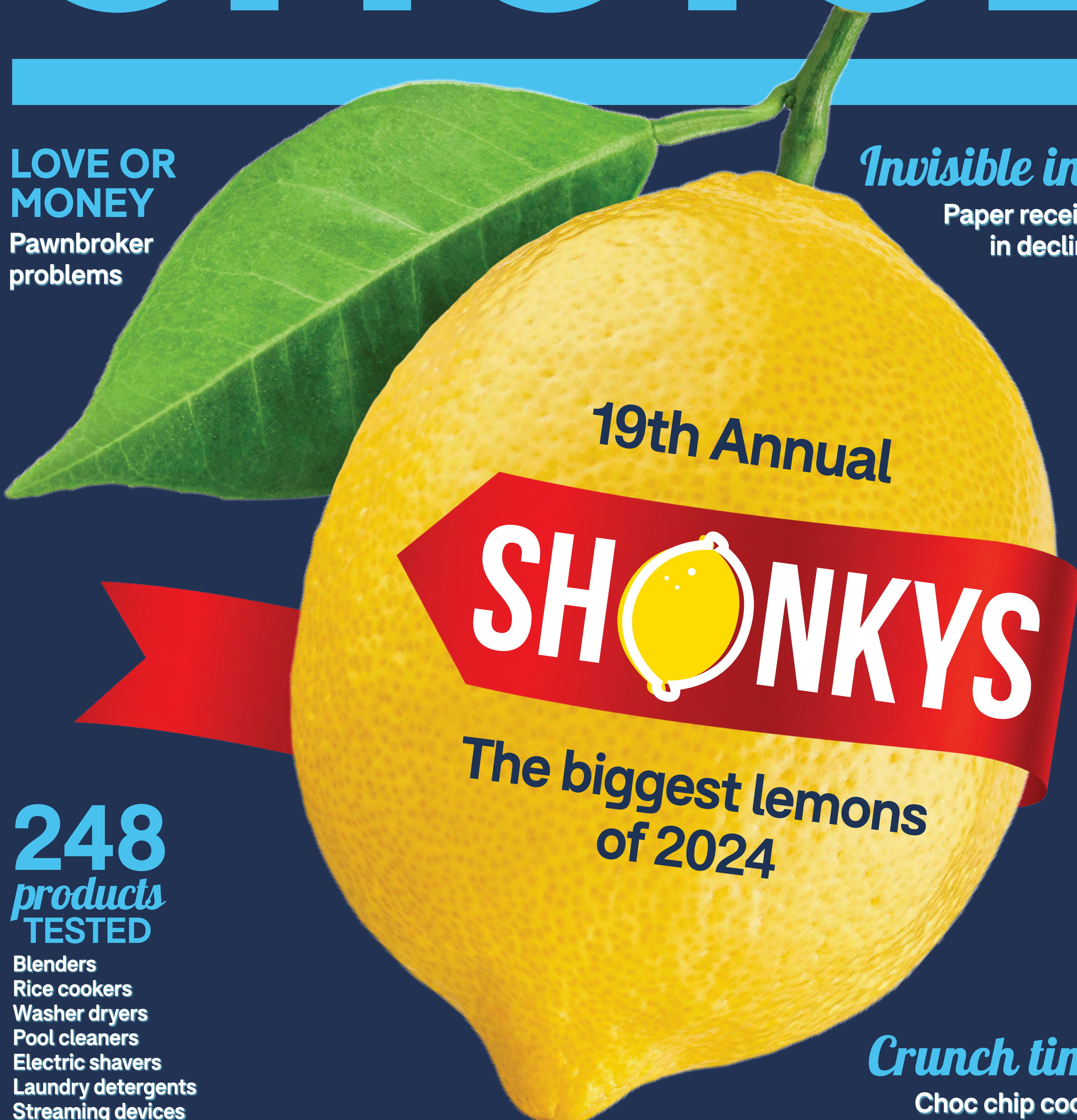
NOVEMBER 2024

CHOICE

LOVE OR MONEY
Pawnbroker problems

Invisible ink
Paper receipts in decline?



19th Annual SHONKYS
The biggest lemons of 2024

248 products TESTED
Blenders
Rice cookers
Washer dryers
Pool cleaners
Electric shavers
Laundry detergents
Streaming devices
Irons & steam stations

Crunch time
Choc chip cookie taste test

Plus Is life insurance in superannuation good value & more

COMMENT

Poor form

The Shonky winner ripping off single parents

Currently my 11-year-old son – a keen soccer player – is overseas on a trip to Spain for three weeks. He's a lucky boy, playing against a few La Liga teams and doing training at Real Madrid. It's the opportunity of a lifetime and I'm happy for him. But I'm also vibrating with jealousy.

