

CHOICE

Not so special

Supermarket discounts

HIKE FRIGHT

The high price of health cover



Get cosy

Saving on heating costs, budget bed warmers & other ideas to beat the chill



LOSING IT ALL
A scam story

277
products
TESTED

- Slow cookers
- Electric heaters
- Espresso machines
- Washing machines
- Electric blankets
- Air conditioners
- Dehumidifiers
- Hair dryers
- E-bikes
- TVs

Cold in a warm climate

The surprising chill of mild winters

As I write this, I'm holed up in my little study, heater blasting, wearing a puffy yellow jacket and hugging a warm cup of tea in a vain effort to heat up my frail, fragile body.

I'm absolutely pathetic. My ancestors would be ashamed – because I grew up in Scotland, where it rains all year and sub-zero temperatures are all too common.

I was once hardened enough to face all types of weather. I laughed in the face of the cold. I have clear memories of waiting for the school bus in the middle of winter wearing a t-shirt and feeling absolutely nothing. A complete madman in his element.

15 years living in Australia has left me weak. Now winter is something to be feared

But 15 years living in Australia has left me weak. Now winter is something to be feared. The short days, the long nights, the mornings when temperatures drop to (gasp) below 10 degrees.

Abominable, and impossible to bear.

I have no idea what's wrong with me. Maybe I've just acclimatised? Maybe it's the way houses are built here? Maybe it's the entire infrastructure of the country? Or maybe it's just a perception issue, but cold days feel colder in Australia – even when they're technically not – and it's something that I, and others, need to prepare for.

Which is why this issue of *CHOICE* magazine is dedicated to preparing for the winter months. Whether it's figuring out how to heat your house (and save money in the process) or working out which cookware will help you make that perfect slow-cooked meal, we're here to help. The winter months can be trying and expensive, and every little bit helps.

Personally, I've always been a summer guy. Despite my pale complexion and my Scottish blood, I thirst for long days spent basking in the sun (coated in a thick layer of sunscreen of course). But that doesn't mean I can't make winter bearable.



As the nights close in and the temperatures drop, I'm low-key looking forward to burying myself in a weighted blanket, binge-watching something on TV, hands wrapped around my tenth cup of tea.

But whether you love winter or hate it, there's something inside this month's issue to help out. You might need a new TV for that binge watch, or tips to stay warm in bed. Whatever it is you need this winter, hopefully *CHOICE* can help you out.

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. 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. **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.

The latest consumer news in brief
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How the \$300 energy rebate works

The results of a CHOICE national survey published in July last year made one thing perfectly clear – Australians are very concerned about rising energy costs.

In fact, our quarterly check recorded the highest level of worry about electricity costs in eight years.

The federal government is not blind to the issue, as evidenced by its inclusion of a \$300 energy rebate for all households in the Federal Budget.

So how, exactly, does this rebate work? It's pretty straightforward, although unfortunately it won't mean we'll be rolling in clover. But, with inflation continuing to siphon off our bank accounts, every little bit helps.

One key point is that you won't actually see a cent of the government rebate in your bank account.

Here are the four things you need to know:

1. Every household in Australia is eligible for the rebate, but not every Australian. In other words, the rebate will be applied to a single power bill for each household, not to every person in that household.
2. Your power company is in charge of applying the \$300 rebate, so you won't be receiving any government deposits in your account.
3. The rebate will be applied quarterly at \$75 per quarter.
4. It will be automatically applied as a credit on your energy bills, so you don't have to take any action to redeem your rebate.

ANDY KOLLMORGEN



Government commits millions to AI regulations

The federal government recently released the 2024–25 Federal Budget, and the buzz around the country has focused on big-ticket items like cost-of-living relief. What you may have missed, though, is the commitment of close to \$40 million dollars over five years to safe and responsible artificial intelligence (AI).

Of that money, \$21.6 million will be used to bolster the National AI Centre while integrating it into the Department of Industry, Science and Resources and establishing an AI Advisory Body. \$15.7 million will be used over two years towards policy development, strengthening existing regulations, and industry analytical capabilities. The remainder will be used to respond to and mitigate national security risks caused by AI.

These are small steps, and Australia still trails similar countries in the development of AI regulation. But it indicates serious work at a government level to set up a framework for stronger regulations.

