

NOVEMBER 2025

CHOICE

20

20TH ANNUAL

SHONKYS



Calling out shonkiness for 20 years

Plus 302 products tested: Cots, cookware, ovens, trampolines & more

20 years of the Shonkys

And they're more important than ever

One of my favourite parts of working at CHOICE are the emails. Recently, one had our editorial team a bit excited.

This CHOICE subscriber in question had purchased a pack of toilet paper that claimed to have 180 sheets per roll on the packaging. But then she opened the pack and started counting...

The results: 145, 133, 147, 158 and 153. Uh-oh.

If you told this story in the real world, I'd wager the response would be something along the lines of, "why are you counting toilet paper?" The response at CHOICE was the complete opposite.

We wanted in.

Subscriber-driven, nonprofit services like CHOICE are more important than ever

Almost immediately, everyone who had that brand of toilet paper at home was carefully counting toilet paper. Not only were we counting toilet paper, we were brainstorming ways to count the sheets more effectively. (We settled on laying them out in lines of ten so you don't have to count them individually.)

But that's CHOICE. CHOICE is unique. In the midst of all the toilet

paper counting, one member of the team said something that stuck with me. They said: "If we don't count them, who will?"

It was a statement that resonated quite broadly with me. In my two years at CHOICE, there have been times when I've openly asked myself, "does this stuff really matter?"

But of course it matters.

Misinformation is everywhere.

It's never been easier to lie about things, to make false claims, to scam consumers. And in the midst of all this, who is going to test the fridges? I mean, seriously test the fridges? Who is going to listen to 'Fast Car' by Tracy Chapman on every single set of speakers we test? Who is going to test the sunscreen?

Who's gonna count the toilet paper?

In times like these, I firmly believe that subscriber-driven, nonprofit services like CHOICE are more important than ever.

I also believe the Shonky Awards are more important than ever.

This year we celebrate the 20th anniversary of the Shonkys. We believe that, in 2025, these awards are still vital. They are an expression



of our purpose. To seriously test claims companies are making about their products and services. It's a reflection of the work that we do all year round and how seriously we take it.

I'm proud of the small part I've played in bringing the Shonkys to life. At CHOICE we often say that we'd prefer not to have the Shonky Awards, because that would mean businesses and brands were doing the right thing. And I respect that, but also... I bloody love the Shonkys.

(And for the record, three CHOICE staff counted six rolls of this specific brand of toilet paper. All of them had 180 sheets. Sorry CHOICE subscriber, you must have gotten a dud batch. But thanks for checking!)

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

CHOICE

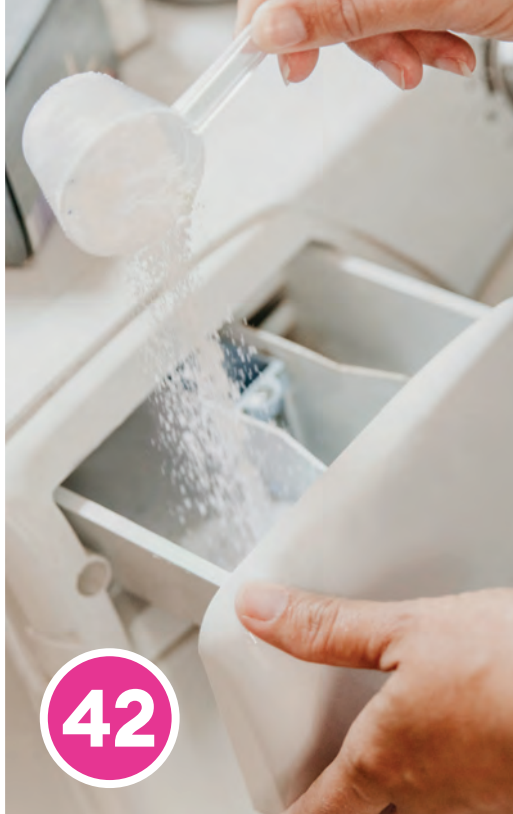
CHOICE gives you the power to choose the best goods and services, and avoid the worst. Wherever possible, we pay full price for the products we test, so we remain 100% independent. We don't take advertising or freebies from industry. We're not a government body and our consumer publishing and advocacy is almost entirely funded by membership. Membership includes access to product ratings across 200+ categories that 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.

