NOVEMBER 2026

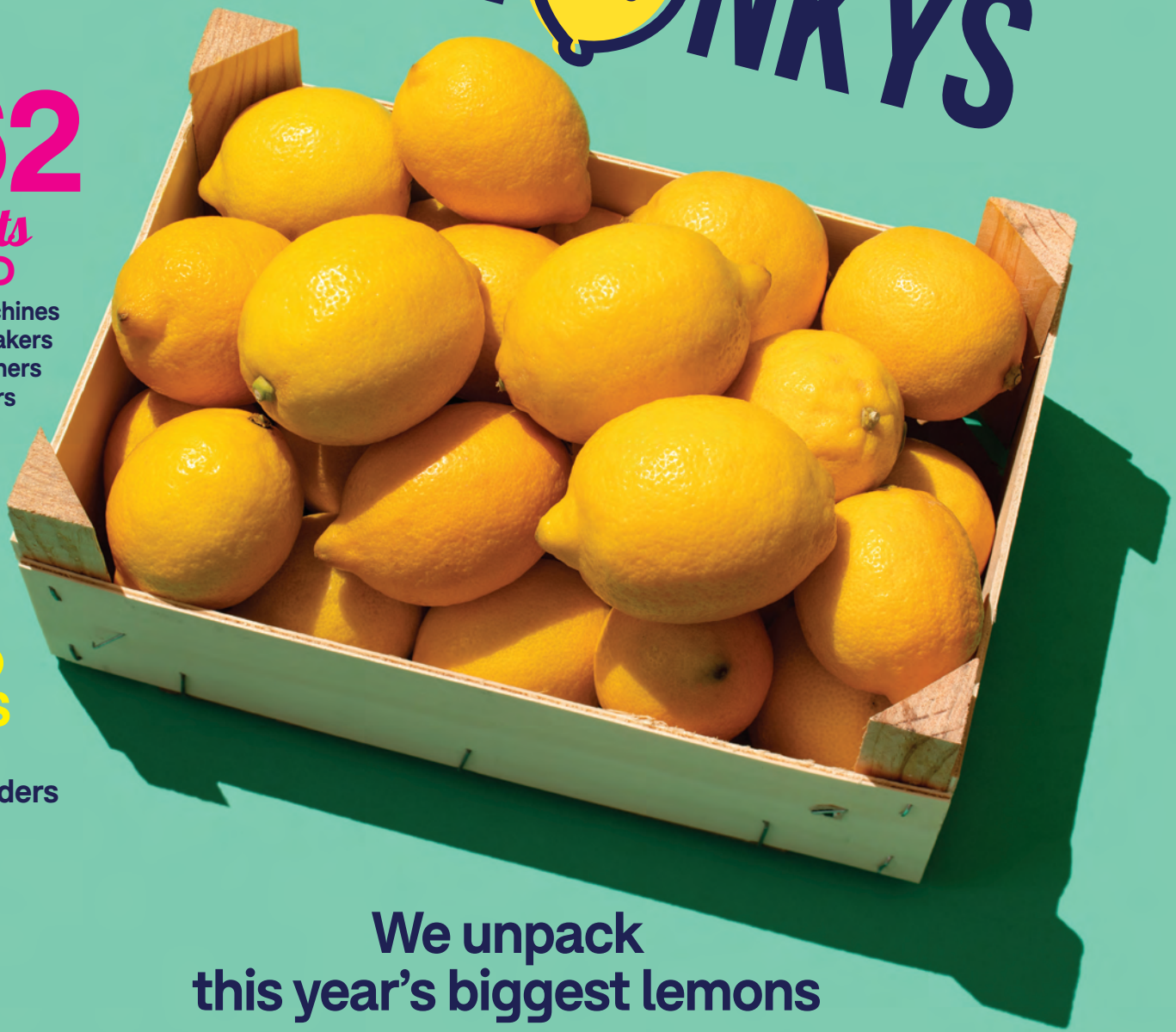
CHOICE

FACING FACTS
Anti-wrinkle cream claims

21st ANNUAL SHONKYS
2006–2026

262 products TESTED
Washing machines
Wireless speakers
Vacuum cleaners
Washer-dryers
Headphones
TVs & more

SPEED TRIALS
The best NBN providers



We unpack this year's biggest lemons

Plus Should you be concerned about PFAS in cookware?

Team Shonky

It takes a village to hand out the awards no one wants



How good are the Shonkys? I've spent over three years working at CHOICE now and I can honestly say that the Shonky Awards are my favourite part of the job. On a human level, it's an annual event that brings the whole CHOICE team together – the investigative journalists, the content producers, the designers, the testers, the folks in campaigns, our photographer, our videographer, our social media team, our verifiers... the list goes on. Everyone has a part to play.

The Shonkys bring people together. On a day-to-day basis it's easy to get caught up in your own tasks, your own stuff, but with the Shonkys that's not an option. It's such a team effort that we're forced to move as one. For that reason, year in year out, it's my favourite time to work at CHOICE.