Mainly because I drew the short straw. I'm stuck at home in Australia. My wife, you see, drew the long straw. She's accompanying my son overseas, leaving me home alone with son #2, an eight-year-old agent of chaos who lives exclusively to torture me (and our long-suffering dog) in a series of innovative ways. We're three days in at time of writing and I'm already begging for mercy.

Which brings me to my point: single parents are angels. We should do everything in our power to support them within an inch of our lives.

I've spent the last couple of days cosplaying as a "single parent", but this short experience has enlightened me on a number of levels. Parenting is a challenging task at the best of times, but when you have to do it by yourself everything becomes at least 200% more difficult.

Now let me place this in the context of the 2024 Shonky Awards.

This year we've got a lot of deserving Shonky winners. Some made me laugh, others made me shake my head in utter disbelief, but the winner that upset me the most, by a wide margin, was NIB.

Some Shonky Award winners made me laugh, others made me shake my head in utter disbelief

NIB has been making it more difficult – more expensive really – for single parents to get health insurance for their children, but they're far from alone. The entire insurance industry is at it. Simply put, if a couple wants to add a child to their health insurance policy, they'll pay on average an extra 1% on top of their premium. Single parents are expected to pay an extra 65%.

That is a huge difference, and it has a massive impact on single parents' ability to provide for their children. CHOICE estimates that around 31% of single parents have insured their children, compared to 57% of couples.

Personally, I find it infuriating. Given the time and financial challenges single parents have to face – not to mention the stigma – it's unacceptable that so many cannot afford the peace of mind that comes with health insurance.

So while I'm out here making jokes, struggling with a mere three weeks as a "single dad", there are people for whom this is a constant lived reality. The insurance industry should be taking steps to make this lived reality easier; instead they're taking advantage. And that is just shonky.

This year we've also dished out Shonky Awards to Facebook's Meta, GroundingWell grounding socks, The Daily Juice Co and an Acer stick vacuum. Turn to page 18 to see why.

Mark Serrels
CHOICE Editorial Director
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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.

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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.

IMAGES: GETTY

CHECKOUT

The latest consumer news in brief

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These supermarket tags might not be so special after all

Ever get the feeling that some discounts at Coles and Woolies don't appear to actually be, well, discounted? If you said yes, you might be onto something. The consumer regulator, the ACCC, is taking the major supermarkets to court for allegedly misleading consumers with 'Prices Dropped' and 'Down Down' discounts on hundreds of products that were the same or higher than the previous regular price.

Our research shows consumers find these types of promotions confusing as they are, but it's another thing entirely if those discounts turn out not to be discounts at all. It wouldn't be the first time a major supermarket landed in hot water over its price tags – last year, we caught Coles red-handed raising the prices on a range of 'Prices locked' products well before the promotions were due to end. Our complaint to the ACCC resulted in Coles apologising and refunding customers.

So, how do you avoid getting ripped off at the supermarket? An easy way to compare products on value is to look at the unit price (e.g. $4 per 100g). Often products on 'special' are more expensive than some full-price items, so try to ignore the catchy colours and 'salesy' phrases altogether. It might cost more for the item, but if it's cheaper by unit you'll save in the long run (as long as you'll definitely use what you're buying).

We're also calling for a new information standard to make price tags fairer and more transparent at the supermarket. You can add your support by signing the petition: **choice.com.au/FairerSupermarkets**.

ANDY KELLY

ACCC releases supermarkets inquiry interim report

The ACCC has released its interim report on the supermarkets inquiry, initiated by the government in January this year. Consumers shared their concerns with the ACCC about promotional practices and increasing grocery prices, with some respondents saying they are buying less food and skipping meals.

The ACCC had 21,481 responses to their consumer survey, the most they've ever received for a survey. The results paint a stark picture:

- 76% of households earning under $499 per week are spending upwards of 20% of their income on groceries.
- 47% of respondents compare grocery prices always or most times before they shop, with people on lower incomes more likely to compare prices than those on higher incomes.
- A third of people living in remote areas say the primary factor in choosing their main store is that they have no other option, compared to 6% in regional areas and 1% in metro areas.
- 81% of respondents are members of at least one supermarket loyalty program.

The ACCC will continue to conduct its inquiry, with a final report and recommendations expected in February 2025. CHOICE is continuing to engage with the inquiry to advocate for stronger consumer protections, through submissions, research and appearing at public hearings.

