

CHOICE

False economy

Rethink these 'cost-savers'

246
products
TESTED

- Ceramic cooktops
- Induction cooktops
- Electric vehicles
- Stick vacuums
- Clothes dryers
- Toilet paper
- High chairs
- & more

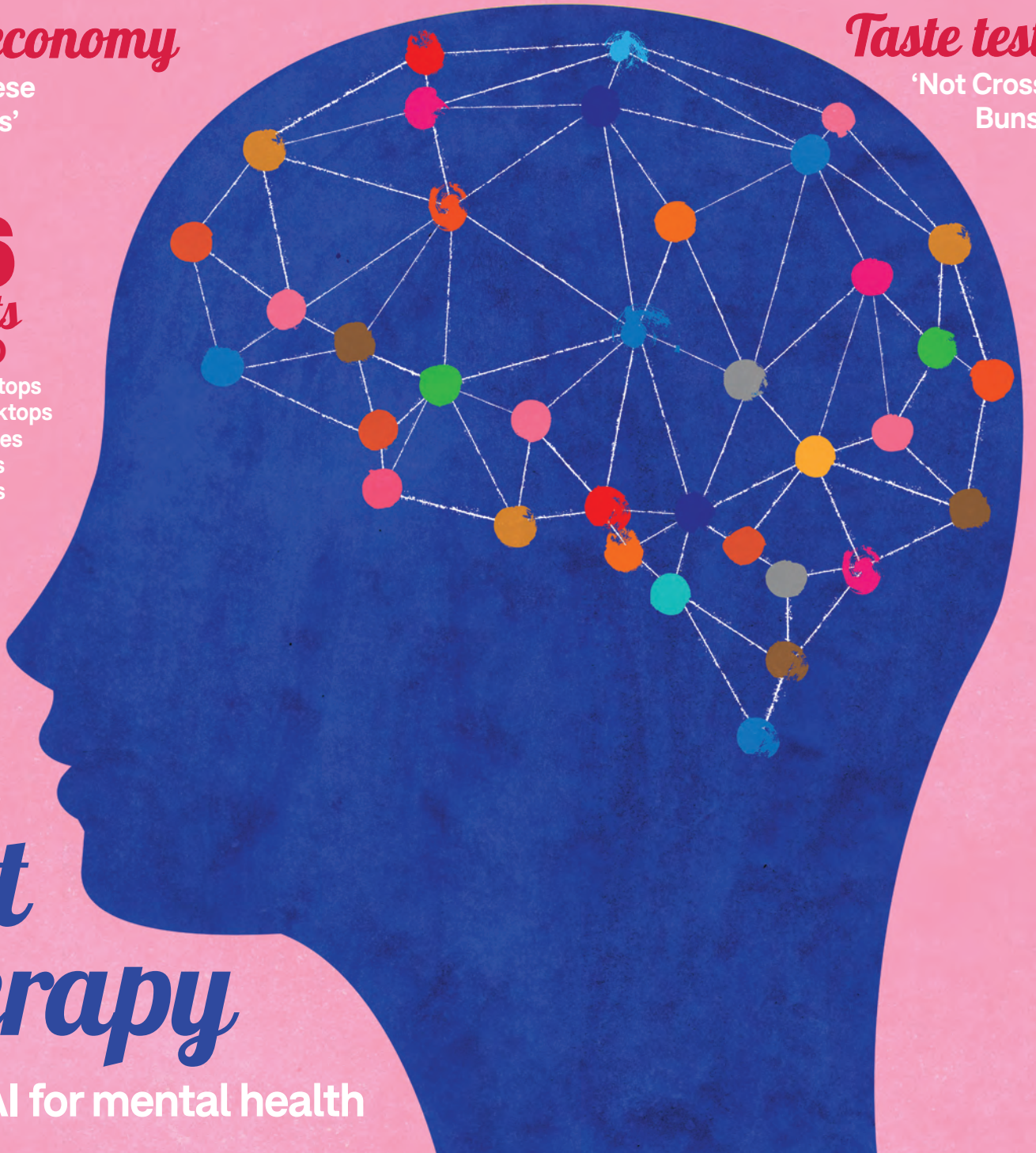
Taste test

'Not Cross Buns'

Bot therapy

Using AI for mental health

Plus Legal aid funding and sneaky health cover price rises



Fully CHOICE

More than just fridge reviews

One of the best parts of working at CHOICE is telling people I work at CHOICE.

