

OCTOBER 2025

CHOICE

Stock market

Bone broths & stocks compared

**COVER
FOR OTHERS**
CTP car insurance

MIND GAMES

Mental health app advertising

253 products TESTED

Kettles
Rangehoods
Stick vacs
Dryers
Pillows
Mattresses
Luggage
& more



Modern slavery

Australia's hidden problem

Plus

Cat hair, artificial dust: Behind the scenes of CHOICE testing

Brands are not your friend

This will always be a transactional relationship

In June this year, CHOICE released its sunscreen testing. You may remember this, because it was absolutely everywhere. A worrying 16 out of 20 sunscreens tested failed to meet their SPF claims. That was the headline and it was a shocking one.

But the real story was Ultra Violette.

Of all the sunscreens we tested, Ultra Violette's Lean Screen failed the hardest. It claimed an SPF of 50+ but returned an SPF of 4 – a result so surprising we tested it a second time at a completely different lab (that time it returned an SPF of 5).

Given the buzzy, TikTok-friendly nature of the Ultra Violette brand, we expected this result would inspire intense online discourse – but I was not prepared for just how weird it got.

As a former video game and tech journalist, I'm used to covering beats plagued with parasocial relationships. Tech folks tend to be quite tribal.

Nintendo vs Sony, Android vs Apple – that sort of thing. Naively, I thought this groupthink behaviour was unique to dyed-in-the-wool nerds like myself, but I was dead wrong. Sunscreen fans might be the most intense of the lot.

After we published the test results, I spent too long reading comment sections, scrolling TikTok and Instagram, going down the rabbit hole of responses to the Ultra Violette test.

Of course there was some fantastic commentary from switched-on creators (shout out to Lab Muffin and EmilyCosmeticChemist). But there were also people who claimed CHOICE did these tests purely for “the clicks” and could not be trusted. Some claimed we only tested on three people. One influencer posted a series of videos of herself religiously applying Ultra Violette Lean Screen every single day, to express her undying support and love for the brand.

All this changed when Ultra Violette backflipped and went from trying to poke holes in the validity of our results to pulling its product from the shelves because its own testing confirmed that the inconsistent SPF performance was not good enough. Suddenly, the brand's biggest fans were full of gushing praise for its bravery and dedication to consumer safety.

Looking back, this commentary says plenty about how we create and consume media content in 2025. It seems expertise and objective truth can be completely derailed by the onslaught of what is essentially a wall of algorithmically curated noise from influencers who are chasing engagement at any cost. We live in dark times.

But if I could ask people to learn one thing from this it would be this:



brands are not your friend. It is in every brand's interest to appear to be your friend. To reply to messages with cute memes and be relatable online. To give us face time with CEOs who seem just like us. All of this serves one purpose and one purpose only: profit. No matter how well-meaning the company, this is – and always will be – a transactional relationship.

The only goal CHOICE has is to serve consumers. That is our purpose. Testing sunscreens costs us a significant amount of money that we won't recoup. We were able to do this purely because of our paying members – that means you, reader. So thank you for the opportunity to continue doing this important work.

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.

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





CONTENTS

30

26

52

4 Checkout

News, views and sneak peeks

14 Ask the Experts

16 Your Say

18 Slavery in Australia

Hiding in plain sight

22 Bidding for basics

Rent bidding is illegal – but it's still happening

24 Invading our headspace

Are ads for mental health apps doing harm?

26 Stocks and broths

Concentrates, liquid stocks and bone broths compared

30 Shop the sales

Expert tips to get the best deal on new appliances

35 Crash course

Everything you need to know about CTP insurance

40 Behind the scenes

How CHOICE testing works

72 Index

76 Hard Word

TESTS

42 Boiling it down

How to choose a kettle

47 Clearing the air

The different types of rangehood explained

52 Stick vacs

The new brand circling the competition

55 Hot mess

Dryer mistakes you might be making

60 Lay it to rest

Is it time to replace your pillow?

