

# CHOICE



## *Time to shine*

Outsource your spring clean to the best from our tests

### POWER PLAYS

Untangling energy pricing plans

### *Eco driven*

A greener clean

**214**  
*products*  
**TESTED**

- Robot vacs
- Dishwashers
- Leaf blowers
- Solar panels
- Bathroom & surface cleaners
- Mops

**Plus** Who inherits your super, customer service scams & more

# Rolling with it

## A helpful push for life's daily grind

**B**ack in primary school, when I was around 10 years old, we did a month-long history project on Greek mythology. I was completely obsessed.

Among the gods and heroes, there was one guy who stood out to me... Sisyphus.

For the uninitiated, Sisyphus was the rock guy. As punishment for numerous crimes, Sisyphus was sent to the underworld and forced to push an extremely oversized rock up a very steep hill.

### I think about Sisyphus every single time I fold laundry

Worse still, Hades, the god of the underworld, cast a spell on the rock. When Sisyphus finally made it to the top, the rock rolled all the way back down to the bottom and he had to start all over again. Brilliant.

I think about Sisyphus a lot.

I think about Sisyphus every single time I fold laundry. Every time I load the dishwasher and empty the dishwasher. Every time I have to do the school run, go to the supermarket, make dinner, drive the kids to soccer practice, mow the lawn...

You get the point. In some shape or form, we've all got our own rocks to push. Life is tough, life can be a grind... an everyday hustle if you will.

It often feels like simply existing is a Sisyphean task. If the Greek gods ever send me to Hades for my sins, I'd probably rather push a rock up a hill for eternity than endlessly change bedsheets.

That's a minor exaggeration, but looking at this month's issue of *CHOICE*, it's clear that making household chores bearable is

a huge priority for our testing team. Almost all of our content is dedicated to reviews of devices that make the everyday task of pushing rocks up hills a little more manageable, a little bit more effective.

For example, if you absolutely have to mop the floor – and you should – you might as well have the best equipment for the task (head to page 54). If you need to wash the dishes, you might as well buy a dishwasher that works (head to page 60). If you're gonna have to vacuum the floor – wait,



can't I just get a robot to do that? Sounds good to me. Head to page 50 and find out everything you need to know about robot vacs! That's one less rock to push!

At *CHOICE*, we're dedicated to not only helping you buy the right equipment to make Sisyphean tasks more bearable, we also want to help people be more effective at those tasks. Once you've got the right equipment, you often have to learn how to use it. We're with you every step of the way.

Alright, thanks once again for reading and thanks for the support.

Now, if you don't mind, I've got yet another meeting to attend. Those big rocks aren't gonna push themselves.

**Mark Serrels**  
CHOICE Editorial Director  
Email: [mserrels@choice.com.au](mailto: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. Memberships include online access and services such as CHOICE Help. CHOICE product ratings are based on lab tests, expert

assessments and consumer surveys. CHOICE staff also research a wide range of consumer services. They reveal the truth behind the facts and figures, and investigate the quality and the claims.

**BECOME A MEMBER** To review the full range of membership options and benefits go to [choice.com.au/signup](http://choice.com.au/signup).

**MEMBERSHIPS/RENEWALS** Call 1800 069 552 or email us at [ausconsumer@choice.com.au](mailto:ausconsumer@choice.com.au).





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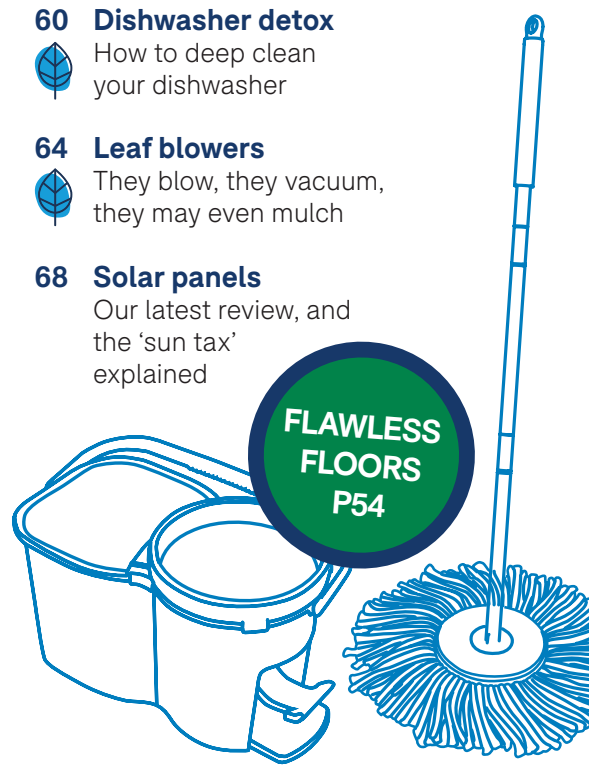
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**FLAWLESS FLOORS P54**