People always get excited! Maybe they're subscribers – or their parents were subscribers. Then you get folks who know a staunch CHOICE supporter – someone who's always willing to help out if you're looking to buy a new big-ticket appliance.

But usually when people talk about CHOICE, they talk about our testing. Or our reviews.

"Ah CHOICE," they'll say. "The fridge guys!"

Good reporting is a dying art, but it matters now more than ever

And fair enough. We *are* the fridge guys. If you want to buy a fridge, come to CHOICE. In fact, we're talking fridges in this very issue on page 60! We're never not talking about fridges.

But while editing the magazine this month – Andy Kollmorgen's story about the state of legal aid in Australia to be precise – I realised something. Investigations like this, which delve into broader financial and legal challenges

facing consumers, aren't really being covered anywhere else in Australia, at least not to this extent.

In the last six months alone, we've covered everything from AI chatbots, to retirement village costs, legal aid fiascos, privacy concerns, connected cars, the mandatory rollout of smart meters, energy prices – the list goes on.

It's a lot, and these stories are impactful. In February this year the Prime Minister announced a federal scheme to help lock in grocery prices in remote areas of Australia – a direct result of a fantastic Jarni Blakkarly

investigation we published in October last year. This \$50 million boost in funding over the next four years could help vulnerable people in remote areas put food on the table.

It's no exaggeration to say that this boost wouldn't have been possible if Jarni hadn't travelled to the Tiwi Islands in the Northern Territory and seen – first hand – the impact of widespread food insecurity. Good reporting is a dying art, but it matters now more than ever.



It's also no exaggeration to say that this work wouldn't be possible without you, our subscribers.

These days, given the current economic climate, it's harder than ever for traditional media outlets to support this kind of in-depth investigative reporting. I consider it a privilege to edit these stories and bring them to a broader audience.

So whether you subscribe to *CHOICE* because you want the best fridge on the market, or you support our broader mission, I want to thank you for making these stories possible. Hopefully we can help change some lives along the way.

Mark Serrels
CHOICE Editorial Director
Email: mserrels@choice.com.au

CHOICE

CHOICE gives you the power to choose the best goods and services, and avoid the worst. Wherever possible, we pay full price for the products we test, so we remain 100% independent. We don't take advertising or freebies from industry. We're not a government body and our consumer publishing and advocacy is almost entirely funded by membership. Membership includes access to services such as CHOICE Help and the Voice Your Choice research program. Our product ratings are

based on lab tests, expert assessments and consumer surveys. We also research a wide range of consumer services, reveal the truth behind the facts and figures, and investigate their quality and claims.

BECOME A MEMBER To review the full range of membership options and benefits go to choice.com.au/signup.
MEMBERSHIPS/RENEWALS Call 1800 069 552 or email us at ausconsumer@choice.com.au.





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CHOICE magazine provides a selection of our top product reviews. We can't always include all the models we've tested, but you'll always find the products that scored the best. To view complete results for all our tests, go to choice.com.au, or call Customer Service on 1800 069 552 to add full online access to your membership package.

CHECKOUT

The latest consumer news in brief
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Advocates welcome new anti-scam laws

Consumer advocates have welcomed the passage of laws setting new requirements for big businesses to protect Australians from scams, with failure to comply risking fines of up to \$50 million. The federal government says banks, telcos and social media platforms will be the first to have to follow the new rules, which are being introduced as part of its Scams Prevention Framework (SPF). Legislation establishing the SPF passed Parliament in February, empowering the government to compel certain sectors to take “reasonable steps” to prevent, detect, disrupt and report scams.

CHOICE CEO Ashley de Silva says the requirements will help “shift the burden” of dealing with scams from consumers to well-resourced companies. The framework also requires designated businesses to establish dispute resolution schemes where customers can raise concerns about their scam prevention efforts. A spokesperson for the Consumer Action Law Centre warns this could still result in deserving scam victims having to “jump through hoops” to get compensation. CHOICE and other advocates will be watching the rollout of the SPF to ensure it works for Australians.

