

The Magazine of the Consumers' Association of Ireland

Consumer Choice

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DEC 2014/JAN 2015



€ MONEY

- CAR HIRE AT XMAS
- GIFT VOUCHERS
- MAKING A WILL

☀ LIFESTYLE

- IRISH WATER
- ONLINE GIFT SHOPPING
- SHOPPING IN THE SALES

📱 PRODUCT TESTS

- CHOICE BUY ROUNDUP
- SMARTPHONES
- SMALL TABLET PCS

December 2014/January 2015

Dear Member,

We are drawing to the end of another challenging year for the consuming citizens of Ireland. This year's bumper December/January issues reflects upon the issue of water, the charges that have angered so many, the lack of clarity surrounding the elements making up those charges and some areas for us to now consider in terms of governance in the delivery of a fit for purpose product and associated service.

Our return to compare car hire charges at this important family focussed time of year raises concerns at what seems to be a widespread increase in rates without any real example of competition. It is this which concerns us and should also concern the newly established Competition and Consumer Protection Commission.

The CAI Chairman, Raymond O'Rourke, and I recently met with Minister Richard Bruton TD and in what was a very positive meeting discussed and shared our concerns and focus for the coming year. Notably, we appraised the Minister of our report on the Small Claims Court and presented him with a copy of same. In the context of the new ADR and ODR considerations this was acknowledged to be of significantly positive and productive benefit.

You will read now of our new Member Only Benefits Platform. Here you can consider discounts and offers specifically for your benefit only as a supporter and member of the CAI. There will be more throughout 2015 and we hope you find something that is of use and value to you and which allows us to ensure that you get a better deal.

We continue to struggle financially and hope that you will consider the gift of CAI Membership so that we can adequately fund the continuity of our independent representation.

On behalf of all of us at the CAI we wish you, your families and all of those you hold dear a very happy and peaceful Christmas and a healthy and prosperous New Year.

Nollaig Shona agus Athbhliain faoi Mhaise Daoibh go léir.



Dermott Jewell



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Our Reports

Reports in Consumer Choice are based on market research, laboratory tests or user surveys, all of which are independently and scientifically conducted. Free goods are never accepted for testing – all samples are purchased. Occasionally items may be borrowed for review purposes only.

The reports are produced in the main by our own Editorial staff. Some material is occasionally drawn from other foreign independent consumer magazines.

Because Consumer Choice carries no commercial advertising it is not swayed by bias or influence and can point out advantages and flaws in goods and services that other magazines may not be able to do.

Reports on any article relate only to the articles or goods mentioned, and not to any other article of the same or similar description. We do not necessarily price or report on all brands or models within the class, and the exclusion of any brand or model should not be taken as a reflection on it.

Consumer Choice

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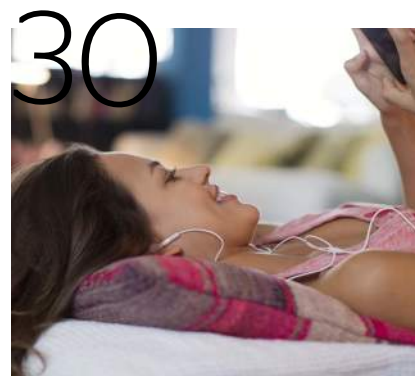
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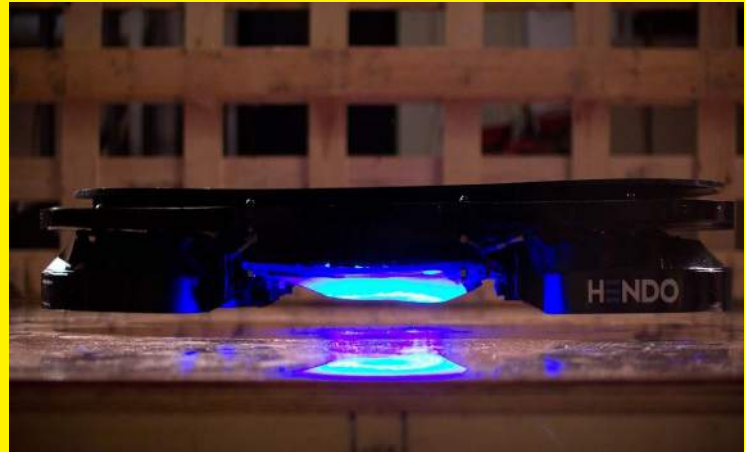
The latest information
on the world of the
consumer

OH, OH OH - App, App and Away.