IMAGES: GETTY

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](http://choice.com.au), or call Customer Service on 1800 069 552 to add full online access to your membership package.

# CHECKOUT

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## It's a bird... It's a plane... It's a super complaint!

**C**HOICE has a new super power – what do you think we should do with it?

We've been appointed as a designated complainant to the ACCC, which grants us the ability to make a small number of fast-tracked, priority 'super' complaints to the consumer watchdog about significant and widespread issues harming consumers. The ACCC will be required to respond to these complaints publicly and within 90 days.

This new power is similar to the UK's 'super complaints' function, which has shed light on a range of consumer issues such as loyalty taxes, scams and grocery prices. Only a handful of organisations representing consumers and small businesses have been given this power for the next three years, making it a rare opportunity to draw the attention of decision-makers to the biggest issues facing consumers. And as they say – with great power comes great responsibility.

So as we explore significant and systemic consumer problems that could form the basis of our first-ever designated complaint, we'd love to hear your suggestions.

To have your say, head to [choice.com.au/SuperComplaints](https://choice.com.au/SuperComplaints).

**JORDAN CORNELIUS**

## Consumers want bank scam refunds

Polling from Essential Media has found Australians expect banks to do more to protect them from scams. It showed 75% of people expect the federal government to force banks to refund customers if their money hasn't been kept safe. The polling also found 76% of people think that if banks were forced to reimburse scam victims, they would be incentivised to prevent scams. The majority of Australians also fear the increasing sophistication of scams, with 88% of people believing any of us could fall victim to one.

Banks aren't doing enough to protect consumers, says Stephanie Tonkin, CEO of the Consumer Action Law Centre.

"The onus continues to be on the customer to avoid being scammed against malignant forces over which they have no

control, and it's exasperating that banks offer little to reduce scams to keep people's money safe and secure," she says.

The government is planning to introduce legislation requiring companies and banks to do more to prevent scams. But respondents to the poll aren't optimistic, with only 32% believing Australia is on track to have "the best anti-scam legislation in the world".

**BRENDAN KEARNS**



## Banks forced to refund millions to customers stuck in high-fee accounts

A first-of-its-kind review by the corporate watchdog ASIC has found four major banks systematically charged high fees to First Nations consumers who could least afford them.

Customers will be refunded a total of \$28 million after ANZ, CBA, Westpac, Bendigo and Adelaide Bank kept at least two million Australians in high-fee accounts. Many of those affected had low incomes or relied on Centrelink payments.

ASIC Commissioner Alan Kirkland says the banks caused financial distress through avoidable high fees, complicated bank processes, and barriers for regional and remote consumers.

"Banks knew that many of these customers on low incomes were in inappropriate high-fee accounts, and it has taken ASIC's intervention to force them to act," he says. "Before our review, most banks only provided their customers with difficult 'opt-in' processes for switching to low-fee banking options, including forcing some consumers to travel hundreds of kilometres to their nearest bank branch."

Following the ASIC review, the five banks have since moved more than 200,000 customers into low-fee accounts, helping them hold onto an estimated extra \$10.7 million in future yearly savings.

**JARNI BLAKKARLY**



## Study finds crypto scams don't discriminate

New academic research has found Australians at both ends of the socioeconomic spectrum are vulnerable to cryptocurrency scams, and more online financial education is needed to combat them. The study, led by the University of Queensland (UQ), found that two distinct groups were most at risk of losing money to crypto scams.

"The first were more likely to be female, Indigenous, casual or part-time workers, renters, with a high school or below education, or English as a second language – so with a lot of features we associate with socioeconomic disadvantage," says UQ associate professor Levon Blue.