“We must make sure consumers can enforce their rights and access compensation through a complaints process that is fair, straightforward and fast,” says de Silva.

LIAM KENNEDY



Correction

In our barbecues review in *CHOICE* Feb 25, we failed to specify that the running cost given for each model was calculated for use over five years. (It may appear as though the figures were for one year of use.)



Gilgandra NAB (closed in 2023).

Regional banks to stay open until at least 2027

Banking services will remain open in rural parts of Australia until mid-2027, after the federal government secured commitments from major banks that they would not close any more regional branches. In Australia, 36% of regional bank branches have closed since 2017, with the Albanese government saying it's now taking action to stop the decline.

"People are increasingly using digital banking and payment methods, but face-to-face services remain essential, particularly for people and small businesses in regional areas, where digital alternatives may not always be accessible or meet their needs," says Minister for Communications Michelle Rowland.

A moratorium on branch closures for two-and-a-half years and new Bank@Post agreements make up the package of commitments from the big four banks. Westpac, NAB, ANZ and the Commonwealth Bank have all committed to not closing any more regional branches until mid-2027.

MOLLY INGLIS

Last-minute legislation change could see BNPL late fees double

The federal government's long-awaited bill regulating the buy now, pay later (BNPL) sector has finally passed Parliament and will come into effect in June, but not before some last-minute changes, which may lead to higher fees for some customers. Consumer advocates, who long championed the reforms, say changes to regulations supporting the laws may lead to unfair fee hikes.

"By more than doubling the late fees that BNPL lenders, like Afterpay, can charge annually, the government is allowing the costs of providing BNPL to wealthier people to be covered by people on low incomes," says CHOICE head of policy Tom Abourizk.

Drew MacRae from the Financial Rights Legal Centre echoed the sentiment: "While we very much support finalising these regulations to bring buy now, pay later in line with all other forms of credit, this last-minute increase is disappointing, and a move that will largely harm those who can least afford it," he says.

JARNI BLAKKARLY





UK starts investigation into Google and Apple

Big Tech is getting bigger, with few signs of slowing down. Over the past year, you've probably seen countless stories about the rise, fall, and rise again of AI, social media bans, and political scandals engulfing tech CEOs.

The good news is that regulators have started taking a closer look at the world's biggest tech companies. Among them is the UK consumer watchdog, which has recently begun a new investigation into Apple and Google.

The UK's digital markets competition regime came into effect at the start of this year, giving the Competition and Markets Authority responsibilities to protect "consumers and businesses from unfair or harmful practices by the very largest technology

firms". First on the Authority's list of priorities is scrutiny of Google and Apple's mobile ecosystems and Google Search. In both cases these firms hold immense monopolistic powers, and this risks shutting down competitors, slowing innovation, raising prices and limiting or manipulating consumer choice online.

Jealous? No need to be – the Australian Government has recently closed consultation on our own digital competition regime. The CHOICE submission recommended similar powers to enforce fair consumer outcomes and keep Big Tech firms accountable with robust penalties. Time will tell whether we'll get similar laws here, but CHOICE will continue to push for fairer digital markets.

RAFI ALAM

New powers for ACMA introduced in Parliament

In February, the federal government introduced a bill that would give the Australian Communications and Media Authority (ACMA) a range of new powers, including the power to take immediate enforcement action against telecommunications providers that fall short on their obligations to customers, or breach industry codes. Under the current process, which takes a softer approach, the ACMA must first ask a telco to discontinue the non-compliant behaviour and then

let them off the hook if they do. The bill also increases the maximum penalty for breaches of industry codes from \$250,000 to approximately \$10 million and allows penalties to be based on the benefit obtained from the offending conduct and the annual turnover of the company.

The changes will "provide a powerful deterrent", says Minister for Communications Michelle Rowland. "They incentivise telcos to educate themselves about their obligations to consumers, and to abide by those obligations – boosting compliance and improving the functioning and fairness of the telecommunications sector."