CHOICE hopes that by this time next year more resources will be allocated towards essential tools to prevent AI-based harms, like an AI Commissioner with enforcement powers, mandatory guardrails on the use of risky AI and mechanisms for consumers to seek redress when unfairly impacted by AI systems.

RAFI ALAM

Proposed buy now, pay later reforms a partial solution

The government's draft legislation on regulating buy now, pay later (BNPL) products under the Credit Act is a welcome development, but concerns remain, according to consumer groups.

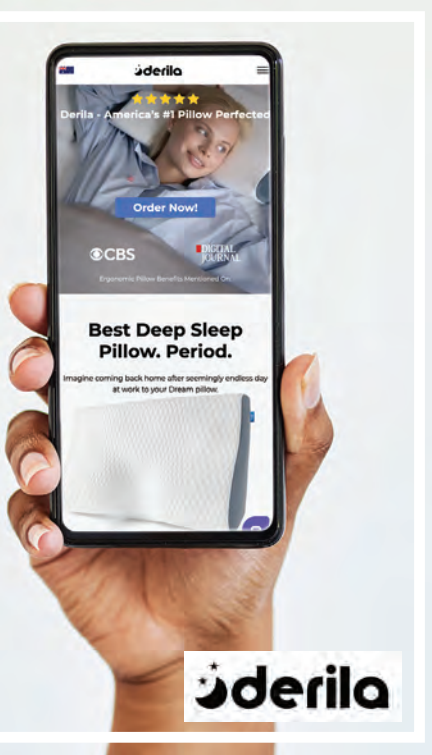
CHOICE, along with 10 other consumer and financial groups such as Financial Counselling Australia, Indigenous Consumer Assistance Network and Consumer Action Law Centre, has responded to the government's consultations on draft legislation with a submission urging the government to finalise reforms "as a matter of priority" this year.

"We are not convinced that the intention of proportionate regulation that introduces meaningful safeguards has been achieved. To remedy this, the [draft] must be amended so that BNPL products present less risk for consumers," the submission reads.

"If BNPL is going to be sold with only partial safe lending laws applying, the laws need to do more to ensure BNPL products are actually safer," it says.

JARNI BLAKKARLY





CHOICE complaint to regulator about nightmare pillow retailer

CHOICE has made a complaint to the Australian Competition and Consumer Commission (ACCC) following tip-offs from supporters about the dodgy tactics of online pillow retailer Derila.

CHOICE investigated after a number of people reported being delivered (and charged for) more pillows than they were trying to order. Customers say when they contacted the company about the error, Derila told them to return the extra pillows to Lithuania (at their own expense), despite the pillows appearing to be sent from Australia.

When a CHOICE investigator bought a pillow through the website, they managed to avoid being overcharged, but they were hit with an onslaught of what looked

like unfair business practices, such as dubious limited-time discount offers, overwhelmingly positive reviews, and five pages of add-on offers that were hard to navigate through without accidentally clicking 'Yes'.

While many of the tactics Derila uses are unfair, they may not all be illegal due to gaps in the Australian Consumer Law. That's why we're calling on the government to introduce new fairness laws that make unfair business practices illegal.

Add your support by signing the petition at choice.com.au/ **MakeUnfairIllegal**, or if you've had a run-in with Derila or another company that you believe is acting unfairly, get in touch by emailing us at campaigns@choice.com.au.

YELENA NAM

Super Consumers Australia wants to hear from you

Have you experienced bad customer service from your fund, or problems claiming on the disability insurance you pay for through your super? Or do you have any other feedback on how your fund is doing? If so, we'd like to hear your story.

Since our launch in 2019, we've been working in partnership with CHOICE to ensure the super system works for everyone, not just for super funds. A vital part of our work is drawing on the experiences of the most important people in our super system – the millions of Australians with super accounts. These stories help us advocate for consumers and work towards a fairer super system.

We've told stories about people who have had their funds reject their insurance claims due to unfair fine-print terms, and shared your experiences of unpaid super, unclear communications and unjust claims processing delays. But there's more work to do.

You can contact us through our website: superconsumers.com.au/get-involved, or email dherborn@choice.com.au. You can always stay anonymous if you choose to share your story.