64 Material matters

Foam vs spring mattresses

69 In the bag

Check-in and carry-on luggage

CASE STUDIES
P69



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:



p6 Payback times on solar storage batteries coming down



p7 Calls to National Debt Helpline hit six-year high



p9 New soft plastic recycling scheme in the works



p11 First look: Starlink satellite internet



Which bank is refusing to refund unfair fees?

Commonwealth Bank has been caught charging excessive fees to thousands of people on low incomes who were eligible for low-fee accounts – to the tune of \$270 million.

It's not the only bank that has been caught doing this, but while other major banks have committed to refund some of those customers, CommBank is refusing.

The bank recently celebrated a record \$10.25 billion profit for the 2025 financial year – salt in the wound for the 2.2 million customers who've been gouged.

More than 20,000 people have already signed the petition calling on Commonwealth Bank CEO Matt Comyn to give the money back. Add your support: choice.com.au/CommBankFees.

ANDY KELLY

Ultra Violette, Naked Sundays and other sunscreens removed from shelves

In June this year, CHOICE released results revealing that 16 out of 20 sunscreens we tested failed to meet their SPF claims. In that test, one product – the Ultra Violette Lean Screen SPF 50+ Mattifying Zinc Skinscreen – returned an SPF of 4.

Now, after an internal investigation, Ultra Violette has confirmed it is removing the Ultra Violette Lean Screen product from shelves.

“We had multiple, independent labs conduct new tests of Lean Screen,” Ultra Violette said in a statement.

“This week, we received results from those tests that demonstrated significant and, candidly, atypical variability. Across eight different tests, Lean Screen has now returned SPF data of 4, 10, 21, 26, 33, 60, 61, and 64. That wasn’t good enough for us, and it isn’t good enough for you.

“Given this pattern of inconsistency in testing, we have decided to withdraw Lean/Velvet Screen from the market, effective immediately. Purchases of this product will be eligible for a refund and a product voucher, regardless of where it was purchased.”

The Ultra Violette failure was the most significant in CHOICE’s sunscreen testing.

Despite the rigorous testing we had already conducted on this sunscreen in March, we were so concerned by the results we decided to delay publishing and test another batch of the Ultra Violette sunscreen at a completely different specialised lab in Germany

in May to confirm them. Those results came back with a reported SPF of 5, almost identical to our initial test.

Ultra Violette had initially suggested a mix-up was responsible for the SPF results, claiming the result was “scientifically impossible”. Later, in a video posted to its social media channels, Ultra Violette suggested issues with how the product was decanted were potentially to blame.

Following Ultra Violette’s decision, more brands have paused

the sale of their sunscreens. Naked Sundays has temporarily paused the sale of one of its sunscreens, Naked Sundays Collagen Glow Mineral.

“We’ve paused the mineral from sale in Australia out of precaution, while we await new, complete independent SPF results, and subsequent guidance from the TGA on their investigation into SPF testing,” they said in a statement.

Outside Beauty & Skincare Mineral Primer SPF50+, Found My Skin SPF50+ Tinted Face/Body Cream, and Endota Mineral Protect SPF50 and Natural Clear Zinc SPF50+ also paused their sales in Australia.

MARK SERRELS

Ultra Violette had initially suggested a mix-up was responsible for the SPF results



Batteries decreasing solar payback times

A recent analysis by the Australian Energy Market Commission (AEMC) augurs well for consumers who have invested in solar batteries. The regulator monitored battery use in 1000 NSW households and determined that payback periods – or the time it takes for the cost of the battery to be offset by energy savings – can now be as low as four years when government subsidies and the use of virtual power plants (VPP) are factored in.

Payback times for households not participating in a VPP (a VPP lets users aggregate and share excess solar power) are around seven years, according to the analysis.

As of mid-August, around 20,000 households had a battery installed following the launch of the federal government's Cheaper Home Batteries rebate program on 1 July. The program offers upfront discounts of around 30% on the purchase and installation of a battery.