ANDY KOLLMORGEN



**Australian
Communications
and Media Authority**

Lithium-ion battery incidents on the rise

Fire and Rescue NSW (FRNSW) issued a media release in February urging the public to “wake up to the risks of lithium-ion battery products”. Over the previous week, FRNSW had responded to 13 lithium-ion battery fires across NSW, including four incidents in a 12-hour period. As of 10 February, there had been 25 lithium-ion related fires in the state since the beginning of the year, including an incident in Sydney’s southwest where firefighters extinguished an e-scooter that had exploded and caught fire. Two men were injured, one from flying shrapnel and the other from smoke inhalation.

The fire was apparently caused by an incorrect charger being used in tandem with a modified device – two of the leading causes of lithium-ion battery related fires. FRNSW Commissioner Jeremy Fewtrell says consumers are failing to take basic safety precautions. “We had at least 318 lithium-ion battery fires in NSW last year, that’s well up on the 272 of 2023 and 165 of 2022. We know they are on the rise, but people are still taking dangerous risks in their homes. People are aware of the risks but are still willing to overcharge their lithium-ion batteries, leave them on charge when they sleep or mix and match power cords. It’s a recipe for disaster and they need to stop now.”

ANDY KOLLMORGEN



IMAGES: GETTY



Battery systems in Australian households up by almost a third

The number of Australian household battery systems has grown by 30% since 2023, according to the Climate Council’s Momentum Monitor interim update. Findings from the Australian Energy Market Operator made note of an increase of 91% in the use of batteries, compared to the same quarter last year.

“Batteries continue to play a meaningful role in our energy system, with grid-scale battery capacity increasing by 50% since this time last year,” says Andrew Stock, Climate Council Fellow and energy expert.

“They have already provided power during periods of high demand, acting as a shock absorber, and a secure grid calls for more of them,” he adds.

Stock says the storage of excess wind and solar energy through batteries needs to increase as more coal-fired power stations close, adding that “there’s an urgent need to invest in the lowest cost, fastest replacement – renewable energy from wind and solar paired with storage, like batteries, to provide reliable renewable power 24/7”.

MOLLY INGLIS



Why is energy so confusing?

According to the ACCC, more than 80% of households in Australia's National Electricity Network (NEM) could move to a cheaper electricity plan if they shopped around or contacted their electricity provider. The longer you've been on your plan, the more likely it is that you're overpaying.

So why aren't people switching to a better deal? From examination of over 300 examples of energy bills CHOICE supporters have shared with us, one reason might be that the retail energy market is confusing, complex and full of jargon.

Even with the help of tools like Energy Made Easy or Victorian Energy Compare, comparing the

potentially hundreds of offers available at any one time can be overwhelming. Inconsistent definitions of 'peak' and 'off-peak' periods make it hard to compare across different time-of-use plans, and some plans will also vary rates seasonally. Then there's the rise of demand charges, which adjust how much you pay for an entire monthly billing cycle based on the highest amount of electricity used in a single 30-minute block.

Most of us just want the lights on at a fair price and it shouldn't be this hard to know if you're getting ripped off. Watch this space to see what CHOICE is doing to make it easier to get a better deal on your energy bill.

JORDAN CORNELIUS

Business banned for rorting Victorian Energy Upgrades scheme

The Victorian Essential Services Commission has banned Carers Club Australia Pty Ltd (trading as Care for Environment) from the Victorian Energy Upgrades (VEU) program for breaching the rules governing the program's certificates. The Commission says the company claimed to undertake weather-proofing upgrades on homes and claimed government rebates for them, but these upgrades never occurred.

It's estimated the amount claimed by the company through the VEU energy efficiency scheme was around \$10 million. Care for Environment has had its accreditation cancelled and been banned from participation in the scheme for five years.

"Our investigation has uncovered what we allege is serious fraudulent conduct, so we have taken quick and decisive steps to protect the integrity of the scheme," says Essential Services Commission Chairperson Gerard Brody. "We no longer consider Care for Environment suitable to be accredited, and further enforcement against the company and its officers will be considered."

The Commission has enforcement powers, including the ability to issue penalty notices and commence civil or criminal prosecution of businesses and individuals. They can also refer matters to Victoria Police. In this case, the Commission did not state whether or not any further action would be taken.

