

# Money matters



**IAIN GEDDES** answers your queries while in the panel, right, the Financial Ombudsman Service discusses using credit as a means of buying a more expensive unit

**Q** Is it possible to receive UK radio broadcasts from Spain?

**A** The BBC's World Service is broadcast throughout much of the world but if you want to receive a selection of UK domestic radio services then the two most straightforward methods would be using an internet connection (on-site WiFi for example) with a computer or by taking a satellite television system and receiving the radio stations that are broadcast alongside the television. The dish size is dependent on where you stay.

Visit the independent website [satelliteforcaravans.co.uk](http://satelliteforcaravans.co.uk) for more general information regarding the use of satellites away from home.

**Q** I've just had a towbar fitted and the installer handed me a length of metal that was removed from the rear bumper's structure. Is this normal practise?



The part of the bumper removed during towbar fitting to the Editor's car

**A** It's not uncommon that a section of the inner bumper or other part is removed to allow the towbar's structural members to be fitted, the towbar then replaces the function and strength of the part removed.

The installer should hand back the removed component(s) for you to store or discard as you see fit. You must bear in mind that if you want to remove the towbar in future (if, for example, you are returning a leased vehicle) the removed parts will need to be retained for this.

**Q** Can I use a fish tank heater to stop my motorhome's water freezing?

**A** This is something we'd strongly recommend you not to do. Fish tank heaters are good at what they do, which is keep a living environment at an optimum temperature and they are enclosed in a glass structure. Should one of these become dislodged and break in transit then you have the problem of glass in your fresh water supply and a submerged 240V heater element, both of which can be dangerous.

Proprietary tank heaters designed to prevent water in a tank freezing are available from CAK Tanks. These are 12V devices designed for leisure vehicle installation. For more information see [caktanks.com](http://caktanks.com) or call 0844 414 2324.

## Buying on credit

Buying a new caravan, motorhome, folding camper or trailer tent can be a big financial decision. Many people use credit as a way to spread the cost when buying – and it can provide you with some extra protection too.

If you're planning to use credit, take some time to shop around for the best deal available. Many credit providers offer extended 'interest-free' periods of up to a year or more. This can be a cost-effective way to make a significant purchase if you're planning on paying the agreement off early. However, interest rates can be steep when the interest-free period ends, so if you're planning on taking up an interest-free deal, it can make sense to clear the loan before the interest-free period ends.

In terms of additional protection, Section 75 of the Consumer Credit Act can be useful. Section 75 can provide legal protection in certain circumstances, particularly when you buy goods or services that are not of the required standard – or don't turn up at all. However, there are conditions that have to be met before you can make a claim.

For example, the total price of the purchase must be more than £100 but less than £30,000, though if you've paid a deposit, or part-paid in cash, you could still claim. There are also restrictions that can apply if you pay through a third party, rather than buying directly from the supplier – so if in doubt, check with the business selling the credit agreement.

Additionally, sometimes credit providers suggest consumers have to contact the supplier of the goods to get their money back – which is often not possible if they've gone out of business. However, if the purchase is covered by Section 75, the credit provider has equal liability if something goes wrong.

Ideally your purchase will go smoothly and if you have a problem with a credit provider, you should find that the problem is dealt with quickly and efficiently. However, if things don't get sorted out, the Financial Ombudsman Service can help.

Find out more at [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk) or by phone 0300 123 9123.