

CHOICE

Screen saver

Movies on a budget

274
products
TESTED

Line trimmers
Smartphones
Air purifiers
Dishwashers
Toilet paper
Televisions
Portable
air conditioners
Fitness trackers



TREASURE TROVE

Join the
op shop set



Beat the crunch

Spend less on fruit & veg, insurance, appliances & more

Plus The cheapest hospital cover in every state

They're just not that into you

Are service providers taking you for granted?

Given that this issue of *CHOICE* is dedicated to saving money, I decided to do something bold and potentially upsetting: an audit of all the subscriptions I'd racked up over the past few years.

Frankly, the results were horrifying.

There was Netflix of course, and Prime Video and Apple TV+. I'm a Star Wars guy so I had Disney+. I'm also a soccer fanatic so I've been dropping \$25 a month on an Optus Sport and Paramount+ sub so I can watch the A-League. Oh yeah, I've got UFC Fight Pass as well (don't judge me).

I'm also an anime and manga nerd, which means I've got a Crunchyroll and Viz subscription. I play a decent amount of video games, so I've got subs to Xbox Game Pass and PlayStation Plus. I'd need to check but I'm pretty sure I'm subbed to Nintendo's online service as well.

Bloody hell. When you add it all up that's... a lot of money.

I can remember a time when streaming services felt like a great way to save money. Moving away from Foxtel boxes and overpriced add-ons felt like the future. I'd joke about my parents in the UK paying hundreds of dollars a month for their

satellite TV. Nowadays, in 2024, the streaming market has splintered into a thousand different pieces, and I'm fairly sure I'm paying more than my parents ever did. The joke's on me.

But it goes to show, if you want to save, it pays to be on the alert. As Michael Douglas once said, on Wall Street money never sleeps. The best example of this might be what the boffins at *CHOICE* refer to as the "loyalty penalty". If you stay with the same insurance company, or the same internet provider – the same anything really – you're most likely not getting the best deal possible. Big companies rarely reward regular joes like us for our loyalty. On the contrary: they punish us until we take the time to say, "hold on a minute, you want me to pay how much?"

So when it comes to making the big decisions this year – be that your house insurance, health insurance, or anything you're paying hand over fist for – our advice is to make it a priority to shop around. You'll almost certainly be surprised with how much you can save.

That's just one piece of advice you'll find in this month's issue of *CHOICE* magazine. In the midst of our current cost of living crisis (or "cozzie livs" as the youngsters



are calling it) there are a number of simple adjustments you can make to help tighten the old belt.

And in my personal experience, if you make the right call on the big decisions, you can quite often spare yourself some money for the little things in life. So, if I play my cards right with all the insurance premiums I have to pay, maybe I will have some money left over for the Disney+ subscription after all? One can only hope.

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.

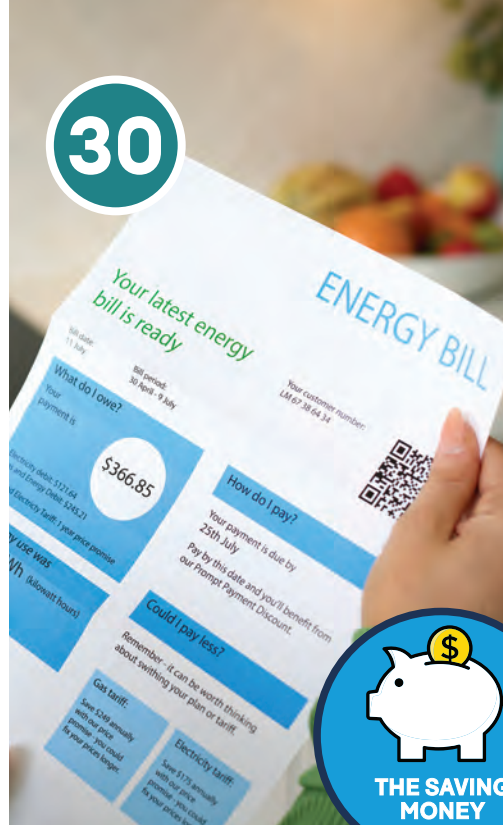
BECOME A MEMBER To review the full range of membership options and benefits go to choice.com.au/signup.