DANIEL HERBORN



How CHOICE prioritises campaigns

CHOICE is fiercely independent, proudly nonprofit and non-partisan, and for over 60 years we've been campaigning for fair, safe and just markets that meet the needs of Australian consumers.

As a small nonprofit team with limited resources, we have to make tough decisions about which consumer issues we tackle. When making these decisions we consider a range of factors – including how much harm an issue is causing people, any specific groups of people that may be most affected, and how consumers feel about the issue.

We also consider whether there's an opportunity to effect meaningful change for consumers (particularly systemic change), and whether there's a unique role our CHOICE skills and expertise can play in winning that change.

We're always on the lookout for new issues facing consumers, and regularly review our campaign priorities to make sure we're continuing to fight

for change where it matters most. Some of the biggest campaigns have started with tip-offs from our members and supporters, so if you have a suggestion, we'd love to hear about it – head to [choice.com.au/2024campaigns](https://www.choice.com.au/2024campaigns) to have your say.

JORDAN CORNELIUS



Safety warnings for toppling furniture introduced

In a bid to prevent injuries and deaths caused by toppling furniture, suppliers will be legally required to display clear safety warnings and advice about securing and anchoring products such as TV units, chests of drawers, wardrobes and bookcases.

The move follows the ACCC review into the risks and dangers of toppling furniture, often caused by children climbing onto shelves and drawers. In Australia, 28 people have died from toppling furniture since 2000, including 17 children under five, and each year 900 people suffer injuries requiring medical assistance.

The mandatory information standard is a “positive step”, says CHOICE deputy director of campaigns and communications Andy Kelly. “The majority of consumers mistakenly believe it’s already illegal to sell unsafe products in Australia, so prominent warnings and clear instructions to minimise risk are especially important. CHOICE continues to call for the introduction of a general safety provision in the Australian Consumer Law that would place a duty on businesses to ensure the products they sell are safe.”

Home renters, who previously had no legal avenue if they needed to secure furniture to walls or floors, should also benefit. In a 2020 CHOICE survey, 58% of people who rent and who hadn't anchored furniture said the number one reason was because their landlord or managing agent didn't allow it.

There's a 12-month transition period for suppliers.

KIM GILMOUR



New CHOICE report finds victims unfairly carry the burden of scams

CHOICE recently released a new report, *Passing the buck: How businesses leave scam victims feeling alone and ashamed*, based on a survey of 280 victims of debit card or bank transfer scams.

The survey found that, in addition to being left feeling alone and ashamed, victims are also carrying the burden of scams. 61% of respondents said they had lost confidence in doing financial transactions online, while the businesses enabling the criminal activities of scammers face virtually no consequences.

Businesses like banks, telcos and digital platforms, with the resources to detect, prevent and respond to scams, are not doing enough to protect consumers. Just over half (51%) of respondents said the scammer had contacted them through a website or social media, and 81% said their bank failed to warn of a potential scam before a transfer was made.

Currently, how a victim is treated by their bank and whether they get the support they need is a roll of the dice – only half of respondents said the bank helped try to recover the money, and a third told us they didn't get immediate action from their bank.

Consumers deserve a consistent and high minimum level of protection from scams, as well as support and redress if they fall victim to a scam. If you think the current game of chance isn't good enough, sign the petition for stronger scam protections: choice.com.au/ScamsPetition.

ALEX SÖDERLUND



Government promises to push banks and platforms to lift scams protection

Consumer groups say the Australian government's plan to set up a legislative framework to push banks, telcos and digital platforms to improve scam protection is a welcome move.

CHOICE, Consumer Action Law Centre (CALC) and Australian Consumer Communication Action Network (ACCAN) say mandatory codes would force the industry to have strong measures

to prevent, disrupt, detect, respond and report scams. They say it will be effective if it is backed up by a strong and powerful regulator.

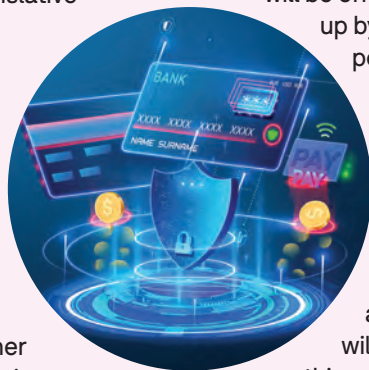
The government has said \$37.3 million will be set aside to administer and enforce the mandatory industry codes, and that legislation will be introduced later this year.