JARNI BLAKKARLY



Ray-Ban Meta Glasses

Described as “next-generation AI glasses”, this partnership between Facebook’s parent company, Meta, and Ray-Ban feels like a cutting-edge expression of raw technological dread. These sunglasses can record audio and video, make and take phone calls, stream music and, with a little help from AI, give you all sorts of information about whatever you happen to be looking at, including people’s faces.

It’s the kind of stuff normally reserved for dystopian sci-fi, à la *Blade Runner*. A potential privacy nightmare that, in the wrong hands, could be catastrophic. Unfortunately, they’re also actually really well made and, in some ways, potentially helpful.

Using the camera is easy. A conveniently placed button on the frame allows you to take photos, record video and even livestream. Thankfully, you can’t accidentally leave the camera running – it automatically stops after three minutes. Security and privacy concerns aside, it’s elegant, effective and surprisingly high quality.

But face photography is just the beginning. You can control some apps on your phone by tapping and swiping the glasses, not unlike a pair of Bluetooth headphones. Take Spotify, for example – you can skip songs by tapping the arm or adjust the volume by sliding your finger up and down. While audio doesn’t match the quality of over-ear headphones, it’s effective.

And then there’s the AI, the hot new tech that seems to have forced its way into every single device over the past few years. It’s a touchy subject, and rightfully so, but in this

case, AI really brings the Meta glasses to life.

Every tool you try has that techy ‘wow’ factor, that immediate reaction when something really feels like it’s from the future. You can ask, “Hey Meta, what am I looking at,” and a cold, robotic voice will tell you. You can look at a can of Coke Zero and ask for a healthy alternative, and the glasses will suggest water or herbal tea. You can turn your Meta gaze towards a detailed document, ask for a summary and the glasses will deliver exactly that. They can even translate from another language on the fly and read the results aloud to you.

It’s the kind of technology that immediately gets you thinking about future possibilities. For example,

the Ray-Ban Meta glasses would be incredibly handy whilst travelling overseas – translating menus and asking questions about historical sites. It’s ethically tricky, sure, but no less exciting for that.

But at the end of the day, you can’t just ignore the privacy issues around wearing a recording device in public. These glasses are strange. They emit an overwhelming vibe of weirdness and make it much easier for less ethical types to capture creepy content without someone’s consent. Yes, Meta insists that you ask for permission before recording someone, but that’s about as far as the legal obligations go.

The technology is very impressive, no doubt about it. But maybe our brave new world just isn’t responsible enough for this toy quite yet.

MARK SERRELS

At the end of the day, you can’t just ignore the privacy issues around wearing a recording device in public



RAY-BAN META GLASSES

PRICE \$449

CONTACT [ray-ban.com](https://www.ray-ban.com)



Health insurance premium increases in 2025

Health insurance premiums will increase by an average of 3.73% in 2025. This follows an increase of 3.03% in 2024 and an increase of 2.9% in 2023, but some funds will have bigger price hikes than others.

The lowest increase this year is from HIF (Health Insurance Fund of Australia), which is increasing premiums by 1.91%. Police Health has the largest average increase with a 9.56% price hike across its policies, followed by NIB with a 5.79% increase.

Of the big funds, all but HBF have above-average increases.

This is an excellent time to do a health insurance audit and review your current cover to make sure you're not paying for things you don't need. See our report on page 30 on why it may be worth downgrading from top cover health insurance. The same cover with a different insurer can be hundreds of dollars cheaper.

JODI BIRD



5.79%



5.1%



4.95%



3.99%



2.8%

Super Consumers Australia's election priorities

This federal election year, most people want to see the next government make life fairer and more affordable for everyone. But it's not just the cost of living today that should be on the table: what do you want when it comes to your super and retirement goals?

Super Consumers Australia is urging the next government to take fast action on behalf of the millions of Australians with hard-earned retirement savings in super. We rely on our super to support us through retirement, but too often super funds fail to meet expectations.

Super Consumers' 2025 Election Priorities target improvements in three critical areas:

- 1. Deliver excellent customer service** with mandatory customer service standards, a customer service comparison tool to make funds accountable, and a pilot free superannuation law service to help those in need.
- 2. Make it easier to manage your money in retirement** by streamlining government retirement guidance services, and expanding the performance test and transparency to super retirement products.
- 3. Protect people when they need it most** by calling a Productivity Commission review of insurance in super and removing taxes on insurance payouts.