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2025's
BIGGEST
LEMONS
P18

20TH ANNUAL
SHONKYS

2006-2025

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.

CHECKOUT

The latest consumer news in brief
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Black Friday sales growing in Australia

This month will see a broad range of local and international retailers drop prices for the annual Black Friday sales. The event has continued to grow in popularity in Australia in recent years and now rivals the weeks leading up to Christmas as our biggest shopping occasion.

For the past few years, national retail spending has been higher in November (when most Black Friday promotions occur) than in December, according to the Australian Bureau of Statistics (ABS). The ABS has previously noted Australians are bringing forward their Christmas spending to take advantage of this emerging sale event.

Black Friday occurs on the last Friday in November, but many retailers will start their sales earlier. Last year, some major brands dropped Black Friday discounts as early as three weeks before the day itself. Most deals will then last until Cyber Monday, the Monday after Black Friday. Originally an American phenomenon, Black Friday has been comprehensively embraced by vendors around the world, including in Australia. Therefore, big or small, there's a good chance your favourite retailer will get in on the action.

LIAM KENNEDY



Finding the best value groceries may soon be easier

The government has concluded consultation on strengthening the rules around unit pricing at the supermarket. CHOICE research has shown time and time again that consumers are more likely to select the best value product when unit pricing is shown, compared to when it is not.

While more people are using unit pricing to save on groceries, less are finding it actually useful. Unfortunately, there has been an uptick in issues reported by consumers, from unit prices that are hard to read or are obscured, to those that use inconsistent units of measurement. (You can read more on page 32.)

That's why we're calling on the government to expand the scope of the Unit Pricing Code to more stores, so more consumers can benefit from it, but also to tighten the rules and back them up with strong financial penalties. Also proposed is the requirement to display notices when a product is affected by 'shrinkflation' – when it shrinks in size but the unit price increases. We identified 19 products affected by this practice last year alone.

These changes will help make it easier for everyone to work out which product provides the best value – and they can't come soon enough. Make your voice heard by signing the petition for fair, transparent grocery prices: choice.com.au/FairerSupermarkets.

ANDY KELLY



Advocates welcome fines for major banks and telcos

Consumer advocates have welcomed recent court decisions paving the way for a big four bank and a major telco to be fined hundreds of millions of dollars. Financial Counselling Australia (FCA) says the record penalties will send a message to businesses to do right by their customers.

In September, ANZ admitted it had failed to pay depositors promised savings interest rates and that it had charged fees to dead customers, among other acts of misconduct.

ANZ admitted it had charged fees to dead customers, among other acts of misconduct

The bank is expected to have to pay a record \$240 million in penalties for these acts and others.

The admission to the Federal Court was followed by a separate decision by the same body to fine Optus \$100 million for unconscionable conduct. A judge found the telco had sold handsets and phone plans customers didn't need, couldn't afford or even use, and then pursued some customers for debts resulting from these sales.

FCA co-CEOs Dominique Meyrick and Peter Gartlan say

they're concerned by the conduct unearthed in both cases and believe the announcements will remind businesses to treat customers properly.

LIAM KENNEDY





**THE
GOOD
GUYS®**

**The
promotions
offered store
credit for
minimum spends
on certain
products**

The Good Guys' misleading store credit promotion

The Federal Court has imposed a whopping \$13.5 million in penalties against retailer The Good Guys for misleading conduct relating to store credit promotions and for failing to provide credits to more than 20,000 eligible customers.

Between 2019 and 2023, The Good Guys ran 116 promotions offering customers store credit if they spent minimum amounts on certain brands or products. The company failed to properly disclose, however, that these credits could expire as soon as seven or 10 days from the date of issue, and that customers also

had to subscribe to marketing communications to use them.

"The chance to earn store credit may have encouraged some consumers to make a purchase at The Good Guys they otherwise may not have made or to choose this retailer over others," says ACCC Chair Gina Cass-Gottlieb.

"We were concerned some of those consumers may not have done so had they been aware of all the conditions."

Cass-Gottlieb reminded businesses that when advertising promotional offers, they must clearly disclose any key terms and conditions or limitations to avoid misleading consumers, or potentially face court proceedings and large penalties.