BEA SHERWOOD

"The new code will help to ensure our supermarkets are as competitive as possible"

Government consults on new mandatory supermarket code

The federal government has been getting feedback on its plan to include more significant penalties for major supermarkets and stronger protections for suppliers in a new national food and grocery code. The public consultation closed last month, with the government promising the changes will help support a "competitive and sustainable" grocery sector. "The new code will help to ensure our supermarkets are as competitive as they can be, so Australians get the best prices possible," says Assistant Minister for Competition Andrew Leigh.

The new code will see Aldi, Coles, Woolworths and IGA owner Metcash hit with multi-million dollar fines for serious breaches. It will also create a way for suppliers and whistleblowers to make anonymous complaints calling out wrongdoing in the sector through the ACCC. If the legislation to put the changes in place passes parliament, the new code will come into force on 1 April next year.

LIAM KENNEDY

IMAGES: GETTY

Energy companies cop millions in fines

Two Australian energy retailers have copped massive fines of millions of dollars for separate unrelated breaches of the law.

EnergyAustralia has been ordered by the Federal Court to pay $14 million in penalties for making false, misleading or deceptive statements about prices and failing to provide mandatory information.

Between June and September 2022, EnergyAustralia breached Australian Consumer Law and the Energy Retail Code in dealings with 500,000 customers.

"Energy Australia breached laws which were designed to help consumers to compare electricity offers and identify the best deal by increasing transparency," ACCC Chair Gina Cass-Gottlieb says.

Meanwhile, energy retailer Engie has been fined $1.7 million in Victoria for not protecting the account information of customers experiencing family violence.

"The failure of an energy retailer to adhere to family violence provisions deprives customers affected by family violence of the crucial protections they are entitled to and has potential to jeopardise customer safety," says Gerard Brody, chair of Victoria's Essential Services Commission.

JARNI BLAKKARLY

$12.9m greenwashing fine for Vanguard Investments

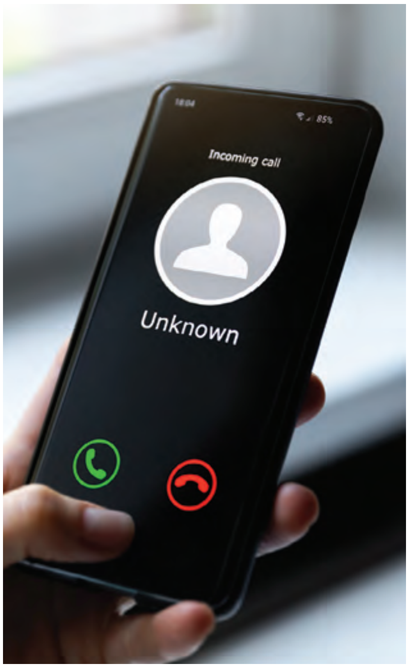
Since making greenwashing in the financial services sector an enforcement priority, the Australian Securities and Investments Commission (ASIC) has been busy.

Over a 15-month period up to 30 June this year, the corporate regulator intervened in 47 cases where companies were claiming environmental, social and governance (ESG) credentials to bring in business, while secretly investing in prohibited areas such as fossil fuels.

A recent Federal Court case brought by ASIC against Vanguard Investments resulted in a record $12.9 million penalty, a reflection of ASIC's assessment of greenwashing as "a serious threat to the integrity of the Australian financial system".

It was the regulator's second legal victory on the issue. In the case of the Vanguard Ethically Conscious Global Aggregate Bond Index Fund, around 74% of the securities by market value were not researched or screened at all, meaning Vanguard was calling them ethically conscious without bothering to check. It turned out many of them would not have passed a legitimate ESG screening process.

ANDY KOLLMORGEN



Government seeks feedback on new anti-scam laws

The federal government has been getting feedback on its legislation to establish a Scams Prevention Framework. Public consultation on the proposal closed last month, with the Commonwealth taking submissions on its plan to put mandatory obligations on certain industries to protect Australians from scams. The government says the proposal would build on other protections, such as the SMS sender ID registry, "to make Australia the toughest target in the world for scammers".

The framework would allow the government to decree that certain business sectors must combat scams and have a dispute resolution mechanism for consumers who have complaints about scams.

It would also allow the government to nominate an external dispute resolution scheme to help consumers when a business in a designated sector has done the wrong thing.

The framework will also enable the ACCC to fine designated businesses up to $50 million if they don't follow their obligations.

The government says banks, telcos and social media platforms will be among the sectors it will initially designate once the system is established.

LIAM KENNEDY

Businesses collaborate to keep cash available

Australia Post, banks, supermarkets and other retailers are being allowed to work together to make sure services delivering cash across Australia keep running. Concerns about the availability of notes and coins outside major cities led the ACCC to grant the parties an exemption from competition law.