MEMBERSHIPS/RENEWALS Call 1800 069 552 or email us at ausconsumer@choice.com.au.





22



THE SAVING
MONEY
ISSUE



CONTENTS

37


4 Checkout

News, views
and sneak peeks


14 Ask the Experts

16 Your Say


18 Do you Temu?

 We investigate this
super-cheap online store


22 Nifty thrift

 Learn to love your
local op shop


26 Budget crunch

 How to afford
fab fruit and veg

28 Pass the popcorn

 Movies on a budget

30 Numbers game

 Rack up the household
savings with these tips

33 Missing super

The First Nations
people left waiting

37 Health check

 Cheapest health cover

72 Index


76 Hard Word

TESTS


42 Toilet paper roll call

 Soft on your... budget

46 Dishwashers

 Should you go for
frugal or ferocious?


50 Air purifiers

 Factor in filter costs


54 Portable air conditioners

 Which is right for your room?

58 Last year's model

 Now could be the best
time to buy a bargain TV

62 Smartphones

 How much should you fork
out for the latest device?

66 Fitness trackers

 Step counters with style

70 Lawn tamers

The latest petrol and
battery line trimmers

WRIST
FACTOR
P66



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

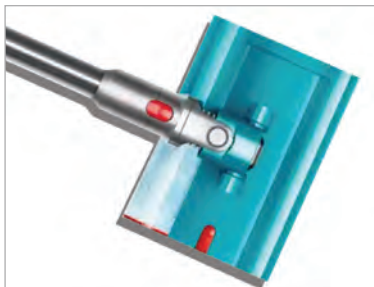
The latest consumer news in brief IN THIS ISSUE:



p6 Airbnb to pay \$30 million in penalties and compensation



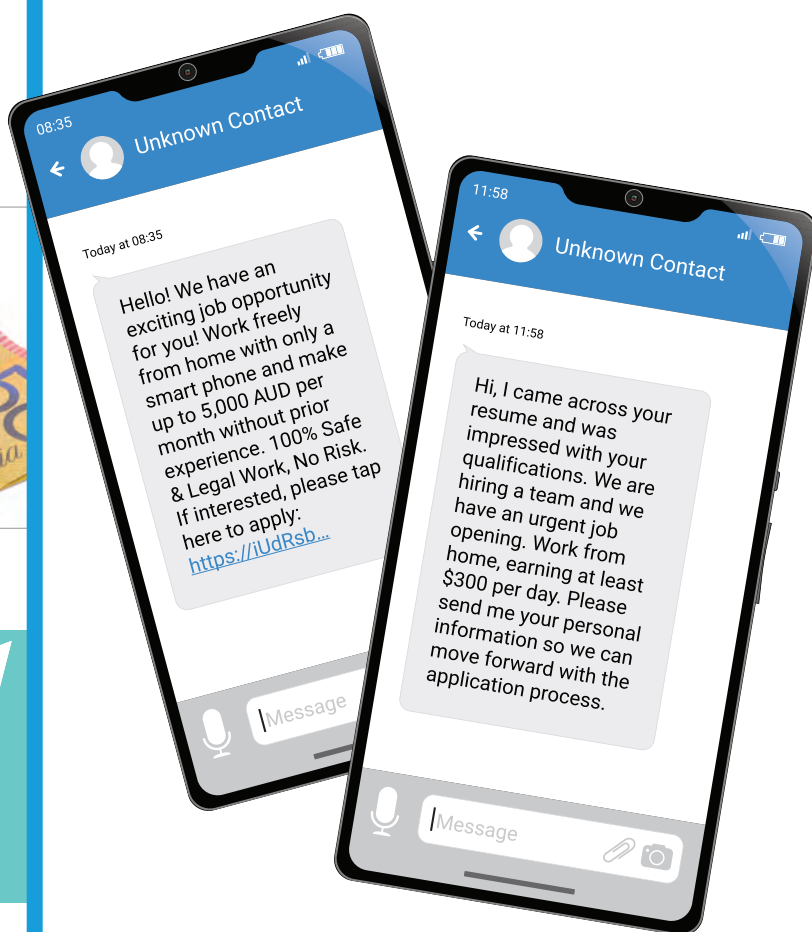
p8 Inquiry into supermarket pricing



p9 First look at Dyson's new wet or dry vac



p10 Regulation on the horizon for artificial intelligence



Looking for a side hustle? Watch out for hustlers

Australians looking to earn money through online 'side hustles' are being urged to watch out for scammers, after losses from employment scams almost tripled last year. The Australian Competition and Consumer Commission (ACCC) has released advice for spotting these cons, which were the fastest growing type of scam in 2023. "Many people are looking for opportunities to earn extra money and scammers are taking advantage of this," says ACCC deputy chair Catriona Lowe. "Scammers are promising them guaranteed income from jobs that include boosting the ratings of products and services through an online platform."

