

CHOICE

Winning serve

Your favourite
appliance
retailers

229
products
TESTED

Kettles
Toasters
Wall ovens
Washing machines
Baby monitors
Pet monitors
Barbecues
Hedge trimmers
& more

KEYBOARD WARRIORS

Back-to-school tech

Vet debt

Insurance
options for
your pets



A New Year's resolution

How do you make these things stick?

Welcome to 2025. New year, new me, am I right? Actually, if history serves, I'm probably not right. New Year's resolutions and new beginnings almost always devolve into "same old story" within months (or sometimes even weeks).

I should know: when it comes to New Year's resolutions and self-improvement, I'm as big a sucker as anyone.

When it comes to New Year's resolutions and self-improvement, I'm as big a sucker as anyone

I'm always writing lists, packed full of silly little goals. I'm also a huge spreadsheet fan, adding a menagerie of daily tasks and boxes to tick. "Drink 3 litres of water", "hit 10,000 steps", "do some yoga", "meditate", that sort of thing. Sometimes it sticks, but usually it falls by the wayside after a month or so.

I once found a dusty old wallet inside an abandoned cupboard in a dark corner of my bedroom. Next to the expired credit cards and old driver's licences was a filthy, folded-up piece of paper: a five-year plan I'd scribbled together around

a decade earlier. I can't remember exactly what was on that list but it was a fun mix of stuff that was hilariously stupid in hindsight, and – thankfully – a few things I'd actually achieved in the decade since.

Sometimes resolutions pay off.

But in my many years of delving into self-improvement, I've found a few things that seem to work.

Top of the list is habits. Instead of creating big, scary, impossible goals for yourself, it's usually

more effective to identify the habits that can get you there, and the ones that hold you back. If you can somehow replace bad habits with good habits, you're on your way.

I've also found that if you try to change too many of those habits at once, you're more likely to fail. One or two habits at a time is plenty. And then once those habits are established, move on to the next ones.

Another important thing I've learned: willpower is finite and you can't rely on it.



If a newly established habit becomes integral to my everyday existence, I'm more likely to do it. If it's a conscious act I have to will myself into, I'll probably give up at some point.

I think about the quote in author James Clear's *Atomic Habits* all the time: "You don't rise to the level of your goals. You fall to the level of your systems."

And that, folks, is why I eat a gigantic bowl of sugary cereal every time I watch TV after putting the kids to sleep! My systems are hot garbage. Hopefully yours are more effective.

Have a great 2025 and good luck with all your resolutions!

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

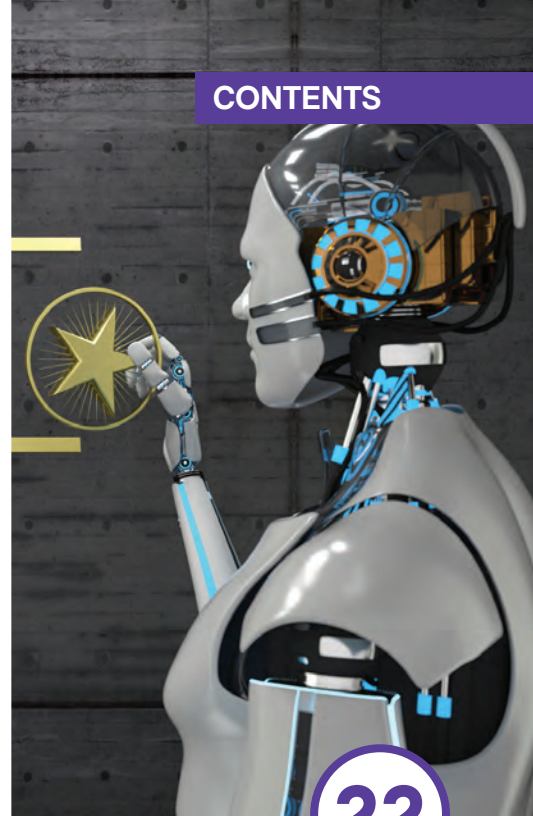
CHOICE

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

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

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





- 4 Checkout**
News, views and sneak peeks
- 14 Ask the Experts**
- 16 Your Say**
- 18 Far out pricing**
The cost of groceries in remote Australia
- 22 Bot says what?**
Product recommendations: AI versus CHOICE
- 26 Power shopping**
The best electrical appliance retailers
- 30 Top of the class**
How to choose a student laptop
- 34 A lifetime on the road**
Car insurance for young and old

