**Ymarfer 4**

Most of us are losing out by having the wrong mortgage, the wrong gas supplier and the wrong savings accounts.

Most of us know this and digest the daily tips on how to go about switching to a better deal. So why haven’t we done it?

Because the truth is that it isn’t easy. Changing your gas supplier may sound straightforward but we all know it isn’t.

I’ve had trying problems with my mobile-phone company. After eight weeks with a broken phone, endless calls to the customer service line, two visits to an Orange shop, one temper tantrum, one bout of tears, and the delivery of a new phone with a battery pack that didn’t fit, I have given up and reclaimed an old phone that sort of works from the baby’s toy box.

The fact is that, almost without exception, customer service staff are useless at providing any kind of customer service. Everyone I have ever spoken to at Welsh Water, and at British Gas has been utterly charming – but not one of these has been able to actually sort out any of my problems.

Whether this is a matter of widespread personal incompetence or of hopelessly bad systems at the service providers I’m not sure – although the latter is more likely.

The result is the same: I am loath to call a customer service line for fear of getting

caught up in another round of phone calls and administration.

[*The Sunday Times*]