The consumer regulator says criminals are posting ads on social media, offering good pay for relatively simple tasks, often related to promoting products on websites. They then continue the pitch to potential victims on messaging services like WhatsApp, revealing applicants will have to pay to get the job. "Victims [are] reporting that they are pressured to make an initial investment of their own money, along with ongoing payments in order to 'level up' and receive a higher income, which they never receive," says Lowe. Jobs and employment scams extracted \$24.7 million in losses last year, up from \$8.7 million in 2022.

LIAM KENNEDY

Telco fined after customers lose over \$160,000 to SIM swap scammers

Telco Medion Australia has been fined over \$250,000 after an investigation by the communications regulator found it failed to verify the identities of customers appearing to make “high-risk” changes to their accounts. The Australian Communications and Media Authority (ACMA) says the failures led to nine cases of SIM-swap scams, five of which involved losses totalling over \$160,000.

SIM-swap scams occur when a scammer takes control of someone’s mobile number by using their personal details to request a new SIM. “SIM-swap fraud can cause significant harm, as scammers may then be able to gain access to your online banking accounts and other personal information,” explains ACMA chair Nerida O’Loughlin.

Under industry rules, telcos are required to conduct multi-factor identity authentication checks before processing “high-risk” customer requests such as SIM-swaps. The ACMA says scammers were able to take advantage of Medion’s failure to conduct these checks. On top of paying a \$259,440 penalty, the company has committed to appointing an independent consultant to review its compliance with customer ID rules and to make improvements where needed. It will also have to report regularly to the ACMA on its progress.

LIAM KENNEDY



Our submission on scams: ‘Require banks to reimburse victims’

CHOICE has made a joint submission to the government’s consultation on scams reform in collaboration with the Consumer Action Law Centre and other consumer advocates.

The consultation proposes an overarching framework that would outline general rules on consumer protection that certain businesses

would have to comply with in addition to industry-specific codes. Currently, the government has proposed sector-specific codes for banks, telcos and digital platforms, with scope to expand these to other industries later.

One of the key recommendations in our submission is for the government to require banks to reimburse scam victims. Right now, consumers alone

are bearing the cost of scams while well-resourced businesses like banks, telcos and digital platforms are allowing scammers to exploit their services to scam people. Now is the time for the government to establish strong, mandatory obligations for industries, to ensure consumers can access strong protections against scams.

YELENA NAM



Currency flipping: Airbnb to pay out \$30m



Short-stay accommodation booking giant Airbnb has been ordered by the Federal Court to pay \$15 million in penalties and another \$15 million in compensation to customers after it misled them about the currency of their bookings. Between January 2018 and August 2021, the company made false or misleading representations to Australian users that prices for accommodation were in Australian

dollars, when in fact for around 70,000 consumers the price was in US dollars.

“Consumers were misled about the price of accommodation, reasonably assuming the price referred to Australian dollars, given they were on Airbnb’s Australian website, searching for accommodation in Australia and seeing a dollar sign,” says ACCC chair Gina Cass-Gottlieb. “By paying in US dollars, these consumers were charged more than they expected to pay and were deprived of a chance to make an informed decision about whether to make the booking because of this misleading conduct regarding the price.”

JARNI BLAKKARLY



AFCA complaints hit record highs

The Australian Financial Complaints Authority (AFCA) appears to have become a dumping ground for many complaints that should have been resolved internally by the financial institution on the receiving end of the grievance. For the first time since its founding in November 2018, complaints to the independent external dispute resolution service exceeded 100,000 in a calendar year. The tally for 2023 was 102,790 from both consumers and small businesses, a jump of 23% from the previous year.