**Australians lost over \$171m worth of cryptocurrency to scams last year**

"The other vulnerable group could be seen as having more socioeconomic advantage, such as a university education, full-time work, being non-Indigenous or owning their home or paying off a mortgage."

Researchers say the first group are being influenced by social media to buy crypto, but lack sufficient financial literacy.

The second cohort was seen to be more financially savvy, but overconfident.

"Online financial education from trusted independent sources is urgently needed to help combat scams and keep Australians and their crypto assets safe," says Blue. Australians lost over \$171 million worth of crypto to scams last year.

**LIAM KENNEDY**



## Telstra fined \$1.5 million for breaking scam rules

Telstra has been fined \$1.5 million for not meeting obligations to protect consumers from SIM-swap scams, following an investigation by the Australian Communications and Media Authority (ACMA).

SIM-swap scams occur when scammers trick telco providers into switching a victim's SIM card to one controlled by them. "SIM-swap scams can be particularly devastating, as victims can lose life savings as well as control of their phone number and other personal information," says ACMA member Samantha Yorke.

Customer ID authentication rules introduced in 2022 require telcos to use multi-factor authentication before customers are allowed to perform transactions that could compromise their account. The ACMA found Telstra hadn't followed the new rules for 168,000 high-risk customer interactions.

Yorke says Telstra's conduct put thousands of customers at risk of harm. "It is unacceptable that Telstra did not have proper systems in place when the rules came into force," she says.

**BRENDAN KEARNS**



## A win for infant safety

For years, CHOICE has been calling for infant sleep products such as bassinets to be covered by mandatory safety standards like other baby items, pointing out the danger of some of the unsafe models for sale in Australia.

In a massive win, the federal government has now introduced new safety and information standards for a range of common baby sleep products, including some not previously covered by any protections. The new standards cover items such as cots, rockers and bassinets.

“Product safety for young children is essential,” says Assistant Treasurer Stephen Jones. “The two mandatory standards will give parents confidence that the sleep products they purchase for their children are safe.”

The changes were recommended by the ACCC, which estimates that ten babies die every year in incidents caused by infant sleep products or inclined non-sleep products.

Under the new regime, a mandatory safety standard will apply to sleep products such as bassinets, cradles and household cots. This will dictate which features manufacturers can include, as well as the materials they can use, with the aim of reducing the risk of incidents such as suffocation. An information standard will also



apply to these products, as well as inclined items that aren't necessarily designed for sleep, but which a baby might lie on. They will have to include warnings and advice about how to use them safely.

LIAM KENNEDY

## The problem with product recalls

Have you ever bought a product that was recalled due to a product safety issue? Did you return it for a refund? If you said 'no' or you're not sure, you're not alone.

As of 2019, the ACCC reported that only half of recalled products are returned to suppliers – meaning there's a high chance there's a recalled product in many of our homes that could pose a risk (in fact, almost one in four Australian households are exposed). So why is this happening?

At the time of writing, there have been 151 product recalls this year alone, which is a lot of recalls to stay across.

Many recalls are voluntary – meaning the manufacturer or retailer has voluntarily recalled the product (as opposed to a mandatory recall called by a Minister). A voluntary recall does not mean that it's optional for the consumer to return the product or that it is less serious, but this common misconception could be adding to the confusion

around recalls. Further confusion can occur around how a recall is communicated, including how it's worded.

It's important that businesses take product safety seriously. Australia has had some doozies – like the exploding Thermomixes that caused a number of severe burns and were only recalled a year and a half after the company knew of the first safety incident. We can't rely on product recalls alone to protect people, as they might be too little, too late.

Unlike similar jurisdictions like the UK, Australia doesn't have a general safety provision in our consumer law preventing companies from selling unsafe products in the first place. These products can cause life-changing injuries and even deaths, and it's time for the law to treat this issue with the seriousness

it deserves – and that means finally holding companies to a higher standard. CHOICE has been campaigning for safer products for years – sign the petition to get involved today: [choice.com.au/productsafety](https://choice.com.au/productsafety).

ANDY KELLY



## Telcos fined for failing customers in hardship

Then telcos have received a formal warning from the communications regulator for not following new rules designed to support customers struggling to pay internet or phone bills. The Australian Communications and Media Authority (ACMA) found the service providers, mostly smaller players in the industry, had not provided customers with information required under the industry hardship standard. Common failings included not making payment assistance policies clearly available, and not informing customers seeking short-term assistance and victims of domestic violence that they are not required to provide evidence when seeking support.