- 38 Pet insurance**
Is self-insurance an option, or is a policy best?
- 72 Index**
- 76 Hard Word**
- TESTS**
- 44 Form plus function**
Kettles to match your kitchen
- 48 How much bread for a toaster?**
Price vs performance
- 52 Oven extras**
Do you need an air fryer function?
- 56 Which washer?**
Top loaders vs front loaders
- 60 Watch over me**
The latest baby monitors

- 64 Pet cams**
Check on your furry friends from afar
- 67 Latest flames**
Gas, electric and charcoal barbecues
- 70 Garden art**
The best hedge trimmers

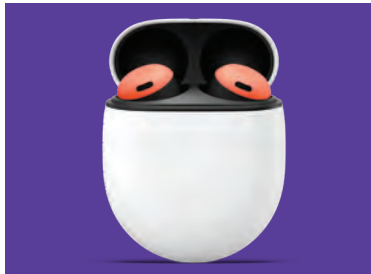


CHOICE magazine provides a selection of our top product reviews. We can't always include all the models we've tested, but you'll always find the products that scored the best. To view complete results for all our tests, go to choice.com.au, or call Customer Service on 1800 069 552 to add full online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

The latest consumer news in brief
IN THIS ISSUE:



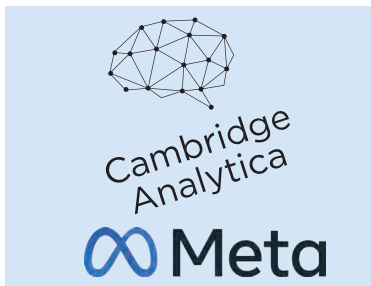
p8 Online florist pays \$1 million fine for pretending to be local



p9 First look: Google Pixel Buds Pro 2



p10 First set of Privacy Act amendments pass in Parliament



p12 Meta pays Australians \$50m for Cambridge Analytica breach



WA retirement village reforms on the way

Retirement village residents are often in for a rude shock when it comes time to leave the village. Most have handed over a huge lump to secure a unit, and village operators all have their own rules for how much residents will get back. The amount will likely be reduced by numerous exit costs, which is bad enough. But even worse is that it can take a very long time to get what's left over.

The WA government recently announced it's moving forward on reforms that would require village operators to return exit entitlements to former residents within 12 months. That this is considered a big improvement shows you how bad the situation had become. Some WA residents had waited for two or three years to receive what they were owed. The new timeframe is due to come into effect in December 2025.

Other WA retirement village reforms slated to take effect this year include new disclosure requirements so incoming residents will have a clearer picture of the financial aspects of what they're getting into; a requirement that operators help with aged care costs while former residents are waiting for their exit entitlements; and more transparency around who's responsible for village maintenance.

ANDY KOLLMORGEN

Meta comes around to better scam protections for Australians

Criminals who infiltrated social media platforms stole \$95 million from Australians in 2023, up 249% since 2020. And 76% of those 2023 losses happened because victims clicked on a scam ad on a Meta-owned platform, such as Facebook or Instagram. Things got better in 2024, but are still far from good enough. Between January and September 2024, Australians had reported losses of \$35 million from social media scams.

A recent announcement raises hopes that scammers will find it harder to target victims, at least when it comes to financial services scams. Meta says it will introduce an advertiser verification system in Australia to take effect this month.

Advertisers targeting Australians with financial services offers will have to take several steps to demonstrate that they're not scammers, including providing their Australian financial services licence number and uploading business documents. Facebook users will be able to review these materials before engaging with the ad.

"Meta's move to finally turn on such a simple protection against investment scams is overdue," says CHOICE campaigns director Rosie Thomas.

ANDY KOLLMORGEN



Bunnings facial recognition program ruled illegal

A CHOICE investigation in 2022 found that Bunnings, Kmart and The Good Guys were capturing biometric information on customers through facial recognition technology in stores, largely without customers' knowledge or consent.

Our findings caught the attention of the Office of the Australian Information Commissioner (OAIC), which launched an investigation. The Good Guys immediately paused its trial of the technology following our report. Just over a month later, in July 2022, both Bunnings and Kmart announced they would halt their use of facial recognition technology.

But the OAIC investigation went forward. In November last year, OAIC announced the results regarding Bunnings, saying the company had breached Australia's Privacy Act. Privacy Commissioner Carly Kind said the facial recognition cameras that were in use in 63 Bunnings stores in Victoria and New South Wales between November 2018 and November 2021 likely captured the faces of hundreds of thousands of customers.