The record figure suggests banks, insurance companies, superannuation funds and other financial services providers are increasingly failing to resolve issues with their customers.

“We believe many financial firms could be doing a better job of handling complaints within their own internal complaints processes, so only the most complex cases reach AFCA – which is the role we are meant to play,” says AFCA Chief Ombudsman and CEO David Locke.

ANDY KOLLMORGEN

Have your say

CHOICE was started by consumers, for consumers, and we've been fighting for strong consumer protections for over 60 years. As new consumer challenges continue to emerge, input from our members and supporters is crucial as we decide which issues to work on and how to make the most impact. That's why we recently asked CHOICE supporters to nominate what they think are the biggest issues facing consumers right now.

Over 2600 people have taken the time to share their thoughts, helping us to continue to make change where it matters. If there's a consumer issue you think CHOICE should work on, a tip-off you think we should investigate, or feedback to make our campaigns stronger, it's not too late to have your say at choice.com.au/2024campaigns.

JORDAN CORNELIUS



New telco code proposal lacks substance, consumer groups say

The peak industry body for the Australian communications sector, has put forward proposed reforms to the Telecommunications Consumer Protections (TCP) code. But consumer groups that regularly deal with customers and their complaints say the Communication Alliance proposals will not lead to any meaningful change.

"Frankly, this TCP code proposal offers little extra in consumer protections. Given the staggering number of yearly complaints about the telco industry, this is far below what Australians would expect for an essential service," says Consumer Action Law Centre CEO Stephanie Tonkin.

Tonkin adds that the language in the framework is vague and obligations don't go far enough.

"Unfortunately, the Communication Alliance proposal appears to provide little extra support to prevent customers, including those experiencing domestic and family violence, from being effectively cut off from their telecommunications service, or from being aggressively pursued for unaffordable debt when they are at their most vulnerable," she says.

JARNI BLAKKARLY

Grocery price gouging in a cost-of-living crisis

In early February, CHOICE made a submission to the Senate Select Committee on Supermarket Prices. The inquiry was called to investigate the market power and pricing decisions of the major supermarkets, amid concerns these companies are price gouging during a cost-of-living crisis. Recent data from CHOICE reveals 88% of people are worried about the cost of food and groceries, with 96% reporting the cost of everyday items has increased in the last 12 months. For 57% of shoppers, this price increase was significant. People are struggling to afford the essentials and are turning to charities and buy now, pay later products to be able to access food.

Meanwhile, Coles and Woolworths have reported massive profits. Coles Group posted a \$1.1 billion profit at its most recent full-year results, while Woolworths Group recorded an annual profit of \$1.6 billion. In a CHOICE survey run in September 2023, 40% of supporters said they would stop shopping at Coles and Woolworths if there was another option. We welcome this inquiry and the investigation into the major supermarkets. Solutions must be urgently considered to address the lack of competition and increased unaffordability of food and groceries.

BEA SHERWOOD



ME Bank ordered to pay penalty for misleading customers

Members Equity Bank Limited (ME Bank) has been ordered to pay a penalty of \$820,000 after pleading guilty to criminal charges of making false and misleading statements. The Federal Court also found the bank failed to provide correct written notices regarding home loans between May and September 2018. The court found ME Bank sent almost 600 letters to home loan customers informing them of incorrect minimum repayment amounts on their mortgages.

"This misconduct arose from ME Bank failing to send accurate home loan information to its customers. Banks are expected to properly notify and update customers who are entitled under the law to receive accurate information about changes to their loans. Where banks fail to meet these requirements, they can face criminal convictions," says ASIC executive director for enforcement and compliance Tim Mullaly.

JARNI BLAKKARLY

Dyson's new wet and dry vac

Stick vacuums have become the Swiss Army knives of the cleaning world, with all sorts of attachments to pick up pet hair, clean your upholstery or suck cobwebs from ceilings. Dyson's V15s Detect Submarine does the usual cleaning tasks, but it also comes with an additional wet roller attachment (the Submarine head) designed to clean up liquids, debris and stains from hard floors.