"We're seeing battery economics reach a genuine sweet spot similar to the early solar boom," says AEMC chair Anna Collyer.

But uptake remains low.

"The battery market has grown 80% in two years, but we're still only seeing 4.1% penetration of solar households. Understanding how individual and system benefits align will be crucial as we potentially approach solar-like adoption levels."

ANDY KOLLMORGEN



ACCC to investigate misleading savings in energy plans

Is your energy 'saver' plan actually saving you money? Possibly not. In August, the ACCC announced it will be investigating whether retailers are misleading customers with plan names or descriptions of plans that promote savings that are not genuine.

The announcement came in response to the first designated complaint from CHOICE (also called a super complaint), which took aim at dodgy energy pricing tactics. We particularly focused on retailers using names and descriptions that promise savings and value for their poor-value energy plans.

From here, we hope that the ACCC will take strong action against the energy retailers to send a clear message that misleading consumers about savings or value is unacceptable. Many consumers told us they rely on these names

and descriptions as indicators of value to inform their decision making. At a time when our national survey data shows three in four households are concerned about the cost of electricity, it's especially crucial that people can trust the representations made by energy retailers to be clear and accurate.

However, this isn't the only tactic energy retailers use to bamboozle consumers. Other tactics we've spotted include telling people to switch to a cheaper plan that might not even be available, and unnecessarily confusing energy plan names.

It shouldn't be this complicated to find a fair deal on an essential service – which is why we're calling for strong new consumer protections to help make energy simpler and fairer. Sign the petition at choice.com.au/energypetition.

JORDAN CORNELIUS

Calls to National Debt Helpline hit six-year high

Almost 170,000 people reached out for financial counselling support through the National Debt Helpline (NDH) in the last financial year, making it the service's biggest year since 2018–19. Coordinator of the NDH, Vicki Staff, says cost-of-living pressures are hitting the community hard.

"Many of life's essentials are just more expensive than they used to be. Our financial counsellors are hearing from many people struggling to pay for their utility bills and housing," she says. "These people are very distressed and worried about their financial future and families."

The top issues people called about in the year were housing stress (mortgage and rent), utilities, credit card debt, personal loans and ATO debt.

People can seek support from confidential and professional NDH financial counsellors via the 1800 007 007 phone line or using the live chat function at ndh.org.au.

JARNI BLAKKARLY



WA checks to see if funeral pricing laws are working

When CHOICE launched its funeral pricing investigation in 2019, we uncovered an array of tactics aimed at sneakily separating mourners from their money. They ranged from massive markups on coffins to charging late payment fees before the invoice was even due. The overriding issue was a total lack of transparency regarding what people dealing with the loss of loved ones were paying for. It really looked like the funeral industry was taking financial advantage of the bereaved.

Following our investigation, several states adopted funeral pricing transparency laws.

WA's funeral pricing code of practice, for instance, requires funeral directors to publicly display prices for all services on their websites and businesses. This allows customers to compare costs, rather than having excessive charges for particular services hidden in bundled packages. In August, WA Consumer Protection launched a public survey to determine whether the code was working as intended. The purpose is to find out if consumers "are getting upfront knowledge of the prices of funeral goods and services". Prior to the various reforms, this was certainly not the case.

ANDY KOLLMORGEN

It looked like the funeral industry was taking financial advantage of the bereaved



NAB slapped with big fine for failing customers in financial hardship

The Federal Court has ordered National Australia Bank (NAB) and a subsidiary, AFSH Nominees Pty Ltd, pay a penalty of \$15.5 million for failing to respond to customers facing hardship. The action was brought by the corporate regulator, ASIC.

Between 2018 and 2023, the two entities failed to respond to 345 hardship applications within the 21-day timeframe required by law.

"This decision highlights the seriousness of the failures of NAB and AFSH to support their customers

experiencing financial hardship. These failures likely made an already challenging time in people's lives far worse," says ASIC deputy chair Sarah Court.

"This penalty sends an important message to other financial institutions – customers should be at the centre of what you do."