ANTOINETTE DYCE AND SUSAN QUINN



Work-from-home job scams on the rise on popular social media sites

According to state consumer protection agencies, there are a growing number of work-from-home scams appearing across social media sites and encrypted messaging platforms such as WhatsApp and Telegram. Promising jobs from home with “no experience required”, the scammers ask victims to perform commission-based tasks such as creating fake reviews on online shopping platforms or food delivery services, liking and following certain social media accounts, and even purchasing products in order to leave false reviews.



After completing the tasks, the scammers tell victims that in order to be paid their earnings, they must first make payments through bank transfer or cryptocurrency to cover taxes or conversion rates, or to keep

accounts active. Victims may also be paid a few hundred dollars initially, then are deceived into investing substantial funds with the promise of high returns. According to the Western Australian Consumer Protection Commissioner’s blog, an individual reported losing nearly \$2000 when they were asked to deposit into a cryptocurrency account in order to keep receiving tasks.

These job scams are mainly targeted at international students, new parents, retirees and people living with disability.

However, the Commissioner says “anyone could become caught in the scammer’s web”. WA ScamNet had already received several reports regarding this scam in the first few weeks of the year, with victims reportedly losing almost \$60,000.

MOLLY INGLIS



Beware the fake corporate bond scam

The Australian Securities and Investments Commission (ASIC) issued a warning in February about fake sustainability investment bonds issued by an unlikely provider – Bunnings Warehouse. Potential victims were offered investment options ranging from \$50,000 to \$250,000 with the promise of an impressive 9% return. The scammers have employed the standard tactics to lure people in, sending out scam emails and setting up web pages that look genuine and have links to the real Bunnings website as well as genuine financial documents.

Corporate bond investment offers to the general public are generally a scam, since the minimum investment for genuine corporate bonds is usually around \$500,000, and they’re rarely offered to retail investors. If a bond offer is legitimate, a prospectus will be lodged on ASIC’s notice board (regulatoryportal.asic.gov.au/offer-notice-board). If there’s no prospectus lodged with ASIC, it’s a scam.

JODI BIRD



Airlines told to boost seating capacity to meet demand

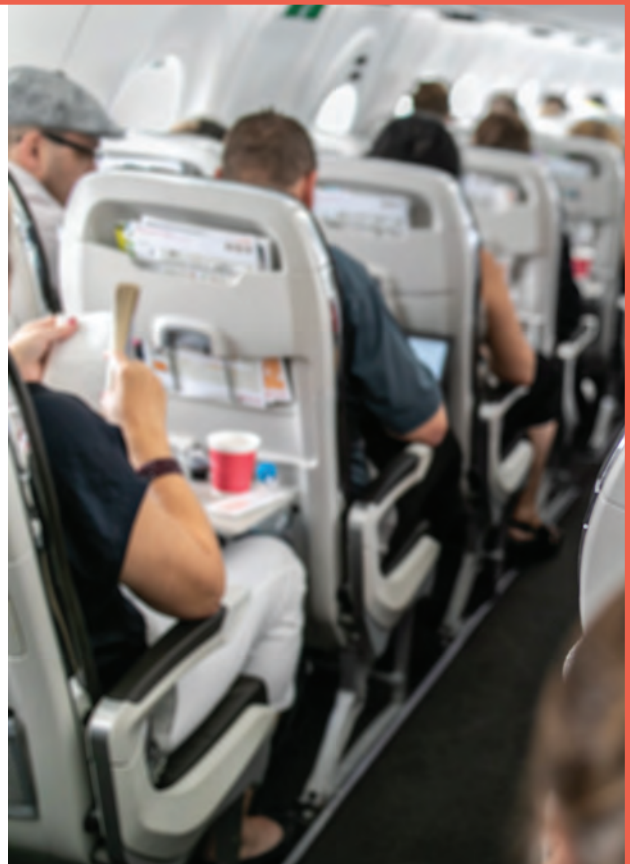
The ACCC is calling on Australian airlines to find ways to make more seats available to meet the growth in demand for domestic flights. The ACCC's latest domestic airline competition report found passenger numbers on some carriers had grown by 15% over 2024. Virgin Australia saw an influx of domestic customers lift its market share above that of Qantas and Jetstar in December last year. The report concluded that Rex's exit from major city routes and the acquisition of some of its aircraft had helped Virgin lift its market share.