"Just because a technology may be helpful or convenient, does not mean its use is justifiable," she says.

JARNI BLAKKARLY

BUNNINGS
warehouse





FIRST LOOK

LOGITECH MX KEYS S COMBO FOR MAC

PRICE \$399

CONTACT logitech.com/en-au



No strings attached

The Logitech MX Keys S Combo for Mac is a wireless keyboard and mouse bundle that can seamlessly switch between a computer, smartphone or tablet and even your TV. How, you might ask? Through the use of simple, effective, shortcut keys.

There are three unique keys for jumping between devices on the top right of the keyboard. All you need to do is run the initial Bluetooth pairing process on supported phones, computers or other devices, as you would with a pair of headphones. Then, the keyboard can quickly connect with the press of these buttons.

It's not bound by a single ecosystem or operating system either. You can switch from MacOS to Windows, or iOS to Android, for example, with some light adjustments. Both mouse and keyboard move across to the new device when switching from the keyboard, which is also a nice feature.

The full-sized keyboard (with separate number pad) is responsive and comfortable, with short travel between keys. As well as the usual function keys such as brightness, volume and so on, there are a couple of modern touches. These include a ChatGPT shortcut, an emoji key, and a surprisingly effective voice-to-text function – a great feature if you happen to be using the combo in a messaging app.

The mouse is the very comfortable MX Master 3S, which delivers pinpoint accuracy, and offers several button and scroll combinations to move your cursor quickly wherever it is needed.

Sometimes, you just don't want to deal with a touchscreen or your TV's wand-like remote. Though set-up can be a tad fiddly, this keyboard and mouse combo's effortless device-switching largely solves these problems.

DENIS GALLAGHER

Six out of 10 migrant workers exploited

In a survey late last year of 959 migrant workers conducted by the Victoria-based Migrant Workers Centre, 62% of respondents reported experiencing at least one form of exploitation. Topping the list was being short-changed on wages or having to work in unsafe conditions. More than three out of 10 reported being injured at work. Much of this happens in food services jobs.

Until recently, for a worker to report that they were being compelled to work more hours than allowed would have been an act of self-sabotage. That's because reporting it means you're doing it, regardless of the reasons. And overstepping work restrictions would have been a visa violation under Section 235 of the Migration Act, punishable by visa cancellation. In July 2024, the Migration Act was updated through the *Migration Amendment (Strengthening Employer Compliance) Act 2024*. Section 235 was repealed and new whistleblower protections were added.

Section 235 "was identified as a barrier, preventing temporary migrants from reporting issues of exploitation or otherwise asserting their rights under workplace laws";

a Department of Home Affairs spokesperson told us in December last year.

New reporting protections mean visas won't be cancelled for non-compliance "if there is a connection between that non-compliance and workplace exploitation".

ANDY KOLLMORGEN



CHOICE supporter evidence in ACCC Supermarket Inquiry

In November 2024, the Australian Competition and Consumer Commission (ACCC) held hearings as part of its Supermarket Inquiry. Aldi, Coles, Metcash and Woolworths faced questioning by ACCC counsel Naomi Sharp SC over a wide range of topics including 'land banking', competition, issues in remote stores, member-only pricing, membership data, pricing practices, supply chain issues, shrinkflation and private-label products.

A significant moment came when both the Coles and Woolworths CEOs were shown examples of potentially dodgy price tags that had been sent in by CHOICE supporters. Your contributions ensured that the supermarkets were forced to confront the public's questions and concerns around supermarket pricing practices.

The ACCC Supermarkets Inquiry final report is due to the Treasurer by the end of this month, and will include findings and recommendations to address the multitude of problems in the supermarket sector. Separately, the

ACCC is also suing Coles and Woolworths for allegedly deceiving customers with fake discounts.

Last year was a pivotal year for our supermarkets campaign, and we couldn't have done it without the help of CHOICE supporters like you.

BEA SHERWOOD



REDcycle soft plastic stockpiles still unprocessed

In December last year the ACCC signalled that it was willing to allow Coles, Woolworths and Aldi to continue collaborating on recycling stockpiled soft plastics and keep their pilot instore collection program running until 31 July 2026. The ACCC first authorised the supermarket collaboration in June 2023 following the collapse of REDcycle, which operated a soft plastics collection and recycling program.

