







Staff picks The appliances we

can't live without

ENERGY

BILLS

Planned

confusion



MECCA COSMETICA

















products

Fridges Dutch ovens Multi-cookers Electric heaters Double strollers Wireless speakers **Smartphones** & more

Burning issue

Can you trust the SPF claims on your sunscreen?

Sun damage

Sunburn in Australia is no joke

s a pale, pasty Scotsman, my relationship with sunscreen has been... complicated. Long story short, I've historically been guilty of not wearing it enough. I blame Scotland. In summer it rains, and during winter daylight hours are so scarce you're lucky if you even see the sun. In Scotland no-one ever tells you to slip, slop, slap – let alone seek and slide.

So, living full-time in Australia, where the sun is an ever-present existential threat, has been something of a transition. I'm constantly underestimating how much sunscreen I need to apply and how often I need to reapply it. Crucially, I often forget to put any on in the first place.

I remember one especially egregious example. Years ago my parents were visiting from Scotland and – despite the fact that it was a cloudy, not especially boiling day – we decided to go to the beach. My lizard brain told me that because it didn't feel hot, I didn't need to wear sunscreen. Rookie error.

I got absolutely roasted that day. I've never been more burnt. I was red from top to toe in a way that looked, quite frankly, hilarious. It wasn't just a bit of sunburn on my arms or whatever. I was completely, properly wrecked. Like someone had hit 'select all' in Photoshop and airbrushed a deep, dramatic red over my entire body.

I thought this was so funny that I posted it on Facebook. The reaction I got was mixed to say the least. My Scottish friends loved it. Laugh emojis were flying in with wild abandon. But the Australians? They were concerned. They said things like, "this is actually dangerous", or "what are you doing you moron". There was one comment I still think about to this day, from a friend whose opinion I respect highly. I'm paraphrasing, but she said something to the effect of, "this isn't funny, I'm actually angry".

The reaction taught me a couple of things. First, it taught me that Scottish folks still find it funny when people inflict harm upon themselves. Second, it taught me that Australians take sun protection seriously – and with good reason. This is a country where two out of three Australians can expect to be diagnosed with some form of skin cancer in their lifetime. It's no joke. Third, it taught



me that my fly-by-the-seat-of-my-pants approach to sunscreen had to change. If I was going to spend the rest of my life living in Australia, I couldn't afford to be an idiot about this any more.

And that's why I was delighted when CHOICE decided to invest in sunscreen testing. Sure, we can help you decide which fridge or air fryer to buy, but we also wanted to test the SPF claims of some of Australia's more popular sunscreen brands – because your choice of sunscreen might be a teensy bit more important in the grand scheme of things.

You can check out the results on page 18.

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.









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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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ACCC puts door knockers and cold callers on notice

old calling and door knocking are two standard forms of unsolicited selling – the unsavoury act of trying to get you to buy something you never expressed an interest in.

They're tactics that often come on the heels of 'lead generation', where you're targeted by a third party as a potential customer. The unsolicited sellers buy the leads from the lead generators, and use them to sell products or services of questionable quality, often household solar systems.

The ACCC review is a response to a 'designated complaint' lodged by the Consumer Action Law Centre earlier this year, making the case that unsolicited selling is an issue of systemic harm and should be prohibited throughout Australia.

"Unsolicited sales are tricky as they happen out of sight, most often in regional areas, where people are persuaded to sign up in their homes for very expensive products they can't afford but are pressured into purchasing. Nothing short of a complete ban of these practices will fix this problem," says Consumer Action CEO Stephanie Tonkin.

ANDY KOLLMORGEN

Which supermarket has the cheapest groceries?

uring our first year of supermarket surveys, we received a lot of feedback on our basket. You asked for more visibility over what we were buying, you told us you wanted us to include more fresh foods, and you asked us to provide insights on the freshness and quality of the products we include in our basket.

In response, we'll be providing more information about the products we compare, and we'll include more of the most popular fresh foods. While we will also begin to provide quality comparisons, our focus will continue to be on how the costs compare between the major supermarkets.