JARNI BLAKKARLY

Kmart's facial recognition broke the law

Retail giant Kmart has been found to have breached the Privacy Act with its facial recognition program, three years after a CHOICE investigation revealed the invasive technology was in use across Australia.

In 2022, CHOICE reported that Kmart, Bunnings and The Good Guys were capturing the biometric data, or unique facial features known as a 'face print', of customers entering their stores with facial recognition technology (FRT). Our investigation prompted the Office of the Australian Information Commissioner (OAIC) to launch a probe into whether privacy laws had been breached.

Kmart sought to justify its use of FRT in stores between June 2020 and July 2022 as a measure to prevent refund fraud. However, the Commissioner said Kmart did not seek customer consent and its collection was not proportional, as there were other means available to address refund fraud. The OAIC did not seek a financial penalty against Kmart in this case, similar to the case with Bunnings last year. In a statement a Kmart spokesperson says they are "disappointed" with the ruling and are reviewing options to appeal the determination.

JARNI BLAKKARLY



Businesses caught out in 'phantom' energy upgrades

The Victorian Essential Services Commission (ESC) has taken action against three businesses for energy efficiency upgrades it alleges never took place, but were claimed under a government scheme.

The scheme is designed to help Victorians cut their energy bills and lower greenhouse gas emissions. Accredited businesses undertake energy efficiency upgrades that entitle them to create Victorian energy efficiency certificates, which they can then sell.

Zerowatt and LEDSaves both face bans from the Victorian Energy Upgrades (VEU) scheme.

Another company, MYOM, has already been banned after an investigation into its activities found fraudulent photos had been submitted as evidence of work.

"Submitting false evidence is a serious breach of VEU program rules, which is why we have been so quick to place restrictions on MYOM while we continue to investigate and consider appropriate enforcement action," Commissioner Gerard Brody says.

"The community and industry often act as eyes and ears for regulators, so if you're thinking of breaking the rules, don't think you'll get away with it. Between our proactive regulation and tip-offs, you'll be found out."

JARNI BLAKKARLY



The complexity of finding a solar battery

With power bills climbing and sustainability top of mind, more Australians are looking at home solar batteries. The concept is simple: store the solar energy you generate during the day and use it at night, cutting your reliance on the grid. But while the benefits are clear, the process of getting a battery installed can feel confusing, with different rebates and incentives to navigate.

Right now, two main government schemes are helping households make the switch.

At the federal level, the Cheaper Home Batteries Program offers a 30% discount on installation costs, as part of an extension of the Small-scale Renewable Energy Scheme (SRES).

There are also state-based programs. In NSW there is the Virtual Power Plant incentive.

This provides an upfront payment for installing a battery and connecting it to the state's virtual power grid. From 1 July 2025, eligible households can receive up to \$1500, depending on battery size and other factors.

If you've explored getting a solar battery, we'd love to hear from you about your experience. Email us at campaigns@choice.com.au.

JANE KOOIMAN



Slush fun

Ninja is known for its creative appliance offerings that capture the attention of consumers. Their latest offering is the Ninja Slushi, a benchtop frozen drink maker that brings the fun and excitement of a cold slushie on a hot day into the comfort of your own home.

The Ninja Slushi works by spinning an auger inside a cooling cylinder that uses an evaporator to cool liquids and turn them into slushy drinks. It comes with the base unit that holds the motor and evaporator, and a 2.6L liquid vessel (1.9L max fill line) with a removable spout and spring-loaded handle, auger, condenser tray, drip tray and guide. It has five pre-set functions so you can make slushies, frozen cocktails, frappes, frozen milkshakes and frozen juices, but also allows manual temperature adjustment.

A lid at the top of the vessel can be opened to easily add and top up the liquid, and the vessel itself can keep drinks cool for up to 12 hours.

“Slushies are formed when there is enough sugar content in the drink to keep the liquid from freezing”

It's quite simple and straightforward to use, but the outside of the unit can get hot, so it needs enough clear space around the machine for air circulation.

Our tester, Elias Plastiris found that different beverages might require adjustments for optimal texture and consistency. Using the 'Slush' mode, he made a Coke Classic slushie, but it wasn't 'slushed' enough and

the pouring consistency wasn't great. Increasing the temperature helped slightly.