"It is very concerning that the vast majority of the stockpiles left over from REDcycle have not been processed almost two years later. While some limited

progress has been made on reducing the stockpiles, the rate of progress is still significantly limited by the available processing capacity of soft plastic processors," says ACCC deputy chair Mick Keogh.

"We understand the outlook for processing a larger share of the soft plastics stockpile is improving as more processors are due to come online in 2025, and we propose to grant authorisation to enable continued joint management of the stockpile without further delays."

The supermarkets will be required to provide the ACCC with quarterly progress reports and minutes of each meeting of the supermarkets' Soft Plastics Taskforce.

ANDY KOLLMORGEN



Big fine for misleading 'local' online florist

Online florist Meg's Flowers has been slapped with a \$1 million penalty by the Federal Court for making misleading representations in a case brought by the ACCC. The company admitted that it breached Australian Consumer Law by advertising itself as a local florist in towns and suburbs on 156 different websites and in 7462 Google advertisements.

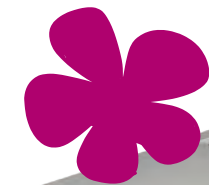
"By making misleading claims about the location of the florists, Meg's Flowers denied some consumers the opportunity to make an informed decision to support a local business, and likely denied truly local businesses the opportunity to make a sale to those consumers," ACCC Commissioner Liza Carver says.

The florist must now establish a compliance program, publish

a corrective notice on its website, and contribute to the ACCC's costs.

It's not the first time a florist has been caught in the ACCC's crosshairs. In 2022, the regulator acted against United Florists, and in 2024, Bloomex, a prior CHOICE Shonky award winner, was slapped with a similar \$1 million penalty by the courts.

JARNI BLAKKARLY



HSBC Bank no help as scammers steal \$23 million

In August last year, we reported that four out of five of the 280 scam victims we surveyed received no warning from their bank before transferring money to a scammer. About half of these scam victims told us that when they did receive some form of support from their bank, it didn't come close to helping them get their money back.

Cases of banks being held to account when they've inadvertently enabled a scam are rare, but it does happen. In December last year the Australian Securities and Investments Commission (ASIC) took HSBC Bank to court for knowing that scam transactions were likely taking place and doing very little about it.

"We allege that from at least January 2023, HSBC Australia was aware of the risks of unauthorised transactions occurring and that there were gaps in their fraud controls. This resulted in some customers getting scammed out of \$90,000 or more," says ASIC deputy chair Sarah Court.

Between January 2020 and August 2024, HSBC received approximately 950 reports of unauthorised transactions, resulting in customer

losses of about \$23 million, according to ASIC. Almost \$16 million of this occurred in the six months from October 2023 to March 2024. The bank allegedly took an average of 145 days to investigate scams reported by its customers.

ANDY KOLLMORGEN



Bangin' buds

Google's Pixel Buds Pro 2 are a set of premium and pricey wireless earbuds that deliver great sound quality with a big dose of tech wizardry. You can learn to use these buds in such a way that your phone rarely has to leave the pocket or bag.

Default sound quality is excellent; there's great warmth, crispness, impact, and detail, with most musical genres represented well. But they're best suited to users of Google Pixel or other Android-based smartphones. iOS users won't get the most out of the features on offer.

The tiny buds fit comfortably and at only 62 grams can be worn for long periods without any discomfort. Combined battery life of the buds and carry case (which supports wireless charging) will comfortably get you a full day's use.

Active noise cancellation, combined with the snug fit, gives you a really effective seal against environmental sounds. Alternatively, transparency

mode lets in just enough sound, such as conversation, so you can hear what's going on around you while listening to your favourite track.

The Google Pixel Buds Pro 2 can sense when you're wearing them

and when you're not, and they can be controlled by touch – tap

them to turn up the volume or skip a track. This ability to control with a tap, common with many of the latest earbuds, can be irritating when you're just trying to adjust

the fit. However, you quickly

learn where to hold the buds for adjustment and tap to either pause a track or take a phone call.

If you're comfortable with the use of a voice assistant, you can enable the Google Assistant and ask your earbuds a lot of the usual stuff you'd ask your phone or home smart speaker, such as directions, weather forecasts, translations, or to call someone. It's a handy addition for users who are already in Google's ecosystem.

You can enable the Google Assistant and ask your earbuds a lot of the usual stuff you'd ask your phone

There's a lot to like about Google's latest update to its flagship earbuds. Android users, especially those with a Pixel phone, should consider them.