“With many people struggling to pay their bills, it’s important that telcos clearly inform customers of their right to apply for financial hardship assistance and the options and support services available,” says ACMA member and telco consumer lead Samantha Yorke.

The financial hardship standard came into effect in March this year and decrees that telcos must establish a payment assistance policy for customers



experiencing financial difficulties and clearly publish this policy on their website. All 10 telcos updated their policies following the ACMA’s warning, with the companies facing fines of up to \$250,000 if they break the rules again.

LIAM KENNEDY

## Are digital platforms finally coming to the table on scams?

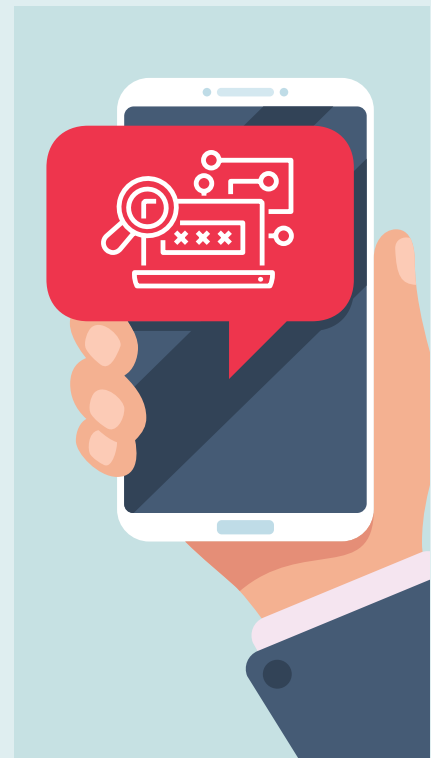
We don’t need to tell you that scams are rife online – you’ve no doubt seen them yourself or heard us banging on about it over the past couple of years. It’s clear that digital platforms, including social media companies, need to do a whole lot more to stop scammers exploiting their systems to target victims (including accepting money from scammers to run ads!).

In a win for consumers, a number of digital platforms have finally developed a voluntary code of practice on scams. You could say they’re starting to come to the table, but it’s probably fair to say it’s a folding table down the end where the surly teenagers usually sit. Although it’s good to see some movement at long last, we’re left wanting more. The code only covers some digital platforms,

most of the commitments and processes are vague, and even if you can prove that a platform isn’t complying, there doesn’t appear to be any consequences mentioned at all.

As digital platforms continue to allow scams to run rampant, you’d be forgiven for wanting to switch off from them entirely – maybe you already have. But, like them or loathe them, digital platforms have become enormous and, for most of us, impossible to escape. It’s crucial that they’re forced to come to the table properly, and they certainly can’t be left to write their own rules. That’s why CHOICE is continuing to fight for strong scam protections for everyone. Join the campaign: [choice.com.au/scampetition](https://choice.com.au/scampetition).

ANDY KELLY





## CHOICE delivers petition for stronger privacy protections

When Australia's privacy laws were written back in the '80s, lawmakers could not have predicted the advances in technology that led us to where we are today and the numerous ways companies would come to exploit our data for profit. I suspect they were busy rushing to the dancefloor for Whitney Houston's 'I Wanna Dance with Somebody (Who Loves Me)' to celebrate the passing of this important piece of legislation. And I don't blame them – laws get amended over time to keep up with the times anyway. (Plus, that song is irresistible.)

While a lot has changed since then, our privacy laws have remained largely

stuck in the past. But unlike Whitney Houston songs, privacy laws are unfortunately not timeless. The lack of consumer protections in our current laws has allowed companies to amass huge amounts of information, giving them an enormous amount of power without the appropriate corresponding responsibilities and legal obligations. A slew of recent large-scale data breaches has laid bare the enormous harm to consumers this has caused. Enough is enough.

That's why CHOICE has been campaigning for stronger privacy protections for years and, recently, delivered a petition to the Prime Minister, Treasurer and Attorney

General signed by over 32,000 people urging the government to immediately implement long-overdue privacy reforms. If you're one of those names, thank you!