He made another carbonated slushie with Kirks Pasito and waited an hour before pouring, which helped with the consistency.

However, it stained the machine with yellow streaks that we were unable to remove, something to be mindful of when using coloured drinks.

Plastiris also made a fresh orange juice slushie, which produced better texture, taste and flow in comparison to the carbonated slushies. The milkshake slushie created a fluffy drink with a similar consistency to a soft-serve ice cream, but it also produced a lot more spillage from the spout and required more attention when pouring and cleaning. The Midori Illusion frozen cocktail used the lowest temperature setting but didn't flow smoothly and needed a spoon to consume.

“Slushies are formed when there is enough sugar content in the drink to keep the liquid from freezing,” Plastiris explains.

To achieve the slushy texture and consistency, there needs to be 5g of sugar for every 100mL of liquid. This makes a slushie machine something that should be used in moderation or for special occasions.

The Ninja Slushi comes with a rinse cycle to clean the cooling cylinder and auger. However, even

after multiple rinse cycles, remnants of the slushies remained in some areas and the vessel had to be removed and cleaned manually to get it completely clean. The condensation tray also needs to be cleaned separately.

CHOICE verdict

If you often entertain or love frozen drinks at home, the Ninja Slushi brings the fun. But you need the space for it, and you'll need to play around with the temperature settings to reach your desired consistency. A price tag of \$500 is a lot to spend on what is ultimately a novelty appliance. Alternatively, if you already have a high-performance blender, you can achieve a similar result without the added expense of a dedicated slushie machine.

REBECCA CIARAMIDARO



NINJA SLUSHI

PRICE \$500

CONTACT ninjakitchen.com.au





Government promises universal mobile coverage

The federal government has been getting feedback on a plan to require telcos to provide mobile coverage all across Australia. The Universal Outdoor Mobile Obligation (UOMO) expects mobile carriers to use existing tower services and new satellite technology to provide voice and text services almost anywhere outdoors around the country.

“Whether you are facing a natural disaster, broken down on a highway, injured on the farm, or lost in the bush, under UOMO there will be outdoor mobile coverage nearly anywhere you look up and see the sky,” says Communications Minister Anika Wells.

Some telcos already allow customers with regular smartphones to connect with Low Earth Orbit satellites and send and receive text messages when they’re out of reach of a tower-based network. This new direct-to-device satellite technology is expected to be crucial in allowing telcos to meet the UOMO, which the government says will provide Australians with an extra 5 million square kilometres of basic outdoor mobile coverage and help reduce the country’s digital divide. Legislation to establish the UOMO is currently only in draft form.

LIAM KENNEDY

More to do to protect the future of cash

It’s a critical time in the campaign to protect the future of cash. Nationally representative survey data from CHOICE shows that 65% of Australians routinely carry cash. Access to cash is essential for people in remote areas facing digital exclusion, for older people not comfortable with online banking, for people with a disability, and anywhere affected by a natural disaster when digital services become unavailable.

Since 2017, more than 2000 bank branches and 8000 bank-owned ATMs have disappeared. By reducing their services, closing branches, removing ATMs and charging fees for in-person cash withdrawals, banks have actively made it harder for Australians to access cash.

There are multiple federal government policy processes looking at the ways Australians pay. The Reserve Bank is looking at surcharging, which has significant consequences for cash. Separately, the Treasury is designing a cash acceptance mandate, and working to “support and maintain access to cash and banking services in Regional Australia”. The Council of Financial Regulators recently concluded a consultation on the cash distribution system.

CHOICE has been making submissions to these consultations, and pushing for strong action, but we need to show the Government how strongly Australians feel about keeping cash accessible. Show your support and sign the petition at choice.com.au/AFairWayToPay.

MORGAN CAMPBELL





RACQ facing legal action for misleading premium information

If you were a customer of Queensland-based RACQ Insurance between September 2019 and December 2024, you may have received a renewal notice with incorrect information about what you had previously been paying. It would have led you to believe that your premiums hadn't gone up as much as they actually had. In September this year, the Australian Securities and Investments Commission (ASIC) launched a legal case against RACQ for this tactic, alleging that the insurer sent more than 570,000 renewal documents to customers containing misrepresentations about their 'last period premium'.