"Banks, telecommunications businesses and online platforms must step up and invest in the

technologies that will protect customers from criminals. The mandatory anti-scam codes announced by the Albanese government are a step in the right direction to fight scams and will work if they push banks, telcos and online platforms to all lift their game," says CALC CEO Stephanie Tonkin.

"The next piece in the puzzle is mandatory reimbursement for those customers who have been robbed through no fault of their own – this will drive the level of industry investment needed to disrupt scams in Australia."

JARNI BLAKKARLY



Dyson's first dedicated hard floor cleaner

Unlike its signature stick vacs and other hard floor cleaners we've tested, there's no suction involved in this new release from Dyson. The WashG1 hard floor cleaner uses only tap water and rotating microfibre rollers to wash away dirt and debris. Clean water from a 1L tank is pumped through the rollers at low, medium, high or boost modes, and the dirty water is extracted into a separate 0.8L water tank. Any solid matter is separated into a debris tray.

The machine is heavy, but cord-free and easy to move around once in use. The transparent dirty water tank visually indicates how filthy your floors are, and indicates it's doing a decent job at maintaining cleanliness.

First impressions on tiles and floorboards suggest the WashG1 is good at removing fresh stains like mud and light bits of fluff, crumbs, dust and hair that have accumulated on your floors. But stubborn, dried-on stains like bird poo and stuck-on food remnants require a lot of effort and water to remove, even using the maximum settings (which is disappointing for a \$999 machine). This may be because unlike with a steam or traditional mop, you can't use hot water in the machine, which can loosen tough stains.

If you have delicate floors, the water left behind does evaporate in minutes and the microfibre rollers mean it's not harsh on them.

The rollers have a self-cleaning mode, and dirty water can easily

be poured down a sink. But the solid debris tray is small and disposing of the contents can be messy. Despite Dyson's claim that WashG1 owners can do away with pre-sweeping or vacuuming, if there's a lot of loose, dry debris on your floor, a quick once-over with the broom would lead to less gunk in the tray to clean out.

In the near future, we'll be giving the machine a full run through our existing hard floor cleaner test method to see how it compares with the existing V15s Detect Submarine hard floor attachment and with the other cleaners we've tested.

KIM GILMOUR

Stubborn, dried-on stains like bird poo and stuck-on food remnants require a lot of effort and water to remove

DYSON WASHG1

Price: \$999

Contact: [dyson.com.au](https://www.dyson.com.au)



FIRST LOOK





Banks and lenders failing one in three in financial distress

One in three customers in financial distress who reach out to their bank or lender for financial hardship drop out of the process at least once, according to a new report from the corporate regulator.

The Australian Securities and Investments Commission (ASIC) says lenders are taking a non-responsive and ‘cookie cutter’ approach to financial hardship requests, and making it too difficult for customers to access support.

“Many lenders aren’t taking their customers’ unique situations into account, instead providing a standardised, one-size-fits-all approach, which is not meeting customers’ needs,” says ASIC Commissioner Alan Kirkland.

“The lack of support and, in some cases, failure to respond when customers flagged they were struggling, is unacceptable and greatly adds to the distress of customers already struggling with heightened levels of stress and anxiety,” he adds.

Along with onerous assessments and approvals processes, ASIC says lenders are ignoring hardship notices, “effectively abandoning customers who needed their support”.

ASIC also found 40% of customers who received hardship assistance through reduction or deferral in payments fell into arrears right after the assistance period ended, showing that the system is not working to tailor solutions for customers.

JARNI BLAKKARLY

Third Cigno loan model banned

In late May, ASIC scored a big win against a formidable foe – the payday loan company Cigno Australia and its subsidiary BSF Solutions.

ASIC has mounted several legal cases against the provider of what consumer advocates have called the most damaging loan models in Australia, only to have Cigno revamp its products to sidestep any regulations.

In this latest case, the Federal Court found that Cigno and BSF had engaged in credit activity without an Australian credit licence by charging fees that were in fact illegal. It was the third Cigno loan model to be banned in recent years.