"A key consideration ... was the importance of facilitating continued access to cash in remote and regional areas where consumers are more likely to be high cash users," says ACCC Deputy Chair Mick Keogh. "[These] areas also have fewer bank branches, so often the only access is through non-bank organisations such as Australia Post, clubs and retailers."

Access to cash in remote areas was a key consideration

The ACCC can exempt businesses from laws designed to foster competition if it's satisfied the public benefit of rivals collaborating outweighs any detriment. The ACCC also granted an interim authorisation to allow banks and retailers to keep providing money to Armaguard, and agree on efficiency measures for the company. Armaguard is the last remaining major cash transporter in Australia after it merged with Prosegur in June last year.

LIAM KENNEDY

IMAGES: GETTY

Cyclone insurance scheme delivering lower premiums

A new scheme to help insurance companies deal with cyclones is delivering lower premiums to some Australians living in areas at risk of the tropical storms. A report by the ACCC found that while the federal government's cyclone reinsurance pool is creating savings, insurance remains costly for many in northern Australia.

"We have seen that the pool has led to some savings for insurers writing policies [and] insurers are making changes to pass these savings on to consumers," says ACCC deputy chair Catriona Lowe. "However, a range of factors including a hardening of global reinsurance markets and extreme global weather events are contributing to these savings being less apparent to consumers."

The cyclone reinsurance pool was established in 2022 to provide reinsurance to insurance companies without a profit margin and therefore at a lower cost. Reinsurance is taken out by insurers, typically to protect them from significant natural disaster events such as cyclones impacting their portfolios. As well as lower premiums emanating from the program, the ACCC's insurance monitoring report also found providers were getting better at recognising measures consumers are implementing to protect their property.

LIAM KENNEDY

ATO says please come find your lost super

Consolidating multiple superannuation accounts in a single one is not hard to do these days, and it's one way to make sure you know where to find all the assets you're entitled to. But people continue to lose track of their hard-earned retirement money by the billions – or make that many billions. One all-too-common way this happens is when you neglect to update your contact details with your super fund. The money is yours, but they simply can't get in touch with you.

Data from the Australian Taxation Office (ATO) released in September revealed that Australians had more than $17.8 billion in lost and unclaimed superannuation sitting with their funds, or former funds. $471 million of this belongs to people 65 and over.

Deputy commissioner Emma Rosenzweig says the ATO really wants people to find their money.

"We're urging Australians to check if some of the $17.8 billion belongs to them," Rosenzweig says, adding that, since 2021, the ATO has returned almost $6.4 billion in unclaimed super to its rightful owners. The ATO provides a '5-Step Super Health Check' to help you track down super that belongs to you. Visit ato.gov.au/superhealthcheck.

ANDY KOLLMORGEN

Who gets tax-free earnings when they retire? Unfortunately, not everyone

Did you know that the 'retirement phase' of superannuation – when you can start spending your nest egg – is tax-free? Once you reach retirement phase, you usually have a number of options for what to do with your super: you can keep it in 'accumulation phase' (where it's been during your working life) and continue paying 15% on earnings, move it into the tax-free retirement phase, or withdraw some or all of it. You can also do a combination of these options.

But some super funds are putting their own limits on who can transfer into the tax-free retirement phase, and some people with lower balances aren't being allowed in. AustralianSuper and Hesta require a minimum of $50,000 to access the tax-free phase. Several dozen funds have minimums of $10,000, $20,000 or $30,000.

At Super Consumers Australia, we don't think this is right. We've written to the regulators and to the largest funds to urge them to remove these minimums and allow everyone into the tax-free phase.

KATRINA ELLIS

LinkedIn scraping user data to train AI

Despite its origins as a website for professional networking and job hunting, LinkedIn has become something of a social media giant in its own right. Like other predominant platforms, LinkedIn has started integrating AI tools to assist with content creation.

AI-generated content is a contentious subject on its own, but the way LinkedIn is training its software is just as questionable. Since an update was rolled out in mid-September, LinkedIn's AI now scrapes data from user profiles and posts by default.

This is an opt-out system, which means LinkedIn has turned it on for all users in Australia (and other countries). This puts the onus on you to turn it off if you don't want to help LinkedIn develop its 'generative AI'.

According to the update, data scraping will contribute to "new provisions generative AI features we offer, and licence updates designed to help creators expand their brand beyond LinkedIn". Though the privacy policy also encourages users to only post information they feel comfortable sharing, LinkedIn tacitly acknowledges that profiles need as much info as possible to help job seekers stand out from the pack.