In many cases, the last period premiums listed were higher than what customers had paid or were paying when discounts and other changes were factored in.

"RACQ didn't just make it difficult to compare apples with apples, we consider customers were potentially left paying more because their insurance renewal documents gave them a distorted picture of the change in their premium," says ASIC deputy chair Sarah Court.

In one example, an RACQ customer received a renewal notice showing their 'last period premium' was \$6930 and their new premium was \$7033.57, a 1.5% increase. But the customer had only been paying \$5024 in the last period, meaning RACQ was actually hiking their renewal premium by 40%.

ANDY KOLLMORGEN

Funds drop unfair barriers for retirees

While you're working, your super is in what's called the 'accumulation phase'. It does what it says on the tin: building your balance as you continue to work and earn. Once you retire, you can leave your super here, or move into the 'retirement phase' of super, by either opening a regular income stream called an account-based pension, or buying an annuity.

Here's what you might not know: investment earnings on super in an accumulation account attract a tax of 15%. But earnings on funds in an account-based pension incur no tax at all. And from the age of 60, you also pay no tax on the money you withdraw from your account-based pension.

Sounds great, right? But did you know that some funds impose a minimum balance restriction on moving out of accumulation and into an account-based pension? That means that retired members with the lowest balances end up paying the most tax.

At Super Consumers Australia, we think that's unfair. Since we highlighted the problem, a number of funds have dropped or reduced their minimum balance requirements. We're calling on all funds to drop them entirely. Look out for an upcoming full-length article with all the information, including which funds impose the minimum balance restriction, coming soon.

ANTOINETTE DYCE





Court finds Money3 breached responsible lending laws

Car finance provider Money3 Loans has been found to have breached responsible lending laws when it entered into five loan arrangements with people on Centrelink payments. ASIC's case centered on loans between 2019 and 2021, and the Federal Court found Money3 failed to make reasonable inquiries or verify living expenses based on bank statements.

However, another part of ASIC's allegations – that the lender failed to assess whether loans were suitable – was rejected by the court. Further allegations that Money3 failed to take reasonable steps to comply with credit legislation and that staff were not competent or trained adequately were also thrown out by the court.

"ASIC took this case after receiving numerous complaints, including from consumer advocates. We were concerned that consumers on social security payments were entering into potentially unsuitable loans. We are currently considering the judgment," ASIC chair Joe Longo says.

JARNI BLAKKARLY

money3

Chocolate shrinkflation not going away soon

A recent agribusiness report by Rabobank holds good news with an asterisk for chocolate lovers, who have had to balance their love of all things cocoa with steadily rising prices.

Since 2021, the retail prices of chocolate products have gone up around the world due to poor cocoa harvests, crop disease, bad weather and other headwinds. Chocolate manufacturers and retailers are now beginning to adapt to these challenges and adjust profit expectations in return for keeping their customers, according to the report. RaboResearch agriculture analyst Paul Joules says the rethink "has led manufacturers and retailers to expand their value ranges, offering more affordable alternatives to cost-conscious shoppers".

The rub is that these cheaper alternatives often contain less product, with many manufacturers resorting to shrinkflation to boost profits or to 'skimpflation', which involves lowering cocoa content, and replacing cocoa butter with cheaper fats or fillers. In some European markets, products subject to skimpflation no longer meet the legal definition of chocolate.

In April this year, CHOICE reported that chocolate Easter eggs from Cadbury, Nestlé and Aldi had become smaller and more expensive since the previous Easter. While chocolate prices are expected to gradually decrease in Australia in the coming years, the size of chocolate products seems likely to do the same.

ANDY KOLLMORGEN





The best value home and contents insurer in your state

For a fresh take on home and contents insurance, we analysed prices by state to find the policies that provide the best value in each jurisdiction. We found that Allianz Home and Contents provides the best value for money in ACT and NSW, QBE Home and GIO Classic tie for top spot in WA, while QBE Home is best value in all the other states.

To assess prices, our experts rank each policy's quote across more than 5000 market-representative scenarios

in our database. These rankings are then averaged by state to get a state-level price score. We combine this price score with the product's cover score to create our CHOICE Expert Rating, as a measure of overall value for money. The cover score reflects how well each policy covers you for over 500 features, from whether it includes an under-insurance safety net and flood cover, to how much they'll pay for food spoilage during a blackout.