Just over 60% of our population now own a smart-phone. This will increase within the month as Santa's helpers are working flat out to make more in response to the thousands of letters from good boys and girls requesting one from Santa – or his friends in Apple. To assist him in his deliveries - and us too - there is now an app to allow you pay your M50 toll! (That's toll - not troll).

Drivers of cars and sleighs who use the app will receive an instant notification on their phone when passing under the toll cameras on the motorway, which will prompt them to pay the toll.

The toll can be then paid directly in the app or if not, a second alert will be sent an hour before the toll price increases. This is not as daft as it may seem. It would appear how the number of cars seized for non-payment of M50 toll fees in the first half of 2014 was more than four times that of 2013. And, the National Roads Authority (NRA) collected €4 million in penalties for non-payment of toll fees.



The Hendo Hoverboard. Image via Hendo/Kickstarter

We're Hovering In The Air...

I learn from Silicon Republic how the technology to build a hoverboard is here. Now, anyone who has seen a Back to the Future film will know how breathtaking a possibility this really is - and I want one!

This is a crowd-funded enterprise currently requiring a US\$10,000 contribution to get it off the ground (Sorry). A working prototype demonstrated to a group of journalists in the US floated approximately one inch from the ground. Impressively, the goal here is not to necessarily have the planet's citizens hovering to work, although, given time, there is every likelihood of that, but rather it is seen as having potential to secure items e.g. buildings in earthquake-prone areas. Using a similar concept to that which keeps China's Maglev trains afloat in Shanghai, a physics principle called Lenz's Law is applied. The Hendo Hoverboard uses four disc-shaped power units on its underside to generate a magnetic field, pushing the board against itself and generating the lift needed to elevate it from the ground. With the goal of a US\$250K fund by December 15th to support the development of the technology, Hendo would see a completed unit for distribution within a year.

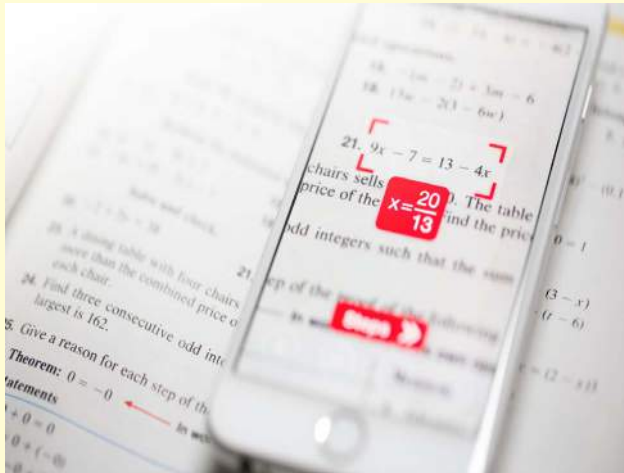
A BROLLY JOLLY CHRISTMAS PRESENT 2015



The air umbrella-b. Image via Air Umbrella's Kickstarter page

The Air Umbrella is a handheld, invisible umbrella, designed by post-graduates from China's Nanjing University of Aeronautics and Astronautics - almost two years ago - that uses a jet of air to deflect raindrops. Interestingly, tests by the team have found that the unit works best in heavy rain or when there is wind strong enough to turn a traditional umbrella inside out. There are currently three versions that vary in size, weight and power capacity. This is another product of crowd-funding which holds exceptional potential for new ideas and innovation into the future. As with the hoverboard, you can view progress and greater detail on Kickstarter where you will see, for example, how from now until July 2015, the team will be working on improving the umbrella's function and appearance, with the first products to roll out of the factory in September 2015. Perhaps, in future, they can simply beam you a unit directly to your home!

YES, BUT WHAT WAS THE QUESTION?



An impressive new app - especially for those of us who remember the headaches of former schooldays - called PhotoMath allows a mobile phone user to instantly solve algebraic equations just by pointing his or her phone's camera at the equation. Not only that, this app provides a step-by-step guide as to how it reached the answer to your equation! Right now this app is free to download for iOS and Windows phones and there will be an Android version available early in 2015.

Is it cheating? Well it will certainly pose challenges for teachers. The good news in this area is how, currently, the app only works with numbers, fractions and algebra and must be in a registered font. That said, where there is a will there is usually a way!