In our most recent survey, published at the end of June, Aldi had the best deal on our basket of 14 items, which included chicken breast fillets, carrots, apples, bananas, strawberries, garlic, brown onions, butternut pumpkin, Weetbix, milk, drinking chocolate, vegetable stock, sour cream and porridge sachets.

Without taking specials into account, the full basket cost \$55.35 at Aldi, \$58.92 at Woolworths, \$59.22 at Coles and \$69.74 at IGA.

See all the results, including the full list we compared at each store, at **choice.com.au/cheapestgroceries**.

MARG RAFFERTY



S.CAL TOLL

Become a unit pricing champion

nit pricing can be a useful tool to help you get the best value for money when choosing between similar products, but only when it's displayed correctly. Too often, supermarkets get it wrong, using inconsistent units of measurement, incorrect information or tiny font, and in some cases even obscuring the price or not displaying it at all.

CHOICE has long advocated for fairer unit pricing rules and this year the government has committed to strengthening the Grocery Unit Pricing Code. We're building a collection of examples of poor unit pricing practices in major supermarkets, to show how widespread the issues are, and we need your help!

The next time you go to the supermarket, could you look for any poor unit pricing examples and take some quick photos on your phone?

Snap a photo of examples you see and send them our way! Your photos will be crucial in demonstrating that the current system isn't working and will help us push for stronger unit pricing rules. If you're keen to sign up to be a unit pricing champion, head to choice.com.au/unitpricingbingo.

BEA SHERWOOD

Optus to pay \$100 million penalty for unconscionable sales conduct

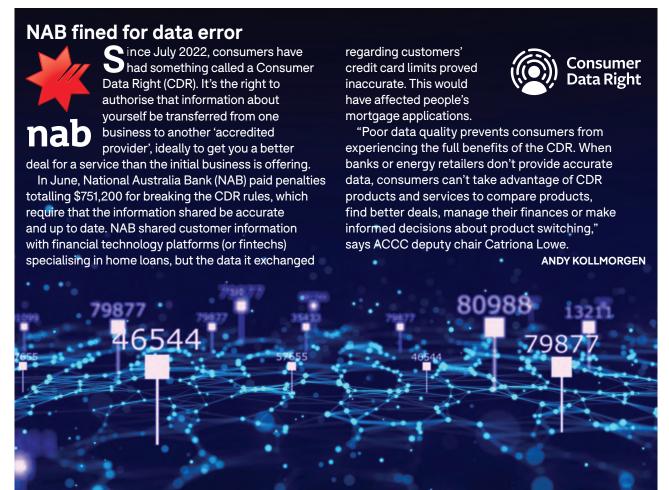
ustralia's second-largest telco, Optus, has agreed to pay a \$100 million penalty for unconscionable sales conduct after court action initiated by the ACCC.

Optus admitted that sales staff selling phones and contracts to over 400 customers in 16 stores between 2019 and 2023 acted unconscionably by putting pressure on people to buy phones and plans they could not afford and did not need, and by misleading customers. The ACCC says many of the affected customers were living with mental disability or diminished cognitive capacity, were unemployed, or were First Nations people from remote communities whose first language was not English.

"The conduct, which included selling inappropriate, unwanted or unaffordable mobiles and phone plans to people who are vulnerable or experiencing disadvantage is simply unacceptable," ACCC deputy chair Catriona Lowe says. "Many consumers who were vulnerable or experiencing disadvantage also experienced significant financial harm. They accrued thousands of dollars of unexpected debt and some were pursued by debt collectors, in some instances for years."

JARNI BLAKKARLY







Embattled mattress retailer admits to misleading discounts

attress supplier Emma Sleep has admitted to making false



or misleading representations about discounts on its products, following an ACCC investigation. The company admitted that advertisements for over 50 products that displayed 'strikethrough' prices or claimed percentage or dollar value savings were misleading because the products had never been sold for the higher prices indicated. The ACCC also found issues with Emma's use of countdown timers on its website and other platforms.

"The timers created a false sense of urgency by suggesting the sale price would no longer be available after the timer reached zero. In fact, after reaching zero, the countdown timers reset, or the products continued to be advertised for sale at the same or similar discount," says ACCC deputy chair Catriona Lowe. "These types of false advertising practices not only mislead customers but also mean companies get an unfair advantage over other suppliers."