To opt-out of AI training, log in to your account then click **Me** in the bar across the top and select **Settings & Privacy** from the dropdown menu. Next, click **Data Privacy**, then **Data for Generative AI Improvement** and turn off **Use my data for training content creation AI models**.

It's also worth reviewing the privacy policy at **linkedin.com/legal/privacy-policy**. To LinkedIn's credit, the privacy policy uses relatively straightforward language (though it's still quite long).

PETER ZALUZNY

IMAGES: GETTY

NSW Government moves to protect renters from RentTech's extra fees

Since our report on third-party rental technology (RentTech) platforms last year, state and federal governments have been looking to reduce these platforms' grip on our data and our wallets. Both a Victorian and Federal parliamentary inquiry have recommended reforms to protect renters' privacy, and NSW is now following in South Australia's footsteps to require property managers to let tenants pay their rent without fees.

A new slate of reforms by the NSW government will establish a right to pay rent for free through direct debit, landing a blow against RentTech payment platforms that add processing and additional fees. Previously, renters who wanted a fee-free way to pay rent could be unreasonably asked to pay cash at a real estate head office.

These reforms will also ban fees for background checks. Our report found that a quarter of renters had paid for a check on their own tenancy history, which RentTech platforms advised would boost chances of a successful application.

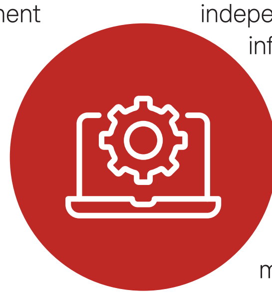
We're pleased to see state governments take the issue of RentTech seriously, and CHOICE hopes that NSW and other states will continue reforming their tenancy laws to protect renters from invasions of privacy, extra fees, and algorithmic application processes that can discriminate against certain applicants.

RAFI ALAM

Car maker pays penalty for information sharing breach

Honda Australia has paid a penalty of $19,000 after the ACCC issued it with an infringement notice over information sharing requirements to independent repairers.

Under the Motor Vehicle Service and Repair Information Sharing Scheme (MVIS), motor vehicle manufacturers need to offer independent repairers the option of purchasing diagnostic software and technical information for sale on a daily, monthly or annual basis. Between July 2022 and May 2024, Honda only offered repairers the option to purchase a more expensive subscription option on a yearly basis and did not provide other options.



"We allege that Honda breached the requirements of the MVIS scheme, which is designed to make vehicle servicing and repair more competitive by giving independent repairers access to the same technical information, including software, that dealerships have," ACCC acting chair Catriona Lowe says.

"Providing repairers with flexibility and choice in how they access information under the MVIS scheme is fundamental to increasing competition and consumer choice."

"Making the information available on a daily, monthly and annual basis allows independent repairers to select the access period that is most appropriate for them. This in turn enables them to be in a position to offer more competitive prices to consumers," she says.

This is the first ACCC enforcement action for an alleged contravention of the MVIS scheme.

JARNI BLAKKARLY

ACCC recalls popular Crocs accessories over button battery safety

If you own a pair of Crocs shoes or you've bought a pair for children or grandchildren, you may know that you can personalise them with various charms, known as 'jibbitz'. You can even buy headlight jibbitz, but these come with potential safety concerns associated with the button batteries used to power them.

The ACCC has recently recalled these headlight charms, available to purchase online through Temu, specifically through the suppliers Open Air Supply, XCY, YRKJ and Dreamly. The button batteries used in these products do not comply with the mandatory standards. They are not adequately secured, making them accessible to young children, and the products don't include the necessary warning information.

The damage can be catastrophic if these batteries are swallowed – there's risk of choking, severe internal burn injuries, and death to young children from ingestion. If you've bought these products, dispose of them safely and immediately.

It's suggested that you tape batteries before disposing of them and recycling through a local drop-off service. Australia has a national battery recycling scheme – B-cycle – with collection points at many participating retailers (find your nearest at bcycle.com.au/drop-off).

Once you've disposed safely of the non-compliant button batteries, contact the supplier of the product for a refund.

An ACCC spokesperson says: "When buying products that contain button batteries, check for a secure compartment and warning labels, even when shopping with a seller you trust. It can be hard to check the battery compartment of a product when shopping online. If you need to purchase a product with a button battery online, make sure to check the compartment is secure when it is delivered."

The batteries are not adequately secured, making them accessible to young children

For more details visit the website: productsafety.gov.au/recalls.

REBECCA CIARAMIDARO

Crackdown on dodgy loans by car dealers

It's generally never a good idea to finance a car through a car dealership, even when it's technically a legitimate arrangement. The interest rate will likely be higher than other lending options, sometimes a lot higher.

But when the dealer finance comes from a business not authorised to provide it, that's another matter. It crosses the line into illegality.