This is one of the best performers our labs have seen for sucking up dry spills from hard floors and carpet. But its main drawcard – the Submarine wet roller head – can be messy to empty and maintain, and won't perform as well as a dedicated hard floor cleaner. If you aren't fussed about this extra attachment (which is incompatible with previous V15 models without the 's'), we've tested and recommended cheaper stick vacuums – see our next issue for our latest review.

The model we tested, the Dyson V15s Detect Submarine Complete (\$1649), comes with a soft "fluffy" roller head to vacuum hard floors (the head also has an optical LED light to highlight dust), HEPA filtration, and a dock with a tool holder. For \$100 less, you can buy a Dyson V15s Detect Submarine without the dock, HEPA filtration or soft roller head. It still comes with accessories, including an anti-tangle mini brush head, upholstery and crevice tools, and a motorised brush head for both hard floors and carpet.

Both variations come with the Submarine wet roller head, which fits onto the vacuum's cleaning wand. There's a clear 300mL reservoir for clean water and a wet roller head within the attachment.

As you move the head over the hard floor, water is released onto the spinning wet roller head, which then absorbs the spills before extracting the dirty water into a waste extraction tray. It was no problem manoeuvring the head around, but the pivoting head felt too loose if you were trying to get it to go in a straight direction.

The Submarine leaves barely any water behind – it was rated excellent in our floor dryness test.

But it received a rating of "poor" for our stain removal test, which assesses how well it removes dried stains on typical laminate flooring. The Dyson didn't do well at removing

jam and mud stains, although it did remove coffee easily.

Keeping the wet roller head clean is also tricky. The first step involves placing it onto the drip tray before detaching it from the wand to prevent water spillage. Then, all the parts need to be disassembled, emptied and/or rinsed by hand, then reassembled. This includes the wet roller brush bar, the water reservoir and waste extraction tray, and the dirty water tray cap. Our tester found emptying the dirty water could be a messy process, and when emptying and refilling the tanks, the wet roller could inadvertently detach. You'll need to complete this entire process and leave the roller to air dry after each use.

Note that the V15s still uses the old trigger mechanism, which means the vacuum only runs when you hold the trigger down. This can get tiring for people with weaker hands or arthritis.

While we were impressed with the V15s as a dry vacuum, the hard floor wet cleaning aspect was a bit disappointing, especially the process to keep the Submarine head clean.

KIM GILMOUR

Our tester found emptying the dirty water could be a messy process

DYSON V15S DETECT SUBMARINE COMPLETE

Price: \$1649

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



FIRST LOOK



Government guardrails for high-risk AI

The emergence of newer and more powerful artificial intelligence (AI) systems is proving to be a headache for governments across the world, and Australia is no exception. Consumers have been subject to numerous issues ranging from disinformation in AI-driven chatbots to troubling deep fakes (videos in which somebody's appearance is digitally altered to look like someone else). In light of these new challenges, the federal government has announced intentions to regulate AI. Its response to a consultation on responsible AI has recognised the inadequacy of our current laws to address concerns about high-risk AI systems, and has committed to establishing

mandatory guardrails on the development and deployment of these systems. However, low-risk AI technologies will continue to be unregulated under these proposals.

CHOICE contributed to this consultation and expressed support for a risk-based approach to AI legislation with strong enforcement and a well-funded AI Commissioner with a range of civil and criminal penalty powers. We're looking forward to the government's next steps, which include the creation of an expert advisory group, and hope consumer expectations on safety, accountability, and fairness are kept front and centre in the policy-making process.

RAFI ALAM



Web host penalised for subscription arrangement

A company running a web hosting service has paid over \$56,000 in penalties after the ACCC accused it of making false and misleading representations and catching users in subscription traps. Dreamscape Networks International paid the fines over advertisements on its website crazydomains.com.au, which offers domain

name registration and web hosting and design. In one case, the ACCC says Crazydomains was