ELIAS PLASTIRAS



GOOGLE PIXEL BUDS PRO 2

PRICE \$379

CONTACT store.google.com



Buy now, pay later to be regulated as credit

On Parliament's last sitting day of 2024, the government finally passed laws that will regulate buy now, pay later (BNPL) as a credit product.

BNPL was designed to fall within a technical loophole in our national credit laws. CHOICE and other consumer groups have been calling for this loophole to be closed for more than five years. In that time, BNPL services have

become more popular, but there have been consistent signs that many users were in financial hardship and being left worse off by BNPL.

The new laws for BNPL will come into effect in June 2025, and will require providers to:

- retain a credit licence and provide data to ASIC about their lending practices
- retain membership to the Australian Financial Complaints Authority and allow customers

to have their complaints heard by an ombudsman

- reasonably consider and respond to any requests for hardship assistance
- make reasonable assessments about whether a person is likely to be able to repay the amount they are borrowing before opening an account or increasing a credit limit.

We expect these laws to make BNPL a fairer, safer product for those who like to use it.

TOM ABOURIZK



Crypto exchange dealt whopping fine

The corporate regulator ASIC has won legal proceedings in the Federal Court against Bit Trade, which operates the Kraken cryptocurrency exchange, for illegally issuing credit to more than 1100 Australian customers.

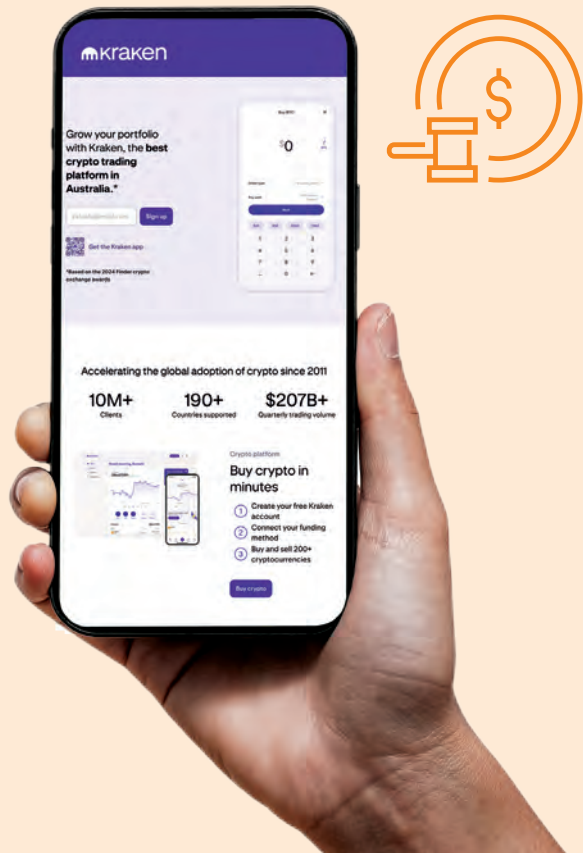
The court ruled that the crypto platform's "margin extension" product acted as a credit product, which Kraken did not have the correct target market determination to offer. As a result, the company breached its design and distribution obligations each time it offered the product – which amounts to thousands of times.

The court ordered Bit Trade to pay \$8 million along with ASIC's costs for the proceedings.

"Target market determinations are fundamental in ensuring that investors are not inappropriately marketed products that could harm them," ASIC chair Joe Longo says.

"Bit Trade issued its margin extension product to over 1100 Australians who were charged fees and interest of more than US\$7 million without considering if the product was appropriate for them. Those customers Bit Trade targeted suffered trading losses of more than US\$5 million, including one investor who lost almost US\$4 million."

JARNI BLAKKARLY



First set of Privacy Act amendments pass in Parliament

After years of consultation, the Federal Parliament has finally passed the first amendments to the Privacy Act to modernise protections over our personal information. These reforms went through in the final sitting of Parliament in 2024 that saw 32 bills pass in a whirlwind day. Key amendments in this package included letting individuals sue people or businesses that engage in serious invasions of privacy, expanding the penalty powers of the privacy watchdog, enabling a Children's Online Privacy Code, and transparency requirements for goods and services using automated decision-making.

There's still more to do – a second tranche of amendments will hopefully include much-needed laws to put obligations on businesses to use our data fairly and responsibly, an expansion of the definition of "personal information", and the removal of the exemption to small businesses. CHOICE has been a leading voice in consultations on privacy reform and will continue to represent consumers as these new laws are drafted.