But what might go unnoticed is the impact that naming and shaming dodgy businesses, the way we do at CHOICE, can have. The Shonky Awards have directly led to multiple real, systemic changes for Australian consumers. The list is long!

Every single Shonky Award we handed out in 2025 resulted in some form of impact in the real world

Usually, the day after the Shonkys, I'll send an internal email to everyone at CHOICE, thanking people individually for their efforts. It's the scariest email I send, because the Shonkys are touched – in some way or another – by practically everyone who works here. There's always a chance I'll forget something or miss someone like a complete balloon. Because of this, I usually send the email in advance to like, three or four people to triple-check for me.

That's right, at CHOICE, even emails are fact-checked!

They've helped deliver better scam protections, broader rights for airline consumers, stronger safety standards, and much more. A significant amount of faulty, unhealthy or dangerous products have been removed from store shelves thanks to the Shonkys.

Last year is the perfect case in point. When we caught up earlier this year to discuss the Shonkys, our campaigns director Andy Kelly told me something that flat-out blew my mind. Every single Shonky Award we handed out in 2025 resulted in some form of impact in the real world.

Companies like the Commonwealth Bank, Temu and HCF were forced to make changes or about-turns as a direct result of being called out by CHOICE.

The 2025 Awards have set an impossibly high bar to pass, but we'll give it our best shot.

This year we've called out six Shonky products, services and companies. It's a good mix and one that I think will resonate with readers of all ages and backgrounds. If you've tried to buy concert tickets or pet insurance, or wondered how useful energy star ratings are, you'll find plenty to be annoyed at in the 2026 Shonky Awards. Head to page 18 for more.

Enjoy the issue!

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

CHOICE

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4 Checkout
News, views and sneak peeks

14 Ask the Experts

16 Your Say

18 2026 Shonky Awards
We name and shame this year's shonkiest products and businesses

30 Shonky wins from 2025
How last year's Shonky Awards led to lasting change for consumers

32 Anti-wrinkle creams
We put these cosmetic products and their claims to the test

37 Chemical concerns
Should you be worried about PFAS in non-stick frying pans?

42 Best NBN providers
For performance, speed and customer satisfaction

45 Hollow promises
Sustainable timber certification and logging in native forests

72 Index

76 Hard Word

TESTS

48 Vacuum cleaners
Why old-school barrel vacs are still worth a look

52 Quiet achievers
Washing machines that keep the peace

56 Washer-dryer combos
Can one machine really do both jobs well?

60 Screening out the duds
What to look for when shopping for a new TV

64 Sounds good
Headphones under $250

68 Portable party
Wireless speakers for the festive season



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 digital access to your subscription package.

CHECKOUT

The latest consumer news in brief

IN THIS ISSUE:



p7 Turning back the pep-tide



p9 eHarmony misled consumers over price



p11 Timber supplier fine highlights bushfire claims



p12 Telstra not trusted to manage Triple Zero

Dabble pays $1m for breaching gambling self-exclusion rules

Gambling platform Dabble Sports has paid a fine of nearly $1.7m and given a court-enforceable undertaking to guarantee future compliance after flouting self-exclusion rules.

BetStop, the national self-exclusion register, is available to Australians wanting to manage their gambling addiction. Gambling companies are not allowed to let users on the register place a bet or hold an account, and providers must not send them marketing messages.

An investigation by the Australian Communications and Media Authority (ACMA) found Dabble failed to close 157 accounts held by users registered with BetStop.

ACMA also found Dabble sent 165 self-excluded people a total of 839 electronic marketing messages.

ACMA member Carolyn Lidgerwood says, "These were serious breaches by Dabble. Wagering providers must have robust systems in place to protect people who have chosen to self-exclude."

Another ACMA investigation also found gambling provider Palmerbet took 17 months to close a self-excluded user's account, accepting 312 bets from the user during that time.

Palmerbet has entered a court-enforceable undertaking for these breaches, including an independent review of its compliance systems and refunding deposits to the self-excluded user.

JAMES WORSFOLD



Correction

In *CHOICE* Oct 26 Checkout, we stated the price of the Zwift Ride with Kickr Core 2 smart trainer as $229, instead of the correct price of $2299. We apologise for any confusion.



Insurer cash settlements can short-change homeowners

A review of home insurers by the financial regulator, ASIC, found that 63% of claims were cash-settled in full or in part. A cash settlement can sound appealing if you want a quick claim and money in the bank, but the process often favours the insurer over the claimant.

More than half of insurers' cash settlement offers for claims related to Cyclone Jasper were based on a single quote. That quote may reflect what it would cost the insurer to rebuild, not what it would cost you. Insurers have more bargaining power with builders and suppliers, so the same work often costs them less than it would cost an individual.

ASIC also found that settlement amounts can rise significantly after a policyholder complains. In other words, insurers don't always offer a fair amount upfront, and you may have to push back to get one.