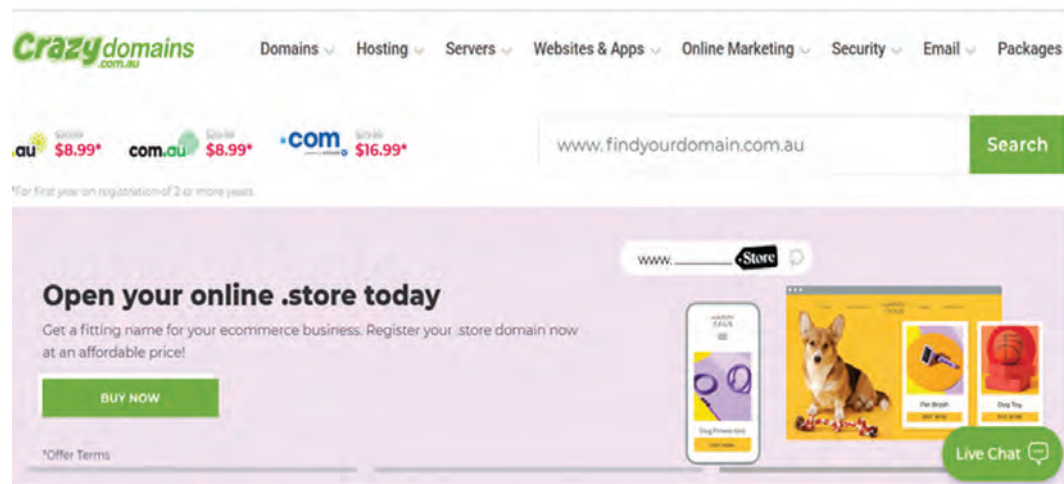
automatically adding certain products to customers' carts at the checkout, describing them as "free gifts". The consumer watchdog alleges that the company didn't make it clear to consumers that these products actually came with auto-renewal and fees.

ACCC Commissioner Liza Carver says it's the sort of practice the regulator is cracking down on. "Subscription traps are an area of concerning conduct and the ACCC will not hesitate to take action against businesses that utilise these tactics in breach of the

Australian Consumer Law," she says. "In this case, consumers may have believed they were receiving a free product in addition to the one they were purchasing because they were not given clear information about ongoing subscription costs."

Dreamscape has now updated its disclosure on the auto-renewal and cost of its products.

LIAM KENNEDY



Super funds too slow on disability and death insurance claims

Australians pay more than \$6 billion for disability and death insurance in super premiums yearly, and for many this cover is automatically bundled with their superannuation. However, a deep dive into this type of insurance by Super Consumers Australia has found serious and ongoing problems with claims processing. More than 20% of claims for disability insurance in super take longer to process than the six-month timeframe set out in the industry's own Life Insurance Code of Practice, with some insurers taking much longer than others.

Data suggests the problem is also worsening. Complaints about delays in claims to the Australian Financial Complaints Authority increased 136% in 2022–23 compared to the previous financial year. Lawyers working in the field have previously told us these delays can cause financial problems, worsen a person's mental health, and take the focus off their recovery. Super Consumers Australia is calling for the government to mandate customer service standards for funds when dealing with disability insurance claims.

"Australians deserve peace of mind that if they're facing serious illness or disability, their claim will be processed quickly and efficiently, allowing them to get on with their life," says Super Consumers Australia policy manager Rebekah Sarkoezy.

DANIEL HERBORN



Imposter syndrome: Penta pays up

Maskerading as an accomplished and experienced financial services provider on the internet is a pretty easy thing to do. You can start with making bold claims about how much money you manage and say you're affiliated with a bunch of important-sounding industry bodies. The problem is that such claims are illegal if they're not true.

A Queensland company, Penta Capital, was recently reminded of this by the Australian Securities and Investments Commission, which fined the business \$53,280. Among other things, Penta Capital said it had \$6.9 billion under management and had been in operation for 25 years. It also said it was affiliated with the Financial Services Council, the Australian Investment Council, Property Council Australia and the

Australian Investment Council. Penta Capital does not have a financial services licence, it started operations in May 2022, and many of its online claims have no basis in fact.

ANDY KOLLMORGEN

penta
CAPITAL



Origin Energy's financial hardship fail

Energy retailers are required to work with customers facing financial hardship on a payment plan, and to keep track of which customers depend on electricity for medical life support. Origin Energy has fallen short in both of these areas in recent years according to the Essential Services Commission (ESC), which started legal proceedings against the retailer in the Supreme Court of Victoria late last year.

Origin's alleged financial hardship breaches affected more than 30,000 customers between 2019 and 2023, and included cutting off payment assistance to some customers and not providing clear information about the availability of such assistance.