CHOICE had earlier removed reviews of Emma's mattresses from our website following complaints from members about shipping delays and poor communication about returns.

LIAM KENNEDY

Jayco in court for exaggerating off-road capability

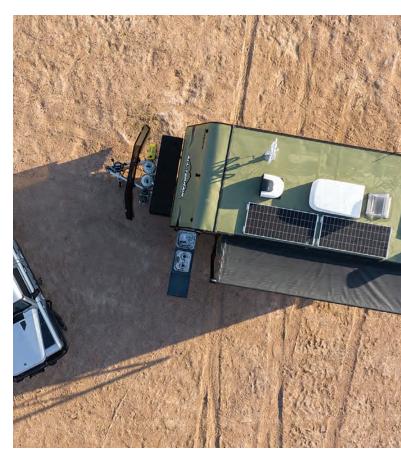
aking a caravan or recreational vehicle off-road or on 4WD-only tracks when it's not designed to can have dire consequences, including being stuck in the middle of nowhere. Which is why you should always follow the manufacturer's guidelines.

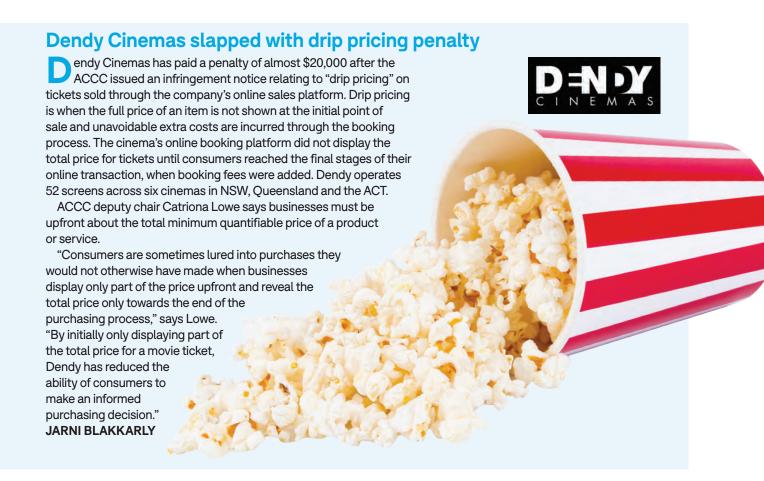
But what if the marketing imagery tells a story that's at odds with reality? That's what happened in the case of Australia's largest RV manufacturer, Jayco, which was recently taken to court by the ACCC.

"We allege Jayco misled consumers by advertising the RVs in terrain in which they were not designed to be used and were not covered by its warranty," says ACCC deputy chair Mick Keogh. "When a product is depicted in advertisements in a particular setting, or claims are made about it, consumers have a right to expect such images and words reflect the intended use of the product."

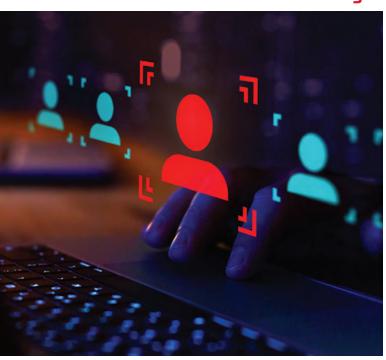
Despite the aspirational advertising, it turns out that taking certain RVs from Jayco's 'Outback' and 'Adventure' lines on unsealed or rocky roads with significant rutting or undulations, or on sand or beaches or water crossings, would not be a good idea.

ANDY KOLLMORGEN





AFP collaborates with overseas agencies to shut down scam 'boiler rooms'



raid on a property in Thailand has shut down a fake investment scheme believed to have stolen millions of dollars from Australians. It's a recent example of overseas police forces breaking up scam centres targeting victims in Australia. The Australian Federal Police (AFP) announced in June that 13 people who allegedly ran the scam, which likely stole more than \$1.9 million from Australian victims, had been arrested by local authorities in a search of the scam's "boiler room" (the scam's operations centre). The AFP says the raid by the Royal Thai Police came after the two law enforcement agencies had collaborated to investigate the scam.