Before you accept a cash settlement, think about:

- **Your mortgage:** Your bank may try to claim some of the payout to reduce your loan.
- **Insuring the property until it's rebuilt:** You'll need to find cover for the house while it's damaged or under construction.

Don't rush into accepting your insurer's offer.

JODI BIRD

Parliament closes health insurance price loophole

In a major victory for consumers, Federal Parliament has voted to close a loophole that has allowed health insurers to charge skyrocketing premiums.

Over the five years to 2025, across all hospital and extras policies, the federal government approved health insurance premium increases totalling 16%. But CHOICE research indicates that the practice of phoenixing, whereby insurers open a new product with a much greater price increase to get around that approval process, contributed to a 58% increase in the price of Gold hospital insurance available for sale over that time, with the big five health insurers rising even more than that.

Now, after a sustained investigation and campaign by CHOICE, that loophole is closed. On 16 September, Parliament passed the Health Legislation Amendment (Improving Choice and Transparency for Private Health Consumers) Bill 2026, which will require new products to face the approval process too, not just existing products.

Health Minister Mark Butler has previously acknowledged CHOICE's role in bringing this practice to light, saying in late 2024, "I want to pay tribute to an organisation called CHOICE ... It's been operating for many years now in the interests of consumers and it lifted the lid on this practice."

We will continue to keep a close eye on developments in the health insurance industry, and continue to keep consumers informed.

MORGAN CAMPBELL



IMAGES: GETTY



Strengthening privacy protections

National CHOICE research shows that fewer than one in 10 Australians trust that companies are using their personal data responsibly and in their interests. Meanwhile, AI is set to transform consumer markets, shaping everything from how prices are determined and displayed, to how consumers find, access and purchase products and services, the advertisements that consumers are shown and how consumers get help if something goes wrong.

To get this transformation right, Australia's privacy law must be equipped to keep pace with emerging risks. In August, the government announced it is planning to progress a number of key reforms to strengthen Australia's privacy laws – including a new requirement for businesses to ensure that their use and collection of personal information is fair and reasonable, and a right for consumers to request that their information be deleted by large digital platforms, such as social media platforms.

In the CHOICE submission responding to the draft legislation, we supported these proposed changes, but called for greater consistency to ensure privacy protections are fair for all consumers, and for a clear and timely pathway for Australians to get independent help if they experience issues with digital services.

JORDAN CORNELIUS

The hours it takes to shop ethically

Imagine spending more than seven hours researching whether the products in your shopping basket were ethically made.

That's what CHOICE found was required when we looked at modern slavery statements from 10 leading retailers. The average statement was more than 10,000 words and took around 43 minutes to read. Reading all 10 would take seven hours and 11 minutes.

The government is now consulting on changes to strengthen Australia's modern slavery laws, including a proposed new criminal offence for businesses that fail to prevent modern slavery in their supply chains.

CHOICE is pushing to make sure responsibility sits with businesses,



and not shoppers. That means stronger requirements to identify and address modern slavery risks, proper enforcement, and strong consequences when businesses fail to act.

Consumers should be able to trust that the products they buy have been made ethically, without spending hours trying to investigate complex supply chains themselves.

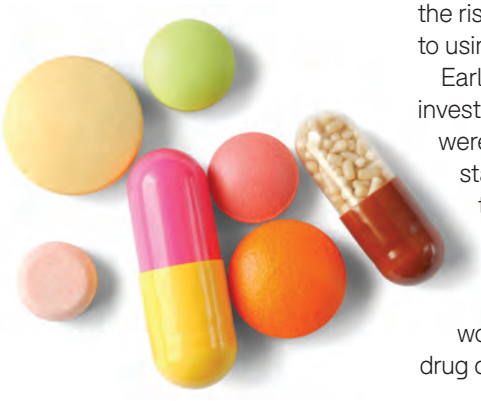
These reforms are an opportunity to shift that burden from consumers to businesses, and to make sure that companies are doing the work to prevent modern slavery before products reach the aisle.

HARSHINI SHANMUGAKANI

Crackdown on reckless prescribing of in-demand drugs

The Australian Health Practitioner Regulation Agency (AHPRA) has released new guidance for prescribing unapproved medicines, following investigations over unsafe prescribing practices.

AHPRA says it has been investigating single-treatment businesses that prescribe unapproved drugs like cannabis, peptides or weight-loss products at high volumes and is concerned that undue commercial influence has led to a breach in professional medical standards.



Australians are allowed to access unapproved medicines in special circumstances, but patients must understand the risks before consenting to using them.

Earlier this year, a CHOICE investigation found doctors were not following professional standards to tell patients they are prescribing an unapproved drug, discuss the risks, and disclose their conflict of interest when working for services owned by drug companies (*CHOICE* Jul 26).

In consults as short as three and half minutes, CHOICE received several prescriptions for highly potent products with little clinical justification.

AHPRA says its guidance reinforces prescribers' responsibility to establish genuine therapeutic need to access a particular treatment, including novel drugs like peptides.

"Peptides are like other drugs: A patient may want peptides, but that doesn't mean they need peptides," Medical Board of Australia Chair Dr Susan O'Dwyer says.