The alleged life support breaches affected 11 customers who either used life support equipment or lived with someone who did. Origin also allegedly failed to adequately record, update or maintain information on the Life Support Register and provide relevant information to energy distributors.

"Origin's multiple alleged failures particularly concern the commission because of the vulnerability of the customers who were impacted or placed at risk," the ESC says.

The commission is seeking civil penalties and other remedies.

ANDY KOLLMORGEN

Know your rights as complaints rise

The ACCC received 28,000 reports and enquiries last year about consumer guarantees or warranties – which is about 30% of the enquiries it received on any subject excluding scams.

Most often, consumers had questions about warranties covering motor vehicles, electronics and whitegoods. The marketplace regulator has a reminder for consumers: Your guarantees under Australian Consumer Law supersede any terms and conditions in a manufacturer's warranty – or extended warranty.

"Consumer guarantees apply for a period of time that is considered reasonable having regard to the nature of the products or services, including the price paid. This might be longer than the period of any warranty provided by a retailer or manufacturer," says ACCC deputy chair Catriona Lowe. "Broadly speaking, you are guaranteed that the product you have purchased will be of acceptable quality, match its description and do what a business tells you it can do. If it doesn't, you are entitled to a free repair for a minor problem, or a replacement or refund for anything major."

ANDY KOLLMORGEN





RANTS AND RAVES

Smart appliances can be useful, but who for?

Decades ago, futurologists predicted the Internet of Things, where all our home appliances would seamlessly work together in harmony. And many internet-enabled devices have proved invaluable, such as security cameras you can check while you're on holidays, air con you can turn on before you get home, or monitors that let you watch your energy use and minimise costs. But many are gimmicky additions that seem to serve manufacturers more than consumers. They can be tricky to set up, reduce the lifespan of your appliance, and even introduce security and privacy concerns.

Our expert testers spend hours in the CHOICE labs connecting home appliances to our networks and setting up their related apps to see what benefits they bring. We welcome the innovation, but it's our opinion that not everything needs to be connected to the internet 24/7. Coffee machines? Ovens? Fridges? Vacuums? Bassinets? They've worked fine forever without needing firmware

updates, yet here we are, updating these devices before we start testing them. And while we've not reviewed any Wi-Fi kettles yet (yes, they exist, but you still need to manually fill them with water and pour your tea), we know it's only a matter of time. In an age of planned obsolescence, where every product's days are numbered, those with an app are likely to become outdated even faster – old devices won't be supported forever.

Manufacturers love apps because they get valuable insights into your product usage habits to make even more products you'll eventually be forced to upgrade to. Meanwhile, what do we get? Endless frustration dealing with technical issues, especially if you have many connected products in your home crowding around the same bandwidth. There is a lot of troubleshooting: a weak signal here,

another reboot there. Recently, our kitchen lab spent hours trying to hook an induction cooktop up to the internet (it was perfectly functional otherwise). After a service call, we discovered its internet connectivity was faulty. If it had been fully installed in a home kitchen, would it have been worth the hassle of replacing it just because its app didn't connect?

Our advice? First, make sure the product you're using can achieve its primary function without needing the internet. That way, if you completely disconnect it from your network (or if it stops being supported) you won't be losing any important functionality, just a few "nice-to-haves". Robot vacuums are the worst for this. Only a couple still use physical remotes, and the useful features like mapping or setting up no-go zones are usually only available through the app.

Second, don't feel obliged to use the same brand for all your connected home appliances just for the sake of consistency. Many manufacturers like to promote their app as a one-stop-shop to conveniently control products from the same "family". But you could end up buying an inferior product. One brand might make a great oven, but its washing machine may not be as good as its rival's. Some manufacturers are trying to introduce standards that can let appliances from different brands talk to each other, but we're still a long way from universal acceptance.

Third, read up on the manufacturer's privacy and security policy, particularly if you're using a cheap unbranded product. Some could have privacy concerns, especially if your device is always on. We don't always know what data is coming or going. Sometimes it really is better to just be sensible, rather than smart.

KIM GILMOUR

In an age of planned obsolescence, where every product's days are numbered, those with an app are likely to become outdated even faster



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 I recently used your health insurance comparison to look for the cheapest Gold Combined policy, but all the results were substantially more expensive than what I'm already paying. Why is this?