The AFP says it is working with police forces across South East Asia to break up other scam hubs running in the region that target Australians. In April, it announced it had joined with Philippine authorities to disrupt three boiler rooms around the capital Manila over the course of eight months. The efforts come as the United States Treasury Department put sanctions on a Myanmar militia group it said was running cyber scams that had stolen billions of dollars from victims across the globe.

LIAM KENNEDY

Mini but mighty

hough laptops may rule contemporary computing, the humble desktop is far from dead – it just got smaller. Apple's Mac Mini range has been the compact answer for users who want plenty of power in a smaller package, but don't want to work with Windows.

The latest iteration – the Mac Mini M4 Pro – ups the ante with even more grunt under the hood. There's more than enough power for the average consumer, though it does come with a fairly hefty asking price.

Apple's M4 Pro CPU is the centrepiece – a big, beefy brain that can easily handle all but the most processor-heavy tasks. You won't face any issues with demanding work such as graphic design or image and video editing, and graphically intense gaming shouldn't be a problem either.

However, tasks like highly detailed 3D rendering and animation can cause some slowdown.

Data moves around at a rapid pace, too. We clocked the solid-state drive (SSD) at over five gigabytes per second when reading and writing data. In layperson's terms, that's really, really fast.

And despite all this power, the M4 Pro CPU doesn't use much energy. Our experts recorded consumption rates of six watts when idle, and up to 76 watts when processing a heavy load, which isn't too bad at all.

While the small silver box looks very sleek on your desk, there's one glaring design flaw – the power button. For some reason, Apple has concealed it under the back-left lip of the Mac Mini, which means you need to lift the whole thing up every time you want to turn the computer on. This is irritating at the best of

times and may be a downright deal breaker if you have grip or dexterity issues.

Power button placement aside, the M4 Pro is a nice addition to the Mac Mini range. There are a number of configuration options available so you can add more storage, RAM, an even faster CPU and more. Just bear in mind that costs can quickly add up.

If the offerings of the M4 Pro aren't enough, Apple has also released an even more powerful alternative called the Mac Studio, but this is targeting professional users rather than consumers. The Mac Mini M4 Pro is ideal for most home users who want the benefits of a desktop computer without the cumbersome size of an old-school tower PC.

ELIAS PLASTIRAS AND PETER ZALUZNY





Victoria promises savings with gas replacement plan

he Victorian government says its new push to electrify homes and enforce stronger energy standards will help households save hundreds of dollars a year. From 2027, any new homes built in that state will have to be "all electric" with no gas appliances, and any properties with an existing gas hot water system will have to replace it with an electric alternative once it reaches the end of its life. Gas hot water systems can still be repaired if they break down, and there'll be no requirement to change gas heating or cooking arrangements in existing homes.

The Victorian government says owners of an all-electric home will be at least \$880 better off per year, while even those who simply switch from a gas hot water system to an electric system will be saving at least \$300. The regulations will be accompanied by new energy efficiency standards and gas replacement requirements for rental properties and public housing, which are also expected to save households hundreds of dollars annually. Gas hot water systems and heaters in rental properties will need to be replaced with electric alternatives once they are beyond repair.

LIAM KENNEDY



20,000 add their name to CHOICE energy pricing complaint

Back in May, CHOICE lodged our first ever designated 'super' complaint with the ACCC, calling on the regulator to investigate confusing and potentially misleading energy pricing tactics that could be costing Australians at least \$65 million a year.

Since then, 20,837 CHOICE supporters have added their names in support of the complaint.

Consumers are communicating loud and clear that they want simple, easy-to-understand energy bills – without dodgy tricks that make it nearly impossible to know if they're getting ripped off.

The ACCC has until 19 August to respond publicly to the complaint, and we're hoping it will launch a full investigation and take action. With this strong show of support, it's clear that thousands of people are also eagerly awaiting the ACCC's response and expecting action on energy retailers' sneaky bill tactics. You can read more about our designated complaint on page 35.