RAFIALAM



Webjet's flight offerings land them in court

In late 2024, the ACCC commenced proceedings in the Federal Court against online travel booking site Webjet for allegedly making false and misleading representations about flight prices and bookings. The ACCC alleged Webjet advertised “flights from \$X” when the price quoted didn’t include compulsory servicing fees and other fees unavoidably added on to the booking. It is alleged the misleading advertising occurred at various points between November 2018 and November 2023. They say the fees were not disclosed on social media posts by the company and were hidden in the fine print of emails and on the Webjet site.

“We know how much Australian consumers value air travel to stay connected for work, leisure or to visit family. During this time of cost pressures, many consumers are carefully considering travel arrangements and seeking to save money. A statement about the lowest price must be a true minimum price, not a price subject to further fees and charges before a booking can be made,” ACCC chair Gina Cass-Gottlieb says.

JARNI BLAKKARLY

Google's 94% market share under the microscope

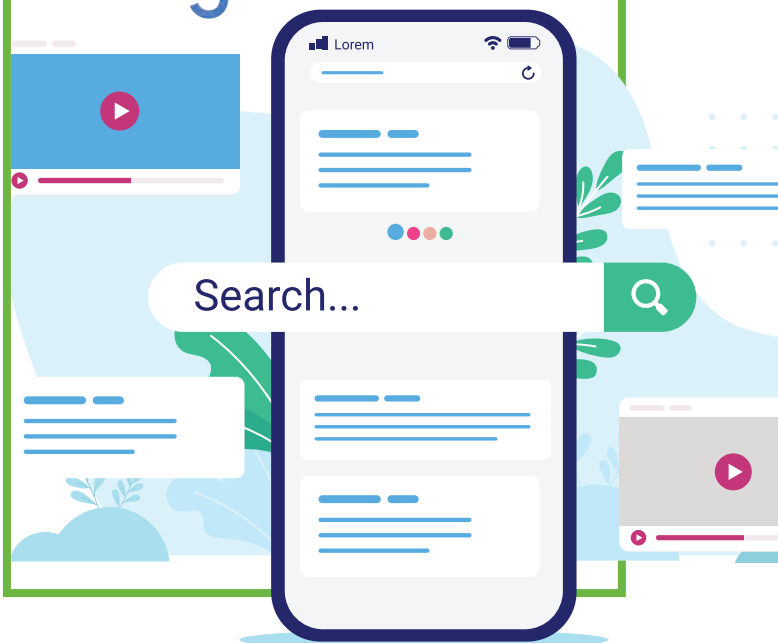
It probably won't come as a surprise that Google dominates the search engine market. In December last year, the ACCC reported that Google had a market share of nearly 94% as of August 2024. Its nearest rival, Bing, had just 4.7% of the Australian market. These are the kinds of statistics that raise concerns for competition regulators.

One big reason that Google continues to be the default search engine on the majority of browsers is because it has arrangements with third parties for it to be pre-installed on devices. In August 2024, a US District Court ruled in favour of the US Department of Justice that Google had illegally maintained its monopoly in search and search advertising through its exclusive distribution agreements. It remains to be seen whether similar legal action will happen in Australia.

Meanwhile, the ACCC is also looking into how artificial intelligence (AI) affects search results. “We are at a critical inflection point where generative AI tools are enabling technological innovations across a range of digital platform services,” says ACCC Commissioner Peter Crone. “While some consumers may find the generative AI search experience more useful and efficient, others may be concerned about the accuracy and reliability of AI-generated responses to search queries.”

ANDY KOLLMORGEN

Google





Superannuation funds need customer service standards

When you choose a super fund, performance and fees might be high priorities. But what about customer service? There are currently no mandatory standards for how funds interact with members and process claims.

The fund Cbus made headlines recently when it was hit with court action by ASIC over massive death benefit and insurance claims-handling delays. But to pursue this case, the regulator has had to invoke a very broad legal duty, because of the lack of clear relevant laws.

Super Consumers Australia is calling on the government to mandate standards for super funds – not just around claims handling, but all aspects of member services. First Nations and culturally and linguistically diverse communities are especially impacted by poor practices that don't account for cultural differences.

And if timely claims handling is indeed a factor for you when deciding between funds, you won't find data to compare. We're calling on ASIC and the financial services regulator APRA to collect this information and make it public.

