dear valued member" that the bank has a new

security system and "The updated technology will insure the security of your payments through our bank".

A spellchecker will not highlight the above unusual wording; hopefully the recipient will notice it. The message continues with the exhortation to renew the account by providing all the necessary information to a website which certainly looks authentic: <https://www.hsbc.co.uk/1/2/personal/pib-home>

A familiar threat follows "If we do not receive the appropriate account verification within 48 hours the account will be suspended".

### WARNING – DO NOT CLICK ON ANY OF THE ABOVE LINKS!

What Dick Mackie, NCF Treasurer, suggests is that if you hover your mouse pointer over the email address, such as <http://www.nationwide.co.uk/contactus.asp> In the text **on the original email** and look at the bottom line of the email programme you may see not the above, but the real one to which your reply will be diverted. It will not be the ultimate address, as it will be further diverted. Interesting.

He asked me to try this but, just as he has done, I have deleted all these phishers so cannot try out the experiment until I receive the next one. Give it a try if you get one and tell us if it works.

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