“We took this action because we were concerned that the Cigno Australia and BSF Solutions ‘No Upfront Charge Loan Model’ provided short-term loans totalling over \$34 million and charged over \$70 million in fees to more than 100,000 consumers between July 2022 and December 2022,” says ASIC deputy chair Sarah Court.

As of May, Cigno and BSF have been prohibited from recovering any further fees, charges or other amounts (including late payment fees and amounts of principal) from customers of its ‘no upfront charge’ loan.

ANDY KOLLMORGEN



CIGNO



Consumers unaware of data sharing: ACCC report

The Australian consumer watchdog says the latest *Digital Platform Services Inquiry* report shows Australians are unaware how much of their data is being collected, used and shared with data firms in all aspects of the market.

“Data is a critical commodity in today’s economy as it helps businesses create innovative products and tailor new services for consumers. Its importance will only increase with the rise of artificial intelligence,” says ACCC deputy chair Catriona Lowe.

“This report shines a light on a relatively unknown part of the data ecosystem and examines the data products

and services supplied by data firms. In many cases, the data firms do not have a direct relationship with the consumers whose data may be used.”

Data-driven marketing, advertising and analytics were highlighted as key areas where customer expectations were out of line with everyday practices by businesses. The ACCC adds that long and complex privacy policies that use ambiguous language and force users into a ‘take it or leave it’ situation, make it difficult for customers to give proper consent to their data being shared.

JARNI BLAKKARLY

Southern Phone fined nearly \$250k for ignoring customer complaints

Not responding to complaints from your customers in a timely manner can come back to bite you, as the telco Southern Phone discovered earlier this year. An Australian Communications and Media Authority (ACMA) investigation found the company breached telecommunications complaint handling rules 77 times between April and June, 2023.

One of the violations was the failure to notify customers of an expected delay in fixing a problem, which happened on 38 occasions during that period. Southern Phone, which is owned by AGL Energy, paid a \$244,140 penalty as a result of these failures.

The Consumer Complaints Handling Standard compels telcos to meet certain requirements when managing complaints, as ACMA consumer lead Samantha Yorke explains.

“Experiencing issues with your phone and internet can be frustrating, but to then have a complaint mismanaged by your service provider just exacerbates the problem,” Yorke says. “Efficient handling of

customer complaints needs to be treated as a high priority for telcos. Southern Phone lacked the proper processes to manage these complaints and it needs to do better.”

ANDY KOLLMORGEN





Qantas admits to shonky ticketing practices, cops \$120 million penalty

After court action brought on by the ACCC, Australia's flying kangaroo has admitted it misled thousands of passengers by advertising tickets for tens of thousands of flights it had already decided to cancel. Qantas reached an agreement to pay a whopping \$100 million penalty for breaches to Australian Consumer Law, along with providing \$20 million in refunds to 86,000 customers who were sold tickets on already cancelled flights.

The payments will be \$225 to domestic ticketholders and \$450 to international ticketholders. This is on top of other remedies already given by Qantas such as alternative flights.

"We are pleased to have secured these admissions by Qantas that it misled its customers, and its agreement that a very significant penalty is required as a result of this conduct. The size of this proposed penalty is an important milestone in enforcing the Australian Consumer Law," says ACCC chair Gina Cass-Gottlieb.

"Qantas's conduct was egregious and unacceptable. Many consumers will have made holiday, business and travel plans after booking on a phantom flight that had been cancelled."

JARNI BLAKKARLY



2023 Optus outage sparks call for improvements

In November, 2023, an Optus outage shut everything down – internet access, mobile phones and landlines – and wreaked general havoc across the land. It affected around 10 million customers and 400,000 businesses, including hospitals, banks, and train services.

Telco meltdowns like this are not supposed to happen. A federal government report on the incident released earlier this year makes a number of recommendations, including a "mandated industry-wide approach to resolutions available

to consumers affected by a crisis or large-scale outage", and better oversight of the Triple Zero system.

The Telecommunications Industry Ombudsman (TIO) has welcomed the government's guidance.

"Trust and confidence in essential services must be underpinned by frameworks that support fair and reasonable outcomes for consumers and telcos in line with community expectations. This review and the government's response sets out a pathway for increased consumer trust and confidence during times of crisis," says the TIO's Cynthia Gebert.