Together, we're calling on the government to protect consumers by requiring all businesses to act fairly and reasonably with our data and to ensure more of our data is protected. These changes will help put an end to the reckless data free-for-all that has been unleashed on consumers as more and more transactions are forced online.

Oh... and when the night falls, privacy reform calls!

**ANDY KELLY**



## Government takes submissions on new merger laws

The federal government has released its draft legislation to reform Australia's merger rules, with the aim of boosting competition and productivity in the economy. The draft legislation sets out the legal framework for the new system, which will commence on 1 January 2026 if passed through parliament.

"Our laws will simplify and speed up the process for mergers that are in the national interest and

give the regulator stronger powers to identify and scrutinise transactions that pose a risk to competition, consumers and the economy," Treasurer Jim Chalmers says.

"These changes will make it easier for the majority of mergers to be approved quickly,



so the ACCC can focus on the minority that give rise to competition concerns." The draft legislation aims to enable the ACCC to better identify growing market power and protect Australian consumers from anti-competitive mergers, according to Chalmers.

**JARNI BLAKKARLY**

## The not so Good Guys?

**T**he ACCC is suing electronics retailer The Good Guys for allegedly making false or misleading representations about the conditions of their store credit and promotions and for not providing eligible customers with store credit in breach of Australian Consumer Law.

It's alleged that The Good Guys ran 116 promotions between July 2019 and August



2023 in which it offered store credit if customers spent a certain amount. It allegedly did not inform customers they were required to opt in to receive marketing communications to receive the credit. "We allege that the conditions for consumers to receive a store credit as part of The Good Guys' promotions were not communicated



adequately in The Good Guys' marketing materials," says ACCC chair Gina Cass-Gottlieb.

The ACCC also alleges the company didn't disclose that the store credit would expire within seven to 10 days if unused.

"We also understand that, for the majority of promotions, the store credit being offered expired within a very short period of time of 10 days or less, which many consumers were unaware of," says Cass-Gottlieb.

"We are concerned that as a result of the alleged conduct, consumers may have purchased products from The Good Guys which they might not have done otherwise."

**JARNI BLAKKARLY**



the  
oodie®

## Oodie fined for not including fire danger labels

**D**avie Clothing, the company behind Oodie, has been fined over \$100,000 for allegedly failing to include high fire danger warning labels on six styles of their Kids Beach Oodies. More than 2400 of the affected garments were sold between September 2022 and July 2023.

"Fire hazard warning labels are crucial to alert consumers to the high fire danger of products and to help keep children safe," says ACCC deputy chair Catriona Lowe. "Children can suffer serious burns if their clothing catches fire and we urge consumers to remain especially vigilant when kids are more likely to be near artificial heating or open flames."

The affected Oodie styles – Avocado, Fruit Faces, Happy Flowers, Blue Tie Dye, Charcoal, and Stripe – have been recalled by Davie Clothing. The ACCC says that product safety issues that could cause serious harm are a priority area for them.

"This serves as an important reminder to suppliers of kids' clothing to ensure all their relevant products meet safety standards, particularly regarding the use of fire danger warning labels," says Lowe.

**BRENDAN KEARNS**

## Amex handed fine for inappropriate card product

American Express has been ordered by the Federal Court to pay \$8 million for failing to ensure its David Jones-branded credit cards were being targeted at the right consumers. Companies selling financial products are required to monitor and review their products to ensure their target market determinations (TMDs) are still appropriate. The Court found that American Express should have known from high rates of people cancelling applications for the David Jones cards that the TMDs were no longer suitable. It also found that American Express had failed to stop issuing the cards when it had not reviewed the TMDs.

In its judgement, the Court said American Express's actions "exposed some consumers to potential harm from obtaining a financial product that may not

have been appropriate to all of their needs and objectives".

"This is an important decision, because it highlights the requirement for issuers and distributors of financial products to customers to have in place

adequate systems to monitor events and circumstances that suggest a target market determination is no longer appropriate," says ASIC deputy chair Sarah Court.

**BRENDAN KEARNS**



IMAGES: GETTY / OODIE



## New measures to prevent superannuation scams and fraud

For many Australians, their superannuation is their biggest asset after their house. So when scammers strike, it can be devastating. Earlier this year, the Financial Services Council introduced new rules for its member companies to help protect people from scams and fraud. The standard requires the super funds to use multi-factor authentication (or a suitable alternative) when a fund member makes a 'high-risk transaction', such as changing their payment details.