JORDAN CORNELIUS

Calls for Shein and Temu tax

think tank says Australia should follow the example of other countries and impose a tax on fast fashion, including clothes sold on Shein and Temu. The Australia Institute says Australians are among the biggest contributors to textile waste in the world and a tax on cheap, poor-quality garments would help cut down on this. "We should implement a tax that's big enough to change people's shopping behaviour," says Nina Gbor, circular economy and waste program director at the think tank. "The revenue raised could be invested in incentives which support Australia's nascent textiles industry and a circular economy by encouraging consumers to reuse, repair and recycle clothing."

France recently became the first country in the world to announce plans to put a tax on fast fashion garments. Fast fashion refers to clothing made quickly on a large scale and at a low cost to the manufacturer. Their cheap prices have led to these garments becoming popular among consumers, encouraging the rise of websites and apps like Shein and Temu that stock them. But the fast fashion industry has been criticised for creating lots of low-quality clothes that are often quickly thrown out, and for rewarding manufacturers who treat workers poorly.

LIAM KENNEDY

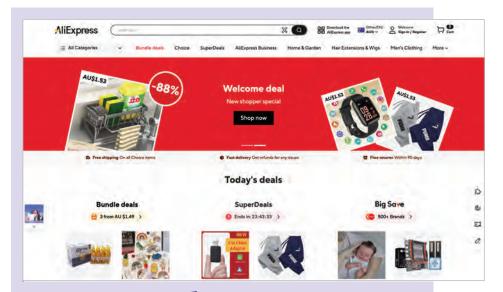
ACCC

Australian Product

Safety Pledge







AliExpress slammed by EU over illegal products

fter a year-long investigation, the European Union has found that online marketplace AliExpress systemically failed to prevent harmful and illegal products from being sold to consumers. In particular, AliExpress's content moderation - or lack thereof breached the EU's Digital Services Act. The investigation also found that AliExpress was not adequately penalising illegal sellers or protecting its content moderation system from manipulation. Since this investigation, AliExpress has been legally required to take measures

like better content moderation to detect and remove illegal listings, improving the traceability of its sellers, and providing greater transparency on its recommendation and advertising systems. Any breaches could see AliExpress fined up to 6% of its global turnover.

AliExpress operates in Australia and is a signatory to the voluntary Product Safety Pledge. However, the findings out of Europe highlight the need for stronger enforcement frameworks on product safety and for regulation of massive digital platforms like online marketplaces. At the moment, Australia mostly relies on voluntary compliance, despite findings from regulators and CHOICE about the scale of unsafe products sold online. CHOICE has been advocating for a general safety provision to make it illegal to sell harmful products, and is working to put this back on the radar of decision-makers in Australia.

RAFI ALAM

Super reforms must improve retirement products, not just advice

The federal government is proposing reforms to the way superannuation funds can provide advice about retirement products. It's true that Australian retirees currently lack clear, free and independent guidance about retirement. However, as Super Consumers Australia CEO Xavier O'Halloran says: "This reform allows super funds to give advice about retirement products, but when most funds only offer one product, that's not advice – it's a sales pitch."

In a recent submission on the reforms, Super Consumers Australia recommends robust safeguards around financial advice in superannuation. But more important than the safeguards, the organisation says, is broader reform to improve product quality, transparency and safety in retirement. Super Consumers Australia is calling for:

- quality testing to make sure superannuation products offered to retirees are good value
- a free product comparison tool hosted on ASIC's Moneysmart
- a one-stop-shop information and guidance service so people have access to quality independent information to help plan for retirement.

"Australians deserve a system that delivers a safe, high-quality retirement for people, not just advice that steers them into the only product a fund has to sell," says O'Halloran. "We're calling on the government to step up and make the retirement system safer by design, so that no one is left behind, whether or not they get financial advice."

ANTOINETTE DYCE





Travel refunds for flight interruptions

Ash clouds from Indonesian volcanoes and turmoil in the Middle East have been wreaking havoc on people's travel plans recently. Travel disruptions can't be compared with what some people have suffered during those events, but no one likes to see their hard-earned holiday money go down the drain. So can you get your money back if your trip was interrupted or cancelled?