NAB and AFSH are also required to publish a notice on their websites and to provide a copy of the notice to each customer affected. The bank also agreed to pay ASIC's legal costs.

JARNI BLAKKARLY

"These failures likely made an already challenging time in people's lives far worse"



Superannuation performance test should extend to retirement products

APRA's annual superannuation performance test is designed to put the spotlight on under-performance, with real consequences when products fall short. This year, 556 tested investment options passed, but seven failed and will have to notify their 8500 members that they've under-performed. Four have failed for the second time, triggering the obligation to close to new customers.

You can find the list of failed products at apra.gov.au. If you wish to choose a super fund, the ATO's YourSuper comparison tool (ato.gov.au/calculators-and-tools/super-yoursuper-comparison-tool) provides the fees and historical returns for all default, or MySuper, options.

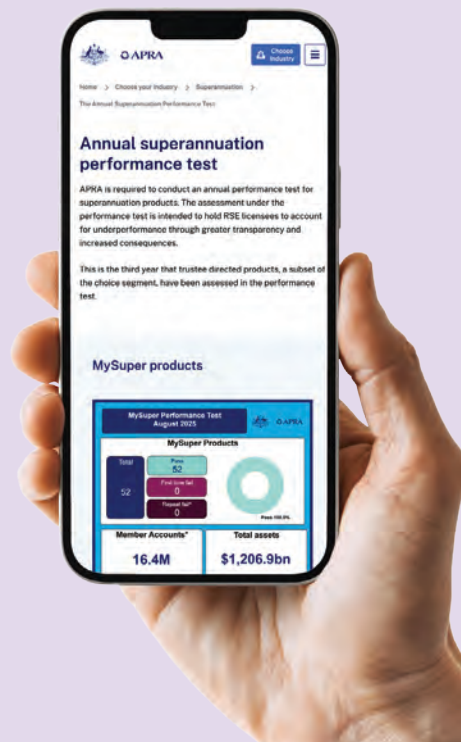
"The fact that only seven options failed means the test is doing its job," says Super Consumers Australia deputy CEO Katrina Ellis. "It's a glaring gap that retirement products, like account-based pensions, aren't subject to the same scrutiny."

As the Treasurer Jim Chalmers considers changes to the test, Ellis warns against weakening the test in response to industry pressure.

"The performance test has been a game-changer for super. Since it started, it has driven fees down by an estimated \$100 million per year," Ellis says.

"The greatest efficiency gain the government could make is to extend this same protection to retirees."

ANTOINETTE DYCE



New soft plastic recycling scheme

Consumers worried about the use of soft plastics in Australia are in for both disquieting and heartening news. Around 540,000 tonnes were used by manufacturers between 2022 and 2023, but only 6% of that was recovered.

This follows the collapse of the REDcycle soft plastics recycling program due to receiving substantially more soft plastics than it could recycle. Despite the good intentions, the infrastructure simply wasn't there.

The stockpile of unrecycled plastics is huge. Now the Australian Competition and Consumer Commission (ACCC) has authorised a new scheme – a necessary move, in order to

allow competing businesses to collaborate – to be run by Soft Plastics Stewardship Australia (SPSA). Its inaugural members are Woolworths, Coles, Aldi, Nestlé, Mars and McCormick Foods.

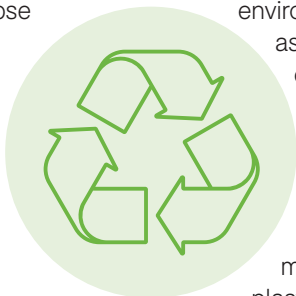
“We believe the proposed scheme will result in an

environmental benefit as it aims to take over and expand the current instore collection and kerbside pilots for recycling soft plastic packaging, meaning some soft

plastics are likely to be diverted from landfill,” says ACCC deputy chair Mick Keogh.

With the lack of recycling facilities still an issue, time will tell whether the new scheme will fare any better than the old one.