A recent representative case involves the businesses Diamond Wheels (associated with the Lansvale Motor Group) and Keo Automotive, located in southwest Sydney. Ken Keomanivong, who is involved in both businesses, was recently taken to court by the Australian Securities and Investments Commission (ASIC), which regulates lending. The problem was that the businesses didn't have a financial services licence that allowed them to give out car loans.

ASIC says it's "concerned consumers were charged roughly double the amount of interest that could lawfully be charged".

Deputy chair Sarah Court says, "Ensuring consumers are afforded the protections of the credit legislation remains a priority for ASIC. This is the first civil proceeding we have taken to address lending practices by car dealerships. Car dealers offering finance should be on notice that ASIC is looking closely at how they are operating."

ANDY KOLLMORGEN

IMAGES: GETTY

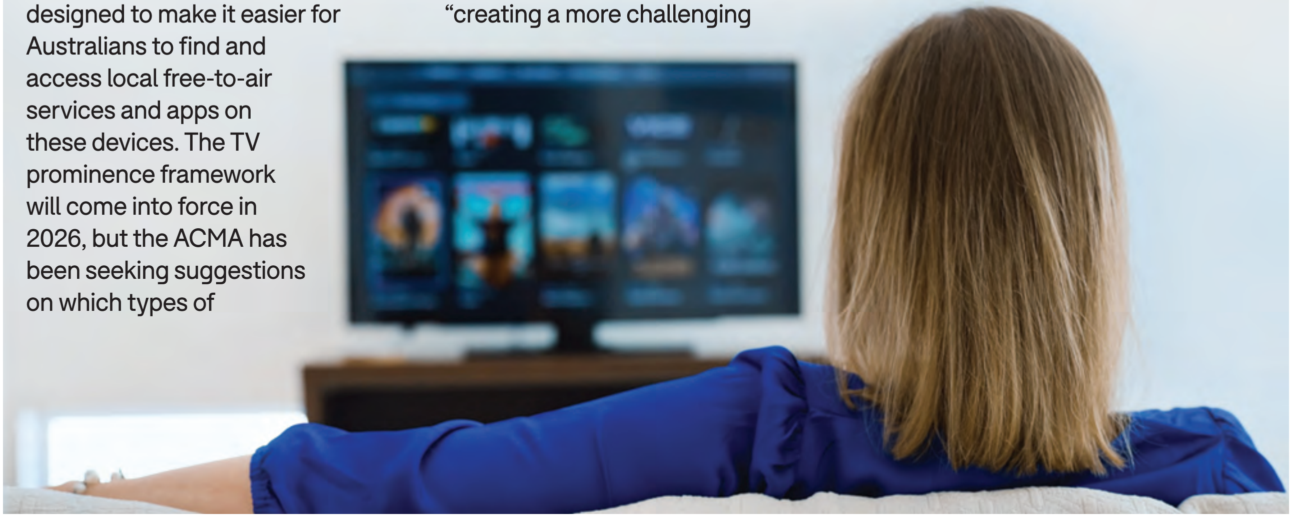
Media regulator gets views on TV apps

Australia's media watchdog has been consulting with the public and industry about new rules that will decide how apps and services will appear on smart TVs.

The Australian Communications and Media Authority (ACMA) is preparing to implement regulations designed to make it easier for Australians to find and access local free-to-air services and apps on these devices. The TV prominence framework will come into force in 2026, but the ACMA has been seeking suggestions on which types of devices should be included and how the required apps and services should be displayed.

The consultation comes after the federal government admitted that the large array of TV services (including those from overseas) available on smart devices was "creating a more challenging environment" for local content providers. In response, the government has tasked the ACMA with establishing and overseeing the prominence framework, which it says will support local TV services.

LIAM KENNEDY



ACCC says it's time to get on board with fuel apps

Good news – petrol prices are down. Or at least they were down as of late September compared to April through June 2024. In that quarter, average retail petrol prices across our five largest cities (Sydney, Melbourne, Brisbane, Adelaide and Perth) were 196.5 cents per litre, up by three cents compared to the first three months of the year.

"The lower prices since the end of the quarter have provided some relief to many motorists around the country," ACCC commissioner Anna Brakey said in September.

But this could be old news by now, especially with the holidays around the corner. Which is why the regulator recommends using one of the more than 40 free fuel price apps and websites available to Australians. They can really make a difference.

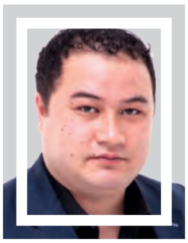
"There is often a range of petrol prices available across retail sites and using a fuel price app or website to find a lower priced site can result in large savings," Brakey says.