Your first port of call is always the travel providers. If your airline cancels your flight, they should offer you the next available flight, or a credit or refund. If they delay your flight for reasons outside their control (like natural disasters or war), then some premium airlines may offer limited compensation for accommodation, but many won't offer anything. As for accommodation providers, some may offer refunds, but you might only get a credit.

Travel insurance is also a mixed bag. If you have cancellation and amendment cover, then most policies will cover claims for trips interrupted by a natural disaster, (as long as you tried to get the money back from your travel provider first). Unfortunately though, no policies will cover claims that arise as a result of war.

JODI BIRD

RANTS AND RAVES

The disloyalty reward



or years I've been a sucker. When annual bills like my car insurance came around, I would let them auto-renew without much

thought. I stayed loyal to my insurer and assumed they would continue to take care of me as a reward. But this year when I checked my inbox and saw the whopping almost \$1700 cost to renew my annual comprehensive insurance, I thought 'no, enough is enough, not this time!'

So I did what I should have done years ago - I shopped around. I called a competitor insurer and told their sales rep I was trying to beat the loyalty penalty. After going over all my details he asked me how long I had been with my prior

insurer and I told him close to 10 years. "Amazing," he said, telling me he wanted to reward my loyalty to the other insurer by offering me a better deal (a 'disloyalty deal', if you will). I didn't quite believe him at first, but the price he offered me was significantly better, around \$300 cheaper than the offer from my original insurer.

The sales rep was keen to close the deal and wanted to sign me up Just the threat of there and then. But leaving and the hint I told him I wanted to of disloyalty had call back my original secured me a \$400 insurer and ask them to beat his price, which he wasn't very happy about. So I called back my original insurer and told them I was being courted by a rival company with a \$300 discount.

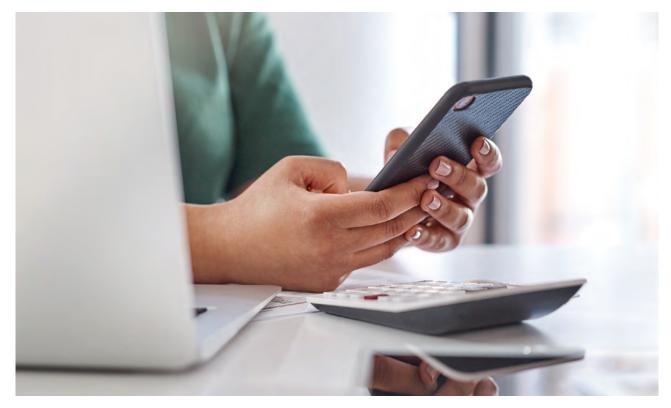
discount

My salesperson was shocked. "Let's see what we can do for you." he kept saying, promising that "I'm sure we can make something work". Like magic, within a matter of minutes my premium had gone from almost \$1700 to just over \$1300 for the exact same product. And I didn't even need to switch insurers, just

the threat of leaving and the hint of disloyalty had secured me a \$400 discount.

So next time my insurance comes up for renewal. I won't be mindlessly paying whatever sum they ask for. Each contract ending is an opportunity to stop, shop around, and find out how much your loyalty is actually worth.

JARNI BLAKKARLY



ASK THE EXPERTS

Got a niggling question our team can help with?

After reading about the results of your recent sunscreen test, I've become more aware of making sure the sunscreen I have is offering good protection. I bought a few tubes on special at the end of summer and now I'm wondering if they will still be OK to use for next summer?

ACHOICE journalist Alice Richard:
All sunscreens are required to be labelled with an 'expiry' or 'use-by' date on



the packaging, so you don't have to remember when exactly you bought them. But you may have to do a little searching – the expiry dates aren't always easy to spot. If your sunscreen is past the expiry date, you should throw it out. But if you bought the sunscreen this year it's likely still in date. If it's a mineral sunscreen,

you'll need to check the consistency - it can give you an indication of whether it's gone bad ahead of time. If your mineral sunscreen has separated or feels gritty, watery or lumpy, it won't be as effective as it should be, so you should probably replace it. If it's a chemical sunscreen you may not be able to tell from the consistency. Instead, you'll need to consider whether it has been exposed to high temperatures for a prolonged period (this applies to both mineral and chemical sunscreens). For example, if you've been storing the tube in the glove box of your car for months, it will likely need to be thrown out. So, if the consistency is good. the tube is in date and it hasn't been stored in a hot place for an extended period, your sunscreens from last summer are likely still good to go. Making sure you apply sunscreen properly is very important for good protection too. For more on applying

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.