"Mandatory standards plus public accountability are the only way to stop the distressing experiences we hear about so often," says Super Consumers Australia advocacy manager Susan Quinn.

ANTOINETTE DYCE



Compensation for Cambridge Analytica victims

Remember the Cambridge Analytica scandal back in 2018? The personal information of around 50 million Facebook users was disclosed to the This is Your Digital Life app on the platform, and then the data was allegedly used, among other things, to affect the outcome of the US election.

Well, it seems the wheels of digital justice turn slowly, but in December last year, the Office of the Australian Information Commissioner announced that it had agreed to a \$50 million payment program from Facebook owner Meta to settle legal proceedings in Australia. The money will go to affected Facebook users in Australia.

The settlement "represents the largest ever payment dedicated to addressing concerns about the privacy of individuals in Australia," says Information Commissioner Elizabeth Tydd.

Meta is expected to appoint a third party to administer the payment scheme this year. The payment scheme will be open to individuals who:

- held a Facebook Account between 2 November 2013 and 17 December 2015;
- were present in Australia for more than 30 days during that period; and
- either installed the This is Your Digital Life app or were Facebook friends with an individual who installed the app.

ANDY KOLLMORGEN





RANTS AND RAVES

We gave it away to the bots



They borrowed our brains – without asking – to train their bots. This has to be the crime of the century. That said, I acknowledge

that resistance is futile. Big Tech pulled one over on us, and artificial intelligence (AI) is here to stay. It just seems fair that we should get some royalties or kickbacks or something for training the machines to destroy us – or maybe just take our jobs.

As we went about our business, they were listening in – heck, looking in – on our every utterance, our every move. They learned from our collective style of writing, of speaking, of being, and spat it all back out to us in the form of services we probably don't need. And we gave it away for free! Somebody call the police.

I guess the lesson here is that if there are no laws against something and the profit motive is chugging along, companies are going to do this sort of thing. But the scale of what's happened with AI inventing and reiterating itself with us as its unwitting

tutors is something new. This is something off the charts.

How were they listening? Well, they bugged our TVs, our cars, of course our computers and devices, probably even our toasters. The point is that we don't know all the places Big Tech is getting information from us. They don't want us to know. It's impossible to talk about this stuff without sounding like a conspiracy theorist – probably because it is a conspiracy!

One thing I've noticed lately, though, is that the bots may not always be that bright. Just the other day, Google flagged a word I typed as not existing. It wasn't a fancy word, but of course I had to second guess myself, since the Google gods had weighed in. Yes, it was definitely a valid word. I overrode the bot's guidance and added it to my dictionary. Hopefully it won't happen again. You're welcome, Google.



It just seems fair that we should get some royalties or kickbacks for training the machines to destroy us

It goes without saying that the exchange usually goes the other way.

The bots are constantly anticipating what we're trying to say, correcting us before we've had a chance to say it. I speak here of auto-correct and auto-fill, where you start to type something, and the machine falls all over itself filling in the blanks ahead of you. This is where I have taken my stand. Dear readers, I propose to you

that auto-correct can destroy your spelling skills, and I say this based on personal experience. The principle is simple – use it or lose it. So, I don't let the machine finish spelling the word or completing the sentence for me. Not anymore. Which is how I've discovered that my spelling skills have atrophied to a level that compromises my self-respect. I taught the bots, and then they took over and I let them! I'm going to go out now and buy a notebook and some pens and practice my spelling.

ANDY KOLLMORGEN



ASK THE EXPERTS

Got a niggling question our team can help with?

Q When I use my microwave while casting something to my TV via Google Chromecast, the stream cuts out almost every time. There aren't any walls between my microwave and my TV (open plan kitchen and living room). The microwave is very old – do I need a new one or is this normal?



A CHOICE small appliances expert Kim Gilmour: We've had that question a few times over the years, and it does tend to affect older microwaves. Most

likely, your microwave is using the same 2.4GHz frequency band as the Chromecast. Try connecting the Chromecast to your router's 5GHz frequency band, to see if it helps. If you have a first-generation Chromecast it may not support 5GHz, in which case you might need to get a new microwave (or Chromecast), or avoid casting when it is in use.

2.4 GHz



Q In deciding which home insurance policy to buy, I used your tool to assess an insurer I was considering but



didn't know much about – Honey Insurance. I compared Honey to three other insurers including your top recommendation, Australia Post. I then got quotes from all four insurers myself. Your comparison tool showed quite minor differences between Honey and Australia Post (and in some cases Honey is better), yet Honey scores a much lower cover score – why? And my quote for Australia Post was double Honey's price even though it has a better price score. So, my own fact check throws doubt on your expert rating, cover score and price indication – can you explain?