Super Consumers Australia policy manager Rebekah Sarkoezy says the standard is a good start, but only about a quarter of people will be

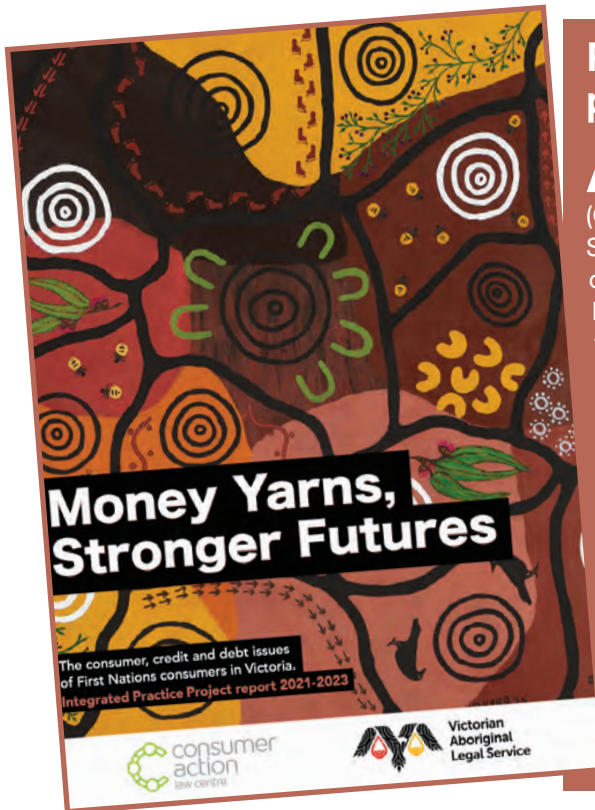
covered by the improved protections. She says the government must introduce an anti-scams code for all super funds, so that everyone's retirement savings are protected from scams.



Sarkoezy says this code should compel funds to work with banks to reimburse scam victims in cases where the fund hasn't protected members' savings.

"All Australians should have peace of mind that their super fund is doing everything possible to protect the retirement income they've spent decades building up," says Sarkoezy. "A robust industry-wide code is the way to achieve this goal."

**DANIEL HERBORN**



## Financial challenges for First Nations people highlighted in new report

A new report by the Consumer Action Law Centre (Consumer Action), 'Money Yarns, Stronger Futures', has shed light on the barriers faced by First Nations people in achieving financial prosperity. The report offers a set of recommendations to government and industry that aim to break the cycle of disadvantage in the provision of financial services.

Consumer Action First Nations policy officer Shelley Hartle interviewed nine First Nations people for the report and analysed the frontline work of Consumer Action and the Victorian Aboriginal Legal Service in relation to the

consumer experiences of First Nations people.

"The First Nations people I spoke with have a deep understanding of the ways systems are stacked against them and the challenges of surviving and thriving in what is an uneven playing field from the very start," she says.

Among the recommendations is coordinating all reforms designed to address the financial prosperity of Australia's First Nations people; a call to make Centrepay a safe platform; and better understanding of First Nations peoples' experiences of buy now, pay later and pawnbroking services along with the harms these inflict.

JARNI BLAKKARLY

## Educator ordered to refund millions for misleading finance programs

A financial education provider has been ordered to pay almost \$20 million in penalties and refunds and its director has been banned from managing a corporation after it was found to have misled consumers.

The Federal Court directed Master Wealth Control (DG Institute) to make the payments following action brought by the ACCC, finding the company had made false or misleading representations about its finance courses and mentoring programs.

"These orders underscore the importance for businesses and company directors to ensure statements made to consumers promoting their products and services are accurate and not misleading," says ACCC Commissioner Liza Carver.

In April, the Court found the DG Institute made misleading claims about its courses on real estate and

investing, including that a certain strategy would help students completely protect their assets from creditors.

The company has to pay \$5 million in pecuniary penalties for making the representations, and refund \$14.7 million to students enrolled in one of the programs.

The Federal Court also ordered DG Institute's sole director Dominique Grubisa to pay \$1 million in penalties and disqualified her from managing corporations for five years.