I am currently insured by RAC in Western Australia and I've recently read that they are about to be taken over by IAG in my state. I don't know anything about IAG and am wondering what this change will mean for me?

sunscreens head to page 18.

CHOICE home insurance expert Daniel Graham: IAG is one of the biggest insurance companies in Australia. They sell car, home and travel insurance nationwide through a number of brands, the most well-known being NRMA and CGU. They also previously operated SGIO in WA,

which has now been folded into NRMA.

At the moment we don't know whether RAC policyholders will be moved onto a new policy more in line with other IAG products, or if IAG is simply taking over the underwriting and leaving the RAC

products the same. We'll be keeping an eye on any changes to the product and pricing after the takeover is settled.





I recently bought a Bosch pyrolytic oven that is recommended by CHOICE, but I was disappointed to note that when in use the oven is very loud. Bosch has informed me that this is apparently a known issue with pyrolytic ovens – they are louder than standard electric ovens. I feel that CHOICE buying guides should mention this and the reviews should ideally provide information on noise levels when active.

CHOICE kitchen expert
Fiona Mair: I appreciate you
pointing out this issue. It's true that
ovens with a pyrolytic function – which is
a self-cleaning mode operating on very
high heat – often have a noticeably noisy
cooling fan with a strong flow of air that
comes on during fan-forced mode.



Ovens have become more feature-filled in recent years, and we are currently in the process of surveying consumers to find out what people are looking for when purchasing and using an oven in 2025. This will help inform our testing.

We know noise is an important factor to consider when testing kettles and rangehoods, and we allocate a significant weighting to noise when scoring these products. After member feedback we also test the noise levels of microwaves and whether some of the potentially annoying beeping noises can be deactivated or the volume adjusted.

While we currently don't measure the volume of oven fans in decibels, we do note if the fan is excessively noisy (compared to other pyrolytic models in fan-forced mode). We have measured noise readings from 45–60 decibels when using fan forced mode, so we consider this to be the normal range. Based on your feedback we have updated our online buying guide to make note of the fact that pyrolytic ovens are generally louder when in fan-forced mode. For your purposes, it's worth noting that the fan will not come on when using the top or bottom element only, so you may prefer to cook this way when possible to reduce the noise (this allows for single shelf cooking only).

In December last year I ordered a lounge from a furniture store (they didn't have the model I wanted in stock). I received the invoice on 11th December 2024 for almost \$5000 and paid the 50% deposit immediately. At the time of purchase, we were told that the lounge would arrive "at the end of February". We hadn't received it by early March, so we called the store and were advised there was a delay, and we should expect the lounge in April. By the end of April, we still hadn't heard from the store, so we called and were told that the furniture was on its way and would arrive within a week. That was three weeks ago now and I'm no longer confident that the furniture will arrive within a reasonable time, if ever. What are my rights here? Can I cancel the contract and ask for a refund of my deposit?

CHOICE Customer Service: Under Australian Consumer Law, businesses must not accept payment for products or services if they know, or should have known, that they wouldn't be able to supply them by an agreed date. In such circumstances consumers are entitled to a refund. However, if delays occur due to issues outside of the business's control, the consumer is not automatically entitled to a refund. That said, the ACCC expects businesses to proactively communicate with customers in such circumstances and offer solutions. As the delivery of your furniture has been pushed back a few times now, your next step could be to request a full refund if the lounge is not delivered by a (newly) nominated date. It may also be worth checking if a remedy is offered under the terms of the contract, which would be separate to your rights under consumer law. If the matter can't be resolved you could escalate the matter to the Fair Trading department in your state.