A CASE OF BEING NEARLY POSITIVE

For years we have been highlighting the concerns and worries of parents regarding the unacceptable level of marketing to children - every day and in every way. Finally, it is a seismic move forward to see how 11 of the largest global food producing organisations have signed a pledge extending their restriction on marketing to children up to 12 years of age - on

a worldwide scale. The signatories include McDonald's, Coca-Cola, PepsiCo, Kellogg's, Nestle and Unilever. The pledge is intended to extend to all media including direct marketing, mobile and SMS marketing, radio, cinema, interactive gaming products, DVD/CD ROM as well as product placement. Are there terms and conditions? Ohh Yes! The pledge will only apply when

35% of the audience is under the age of 12 (whoever came up with this one has earned their bonus) which will automatically exclude a great number of programmes and events attended by children. Product packaging and brand equity characters will not be covered, keeping Ronald, the Milky Bar Kid and Snap, Crackle and Pop in high returning pension vehicles!

CAI Member-Only Discounts - The CAI Benefits Platform

It has been some time in the planning and determining but it is with great pleasure that we advise you that the **Members-Only** Benefits Platform is now formally placed on the CAI website for you to use and enjoy.

The initial offers allow you ponder availing of discounted breaks as well as dental and fitness considerations as we jingle our way into a New Year. If these are not to your liking then fear not as there will be more to come in 2015. Our independent statutes make it impossible

for the Association to seek or accept benefits in kind from any commercial source - but it does not prohibit us from seeking such benefits for our Members. We are grateful to those organisations that have made unique CAI Member-Only offers and we look forward to growing the mutually beneficial Platform on your behalf. We want to thank you for your continued support and hope that the Platform will, over the months and years ahead, deliver significant savings and benefits - just for you.



Food & Health

 by Clodagh O'Donoghue



Identifying falls risk in older adults

Falls are a major problem for older people worldwide, with estimates suggesting that 30% of adults over 65 years suffer a fall each year. In hospitals, incidence rates are higher and, annually, around 30-50% of residents in long-term-care settings experience a fall. The direct and indirect societal costs of falls are enormous and, in Ireland alone, the annual health-care cost associated with falls is estimated to be €500 million. An Irish company has introduced a new device that combines advanced technology, including body-worn sensors, and enables earlier detection of falls risk and mobility impairment in older adults. Kinesis Health Technologies is a spin-out from University College Dublin's aging

research centre, the Technology Research for Independent Living Centre, and its breakthrough medical device - dubbed Kinesis QTUG™ (Quantitative Timed Up and Go) - has been shown to be more accurate than traditional methods in assessing falls risk.

Now, Kinesis is partnering with allied health services provider Spectrum Health to deliver Falls Action, a comprehensive falls prevention service in Ireland. Using Kinesis QTUG™, Falls Action will offer a falls screening service to identify individuals at risk of falling and to facilitate early and targeted intervention through exercise and physiotherapy, which have been shown to reduce the incidence of

falls in older people by up to 40%. Patients are fitted with the Kinesis body-worn sensors to provide an objective assessment of mobility, a statistical estimate of falls risk and the identification of mobility impairment as compared to a large reference population of adults. For those individuals identified as being in a risk category, Falls Action's next step will be to deliver a series of interventions, which may include exercise and physiotherapy to decrease the individual's risk and minimise falls.

Spectrum Health will be launching a campaign aimed at raising awareness of falls and the preventative measures that are available together with the locations where screening will take place.

Study on how to improve consumers' liking of reduced-salt soups

In the depths of winter, a bowl of soup can be both warming and nourishing and may well be perceived as a healthy, low-calorie option. This is certainly true for most homemade soups, but time is a key factor for many, and a more convenient approach may well be to grab some soup from a supermarket shelf - either in a packet, can or plastic container. However, these soup options may not be quite as healthy as they first appear due to their high salt content. Problems associated with a high-salt diet include an increased chance of hypertension and the associated risk of cardiovascular disease. Salt in foods is used for taste, texture and preservation purposes so reducing salt in food products represents a significant challenge for manufacturers.