"Practitioners need to use their judgement, skills and experience to do what is best for their patient."

JAMES WORSFOLD

Do you have lost or unclaimed superannuation?

Over the course of your career, you'll probably change jobs a few times. Have you kept the same superannuation account since you entered the workforce? Or have you opted to switch accounts along the way? Have you ever moved house and maybe forgotten to update your contact details with all the super funds you have an account with? If yes, you're not alone. The ATO has recently released updated figures on the total amount of super sitting lost or unclaimed.

As of 30 June 2026, there are 7.5 million lost and unclaimed superannuation accounts worth $21.2 billion.

Super becomes "lost" when the superannuation fund can't contact you, or your account has become inactive. The money sits with the super fund. If the fund transfers that lost super to the ATO, it becomes "unclaimed" super.

So how do you find out if some of your superannuation is lost or unclaimed? You could first contact your fund or former funds and ask them to check. You can also check with the ATO via myGov. For step-by-step instructions, visit ato.gov.au.

Your superannuation is one of the biggest assets you'll accumulate in your lifetime. Make sure you claim what's yours.

ANTOINETTE DYCE



IMAGES: GETTY

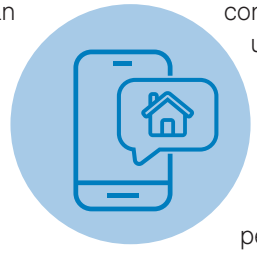


Report finds rental apps collecting excessive information in tenancy applications

A report by the Consumer Policy Research Centre (CPRC) found that rental platforms use "dark patterns" to trick tenants into handing over more data than necessary in applications, with concerns data could be used to discriminate against applicants or passed onto third parties.

CPRC found these platforms, known as rent tech, engage in social scoring, charge for ID verification, and create the impression that providing more data will help renters in their search for a home.

While recent legislation in Victoria has limited what information can be handed over in a rental application, CPRC Deputy CEO Chandni Gupta says platforms are still exploiting lax laws elsewhere in Australia.



"Rent tech companies followed the approach we see all too often from big tech – follow the law in the narrowest terms possible and continue unfair data practices until other jurisdictions catch up," says Gupta.

In April, Privacy Commissioner Carly Kind ruled that rental platform 2Apply collected excessive personal information by unfair means, noting the significant power imbalance in the rental property market.

"Renters often lack real choice when making rental applications. Either they hand over personal and private information, including ID documents and payslips, or risk housing precarity or even loss," Kind says.

JAMES WORSFOLD

Realestate.com.au to remove restrictive clauses from contracts with property agents

Realestate.com.au has committed to removing restrictive clauses from its contracts with real estate agencies, which included requirements to list all their clients' properties on the real estate listing site and rewarding agents for taking up more expensive listing tiers.

The commitment comes after the Australian Competition and Consumer Commission (ACCC) accepted a court-enforceable undertaking from REA Group – the owners of realestate.com.au.

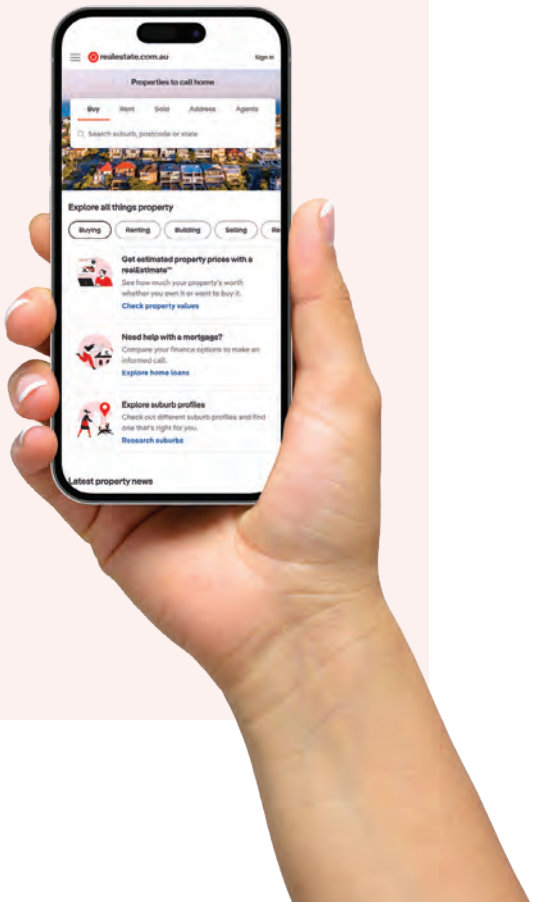
A court-enforceable undertaking is a detailed commitment between a business and the ACCC to stop concerning conduct, and the consumer watchdog can apply to the court if there is a breach of the undertaking.

The ACCC said that REA's contracts were limiting customers' choices around how to list their property and making it difficult for other real estate listing sites such as Domain to effectively compete.