LIAM KENNEDY





# RANTS AND RAVES

## Secret admirers: The banks showing us interest aren't the ones you'd expect



**A**t CHOICE, we're always keeping an eye on which articles resonate with our readers. After periods of historically high inflation when

more of us are struggling to keep up with the cost of living, one piece stands out. Our guide to the best high-interest savings accounts is consistently one of the most popular articles on our website, attracting thousands of readers every week.

Appetite for this article, which ranks savings accounts at different banks by the interest rate they offer depositors, has mirrored the upward trend in these rates over the last two years. Prior to this, high-interest savings accounts, which promise to offer better rates of return than standard savings or everyday transaction accounts, had been in the doldrums for years. The rates on these products, just like those on mortgages, follow the Reserve Bank's (RBA) cash rate target. Low inflation and significant economic headwinds pushed this figure further and further down over the

decade to 2022. This made it cheaper to borrow money, but cast savings in an increasingly dim light. After all, is it worth switching to a high-interest deposit account if most of them are only offering rates of around 1% a year? That was the situation in mid- 2021, when the cash rate was at a record low of 0.10%.

Australia's emergence from the COVID-19 pandemic and the associated boom in spending along with inflation prompted the RBA to raise the cash rate month after month, with it sitting at 4.35% at the time of writing. This has punished borrowers, but also breathed life into the savings market, lighting a fire under high-interest accounts. These products are now starting to live up to their name, with rates hovering around 5.50% on the most competitive options. And while they might not sound as exciting as some more modern investments, they can still help your savings grow.

Inflation in the year to June 2024 was 3.8%, meaning that funds in a high-interest savings account earning 5.50% per year will increase in value, even after inflation (which

reduces how much our money is worth). What's intriguing, though, is that the accounts offering these rates come from unexpected sources. Ever heard of Australian Unity, Unity Bank or Move? I hadn't until I became the CHOICE 'high-interest account point man', but these institutions are subtly courting Australian savers, consistently offering the best deposit rates. Meanwhile, the Big Four banks seem indifferent to our savings goals. Some have made an effort with newer products, but their market dominance isn't translating into generosity to depositors, with most of their savings accounts offering returns well below those stumped up by smaller and newer banks.

The federal government is trying to repair the relationship, promising to "help Australians get a better deal on banking products", with reforms such as requiring banks to tell customers when the rate on their savings account is changing. This shake up could empower consumers to be more discerning about who they save with. That might mean the banks we're most loyal to might finally start showing us some more interest.

**LIAM KENNEDY**

**The Big Four  
seem indifferent  
to our savings  
goals**



# ASK THE EXPERTS

Got a niggling question our team can help with?

**Q** I have mobility issues which can make cleaning my house difficult. I currently have a robot vacuum which really helps me as it means I don't have to lug around a vacuum every day (even a stick vacuum can feel quite heavy on my joints). I have now noticed that there are robot vacuums that do mopping too and as I struggle to lift a heavy mop, I'm wondering if investing in one of these models might be a good idea. What do you think?

**A** CHOICE vacuum expert Kim

**Gilmour:** Our expert testers have been pleasantly surprised by how well the mopping function on some robot vacs removes stains on hard floors – although they have noticed most of



the best mopping models are very expensive. If you're willing to pay for a robot vac that scores well for mopping, it could definitely do a good job for top-up or daily cleans (see our table on page 53 to see which models scored the highest). Having said that, we don't think a robot vacuum can fully replace

## ASK US

Email your question to [asktheexperts@choice.com.au](mailto: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](http://www.choice.community).

a dedicated mop. If lifting a traditional mop is difficult, you could consider investing in a steam mop for the bigger cleans your robot vac can't do. These are much easier to manoeuvre and leave behind less water than a traditional cotton mop. See the table on page 59 to find out which steam mops our experts recommend.

**Q** Walking through the cleaning aisles in the supermarket, I am overwhelmed by how many different products are available. Do I really need to buy a separate kitchen surface cleaner, multipurpose cleaner, bathroom cleaner, window spray and floor cleaner? Or can I just buy one product and use it for all of the above?