A recent study by the University of Reading in the UK has found that

adding herbs and spices can increase consumers' liking of reduced-salt soups over time. During the study, 160 participants were firstly given three tomato soup samples - one standard soup (containing the average level of salt in UK soup brands) and two reduced-salt soups with 57% less salt than the standard, one of which contained oregano and other herbs and spices. Initially, participants significantly preferred the standard soup for its flavour and there was no difference in preference between the reduced-salt soup and the oregano-modified soup, both of which were deemed as being "less familiar." Over the next three days, participants were divided into groups and given a full portion of just one of the soups. During these visits, the liking scores of the oregano-modified soup increased

significantly, whereas the scores for the standard and reduced-salt soups remained the same. Thus, participants' liking of the oregano-modified soup grew over time. Researchers also measured the participants' perceived saltiness of the soups and whereas the low-salt soup was perceived to be considerably less salty than the standard soup, there was no perceived difference between the saltiness of the standard soup and the oregano-modified soup. The study shows that adding new flavours, like herbs and spices, can reduce the need for salt in food and enhance the perception of saltiness and the researchers hope that these findings may encourage manufacturers to use herbs and spices to reduce salt in certain food products.

Money News



Money News by *Roisin Moloney*

Health Insurance (Reform) Bill 2014

“The Consumers’ Association of Ireland generally welcomes the Health Insurance (Reform) Bill 2014, which has been published as a Private Members’ Bill commencing in the Seanad.”

The bill is an attempt to reform parts of the dysfunctional health care industry, which impacts consumers negatively. The bill proposes to vest responsibility for the management of the state’s ownership of VHI in the Minister for Public Expenditure and Reform. As it stands the Health Minister is currently the main shareholder in the VHI, which is the largest health insurance provider in Ireland. The

Minister also has the responsibility of regulating the health insurance sector, creating an obvious conflict of interest. All health insurance providers in the Irish market are required to meet a particular level of solvency, except the VHI that is - a situation that the bill provides for by proposing the regularisation of VHI’s regulatory status. If implemented, this proposal means VHI will also be expected

to meet the same solvency requirements applicable to all other health insurance providers in the Irish market. This bill also proposes to dissolve the Health Insurance Authority and confers responsibility for the regulation of health insurance providers on the Central Bank of Ireland. Although this bill is due to be debated, it must be passed in both houses to become law.

A time for financial reflection

Money makes your world go around and whether we like it or not money is an integral part of our day-to-day lives. The need for financial reflection is significant because if we don’t control our money it may very well control us. The New Year offers the ideal time for such reflection - a few hours organising bills and number crunching can go a long way. A little work on the financial side of your life can ensure you have control of your day-to-day spending as well as understanding the real consequences of any financial commitment you might be considering.

The first and arguably most difficult step is to track your spending honestly and accurately. A tedious task to begin with but you will be amazed at just how insightful this practice can be. To help you on this revealing journey, purchase yourself a folder to keep receipts and your daily spending records. The next task is to identify your income in total, including salaries, investment income, rental income, children’s allowance, and social welfare payments coupled with any other sources income. On a weekly or even monthly basis, review this spending and expenditure diary and identify the essentials and any nonessential spending.

Identify any areas where savings can be made.

When you are more informed as to your income and expenditure, make your wish list. Perhaps you want to develop a saving habit or maybe you would like a holiday next year. Through long- and short-term budgeting you would be surprised how focused you can become and how creative you can get in order to meet your financial goals.

When considering your finances, remember that repaying debt with high APR may be money better spent than saved. Given the levels of debt many people are currently in, it is important to try and balance repaying debt with living life so perhaps setting a goal to go on that holiday is just what is needed.

Another New Year’s task is to review your insurance. Read your home insurance policy and consider do you have adequate cover, check the exclusions and restrictions that apply to the policy. What insurance cover do you have, perhaps you have some unnecessary extras? Do you have travel insurance and if so do you need it? Many insurance policies automatically renew yearly so make sure any insurance you are paying for is a policy still relevant

to you. Consider other insurances and whether there is any tax relief available, such as private health insurance, income protection or payment protection insurance. For all insurance, ring around for some quotes from different providers - don’t be afraid to haggle and see what you can save. It is important that any policy you have is suitable for you and that you are eligible to claim under it.

Another job that might be best faced in the New Year is making your will - See this issue’s article on page 28 for tips on how to go about it.



Scam alert

Cybercriminals have graduated from sending fraudulent emails and setting up fake websites to telephoning consumers claiming to be from large technology companies, such as Microsoft. These criminals may offer to solve your computer problem that you weren't aware you had or they may offer to sell you a software licence.