Information on this is available in the ACCC report, *Making the most of fuel price apps and websites*, and we'll be covering how to save on fuel in our next issue of *CHOICE*.

ANDY KOLLMORGEN

RANTS AND RAVES

High Pressure Plumbing



A couple of months ago I was having some minor plumbing issues in my bathroom. The toilet wouldn't flush properly and the shower was incredibly slow to drain, leaving me standing ankle deep in water each time I had a wash.

I researched local plumbers online and came across one with decent reviews who said they could do a same-day call out. I gave them a call and two tradies were at my door within the hour. They shone torches down my drain, ran the water, opened the top of my toilet to look inside and then we sat down at the kitchen table to discuss the cost. They told me they needed to do an "advanced chemical spray" to clean out all the gunk from the pipes under the shower, and that the chemicals weren't cheap. They also said some of the parts in the top of the toilet needed replacing, and that all up we were looking at around $3600. More than three-and-a-half grand! I couldn't believe it.

They told me they could get the work done that afternoon, but I still couldn't believe the quote. "What's the problem?" one of them asked me. I told him it was more than I was expecting to pay, and he asked me to "name my price". I told him I needed some time to think about it. I didn't want to get into a bidding war, but they kept getting pushier and pushier, trying to get me to agree to them doing the work that same day and asking me to negotiate with them on cost. "What's the issue? You want it fixed, don't you?" the same plumber queried.

At this point I was getting flustered and frustrated, I wanted these two men out of my house. I asked them to leave and told them I would give them a call. As they got to the door one of the men whipped out his iPad and said that I needed to sign something to confirm they'd waive the call-out fee as the service wasn't provided. I only saw the front page of a document and I quickly scribbled my name, just to get them out of my place.

Anyone who had a negative story to tell about these high-pressure sales tactics had likely signed away their rights to talk about it

Later, the plumbing company emailed me the document I had signed. Behind the front page there were a further seven pages – thousands of words of text – that I had neither seen nor read. Reading over the document carefully, I had essentially signed a non-disclosure agreement (NDA) promising never to disparage the company on social media or any other platform. No wonder the company had so many positive reviews on Google and elsewhere – anyone who had a negative story to tell about these high-pressure sales tactics had likely signed away their rights to talk about it. The document promised harsh legal action if I ever spoke out against the plumber, so now, months later, I can only warn you about them without providing the name of the company.

How many other readers out there have had a dodgy experience with a tradie only to be silenced by legal threats? In the world of reviews and capitalism, surely free speech in the marketplace should be sacrosanct? I know I was the fool for signing so quickly and I do wish I could warn you more specifically, but my hands are tied. Plumbing has won.

JARNI BLAKKARLY

IMAGES: GETTY

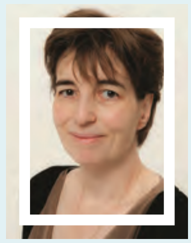
ASK THE EXPERTS

Got a niggling question our team can help with?

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**.

Q My wife and I took out health insurance with Australian Unity in October 2023. We have never had health insurance before. We were informed that there was a three-month waiting period and any illnesses which became apparent during that time would be regarded as pre-existing conditions. After three months had passed, my wife had a lump removed from her finger, and later in the year, I had a minor procedure to correct an eyelid issue. We put through a claim for both procedures. Australian Unity asked for documentation, which we provided. But in both cases, they kept on asking for more and more documentation, some of which we found impossible to obtain. Every time I asked for an update from Australian Unity, I received an email asking for more data. Eventually I received an email from them stating that we were only covered for accidents for the first 12 months. This was despite the fact that we were clearly told in the original joining-up consultation that the waiting period for minor procedures was three months. I now feel they never had any intention of reimbursing us for our procedures – can you advise if this conduct is acceptable?



A CHOICE insurance expert Uta Mihm: Australian Unity seems to regard your procedures as being related to pre-existing conditions, and the waiting time for those is 12 months for all hospital health insurance policies. A pre-existing condition is defined as any ailment, illness, or condition where, in the opinion of a medical adviser appointed by the health insurer, the signs or symptoms of that illness, ailment or condition existed at any time in the six months before the policy was taken out. The pre-existing condition waiting period applies to new members and members upgrading their policy to any higher level benefits under the new policy.

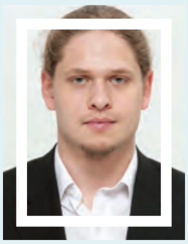
If you were told that the waiting time for pre-existing conditions was three months, then you have been given the wrong information and you therefore might have a case to lodge a complaint with the Private Health Insurance Ombudsman. Unfortunately, that probably won't help you with getting your claims paid, but you could ask for your membership fees to be returned if you were given the wrong information.