**A** CHOICE household products expert Rebecca

**Ciaramidaro:** Yes, there is a ridiculous number of different cleaning products! And in many cases, the differences between them are minimal. Our tests show



that multipurpose cleaners and kitchen sprays do pretty much the same thing, so just pick one and it should be good for all surfaces except in your bathroom (see p49 for our multipurpose sprays review). If there's a surface in your home you're not sure about, check the back of the pack to see if the product is suitable.

We do recommend buying a dedicated bathroom cleaner as they usually contain special ingredients to tackle things like soap scum and mould (head to p46 for the products our experts recommend).

As for windows and floors, if you're looking for simplicity (and cost-cutting), you can skip the store-bought products altogether. Our testing has found that even the best floor cleaners barely outperform

plain water. And for a window cleaner, you can make an effective product at home by mixing one litre of water to one cup of vinegar. You might also enjoy our article on sustainable cleaning, p23.





# CHOICE Help

## Number crunch

**M**ember Kate called us about an issue she had with cancelling her gym membership. The membership was set up as a direct debit that was taken out fortnightly. Kate cancelled her membership three days before her direct debit was due. The terms and conditions of the contract said that cancellation requires a minimum of 14 days notice. The direct debit was taken out of Kate's account three days after she cancelled the membership, which should have meant she had two more weeks of access to the gym. However, the gym processed her cancellation from the day she notified them, meaning her access to the gym was cut off three days before the end of the two-week period for which she had paid in her final direct debit. When Kate said this was unfair, the gym told her that this was just the way it works. So she reached out to CHOICE for help.

We suggested that Kate contact the gym in writing and request full membership access for a fortnight, taking into account the fact that the fees had been paid in full. We also explained to Kate that under the Australian Consumer Law (ACL), a term in a standard form contract may be declared unfair if it would cause detriment (financial or otherwise) to a consumer. Also under the ACL, businesses must not accept payment for products or services if they don't intend to supply the product or service.

We also told Kate that she could check if the business is part of an industry body like AUSactive or Exercise and Sport Science Australia (ESSA) and contact them for assistance. If the business is not affiliated with an industry body, or the industry body is not able to resolve the issue, we suggested contacting the department of fair trading for the relevant state.

Kate responded to us advising that she was able to get her full two weeks of access to the gym, although she noted that it was concerning that the gym only granted this to her after a lot of work and insistence on her part.

**CHOICE Help is our in-house advice service for CHOICE members. We'll arm you with the information and tools you need to tackle your consumer issue and help you work towards a solution.**

**CONTACT US at [choice.com.au/choicehelp](http://choice.com.au/choicehelp).**

# CHOICE



**Q**When we built our home a few years ago we opted for natural gas heaters, cooktop and hot water service. Now we are all being encouraged to move away from gas energy. We already have a reverse-cycle air con for heating, and can fairly easily swap our gas cooktop for induction. Our biggest issue is that we installed a gas-powered instantaneous hot water system because it only heats up hot water as needed, rather than heating up a large tank of water whether it's needed or not. Also, it provides unlimited hot water if required; it never runs out. The issue is, it appears that there are no electric instantaneous hot water services available, only storage units. Is an electric hot water storage unit really more efficient than an instantaneous gas unit? Environmentally, much of our electricity is generated from gas or coal, and I wonder about the wastefulness and environmental cost of scrapping a perfectly functioning appliance, and the resources used to manufacture a replacement.

**A CHOICE home heating expert**

**Chris Barnes:** I agree that there is little point in scrapping a perfectly functional gas hot water system. It is wasteful of the resources and manufacturing costs, as you say. Of all gas appliances, I personally think the instant gas hot water system is the one that makes the most sense to hang onto until its time is up.



When the system is approaching end of life, or perhaps if you undertake a major renovation, that's the time to consider switching it to an electric alternative. I'd recommend you look into a heat pump hot water system at that time. And then you can have the gas connection cut off altogether, and save on the standing charges for gas connection.

It would be a change to go from instant hot water on demand to a storage tank, but the right-sized heat pump system should be more than adequate. I know of households who manage very easily with their heat pump systems, even factoring in teenagers who love their daily long hot showers. And they can be extremely cheap to run, especially when combined with a solar panel system.

There are electric instantaneous hot water systems but they are quite different to gas systems. They need a substantial power draw to heat water quickly, and often run best on three-phase power. Alternatively you can have smaller electric systems for each hot water tap, but again that can be a considerable installation challenge.