They work by getting remote access to your computer and they do this by directing victims to visit legitimate websites like www.ammyy.com to download software that will allow them to take control of your computer remotely. Often, you will have to follow instructions of inputting some of your details and calling a code back to the caller resulting in the criminal gaining access to the computer.

They may trick you into installing malicious software that could capture sensitive data, such as online banking user names and passwords. They may even charge you to remove this software after installing it. They could ask for credit card details or they may direct you to a fraudulent website, which appears legitimate, and ask you to enter your credit card details. Criminals will ask for your credit card details as opposed to debit card details as debit cards may pose greater security obstacles for them. From hearing accounts of this scam, which seems to be widespread across the country in recent times and catching people of all ages, below we have detailed the account of one victim to demonstrate how easy it is to get caught.

Mrs Kennelly was called one afternoon by a person claiming to be a Microsoft employee. She recalls that the background noise sounded like a call centre with phones ringing and other voices within range. The caller began by asking whether he was speaking with Mrs Kennelly. He followed with 'it has come to our attention that your computer is at risk from serious viruses, may we have your permission to remotely access your computer?' Mrs Kennelly was directed to a website and asked to enter some log-on details. A code then appeared on the screen and she called this code out to the caller.

Once he gained access to her computer, the caller used technical terms and highlighted the processes running on her computer and when he identified the number 1100 process currently running

he said 'this appears to be a lot more serious than we initially thought, usually we would charge €7 to secure your computer but in this case the cost could run to €59 but I would strongly advise you to take this help in order to protect your computer'. Mrs Kennelly agreed that she wished to protect her computer and she was directed to a Microsoft website (a copycat fake website). When she was asked for her credit card details, she explained that she was not comfortable giving these details over the phone. The caller responded with 'don't worry, you can speak to my manager.' The so-called manager came onto the phone and said he could completely understand her concern given the risk online but he assured her that he worked for a multinational company and their safety standards were amongst the best in the world. Feeling reassured, she proceeded to enter her details to what she thought was a secure website.

Over the following three days this incident played on Mrs Kennelly's mind and she contacted her son and her bank for advice. Her bank identified a charge of €190 made to her credit card three days in a row, they recommended that she cancel her credit card and not use her computer. Her son searched the internet for the phone number used by the criminals. The search turned up that this number was a fake caller ID - it appeared to be a US number but was likely being used in Asia. Mrs Kennelly began the processes of changing all password details for all her accounts, including email, internet banking, Facebook etc.

Unfortunately, the story did not end there. Four days after reporting the incident occurred, the same caller rang her to inform her that there seemed to be a problem with her card and could she pay with another card. Needless to say, she didn't entertain this caller. Seven days later she got a call from a man claiming to be from a money transfer company and he was very sorry to hear that she had

been scammed. He said he would like to reimburse her any money she was out of pocket and if she could give over her credit card details he would refund her card immediately! Luckily, she didn't pass her details out again. The difficulty with this situation is that the cybercriminals seemed to gather a huge amount of information including Mrs Kennelly's name, phone number, and credit card details as well as potentially sensitive data on her computer such as internet banking details, passwords and emails. The fact that they called repeatedly over time is also a worrying measure of the lengths they seem to be willing to go to in order to steal.

Microsoft makes it very clear on their website that it or its partners do not make unsolicited phone calls/cold calls to charge customers for computer security products or software fixes. These cybercriminals often claim to be from one of the following companies; Windows Helpdesk, Windows Service Centre, Microsoft Tech Support, Microsoft Support, Windows Technical Department Support Group, Microsoft Research and Development Team. Microsoft makes it clear that if it ever does call a customer it will not be to charge a customer for computer fixes. Microsoft advises to never trust unsolicited calls and not to provide personal information to such callers. If you are contacted about a service, ask if there is a fee and if there is hang up.

If you have already given information to a tech support person or you think you may have downloaded malware from a phone tech support scam website or if you have let such a person access your computer then change your computer password immediately. Also change passwords on your email and any financial accounts especially your internet banking and credit card. Scan your computer with a safety scanner to find out if you have any malware installed on your computer. Install a security program.





Product/Tech News

A great balancing act

Balance bikes are a great way of helping young children to get the hang of cycling. A balance bike is a bike without pedals that lets children develop their control, steering and motor skills with the security of having their feet near the ground and removing the need to master pedalling at the same time. But inevitably, time moves on, and children quickly get to grips with staying upright on their balance bike and are ready to graduate to a bike with pedals, leaving the not-inexpensive balance bike somewhat redundant. In an effort to extend the life of these products, an Irish company has launched the LittleBig Balance Bike, a three-in-one bike that “grows with your child.”