A CHOICE health insurance expert

Uta Mihm: This is unfortunately the case for many people. In the last few years, many health funds have closed down their old Gold policies and released substantially more expensive ones. For people like you who are still on one of the older policies, the premiums are likely much cheaper than the newer options available,

so sticking with your current policy might be your best option.

However, there's no reason why you need to have your hospital and extras policy with the same fund, so it's worth comparing the price of some extras only policies to see if you can get a better deal by separating your hospital and extras cover. Remember, health insurance is fully regulated, so there is also no reason not to have your policy with a smaller fund that you may not have heard about before; they often have the best deals. See more in our latest review, p37.

Q We have paid for NRMA Roadside Assistance for 50 years and only had the need to use it a few times. Recently our car was involved in a single car accident. After ringing NRMA for roadside assistance, I was told that because our car was not comprehensively insured, we were not eligible for roadside assistance in the case of an accident. Is this common knowledge? I feel the above information should be more visible and at least written in the brochures handed out by the shopfront NRMA offices.

A CHOICE car insurance expert Daniel Graham:

I'm not sure how widespread the misunderstanding is, but yes, roadside assistance is for breakdowns only.

You'll need motor insurance if you require help after an accident. I can imagine when you need help on the side of the motorway the distinction is fairly academic, but insurers will definitely make note of the difference.

NRMA could certainly do a better job at explaining when you're entitled to a tow – I made it to page 48 of 64 in their Roadside Assistance terms and conditions before I saw any exclusion for accidents.



Q I bought a Samsung AX90T7080WD air purifier based on a CHOICE review. I haven't started using it yet because of my concerns after reading the user manual.

According to the manual, the purifier is to be kept at least two metres away from a TV or other audio/visual media. I planned to use it in my elderly father's very small, open-plan unit. The power cord is too short for me to place it more than two metres away from the TV set, but according to the user manual, it must not be used with an extension cord: a warning on page 3 says 'Do not extend the power cord'.

I've tried to speak to Samsung customer care about this on multiple occasions but have yet to get through to anyone. Can you advise?

A CHOICE household appliance expert Chris Barnes:

For me, the wording you have quoted from their manual isn't clear. I would think that 'do not extend the power cord' could mean 'don't stretch the power cord and risk damaging it or having it not fully plugged in', rather than 'don't use an extension cord'.

If they are trying to say that you can't use an extension cord, then I think Samsung may be being overly cautious here, as I'd expect a good-quality, appropriately rated extension cord would be OK to use for an air purifier (as long as it isn't also a heater; heaters use a lot of energy, which can cause the extension cord to overheat, potentially causing a fire). Hopefully their customer service team will respond to you and clarify the matter.

Personally I wouldn't worry too much about having it within two metres of a TV. If the TV shows any interference, you can then look at moving the air purifier elsewhere.

CHOICE Help

Out of gas

Member Robert called us for advice on a fridge that had broken down outside of its warranty period. The fridge was bought in 2021 with a two-year warranty, and it stopped working recently, after around three-and-a-half years of use. Robert told us he had contacted Appliances Online (where he'd bought the fridge) and Westinghouse (the manufacturer). Westinghouse sent a service person who diagnosed the fridge with a major defect, saying it had "lost its gas". Robert was charged a call-out fee and was told that the issue would cost an additional \$235 to fix. The fridge only cost around \$500, but we told Robert that nevertheless, it shouldn't break down after only three or four years of use.

We told Robert that under the consumer guarantees of Australian Consumer Law, the fridge had to be safe, durable and free from defects for a reasonable period of time. We explained that this means that even if the fridge was already out of warranty, he may still be protected under the consumer guarantees.

We suggested that Robert contact Westinghouse and explain the situation. We told him to mention that he believes the fridge does not meet the consumer guarantee of 'acceptable quality' and to ask for the fridge to be repaired (if repairable) and replaced (if not repairable) under the consumer guarantees of the Australian Consumer Law.

A couple of weeks later Robert got in touch to tell us that he had taken our advice and after some time going back and forth between service people and Westinghouse they agreed to supply a new fridge, although they didn't reimburse him for the call-out charge he had already paid.

Robert was happy with the outcome.

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.

CHOICE