A CHOICE insurance expert Daniel Graham: I totally understand your confusion, but rest assured there is a lot of logic behind Honey's lower cover score. The biggest factor is that Honey (unlike Australia Post) does not have an underinsurance safety net. We think this is an important feature for a home insurance policy, as it can protect you from being substantially out of pocket in the event of a total loss. For this reason the safety net is the most heavily weighted part of the cover score.

The other points of difference appear small individually but are numerous and are mostly related to how each policy handles sublimits. Areas where Australia Post outscores Honey include cover for legal liability, temporary accommodation and

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.

contents in the open air. As you've noted there are a couple of features in which Honey outperforms Australia Post, such as cover for landscaping, visitors' contents and food spoilage. We assess 140 product dimensions when calculating the cover score, so many small differences can add up to a sizable gap when the final scores are calculated.

As for the prices, having a good price score does not automatically mean that the insurer will be cheaper in all situations. The price score is the outcome of many individual price comparisons, using up to ten thousand addresses for nationally available policies. Because each insurer handles risk differently, there are going to be scenarios where an insurer with a good price score quotes a higher premium than one with a poor price score, as you have experienced. For example, in our latest comparison, Honey was cheaper than Australia Post in 27% of quotes – it looks like you're in that 27%. This is why we always advise people to obtain their own quotes to compare policies.



Australia Post

Q I have a question about canned goods. I had a recipe that called for 400g of chickpeas, so I bought a 400g can. But when I drained away the liquid the chickpeas themselves weighed a lot less than 400g. Is it appropriate that the weight seems to include liquid that is to be discarded?

A **CHOICE Customer Service:** Unfortunately there's currently no requirement in Australia for manufacturers to label the drained weight of food in cans. The label states the net weight, which is the weight of the contents (both solids and liquid) minus the packaging. For foods packaged with liquid, the weight of the food alone isn't going to be the same as – and may not even be close to – the weight on the label.

If you're likely to consume both the food and the liquid, such as with canned tomatoes or sliced peaches, for example, then this isn't really an issue.

But there are many types of canned foods where you'll likely drain off and discard the liquid – chickpeas as you've mentioned, but also things like tuna in spring water or corn kernels.

To find out how much food you'll be getting before you open the can, you need to check the percentage labelling in the ingredients list (for example, it may say chickpeas (60%), water (40%)) and then do your own calculations based on the net weight to work out the drained weight.



CHOICE Help

Dude, where's my car?

When CHOICE member Lori ordered a new Kluger from a Toyota dealer in the ACT in August 2023, she understandably expected she'd be getting the model she had picked out. She had purchased several cars from the dealership over the years as well as made use of its finance services.

Lori put a hefty deposit down and was told the car would arrive by December. But December came and went. It seems someone at the dealership had forgotten to process the order.

When that got straightened out and the car finally arrived in Australia in July 2024, a new problem emerged: it wasn't the car she had ordered, and this model cost \$3300 more, something she belatedly discovered after paying the balance on the invoice. It was also missing the floor and cargo mats that were included in her original purchase invoice. She was told that invoice no longer applied, since the car she'd ended up with was a different car.

The Toyota dealership apologised, but when Lori asked that the extra \$3300 be refunded, the response was that they would look into it.

This turn of events did not sit well with Lori – an engaged consumer – and she wrote to us to ask if the way Toyota had acted was reasonable.

We told Lori that unfortunately we've heard similar stories from other buyers of new cars. We said it was totally reasonable that she

should expect to receive the car she ordered at the price she had agreed on.

We told her she had two real choices: to demand redress and compensation from the dealership or, failing that, to escalate the matter to her state's fair trading agency. The next step would be to take the matter to the state tribunal.

Lori then began a campaign of setting things right that included letting the dealership know she'd made CHOICE aware of the issue and was prepared to lodge a complaint with the ACT office of fair trading. She also made clear that she would refinance her vehicle with another provider, have her car serviced elsewhere, and never buy a car from the dealership again.

Lori's campaign paid off. In the end the dealership came around and offered Lori a refund of \$1650 plus free servicing for the life of the five-year warranty, which would more than cover the other \$1650. They also threw in the missing mats for free.



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