"Despite some airlines increasing their seating capacity throughout the year, this was outstripped by the growth in passenger numbers, leading to fuller flights," says Commissioner Anna Brakey.

By the end of last year, flights between metropolitan cities were the fullest they had been since January 2019, according to the report.

"While we recognise that delivery delays for new aircraft have presented significant challenges, we encourage all airlines to find other ways to increase their seating capacity to cater to the growing passenger demand," says Brakey.

LIAM KENNEDY



The draft Aviation Customer Rights Charter is confusing for consumers

In August 2024, the Aviation White Paper was released with a commitment to introduce an Aviation Industry Ombuds Scheme and an Aviation Customer Rights Charter (the Charter). Released for consultation in February 2025, the Charter aims to inform consumers of their rights across six key areas.

While the Charter represents a step forward, it currently lacks the necessary clarity, comprehensiveness and strength to adequately protect consumers, and in some cases it may be weaker than existing consumer protections and the airlines' own policies.

CHOICE has made a submission calling on the government to clarify and strengthen the Charter by including:

- the right to refund and rebook, even if the reason for a cancelled or delayed flight is outside of the airline's control
- establishing set levels of compensation for meals and accommodation and setting specific guidance for claim times
- compensation for damaged, delayed or lost baggage
- outlining how a consumer can make a complaint to the new ombuds scheme.

Consumers want, and need, stronger protections when travelling. The Charter is a crucial opportunity to protect consumers in the future, but it needs to be clearer and stronger to be truly effective.

BEA SHERWOOD



RANTS AND RAVES

Devil in the detail on welcome remote grocery price cap announcement



As an investigative journalist for CHOICE, I've travelled to a number of remote First Nations communities

around the country. These communities were vastly different in many ways, but from the APY Lands in South Australia to Wujal Wujal in Far North Queensland there was one thing they all had in common: every time I would make a trip to report on a different story, people would tell me, "You should do a story about the local shop and the prices."

Exorbitant prices and food insecurity in remote communities is not a new issue, but late last year I wanted to dive deeper into the topic and also quantify exactly how much more it costs to feed a family in a remote community during a cost-of-living crisis. What we found was shocking, but not surprising.

A basket of nine essential items, which cost on average \$44.70 when purchased in a capital city, cost on average more than double that – \$99.38 – in the four stores we checked in Western Australia and the Northern Territory. The highest price we found was in the West Daly region of the NT, where the same basket cost a whopping \$110.82.

The issue has been long running for many years, so it was with great surprise to wake on a Monday morning in February to the news

that the federal government was set to lock the prices of 30 essential grocery products, such as flour and bread, across 76 remote stores to match those in capital cities. The government will also invest in freight services and warehouse storage to help bring down transportation costs and increase transport network

stability. Prime Minister Anthony Albanese pointed to the CHOICE investigation in his speech announcing the measures.

Last year, CHOICE joined leading consumer groups like Mob Strong and Financial Counselling Australia to advocate for price caps for basic goods in remote communities, with a submission endorsed by over 13,000 CHOICE supporters.

First Nations consumers are so often overlooked in discussions around consumer issues in Australia, so it is a welcome change to see the government making a strong commitment on such an important issue. Food prices and food security tie into everything. As pointed out by many advocates, it will be impossible to 'Close the Gap' and see Aboriginal and Torres Strait Islander people living longer and healthier lives without tackling these issues.

The measures won't come in for some time, with agreements between stores and the government to be signed by the end of 2025. The devil will be in the detail of those agreements and with the enforcement and implementation of the scheme, but CHOICE will be watching closely.

JARNI BLAKKARLY

The prices of 30 essential grocery items will be locked across 76 remote stores



ASK THE EXPERTS

Got a niggling question our team can help with?

Q I'm currently looking to buy a new fridge, but I'm wondering why you don't test how much noise they make anymore? The last fridge I bought made unusual and loud noises. It was disappointing and frustrating, but it was too late finding out after buying it.