Designed by round-the-world cyclist and engineer Simon Evans, LittleBig starts out as a small balance bike with a 12-inch frame, which can be converted to a larger balance bike and then, with the addition of a separate pedal and crank unit, finally becomes a 16-inch pedal bike. According to the company's website, a child can use LittleBig from the age of two years to seven years while keeping the correct fit for the child. The company states that one of its main aims is to make children's bikes more sustainable through simple but considered design and through the reduction of materials waste. It also points to the use of high-quality, rust-proof materials and parts in the construction of the bike to assure a long product life. Available in “electric blue,” “sparkle pink,” and “flame red,” the LittleBig bike costs €195 from the company's online shop and the pedal/crank attachment costs an additional €45.



LittleBig Balance Bikes



Gorilla Glass 4

Tough,
yet beautiful.

CORNING
Gorilla® Glass

Strengthening smartphone screens

Given the way smartphones are penetrating every aspect of our lives and the fact that these devices are often in almost constant use, they need to be hardwearing to withstand the occasional accidental fall to the floor or ground. And yet, a large component of smartphones - i.e. the screen - is made from all-too-smashable glass. Of course, smartphones typically feature specially strengthened glass with one very popular choice being Gorilla Glass. Since US manufacturer Corning Inc. launched Gorilla Glass in 2007, it has been used in over three billion smartphones, tablets and other devices. Now, Corning has unveiled its next-generation Gorilla Glass, which it claims is twice as tough as any competitive cover glass and has been designed specifically to address screen breakage on smartphones due to everyday drops. Corning research found that almost 70% of smartphone breaks were caused by “sharp contact” with rough surfaces and so the company has developed new drop-test methods to simulate real-world situations, dropping devices face-down from one metre in height so that the glass comes in direct contact with a rough surface. Gorilla Glass 4 has been created to be even better at withstanding sharp contact drops and the manufacturer claims it can survive such falls 80% of the time.

Beyond portable devices, Corning foresees other uses for its strengthened glass offering, such as windshields. Tests have been conducted by the Discovery Channel's Mythbusters team, which found that a reinforced Gorilla Glass windshield that Corning is developing fared significantly better than a normal windshield when shot at by an airgun. Whereas the impact shattered the glass on the normal windshield and created a hole, the Gorilla Glass windshield suffered far less damage and no hole was made. If Gorilla Glass 4 is as strong as Corning claims, it could mean a lot fewer cracked screens for smartphone users and it could be good news for windshields also.

The products featured on these pages have not been tested by the Consumers' Association of Ireland and their inclusion here is not, in any way, an endorsement of them.



Product News by Clodagh O'Donoghue

Superquick supermarket shopping

Smartphones are becoming increasingly essential to the way we live our lives and now UK supermarket chain Sainsbury is seeking to give these devices a key role in the simple task of grocery shopping. Few people relish a trip to the supermarket and most of us want to get in and out as quickly as possible. In particular, queuing at the checkout is nobody's idea of fun. Self-service checkouts have gone some way toward speeding the process up but now Sainsbury is set to trial a method that would do away with checkouts altogether. The new Sainsbury app would enable users to scan each item they want to purchase as they take it off the shelf and pay for it using their smartphone.

Once downloaded, the app lets users create a shopping list before they visit the supermarket and allows them to view any good deals and special offers that are available. Once at the supermarket, the app can direct users to each item on their shopping list and customers can simply scan the items' barcodes before popping them straight into their shopping bag. When the shopping is done, customers can skip the checkout queues and pay using their smartphone. Trials of the new app will take place over coming weeks and the company expects to have the app in the hands of some customers by the end of 2015. It remains to be seen how popular the app will be with customers and whether other supermarket chains will follow suit.