JANE BARDELL



Lantern festivals that never get off the ground

A lantern festival – in which illuminated paper lanterns are released into the night sky – would seem like a happy occasion, except when you pay to attend one and it never happens. It's also important to know that it's illegal for open flame lanterns to be released in Australia due to the risk of fire and burns.

The WA government's ScamNet service recently warned consumers to beware of scammers posing as lantern festival operators through ads on social media.

The ads direct people to convincing-looking fake websites that offer tickets for around \$50 and ask you to enter personal information and pay by credit card. The scammers claim the lanterns are "biodegradable and recycled", and some non-events are marked as sold out.

"Consumers may not realise they have been scammed until it is too late to submit a chargeback request with their financial provider," ScamNet warns.

The following websites are fraudulent and should be avoided, but new ones keep popping up:

AU Skylight Event: au.skylightevent.com

Lantern Fest Australia: lanternfestaustralia.com

Sky Dreams Australia: skydreamsaustraliaevent.com

UK The Sky Light Event: ca.skylightevent.com/

Halloween Wonderland: uk.theskylightevent.com/

ANDY KOLLMORGEN



RANTS AND RAVES

Our fight with Australia's broken freedom of information system



Every time a new minister comes into a portfolio, the relevant government department prepares an incoming ministerial briefing – a cheat sheet outlining all

their areas of responsibility.

These incoming ministerial briefings are routinely requested by journalists under Freedom of Information (FOI) laws and, at least at a federal level, are routinely given out by government departments.

So I had no idea what I was in for when, in late 2023, I lodged an FOI for the new Victorian Consumer Affairs Minister's briefing.

When an FOI request is lodged, the relevant government department or agency has 30 days to respond. But the reality is never that simple.

After a two-month delay, the Victorian Department of Government Services (DGS) flat-out denied my request, saying the document was produced for the deliberations of cabinet and was therefore exempt.

This seemed dubious to me. Certainly, some parts of the document may be briefings on cabinet deliberations, but surely not every single page of the 29-page document.

I appealed the decision and my appeal was denied on the same basis. So I filed an appeal to the independent umpire of FOI matters, the Office of the Victorian Information Commissioner (OVIC) and outlined that I would be willing to accept the redaction of cabinet deliberations in the document, but did not accept that the full document was exempt.

In October 2024, almost a year after I filed my original FOI request, the Information Commissioner handed down his ruling in my favour.

Days before they were due to hand over the documents, I was informed that DGS had filed an appeal in the Victorian Civil and Administrative Tribunal (VCAT) seeking to overturn the Commissioner's ruling.

Going into VCAT was a nerve-wracking experience. I printed off my papers and prepared my legal arguments (arguing about the contents of a document which I hadn't been allowed to see, but which everyone else had read). I put on a suit and tie and headed down to King Street in Melbourne, not knowing what to expect.

The judge was friendly, kind and sympathetic to the fact that I was representing myself.

The government sent five lawyers, including external counsel (a non-government lawyer assisting their case).

I'm not allowed to discuss the substantive events of that hearing as it was confidential, but no successful mediation outcome was reached.

The judge set down February 2026 as a rough date for our final hearing and asked us to prepare our

witnesses and let the tribunal know when everyone was available.

A fellow journalist recommended a clever strategy to me and I wrote to the government letting them know of my intention to call as witnesses Consumer Affairs Minister Williams and the CAV Secretary.

It was my last roll of the dice. I was betting on the fact that the mid-level bureaucrats obstructing my case wouldn't like having to stump up to their high level bosses and explain to them that they would need to give up half a day to attend court in person over something so trivial.

I waited and waited, and the day after their response to VCAT was due, 21 months after I had initially lodged for the document, DGS folded and withdrew their appeal.

Now that the document is in my possession and I've finally read it, it's hard to imagine why on earth they were so reluctant to release it. There is nothing so controversial in there to cause any real embarrassment to the government.

On my part though, there is a feeling of vindication.

JARNI BLAKKARLY

I was representing myself. The government sent five lawyers



ASK THE EXPERTS

Got a niggling question our team can help with?