If you want to change providers, our online tool at **choice.com.au/comparehealthinsurance** can help you find the best value policy for your needs. If you're not a CHOICE online member, there is a free government health insurance tool at privatehealth.gov.au.

Q My Breville Oracle espresso machine recently stopped working after 16 months. Breville had it repaired under warranty. The repairer told me the seals had failed and that I would need to pay to have them replaced every 15 months. Is this a normal need for a coffee machine that cost well over $2000? As it is extremely heavy I would need assistance each time to get the machine to the repairer.

A CHOICE coffee machine expert Adrian Lini: It's not unusual for machines to need to be serviced. We usually service our lab reference machine every 12 months, which includes replacing seals to maintain water pressure and prevent leaking. All proper espresso machines need to be serviced every 12–24 months. Some repairers will come to your home to service the machine but they will charge a call-out fee. Although Breville's machines are good, some of the specialised brands like ECM, Lelit or Proftec (that commonly service cafe machines) may have more accessible repair shops with better access to spare parts, and their machines may have longer lifespans.

Q My smart TV doesn't have the SBS On Demand app, but I have it on my phone. I'm sick of watching it on a tiny screen – is there a way I can get the content from my Samsung smartphone to play through my TV?



A CHOICE tech expert Peter Zaluzny: You can "mirror" your phone to duplicate the visuals and audio on your TV as long as it supports casting or AirPlay. Unlike casting (which involves linking the app on your smartphone with the corresponding app on the TV), mirroring doesn't really optimise content for a TV screen. So you'll get standard or high-definition video (rather than 4K UHD) delivered in a portrait shape on your landscape TV. Your phone is also doing all the processing and its screen usually needs to stay on, which can drain the battery.

To mirror an Android device, make sure your phone and TV are on the same Wi-Fi network, then open the Google Home app, find your TV in the device list, and tap to open. Next, select 'Cast my screen' followed by 'Cast screen' then 'Start now'. To disconnect, return to the device menu in Google Home and 'Stop mirroring'.

Mirroring isn't a great long-term solution if you want to watch SBS On Demand regularly, due to the drawbacks mentioned above. It also won't work if your TV doesn't support casting. If you watch SBS On Demand a lot, you could consider buying a streaming device. See page 64 for our streaming device review.

IMAGES: GETTY / BREVILLE

I bought an e-bike from an electric bike retailer in June 2023. In April 2024, the motor stopped working. I took it back to the retailer, who said there was an issue with the control board and provided the replacement part under warranty (though I was charged for the labour). The next time I rode the bike the motor made strange noises and then died. I took it back to the retailer, who refused to fix it under warranty again, telling me that the e-bike supplier was responsible for warranty claims but it was refusing to provide the replacement part under warranty. Is it reasonable for a $2000 e-bike to only last a year?

A CHOICE Customer Service: Under the consumer guarantees of the Australian Consumer Law (ACL), 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. Warranties are voluntary and are provided in addition to consumer guarantees – they can't replace, change or take away a consumer's basic rights, which can last longer than a business's warranty.

What is 'reasonable' depends on the nature of the goods, the price paid, the age and any statements or representations made about the goods. This bike cost $2000 and experienced two serious faults before it was even a year old. If a product fails to meet the standard outlined by the consumer guarantees, then a consumer may be entitled to receive a free remedy of either a repair, replacement or refund (depending on whether the failure is minor or major).

A problem is major if it means you can't use the item, if repairs can't be made quickly, the item is unsafe, or if you wouldn't have bought the item if you knew about the problem. If the failure is major, the consumer is entitled to select the remedy they want – this means you are entitled to ask for a free repair, replacement or refund.

Any repairs performed when there has been a breach of the consumer guarantees must be done for free. We suggest speaking to the fair trading body in your state if the retailer charged you for the labour to repair a faulty product.

You may also wish to contact the retailer once more via formal complaint letter or email. Remind the retailer that under the ACL the business that sells the product is responsible for providing a remedy where a product has a failure. Mention that you believe that the e-bike does not meet the consumer guarantee of 'acceptable quality', and note that you would like it repaired (if repairable) or replaced/refunded (if not repairable) under the consumer guarantees of the ACL. Explain that you would like a resolution within a few business days and that if the retailer does not respond, you intend to lodge a complaint with your fair trading body. If you'd like, add that you are a CHOICE member and that we are taking an interest in the outcome of your complaint. If that does not work out, your next step could be to escalate it with fair trading.

If the failure is major, the consumer is entitled to select the remedy they want