Toying with technology

With technology so often the gift of choice at Christmas, two toys that have been around for a while have experienced a technological upgrade this year. Lego - which has been giving joy to the young and not-so-young for generations and which has twice been named the "Toy of the Century" - has introduced a new technological twist to its much-loved construction toy offering. Lego Fusion combines the company's well-known building blocks with tablet games and allows you to scan your creations into related apps that are designed for recent iOS and Android devices. Each Lego Fusion set consists of over 200 Lego pieces and a "capture" or "scan" plate to build on. When the base and 2D constructions are scanned into the app, the buildings form part of a digital world, where they can be played with virtually. Different sets allow users to build towns, battle towers or holiday resorts and players then complete missions in the digital versions of their constructions on a tablet, not unlike in SimCity, the city-building computer and console video game series. The idea certainly has tons of potential and could revitalize Lego for youngsters who find it hard to tear themselves away from a screen. However, the apps only let you make the front of the constructions so there is less complexity involved than is usually associated with Lego and arguably there is much more fun to be had just building a standard Lego kit. Lego Fusion is aimed at 7-12 year olds and is currently available in US stores only, though we notice it may be bought online, with prices starting from £36.68 (€46 approx.).

Not around quite as long as Lego but still a regular feature on Christmas wish lists, Nerf blasters are toy

plastic guns that shoot foam darts, which are Velcro-tipped in order to stick to Nerf vests or tipped with suction cups to help them stick to smooth surfaces. Among the latest generation of Nerf blasters, manufacturer Hasbro has introduced one that features a built-in camera for recording a gun's-eye view of your foam dart battles. The N-Strike Nerf Cam ECS-12 Blaster also features a 1.77-inch screen that can be used as a sight while shooting and lets you view back your footage. Apparently this is not a completely new idea as YouTube is littered with video recordings of Nerf battles and Hasbro sells its own iPod/iPhone mount for attaching a device to a blaster to allow users to document their hits and misses. This seems a little hazardous though for the pricy Apple devices involved, and the new Nerf offering removes the need for a separate camera or smartphone by providing the built-in 0.3MP camera, which allows users to shoot 20 frames per second. The resolution and frame rate might be a little disappointing but if nothing else, the footage could be useful for resolving heated disputes about whether the target was actually hit. We found the ECS-12 on sale in Ireland recently for €102, which includes a 4-GB SD card that stores up to 2,000 photos or 100 minutes of video.

Another must-have toy this year is a doll that can talk back to its young owners through the means of speech-to-text technology. My Friend Cayla is an interactive smart doll that is capable of real conversation - albeit a little stilted and robotic - and can answer general knowledge questions. Although it looks like an average 18-inch-high blonde doll, manufacturer Vivid claims that My Friend Cayla is the first to connect to the internet.



Capable of millions of phrases, this doll can talk about hobbies, tell stories, play games and can even help owners with their homework as it can search age-appropriate sources on the internet to find the correct answer to questions. The doll connects to the internet via an iOS or Android smart device running the My Friend Cayla app and uses voice recognition technology to respond to what is said, sending sound clips wirelessly to the app, which translates it into text and searches the internet for an answer. Web searches are controlled by Google's SafeSearch technology to protect children from unsuitable material and block certain inappropriate words. Though the manufacturer claims that My Friend Cayla is an educational toy, it might be one that parents tire of very quickly - but if it is on someone-you-know's wish list, it is available in Ireland at a cost of around €75.

Reminding you of your rights ...Shopping in the sales

Consumer Choice offers a refresher course on consumer rights, looking at a different area in each issue.

The shopping frenzy that precedes Christmas might have left our wallets empty and our resources severely depleted, but no sooner has the turkey been digested and the wrapping paper has found its way into the recycling bin than the shops are open again - this time trying to tempt us with major markdowns and promised price cuts. So what are our rights when we shop in the sales? Consumer Choice outlines what we can expect when we take advantage of a bargain.

When I buy something at a reduced price, are my consumer rights similarly diminished?

When you buy an item in a sale, you have exactly the same rights and protections as if you had purchased it at full price. You have entered into a contract with the retailer and your rights are set out in the Sale of Goods and Supply of Services Act of 1980, which states that goods purchased must be of merchantable quality, fit for their intended purpose and as described. If the goods do not meet these criteria - for example, because they are faulty - then consumers are entitled to a repair, replacement or refund, whether the goods were bought at full price or at a discounted price. You will need to provide proof of purchase, which may be a shop receipt, a credit or debit card statement or other documentation that proves the item was bought in that specific shop or chain. Your contract is with the retailer and it is the retailer, not the manufacturer, that is responsible to you and must sort out your complaint. Make sure to bring a fault to the attention of the retailer as soon as possible as a delay can indicate that you have accepted faulty goods and may affect the redress to which you are entitled.