ANDY KOLLMORGEN



IMAGES: GETTY / APRA / CLEANUP



Best pet insurance for cavoodles

Cavoodles have held the top spot for most popular dog breed in Australia for the past few years. They're a cross between a poodle and a cavalier King Charles spaniel, but now they're so popular, most puppies have a cavoodle mother and cavoodle father.

The top three reasons cavoodles visit the vet are gastrointestinal illness, skin conditions and ear infections. And although cavoodles don't tend to be associated with as high vet costs as some other breeds, treatments for these conditions still average hundreds of dollars.

If you want to protect yourself against unexpected costs, pet insurance is definitely worth considering. On average, premiums for a three-month-old cavoodle are \$58 per month, and \$72 for a three-year-old.

We found that Medibank Pet Max and Fetch Pet Insurance provide the cheapest cover, looking at policies with at least an 80% coverage of vet bills and an annual limit of \$20,000 or over from 16 different brands.

JANE BARDELL



Optus heads to court over data hack

The Australian Communication Consumer Action Network (ACCAN) has welcomed the office of the Australian Information Commissioner (OAIC) bringing legal proceedings against telco provider Optus for allegedly breaching the Privacy Act. OAIC says Optus breached the privacy of 9.5 million Australians by failing to keep their data safe during a 2022 data hack.

ACCAN says the action sends a message to the telco sector that regulators will act when harm is caused

by companies failing to protect customers.

CEO Carol Bennett says cultural change is needed in the telco sector to put customers first.

"We have a long way to go to remedy the sorts

of practices and behaviours we have seen from Optus over the past few years. It paints a picture of a telco that has lost sight of its obligation to consumers in delivering an essential service that consumers need and rely upon," says Bennett.

JARNI BLAKKARLY

The action sends a message to the telco sector that regulators will act when harm is caused

Financial hardship offers from telcos missing the mark

A report from the Telecommunications Industry Ombudsman (TIO) has found that telcos are failing to adequately respond to the financial hardship of customers, at times making their financial stress worse.

The TIO reviewed 900 complaints between 2024 and 2025 and found customers were often pressured to accept payment plans they could not afford. Other customers reported prioritising staying connected over rent, food and other essentials.

"Access to phone and internet service should never be a luxury, it is an essential service that is vital to our everyday life. The consequences of losing access to your phone and internet can be serious, it can lead to people losing work and being unable to access critical support. From there, things can continue to spiral. Losing income and support services can compromise people's food security, safety and health," says Ombudsman Cynthia Gebert.

"Insights captured in this report confirm telcos need to do more to meet their obligations and support people struggling financially, or they risk being part of the problem and causing further harm to people who are already at risk," says Gebert.

JARNI BLAKKARLY



Going up the country: We test Starlink satellite internet

While the idea of getting online via satellite isn't that unusual for rural or regional communities, it's never really kicked off in metro areas. It just can't match the speed and stability of the humble cable – but that may no longer be an issue with Starlink.

This global satellite internet company claims to offer speeds similar to most consumer-grade NBN plans – over 100 megabits per second (Mbps) download.

As well as providing standard residential connections designed for a fixed address, Starlink also offers a 'Roam plan', which does not need a fixed address. That means you can set it up at home, pack it up, then use it at another address.

That is, if you can afford it. The personal satellite and modem alone will set you back at least \$549, followed by monthly connection fees. Residential plans cost \$99–\$139 a month, while Roam plans start at \$80 for 50GB of data, up to \$195 for unlimited downloads.

Our experts tested speeds using a Roam plan and found that Starlink lives up to its claims – to a degree. While it's typically faster than comparable NBN satellite plans, Starlink is a bit more prone to speed fluctuations. Roam plans use the same network for fixed addresses, so these speed results are comparable to Residential plans.

That's not to say it ever feels slow. It's still fast enough for streaming high-quality video and online gaming, for example. But you may want to consider the NBN options if you need consistently high speeds with minimal drops.

At home, it works just like a regular internet connection. You can even

use a third-party router, which is handy, because the one supplied by Starlink can struggle to spread a Wi-Fi signal across larger homes with many obstructions.