Chair of the ACCC Gina Cass-Gottlieb says homeowners and landlords should make sure their property listing is working for them.

"We encourage vendors and landlords to discuss available listing options with their agents following REA's undertaking, so they can consider the different listing options and fees on different portals to determine what best suits them," Cass-Gottlieb says.

JASMINE GEARIE



Real estate agents and late bond payments

A real estate agency in Victoria has been fined $21,000 after it pleaded guilty to failing to lodge tenants' bond money with the relevant state authority.

Masprop Real Estate had accepted over $100,000 in bond money from tenants and failed to lodge the funds with the Residential Tenancies Bond Authority (RTBA). In some cases, the agency lodged the bonds over a year late.

In Victoria, landlords and their agents must lodge rental bonds with the RTBA within 10 business days of receiving the money.

The Melbourne-based real estate agency pleaded guilty to three charges relating to late lodgement of 51 bonds.

Two other agencies are also set to face criminal proceedings over late bond payments in Victoria. Zed Real Estate will face court after allegedly failing to lodge 37 bonds on time, leaving some up to 11 months late and totalling $142,000. M&K Investment Solutions also allegedly failed to lodge 35 bonds with the RTBA on time or at all.

JASMINE GEARIE





eHarmony misled customers about subscriptions

The Federal Court has found that dating site eHarmony misled consumers about the price and duration of memberships, following an investigation by the Australian Competition and Consumer Commission (ACCC).

"The ACCC took this action after receiving hundreds of complaints from consumers relating to charges from eHarmony," says ACCC Commissioner Luke Woodward. "Consumers were not adequately informed about their membership's duration or that the membership would automatically renew, including, for many, at a much higher price."

The Court also found eHarmony deceptively advertised a monthly membership, while customers were actually locked into a longer subscription period, such as 12 months, disclosed in small print later in the payment process.

The advertised price per month was instead an additional fee charged to customers on top of their subscription if they paid for their membership monthly.

The Federal Court will decide on penalties and compensation at a later date.

While eHarmony was caught blatantly misleading consumers, other unfair but legal subscription traps that manipulate consumers and make cancelling memberships difficult are targeted in the federal government's recent Unfair Trading Practices legislation, which comes into effect in July 2027.

JAMES WORSFOLD

IMAGES: GETTY | ACCC

Telstra's 'Apple Watch For Your Kids' plan

Telstra's Apple Watch For Your Kids plan is a mobile plan add-on for an extra $20 a month that gives you access to all the communication and safety features of an Apple Watch for your child, without the need to also provide them with an iPhone.

It lets parents with an iPhone add an eSIM to their existing mobile plan, which is then installed into the watch so that the child can text, call and share their location and use the fitness features and apps of an Apple Watch, while providing various parental controls.

You'll need to own an iPhone 11 or newer, and Apple Watch Series 7 or later

You'll need to own an iPhone 11 or newer (running at least iOS 14) and Apple Watch Series 7 or later with cellular capability (eSIM). This plan doesn't work if you have an Android phone. And if you're not with Telstra already, you'll need to switch to access this plan.

The set-up process is as smooth and easy as you'd expect from an iPhone/Apple Watch combination, but note that this is an Apple/Telstra product. Your iPhone will direct you to your Telstra account to finish the plan upgrade to include the Apple Watch For Kids mobile number.

The Apple Watch For Kids will have its own mobile number and is set up through the parent's iPhone. A separate ID is required for the watch holder, so you do need to establish an Apple ID for your child.

HOW CHILDREN CAN USE AN APPLE WATCH

Kids can make and take phone and FaceTime audio calls, as well as send and receive messages and emails. The Memoji app on Apple Watch allows kids to customise a Memoji that can be shared while messaging friends, or displayed as a watch face.

Having their own Apple ID can help the child develop skills in scheduling using the calendar app.

Kids can also use Apple Music through Bluetooth headphones and speakers, ask Siri for answers to questions or language translations, and use Maps.

The child's location can be shared with their guardian or parent through the Find People app on Apple Watch, and location notifications are customisable.

The layout and wording used on the watch has been adjusted for children. For example, while the standard Apple Watch highlights the number of kilojoules burned, the kids' version tracks the number of minutes spent moving.

Additionally, outdoor walk, outdoor run and outdoor cycle workouts have been specifically calibrated for kids, while coaching notifications are tailored to your child's relevant reading level and made more fun with emojis.

Kids can also send and receive their activity data, challenge their friends with activity competitions, and check out an awards page for milestones.

The set-up also lets your child wear the watch while still accommodating tech bans during school hours. A School Time mode shows a distinctive yellow circle on the watch face so teachers and parents can easily recognise that access to apps has been restricted and a "do not disturb" setting is turned on.

Hopefully another telco will provide some extra competition for this type of service but, overall, this is a solid offering.

DENIS GALLAGHER

Telstra



TELSTRA PLAN: 'APPLE WATCH FOR YOUR KIDS'

CONTACT telstra.com.au/wearables/watch-plans/telstra-watch-plan

★★★½☆

Comparison websites to face ‘false and misleading’ claims

A business claiming consumers could compare rates and quotes from multiple insurance providers through its websites has been taken to court for allegedly selling customer details to the highest bidder.