Q I recently used your health insurance comparison tool and I noticed you list Medibank Gold Advanced as one of the options. But I've just visited Medibank's website and this policy is not available. Why is it still appearing in your results?

A **CHOICE insurance expert Mark Blades:** You could certainly be forgiven for thinking that the policy doesn't exist, because it isn't visible as an option on Medibank's website. But if you call the insurer and specifically ask for it, you should still be able to buy it. And the kicker is, it's significantly cheaper than the Gold Protect policy advertised on its website, which costs \$380 per month (as opposed to \$313 for the

Gold Advanced with the same \$500 excess) for a single person in NSW. If this seems confusing and misleading, it's because it is. We've noticed many funds closing down existing Gold policies and replacing them with a near-identical policy but with higher premiums (see p22 for an example that's so bad it's won a Shonky Award). But we've also noticed that even when some funds keep cheaper Gold policies open to new customers, they don't advertise them – instead, they spruik their newer, pricier policies. This seems to be what is happening with the Medibank Gold Advanced policy.

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.



medibank



Q I'm going on a hiking trip in Perth soon and I'm considering domestic travel insurance. It's a group trip with a travel company that will drop us off and pick us up at the entry and exit points along the trail each day. We will

be staying in a hotel each night. I'm wondering if travel insurance is worth it to cover me on the off chance I am injured somewhere along the trail and need to be collected via helicopter.

A **CHOICE travel insurance expert Jodi Bird:** Domestic travel insurance might be worth considering for emergency evacuation, but before you start looking at policies, check your health insurance. If you have a health insurance policy it may already cover air ambulance. If you don't have health insurance, but you do have a credit card, check if it has free domestic travel insurance and if so, check if it covers air ambulance.

Follow up: The writer came back to us to say she had checked her health insurance policy and she was already covered for air ambulance, so no extra insurance was required.



Q I am in the market for a new mattress, so after reading your recent mattress review I decided to head in to Kmart to buy their mattress that is recommended by CHOICE. I was irritated to find out that it is now out of stock. I find this happens frequently with recommended products often being sold out when I go to buy them. Is there any way you can check stock levels before publishing your recommendations to ensure we can actually buy the products you recommend?



A CHOICE director of reviews and testing Matthew Steen:

Thanks for your feedback – it sounds like a frustrating experience and you're right, the products we recommend do sometimes sell out due to their popularity. Our priority is to test what you'll find in shops. In order to choose which models to test, we check current market figures to see what's selling well and focus on the big brand models that sell in their thousands. We also include models that members request (if we get enough requests for a particular model or brand). Unfortunately, it's impossible for us to know in advance whether the product will continue to be available in the future, and how it will be stocked across stores throughout the country – this just isn't information that retailers are willing (or possibly even able) to provide to us. In the case of the Kmart mattress, it's very possible it will be restocked – the website allows you to register for stock notifications. You could also try asking instore about future availability – the staff may have more information, especially if a lot of people have been asking for a product.

Q I was recently given a \$50 gift card for Priceline. I bought a few things on it on one occasion but didn't use the whole \$50. The next time I went to Priceline I went to buy a few more things that I knew would cost more than the balance remaining on my card (although I wasn't exactly sure what the balance was) so I asked the store assistant to just charge the whole amount on my gift card and then I would pay whatever was left over. She told me that she couldn't do that because she couldn't check the balance on the gift card. She asked me how many dollars I thought were on the gift card and said she would charge that amount. I told her I didn't know, so we had to guess. At first I guessed \$25 and she tried that and said it was declined. So I had to keep guessing ever-decreasing amounts until it was finally accepted. I still don't know how much remains on the gift card now.

Is this legal? Surely the store assistant should be able to check the balance?

A CHOICE customer service:

This definitely sounds like a bad customer experience for you and seems like poor practice from a business perspective. Australian Consumer Law dictates that gift card issuers are not allowed to charge fees for you to check your balance, but it doesn't specifically state that you must be able to check your balance at the point of sale. However, on Priceline's website, they say "you can check your Gift Card balance and expiry date at any time in-store at check-out of participating stores". Priceline also offers the ability to check balances for free online. Based on your experience, it could be worth lodging a formal complaint with Priceline. You can outline your experience, name the store you went to and quote their own terms and conditions.