What stands out about Starlink satellite internet is that

you can use it anywhere.

It's not restricted to people who live remotely, and it can even be ordered if you live in the middle of the city.

Your account is designed to work in any country where Starlink

is available. You could move overseas, take your satellite dish and router with you, set it up there and continue using it.

The advantage here is that Starlink has expansive coverage, even in remote areas not serviced by mobile carriers. You can theoretically get online in the middle of nowhere, as long as a satellite (in space) is in range.

Starlink is a service best suited for users in remote or regional areas where hardwired internet access isn't available

We had no trouble connecting to the Starlink network; it was as simple as placing the satellite dish anywhere it could get a view of the sky – it didn't even need to be perfect. The satellites form a mesh network, so once our dish found one satellite, we were able to connect. We used it in spaces as big as a backyard, and as small as a patio.

As it stands, Starlink is a service best suited for users in remote or regional areas where hard-wired internet access isn't available. Out there, it's typically faster than products from NBN Co and generally pretty reliable.

The Roam plan gives you the flexibility to take the connection with you if you need to use fast internet in different locations with poor connectivity. For city folk who have the benefit of an NBN fibre connection either to the premises or close to it, there is no reason to consider Starlink.

ELIAS PLASTIRAS

FIRST LOOK

STARLINK SATELLITE INTERNET

PRICE \$549 (equipment) + monthly plan costs

CONTACT starlink.com/au



A reconciliation journey

As part of our mission to fight for fair, just and safe markets for all Australians, CHOICE launched a Reconciliation Action Plan (RAP) in October 2022. We recently marked the completion of the first stage of this journey with our Reflect RAP.

Following our RAP has helped us to deepen our understanding and commitment to supporting Aboriginal and Torres Strait Islander consumers. We made strides in promoting cultural awareness among our staff, establishing key relationships with First Nations organisations, and focusing our advocacy on areas where First Nations consumers face disproportionate challenges.

During our Reflect RAP we participated in Save Sorry Business – a coalition of 130 organisations led by First Nations groups calling for compensation for Aboriginal and Torres Strait Islander policyholders of the

Youpla funeral fund. We also exposed a number of businesses and systemic issues unfairly targeting First Nations peoples, including rental discrimination, poor financial hardship service and missing superannuation.

The completion of our Reflect RAP coincided with the launch of our Innovate RAP, the next stage of our Reconciliation journey. In this stage, we'll build on our founder Ruby Hutchison's vision of fairness and continue to seek opportunities to highlight and campaign on issues that disproportionately affect First Nations communities.

We will campaign alongside our Aboriginal and Torres Strait Islander partners to support the elevation and amplification of voices, and we'll strengthen our organisational knowledge of Aboriginal and Torres Strait Islander cultures and histories and embed reconciliation in everything we do.

JODI BIRD



Proud Biripi, Worimi and Wiradjuri man Josh Sly helped us launch Innovate RAP with a smoking ceremony.



Fewer scams reported, but more money lost

Despite positive signs that a scam-weary nation is exercising greater vigilance, plenty of money is still being lost. There were 108,305 scams reported to the National Anti-Scam Centre's Scamwatch in the first half of 2025, amounting to a collective loss of about \$174 million. That's a 26% increase compared to the first half of 2024, despite the fact there were 24% fewer scams reported.

The scammers mainly tricked us through fake websites and online advertisements, and by contacting us through social media. People who speak English as a second language and Indigenous Australians were disproportionately affected. The ray of hope is that the 2025

losses were 39% lower than the equivalent period in 2023.

"Technology is helping scammers reach more people than ever before and we see scams becoming more sophisticated and harder for people to detect," says ACCC deputy chair Catriona Lowe.

"Scams don't discriminate and can affect anyone, which is why open conversations with loved ones and greater awareness are so important.