A CHOICE director of reviews and testing Matthew Steen:

We used to test fridge noise levels, but with newer models we found they all have a similar level of noise – around 40dBA, equivalent to the



sound of a whispered conversation. However, we note that what is more important is the type of noise a fridge makes, rather than the level. So, for more newly tested fridges, our tester comments on any noise that would be considered notable or irritating. If a fridge is making a loud noise it may mean that there is a fault in the

ASK US

Email your question to asktheexperts@choice.com.au or write to Ask the Experts, CHOICE, 57 Carrington Rd, Marrickville, NSW 2204. You can also tap into the 'brains trust' at www.choice.community.

machine – think of the noise as an early warning system. If your new fridge is making a very unusual or loud noise, contact the manufacturer to see if it is being caused by a fault.



Q I bought a bottle of J'Adore for my wife for Christmas 2023. It has now developed a fault in the spray mechanism, so she cannot access the large amount of perfume remaining. I called Chemist Warehouse (where I bought the perfume) but they said they have a seven-day warranty policy on their perfumes and offered no further assistance. I also called Christian Dior but they said that Chemist Warehouse is responsible. Is this lawful?

A CHOICE customer service: Under the consumer guarantees of the Australian

Consumer Law, goods purchased come with automatic guarantees that they are of 'acceptable quality', meaning they should be safe, durable and free from defects for a reasonable period of time. The consumer guarantees are separate from warranties and may still apply even after the warranty period.

What is reasonable is defined with reference to the nature of the goods, the price paid and its age and any statements or representations made about the goods.

In this case, you could argue that it is reasonable to expect the perfume bottle to function

for the number of sprays required to extract the perfume, especially as the item was relatively expensive and it is under 18 months old.

If the product fails to meet the standard, then you may be entitled to receive a free remedy of either a repair, replacement or refund (depending on whether the failure is classified as either minor or major). A problem is major if, as in this case, you can't use the item; repairs can't be made quickly or at all; it's unsafe; or you wouldn't have bought the item if you knew about the problem (only one of these needs to apply to be considered a major failure).

You can contact Chemist Warehouse via a formal complaint letter or email. Mention that you believe that the perfume does not meet the consumer guarantee of 'acceptable quality'. Note that you would like it repaired or replaced/refunded under the consumer guarantees of the Australian Consumer Law. Add that you'd like a resolution within a few business days and that if they do not respond, you intend to lodge a complaint with Consumer Affairs Victoria.

Q I'm currently in the process of switching my home insurance, so I'm comparing my options. At the moment I'm considering policies from Youi and NRMA. My question is, how important is the underwriter of a policy? Is it something that should be taken into consideration when deciding who to go with?



CHOICE home insurance expert Daniel Graham:

The underwriter is the company that takes on the financial risk of insuring you. In

most cases they also handle claims, complaints and other customer service issues. Think of the underwriter the way you would think of the manufacturer of a physical product.

Sometimes the underwriter and the insurance brand are the same. Youi is underwritten by Youi, for example. On the other hand, NRMA is underwritten by Insurance Australia Group, which also underwrites brands like CGU and ANZ.

This can be relevant when shopping for a policy, because policies issued by the same underwriter often share a lot of similarities, even when they are sold under different brand names. So when you make your shortlist, it can be a good idea to consider policies from a range of underwriters, not just a range of brands.



Q My daughter keeps complaining that the dryer is shrinking her t-shirts. I try to line dry them but sometimes using the dryer is unavoidable. I'm about to buy a new dryer so I'm wondering if there is a certain model or feature that can help prevent shrinkage?



A CHOICE whitegoods expert Denis Gallagher:

Shrinkage is a definite hazard of machine drying, but there

are ways to minimise the risks. If you use your dryer a lot, it could be worth investing in a heat pump model. These are more complex

machines than a standard vented dryer and they usually offer more drying programs, so you can choose the program that's most appropriate for t-shirts. Heat pump dryers also use lower temperatures than vented dryers, which means they're gentler on your clothes and less likely to cause shrinkage. You should also make sure you are drying her t-shirts with other light cotton clothing – if you're putting them in with heavier items that require more drying, you risk over-drying the shirts, causing more shrinkage. If you're considering buying a heat pump dryer you can read more about them and see which ones rate the highest in our clothes dryer review on page 55.