The Australian Securities and Investments Commission (ASIC) alleges the Clark Family operated up to 70 websites that offered consumers free online assessments for loans and insurance products, and made representations that users would receive recommendations tailored to their needs.

The regulator alleges that these representations were false and misleading because the websites did not compare financial products but instead acted as lead generators. The operators sold consumer enquiries to the highest bidding broker who would then contact the consumer directly.

“Where businesses represent that they compare products or identify options that suit a consumer’s needs, those claims must accurately reflect the service being provided,” says ASIC Chair Sarah Court.

ASIC says the Clark Family operated the numerous lead generation websites between September 2020 and September 2026.

JASMINE GEARIE





Timber supplier fined over bushfire protection claims

The Australian Competition and Consumer Commission (ACCC) has fined Victorian timber supplier Bayswood Timber Wholesalers $19,800 for false statements about the suitability of their products for bushfire-prone areas.

Australian building standards require timber used to build homes in fire-prone areas to be of a minimum density to aid their resistance to a blaze. An ACCC investigation found Bayswood marketed its Meranti wood as suitable for areas susceptible to bushfires, while falling short of density requirements.

The ACCC says it has contacted other timber suppliers about potentially misleading claims about bushfire resistance, who promptly changed their marketing.

The same species of tree grown in different locations can produce timber of different densities, which the ACCC suggests may be behind the inaccurate claims.

“Some builders may have inadvertently used timber that did not meet building standards when they relied on statements made by timber suppliers,” ACCC Deputy Chair Mick Keogh says.

Any homeowners in areas prone to fires that are concerned about the quality of their wood should contact their state or territory’s building regulator.

JAMES WORSFOLD

IMAGES: GETTY/ TELSTRA / BAYSWOOD TIMBER WHOLESALERS

Telstra fined for failing to protect customers from fraud

Telstra has paid a $277,200 fine for failing to complete mandatory identity verification checks in 15 unauthorised SIM swaps, leaving customers at risk of mobile fraud.

A SIM swap happens when you want to switch mobile providers but keep your phone number. Criminal syndicates can also use this process to take control of your number by convincing your provider to swap it to a new SIM card they're in control of.

It enables criminals to take control of your number, receive your calls and texts, and therefore gain access to sensitive information such as security codes for accessing your bank account.

The Australian Communications and Media Authority (ACMA) says that Telstra didn't fulfil its obligation to verify the authenticity of 15 unauthorised SIM swaps between January and October 2025.

"In this case, Telstra's frontline staff did not follow the provider's own processes, leaving customers vulnerable to SIM swap scams and other types of mobile fraud," says ACMA member Samantha Yorke.

ACMA's investigation also revealed 13 instances where the telco's staff failed to provide additional fraud protection to customers who had raised concerns that they were at risk of fraud, or where Telstra itself had identified they were at risk.

JASMINE GEARIE





Telstra not trusted to manage Triple Zero, senate inquiry finds

A senate inquiry into the telco sector says the control of Triple Zero should be taken away from Telstra and put into the hands of a national authority.

The year-long inquiry was established following the Optus outage in 2025 that affected access to emergency calls and led to two deaths. The inquiry's report, which has the support of Labor, the Coalition and the Greens, also recommends mandatory domestic roaming, the ability to text Triple Zero, and mandatory standards in the telco sector enforced by the government.

Inquiry chair Senator Sarah Hanson Young says, "Australian telcos are on notice. This is the end of the era of self-regulation."

In addition to the Optus 2025 outage, several other incidents this year affected network and Triple Zero access to Telstra, Vodafone and Optus customers.

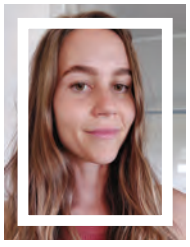
Australian Communications Consumer Action Network (ACCAN) is calling on Parliament to implement the report's recommendations in full.

"Mobile networks are the only essential service in Australia not legislated and regulated in the way it should be, including being subject to reliability and performance requirements," says ACCAN CEO Carol Bennett. "This needs to change as a matter of urgency."

JAMES WORSFOLD

RANTS AND RAVES

Protein for profit



Recently, my son came home from school and told me he had traded food with a friend at lunch. I asked him what he had traded for. He said, "A Milo muesli bar, but it's OK, it was healthy, it had protein in it."

Ironically, he had traded a packet of beef jerky for it, which, despite not saying the word "protein" on the front, contained more than twice as much protein as the Milo bar.

It led me to wonder when and how "protein" had become synonymous with "healthy" in my son's mind.

According to Australian dietary guidelines, an 8-year-old child like my son needs 20g of protein a day. A cheese sandwich and a glass of milk can meet that need. Or some yoghurt and a couple of pieces of peanut butter toast. Or simply a small chicken breast or a burger patty at dinner. Even a bog-standard, non-protein-enriched muesli bar will add a couple of grams of protein. And the data reflects the fact that it's relatively easy to eat enough protein – according to ABS data from 2023, 88.1% of the population is either meeting or exceeding the recommended protein intake.