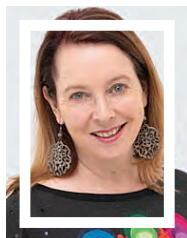
"Government, business and individuals all have a role to play in building a scam-aware community and reaching every group, including those who may face extra barriers to understanding or reporting scams," says Lowe.

ANDY KOLLMORGEN



RANTS AND RAVES

The scam victims at my door



It started early one Saturday morning when I answered the door to a young man enquiring about a Mazda he wanted to buy.

After a brief, confused exchange, it was established that we weren't selling a car and that he had the wrong address. I confidently informed him that the confusion was probably because there is both a lane and a road with the same name in my suburb, and sent him on his way.

As the day wore on, it became apparent that this was no mere address mix-up. One after another, individuals, couples and groups came to the door asking to see the car, and it soon emerged that all of them had paid money to hold the vehicle and secure the inspection. In short, all of them had been victims of a scam, and it was our address they'd been given as the one where they could come to inspect the vehicle.

We see a lot of stories about scams reported in the media, and working at CHOICE means we see even more of them via the emails we receive, day in, day out, so I'm familiar with how widespread scams are. But witnessing the range of emotions on display each time the victims realised they'd been swindled was a real eye-opener.

The fact is that the people who are willing to tell their story represent just a small fraction of those affected. Many feel intense guilt, shame and embarrassment, so much so that they don't want to talk about what they've experienced.

Anger and frustration are common reactions too, and there was some of that on display as well. Fortunately,

none directed their anger at us, but of course that was pure luck. While it was inconvenient to answer the door each time to an eager buyer, we were lucky that nobody greeted the news of the scam with abuse (physical or verbal) directed at us. Some seemed to take the news as a minor annoyance and inconvenience, while others showed genuine distress. For me, watching people realise they'd been taken advantage of was heartbreaking and my sense of helplessness and regret each time I had to tell them they'd been scammed was very real.

Seeing the wide variety of those affected was also telling. While I know that scams can affect anyone, and that there is indeed a scam for everybody, seeing the range of people caught out by this particular scam was truly illuminating. Young, middle-aged and old, from all different walks of life, the people who came to our house that day did not fit neatly

All of them had been victims of a scam, and it was our address they'd been given

into a single category, but all had one thing in common: somebody, somewhere had caught them with the promise of a good deal on a used car.

The stream of scam victims arriving on our doorstep stopped almost as suddenly as it began. Perhaps the scammer has decided they'd made enough off this particular scam, or more likely, they'd chosen a new address to send their victims to. What remains for those who lost money probably ranges from mild chagrin to lasting distress. For me, it's a newfound sense of the real-world effects of scamming on the people affected.

MARGARET RAFFERTY



ASK THE EXPERTS

Got a niggling question our team can help with?

ASK US

Email your question to asktheexperts@choice.com.au or write to Ask the Experts, CHOICE, 57 Carrington Rd, Marrickville, NSW 2204.

You can also tap into the 'brains trust' at www.choice.community.

Q I live in Darwin and it can get pretty hot at night here. I've seen some mattresses that advertise themselves as being "cool". It sounds like a tempting idea, but is it actually possible for a mattress to be cool or is that just marketing spin?

A CHOICE mattress expert Peter Zaluzny: In the past, your suspicions would have been right that such claims were empty marketing promises. But in recent years we're seeing more mattresses come into our labs that actually deliver on these promises.



In fact, eight of the 21 mattresses in our 2025 test batch measured as cool or very cool – although it's worth noting that our measurements didn't always correspond to what the manufacturer claims. Some

claim to be cool but return a warm measurement in our lab. If you head to our latest mattress review on page 64, you can see in the table a column called "Insulation".

This will tell you how warm or cool each mattress really is.



Q I'm looking to buy travel insurance for an upcoming trip to Greece. A friend of mine warned me that some policies won't cover you if you've been drinking alcohol. I plan on drinking most days on my holiday, so I'm concerned – will I not be covered for anything that happens on those days, and are there certain policies that allow you to be covered while drinking?