Gerbert says the TIO will work with stakeholders "to deliver a robust Triple Zero function, enhanced telco standards and rules in line with community expectations, improved communication during a crisis, and a fairer system for consumers to seek compensation during times of mass disruption".

ANDY KOLLMORGEN



RANTS AND RAVES

Artificial Intelligence



As a parent of two young children, I know all the tricks.

Perhaps the oldest trick in the book: asking one parent a question (hey Dad, can I do this incredibly dodgy/dangerous thing), being told 'no', before sneaking away to ask the second parent the same question in hope of getting a 'yes'.

I've done it. My kids have done it. We've all done it. And now Sam Altman, the current CEO of OpenAI, has also done it.

In a very strange turn of events, Hollywood actress Scarlett Johansson put out a scathing public statement condemning Sam Altman and OpenAI for using/stealing a likeness of her voice, for use with Open AI's ChatGPT tool.

Altman had allegedly reached out to Johansson, offering her the chance to be the official voice of the AI service (almost certainly due to the fact that she was the voice of an AI in the popular movie *Her* back in 2013). Her answer was a very firm and definitive no.

But, despite that, Altman did it anyway. When the voice demo for GPT-4o was released, the voice sounded eerily like Johansson, to the point where her friends and family couldn't tell the difference. Basically, alleges Johansson, Altman asked her to be the voice of the OpenAI product, was told no, and then ignored her, using a facsimile of her voice regardless.

Pretty average behaviour – but very much in line with the way big tech companies have historically operated.

Flouting regulations, ignoring basic etiquette, the 'move fast, break stuff' mentality has been baked into Silicon Valley from the very start. Products like OpenAI's ChatGPT or Google's Gemini are merely new frontiers for tech companies to exploit content producers, artists, patent holders and now actors.

Tech commentator Brian Merchant calls it the 'engine of entitlement', and I'm inclined to agree. Simply put, Sam Altman was told no, and went ahead and did it anyway, because who's going to stop him?

Historically, governments and lawmakers have been slow to regulate the worst instincts of big tech, and we're bearing the costs. Misinformation, fake news, deep fakes; we're living in a world where companies like Meta and Google have starved journalists, artists and content producers of their revenue streams. Now, via large language models like ChatGPT and Gemini, they're content to slurp up what's left of the internet – without

permission – and then speak it back to us using an actress's voice they've co-opted – again, without permission.

It's a mess. But it's a completely predictable mess. Tech companies are drinking our milkshake and they're doing it in plain sight because... what are we gonna do about it?

In May this year, Apple released a commercial for its brand new iPad. Titled 'Crush!' the ad shows a number of devices and products used for creative pursuits – paint, musical instruments, easels – being slowly crushed beneath the weight of a gigantic mechanical press. In the end, all that's left is – surprise – a brand new iPad, supposedly stuffed full of the latest, cutting-edge technology.

The metaphor is almost too on the nose. A slow, violent strangulation of our creative impulses, replaced by a black, shiny device. A cute little black mirror designed to satisfy our daily doom scrolling needs.

All we have to give up is everything we've ever created in the history of the human race.

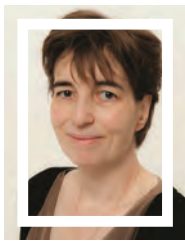
MARK SERRELS

All we have to give up is everything we've ever created in the history of the human race



ASK THE EXPERTS

Got a niggling question our team can help with?



Q I only want extras health cover for dental, optical, physio and ambulance, but most policies seem to include a long list of

services I don't want or need. Are there any funds that let you choose which services you want cover for?

A CHOICE health insurance expert Uta Mihm: We have a health insurance tool on our website that you can use to find an extras policy that suits your needs.

If you don't use your extras services much and only use a small number of services there are now some extras policies available which insurers call "flex" policies. They either have an overall limit for all services (plus maybe a separate limit for optical) or they let you choose a small number of services (plus maybe general dental) so that you can use all your benefits on the services you actually need.

But beware: usually these policies only have a small overall claims limit of less than \$1000, and only pay a percentage of your costs, for example 50% or 60%. So you need to make sure you'll actually get more back in benefits than you pay in premiums. Bupa, HCF and HBF are just some of the health funds offering such policies.