So it really begs the question – why do these foods exist? I might venture a guess and say that it's just the newest way to get us to pay over the odds for ultra-processed foods we don't really need. The fact that our recent analysis found that you'll pay on average 50% more for "high protein" grocery products certainly seems to support this hypothesis. (*CHOICE* Oct 26)

And it gets even weirder. I've recently discovered it's not just that food manufacturers are chucking some soy protein isolate into their highly-processed sugary and salty snacks as a form of "health-washing". Keen to not miss out on the protein zeitgeist, it seems that manufacturers of foods that naturally contain a decent whack of protein now feel the need to shout about it on the packaging.

An 8-year-old child needs 20g of protein a day – a cheese sandwich and a glass of milk can meet that need

Case in point, I've been buying packs of flavoured fava beans for my son's lunchbox for years. I know they are a decent source of protein because pulses like fava beans contain protein – and the nutrition panel confirms that each packet contains 6.4g. But when I was unboxing my usual order last week I noticed that the packaging had changed. Now, right underneath the product name, the word "protein" is emblazoned in capital letters, with "6g" in a large circle. To really drive the point home, the bottom of the pack also proclaims "source of protein".

It makes me wonder how long until the unbranded trays of mince start broadcasting their protein credentials – they will blow those Milo bars out of the water (20+ grams per serve!).



I get it, food marketers have realised that the protein that was always part of their product is now a hot selling point. I just don't understand why this nutrient that has been essential to human survival since the beginning of time is suddenly the hottest thing on the block. It makes you wonder what will be next – fibre-maxxing, potassium-pumping, selenium-stacking or fatty-acid-loading?

Unfortunately, the boring reality – that the healthiest approach is eating a varied diet made up primarily of minimally processed foods like meat, pulses, wholegrains, nuts and seeds, dairy and fruit and vegetables – isn't what pays the shareholders of Nestlé (the brand that makes Uncle Toby's Milo muesli bars).

It's always going to be in marketers' best interests to over-simplify a complex topic like nutrition and to plaster buzzwords on their mass-produced packaged snacks to try to make us choose their product, but that doesn't mean we have to buy into it.

GRACE SMITH

ASK THE EXPERTS

Got a niggling question our team can help with?

Q I currently have a 6.6kW solar array. When the rebates for installing a battery were announced, I considered getting one but decided it was still too big an outlay to justify, as I'm happy with the value my current system is delivering. However, I'm about to buy an EV and I'm wondering if that is likely to tip the scales substantially in favour of getting a battery. Or do you think I will be able to charge it just as cheaply using my panels? I work from home so the car will be at home during the day most of the time.



A CHOICE solar expert Chris Barnes: Adding an electric vehicle to the household isn't necessarily a reason to install a battery. Under the current battery rebate scheme, it's certainly a good idea to look into installing a battery to soak up any excess solar during the day, so you can then run the home in the evening mainly from the battery and save on expensive grid electricity rates at that time. However, your 6.6kW system



may be a bit undersized to run the home and simultaneously charge a battery or an EV (especially if you're at home most days and using more daytime power), so you'll want to do your sums carefully and maybe consult a good installer or two for a realistic cost-benefit analysis. You may find that they advise installing more solar to ensure you can feed that battery on most days.

Generally, in a home with solar panels, a battery and an EV, you won't want the battery to be used for charging the EV. The EV battery is usually much bigger in capacity and can drain the home battery quickly. You want the EV charged cheaply from excess solar (i.e. power that isn't needed for running the home or charging the home battery) or from the grid whenever your power is cheapest – that may be overnight, or on some plans, around the middle of the day.

Solar Sharer electricity plans (if they are available in your area; currently they are offered in NSW, SA, and SE Queensland) offer three hours of free electricity around midday and can be a cheap option for charging the EV as well as running your hot water system and other appliances. But remember that unless you usually clock up a lot of daily driving, the EV won't need charging for hours every day; one big charge per week is often enough. And to get best use of the free three hours, you'll want to install an actual EV charger that can deliver 7kW or more per hour, rather than trickle charging from a power point. So again, look at the plans (and the cost of a charger) and do your sums carefully.

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 My husband thinks we should buy a steam mop because he saw an ad about how the steam kills viruses and bacteria. We've been using a regular mop and bucket for years and I don't personally see that there's anything wrong with it. Do steam mops really work better?



A CHOICE home cleaning expert Kim Gilmour: You're right to be sceptical of the advertising – a steam mop will remove no more bacteria or viruses than a regular mop with soap and warm water or a wipe over with a sponge. Holding a steam mop for half a minute or so over the floor should generate enough heat to destroy germs, but just like a regular mop or sponge, germs can also transfer to the steam mop pads, so they'll need regular washing with laundry detergent to break down the viruses. Compared with regular mops, steam mops may leave behind less water and can loosen dried-on stains (depending on your floor type) without the elbow grease. But if you're happy with your current mop, there really is no compelling reason to change to a steam mop.