A CHOICE travel insurance expert Jodi Bird: What your friend is telling you is somewhat correct but also somewhat misleading. Drinking alcohol doesn't automatically void your travel cover, but your insurance won't cover you for events that occur specifically because you were under the influence of alcohol and that would likely not have happened had you been sober. For example, if you leave your phone in a taxi or fall off a bar stool and break a bone, your insurer will probably deny your claim if they think it occurred because you

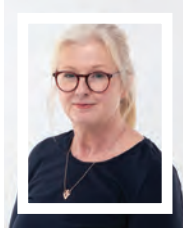
were drunk. But if your hotel room is robbed while you're enjoying a drink at a restaurant, the fact you were drinking won't be considered relevant.

If you're planning on drinking on your holiday, it's well worth reading the PDS of any policy you're considering to see exactly what language they use around alcohol. Some insurers specify a blood alcohol limit over which they will not cover you. GoInsurance uses 0.10%, which is twice the legal driving limit and a level at which your speech might be slurred. Cover-More and other insurers specify a 0.19% limit. Some people will struggle to walk a straight line at that point.

Many insurers don't specify a limit though. If they think the amount you've had to drink caused or contributed to your claim, they might try to deny it.



Q I am looking to buy a double oven, but I notice you don't review them. Do you have any advice for choosing one?



A CHOICE home economist Fiona Mair: We haven't tested double ovens for a very long time because they aren't a popular enough appliance. But I can help you with some general advice. A double oven has the width of a standard 60cm oven but it will have a height of around 90cm. In most cases the double oven has a main oven with all the functions you'd expect from a multi-functional oven and a smaller secondary oven. The second oven is usually half the size of the main oven with either just basic functions or just the grill functions, but no fan-forced function.

It is important to check with your electrician before buying a double oven to see if your home has the electrical capacity to run one. They may require more power than a standard oven, especially if the model you're considering has a pyrolytic cleaning function. In most cases the smaller oven will not have a cleaning function.

In terms of choosing a specific model, while our test results for standard ovens will not necessarily be applicable to double ovens from the same brand, they could be worth exploring to get an idea of controls and features – these are usually consistent across the same brand.



Q I placed an order for some clothing online earlier this year. I've ordered from this retailer without any issues in the past, so when the delivery hadn't arrived after a week or so I wasn't concerned. But after waiting over two weeks with no sign of my delivery and no explanation from the company I decided I needed to call. The person on the phone told me one of the items I had ordered wasn't in stock, which was delaying my order, and assured me it should be sent out soon. Ten days later I still hadn't received my order so I rang again. The person on the phone was very apologetic, and explained there were issues with internal audits and stock reconciliation that were causing a backlog in orders being dispatched. I emailed the company again two weeks later and was told they were closely monitoring my order and would send an update as soon as they could. It's now been almost two months since my original order and I still don't have the clothes I ordered. What are my options?

A CHOICE customer service: Under Australian Consumer Law, businesses must not accept payment for items that they know, or should know, that they won't be able to supply by the promised date or within a reasonable time. However, it's often difficult for consumers to be able to assess and prove that businesses knew or should have known they wouldn't be able to supply.

If, after purchase, a business subsequently finds it can't supply the product(s) on time due to issues outside of its control, then the business is expected to provide clear and accurate information



to their customers about stock availability, the likely timing of delivery, and what solutions it will provide if it can't supply the product within a reasonable time. Such a solution may include a discount, the delivery of an alternative, or a full refund.

The ACCC makes clear that it expects that "businesses should also be proactive in updating customers about any delays that arise after they have bought a product, and what steps the business is taking to help customers".

You can contact the retailer once more via a formal complaint letter or email. Mention that you are still waiting on your order and have not been provided a clear timeframe of when they will supply the items or any offer of a solution. You can include that you would like a refund or another resolution as you prefer within a few business days, and that if the business does not respond, you intend to lodge a complaint with the fair trading body in your state or territory. If you'd like, add that you are a CHOICE member and that we are taking an interest in the outcome of your complaint.