Q We have a two-year-old 55" Samsung smart TV with poor voice quality (rated 60% in CHOICE testing), particularly when

watching recorded movies or series.

I read with great interest the article 'Raise the Bar' on improving TV audio quality using a soundbar, which appeared in CHOICE May 24. But I noted that most of your nine recommended soundbars do not have a lip sync adjustment feature. I would have thought this would be a very important feature for watching TV. Am I correct?

I am hesitant to buy either the Polk Signa S2 or Hisense HS2100 as neither have lip sync and I find audio delay frustrating.

A CHOICE home entertainment expert Denis Gallagher:

This question created a bit of discussion among the testers as to whether having lip sync on a sound bar is a deal breaker and the answer is... it depends.

Many new TVs let you manually adjust the audio sync between the video and audio input (through the HDMI ARC connection or Toslink optical connection) via the general sound area of the settings menu.



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.

If your TV doesn't allow you to adjust this, then you might want to buy a soundbar that has a lip sync feature.

Audio and video can often go out of sync on streaming services, although even if you can't adjust the syncing in your TV settings, you can still usually solve the issue simply by logging out of the service and rejoining.

Watching analog video (through a device directly plugged into your TV, like a VHS video recorder) where the connection isn't digital but instead uses the old RCA cables (yellow for video and red/white cables for stereo) can also cause some syncing issues. If you can't adjust the syncing on your TV settings then it would be up to the soundbar, in which case the lip sync feature would be important.

However, I suspect as your TV is a recent model it will have some internal audio syncing functionality, which should help the situation.

I'm a fan of the Polk Signa S2 and the

Hisense HS2100, which both performed very well for the money. But if you're looking at other options I'd strongly suggest choosing one of the Samsung models that performed well, as there'll most likely be some integrated functionality between two Samsung products.

CHOICE Help

Put it in writing

Dez contacted us because he was having trouble getting his \$500 deposit back from a car order he placed with a Toyota dealership in April 2023. The estimated delivery date of the car was 17 April 2024, and the contract he signed has a clause saying that if delivery of the vehicle is delayed more than 14 days from the stated delivery date, the purchaser may terminate the agreement. Dez contacted the car dealership on 8 May 2024 (22 days after the stated delivery date) requesting that his order be cancelled and that his deposit be refunded.

The dealership responded saying that the deposit could not be refunded because the car had already been “allocated for production by Toyota”.

Dez asked us what he could do. He believed that according to the terms of the contract, he was entitled to get his deposit back.

We suggested that he contact Toyota once more via a formal complaint/letter and that he advise that he would like the money refunded by a specific date, and if it wasn't refunded by that date, he would be taking the issue to his local Consumer Affairs department.

Just over a week later, Dez got in touch with us

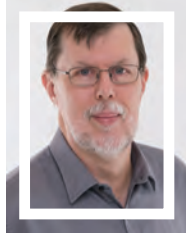
again to tell us that within hours of writing an official complaint to Toyota he received a response from their sales manager stating they would process his \$500 deposit that week. He has now received the money back into his account.

This case is a great example of how effective it can be to simply write an official complaint and to indicate that you intend to escalate the issue with your local Consumer Affairs department if you don't receive a satisfactory response.

Within hours of writing an official complaint to Toyota he received a response



Q I work from home, using my open plan living/dining room as a workspace. Now that it's getting colder, I'm finding myself shivering in my seat a lot of the time. I'm wondering what is the most cost effective way to warm such a large open space for long periods of time?



A CHOICE home heating expert **Chris Barnes:** If you're the

only person in the room who needs to be warmed, it's worth considering warming up your body, rather than the whole room. Some remote-working CHOICE staff members swear by using an electric heated throw for this purpose, but something as simple (and cheap) as a hot water bottle can also give you that extra shot of warmth you're looking for. You can also make some simple tweaks to your space to make it cosier, like opening the curtains when the sun is shining (and closing them when it's not), sealing up draughts and possibly adding a rug to the area where you're working. If you're still not warm enough, a reverse-cycle air conditioner is the most efficient way to warm a whole room. Failing that, you could try using a portable electric heater next to your desk, but this can be expensive to run for long periods. You can read more about home heating options on page 22, and you might also be interested in our article about staying warm in bed on page 20 (some of the ideas might work for your situation too).

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.

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