Q I'm about to turn 31 and I can't help but notice a lot of ads encouraging me to sign up for health insurance to avoid paying the Lifetime Health Cover loading. I'm on a fairly modest income and don't have any health issues so I am hesitant to start forking out a lot of money for health insurance, but I'm worried I might be worse off in the long run if I don't. What's your advice?

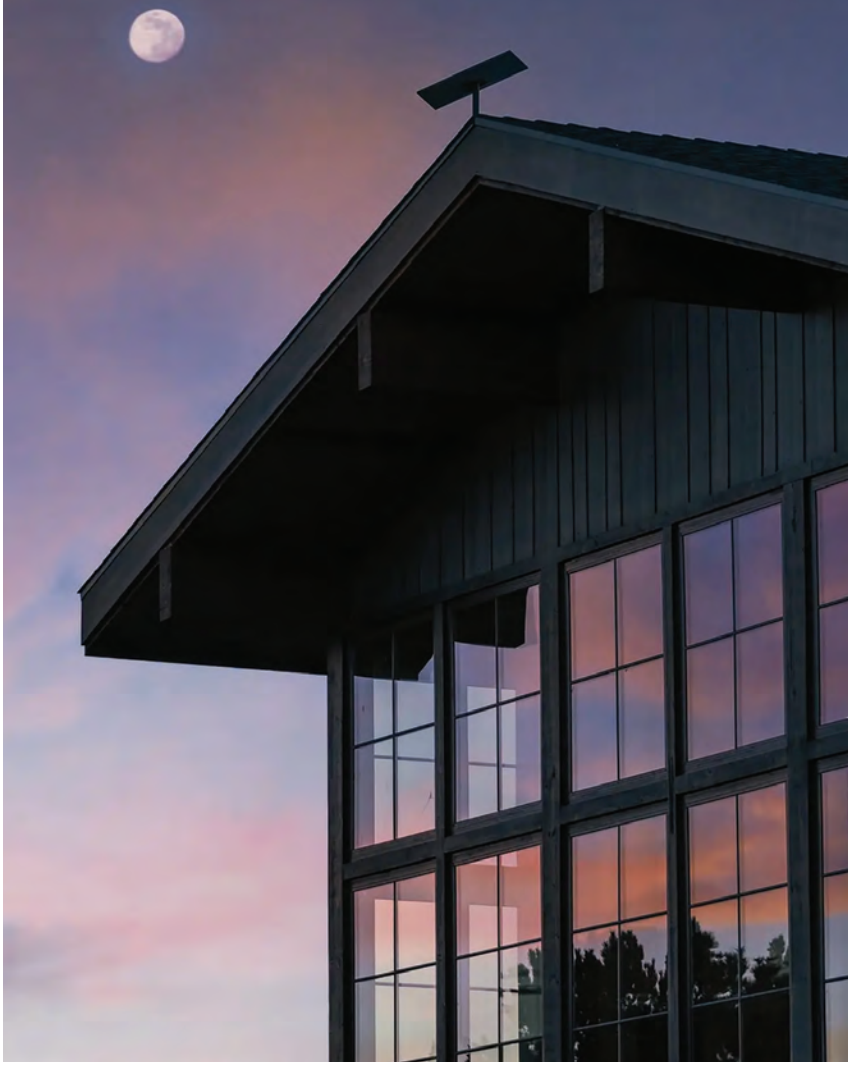


A CHOICE insurance expert Daniel Graham: We've actually crunched the numbers on this and can give you a fairly definitive answer. Generally, it's not worth paying for years of expensive insurance that you don't need, just to avoid the loading. Almost always, it works out better financially to wait to buy hospital insurance when you need it, even if that means paying the LHC. We've run the calculations on multiple occasions, the last time in 2025, and every time we come up with the same result. Buying insurance just to avoid paying the LHC isn't worth it. We recommend ignoring the scaremongering advertising and simply waiting until you need health insurance to buy it, particularly if your income is beneath the threshold for needing to pay the Medicare Levy Surcharge.

Q I live in a remote area and I'm considering switching to Starlink because the plans are actually cheaper than my current ISP. I've seen some second-hand Starlink equipment advertised on Facebook for a decent price, too. Is it OK to buy the set-up equipment second-hand?



A CHOICE tech expert Elias Plastiras: It's definitely possible to transfer ownership of Starlink hardware, but the seller will need to take the necessary actions to do so. Firstly, they need to cancel their service, then they will have to go into their account and "transfer" the device, to make it eligible to be connected to a new service (yours). They also need to provide all the items in the kit and give you the Starlink identifier so that the new owner (you) can activate it. All this is to say if you're buying second-hand off somewhere like Facebook Marketplace, you will need to ensure all these steps have been completed before you hand over the cash so you don't end up with a load of expensive hardware that you're totally unable to use.



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