What effect do shop signs that say “No refunds,” “No Exchanges” or “Credit Notes Only” have on my consumer rights?

If a good is faulty, such signs have no impact whatever on your consumer rights. You are entitled to a repair, replacement or refund if a good is not of merchantable quality, fit for its intended purpose or as described, regardless of what the shop's signage indicates. No signage can take away your statutory rights.

Can I get a refund if I change my mind about a purchase made in a sale?

Sales can often lead to impulse buying as consumers are tempted by major discounts or are panicked into making a purchase by the “buy it now or lose it forever” nature of the sales atmosphere. It is best to avoid giving into such impulses as if a case of buyer's remorse sets in and you decide you do not need - or even like - the item, you may not be able to bring it back and claim a refund. If you change your mind about a purchase, you have no rights under consumer law and the retailer has no obligation to take back an item that is not faulty. Many retailers offer exchanges or refunds once you have a receipt and they are returned within a certain amount of time and in a saleable condition with all the original labels, tags and packaging. However, this is shop policy and represents a gesture of goodwill - it is not a legal requirement. Moreover, the shop's policy may be to issue such refunds in the form of a credit note or a gift voucher for the shop. As a result, make sure that the item is something you really want before you hand over your money. In addition, shops are within their rights to change their returns policy during sales periods, so always check the policy with them before you make a purchase.



If I buy an item at full price but when I go to the shop to return it, the same item is now at a reduced price in the sales, can I obtain a refund for the full purchase price?

The answer to this question depends on the reason for the return of the item. If the item you have bought turns out to be faulty or not as described, the retailer is legally required under consumer law to provide a repair, replacement or refund. In the case of a refund for a faulty item bought at full price, the refund must be for the total purchase price or a replacement of equal value, regardless of the fact that the item may now be on sale at a reduced price. However, if you are returning the item merely because you have changed your mind about wanting it, the retailer is not legally required to reimburse you and any refund will be at the discretion of the retailer and may only be for the reduced sale price.

Are there circumstances in which I would not be entitled to a refund or replacement for a faulty item bought at a reduced price?

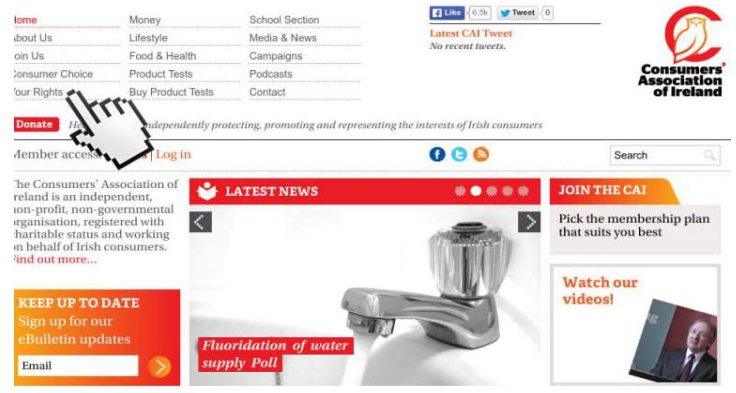
If a fault with a product was brought to your attention by the retailer and you agreed to buy the item anyway, you cannot later return the item on the basis that that fault is present. For example, if you buy a pair of jeans and are told that the pocket is ripped, you will have no right of return on the grounds of the torn pocket. Similarly, if an item is marked "imperfect," "shop soiled," "seconds" or "sold as seen," you will not be able to claim for faults. However, the item should still be able to do what it is expected to do - for example, a toaster should be able to toast bread even if there are scratches on the device. If a further fault occurs with a product that was not pointed out to you, your rights of return will apply. Notably, there is an underlying requirement that all products sold must be safe.

Is the retailer obliged to provide a fitting room during sales or normal selling periods?

There is no legal requirement that a retailer has to provide facilities for trying on clothes and retailers may decide to close their fitting rooms during busy sales periods. It is useful to be able to try on clothes as it allows you to ascertain whether there are any defects with the item, such as tears or missing buttons, as well as checking size and fit. As a result, you should try to insist, where possible, that a fitting room is provided.



...know your rights



Become familiar with your rights by visiting the "Your Rights" section of our website at www.thecai.ie or download our brand new app from the App Store.



Customer Relations in the Water Sector - practices and challenges

The Irish water sector is on a bumpy ride these days and what happens today is rapidly overtaken by events. It is risky business to put pen to paper and this article is not about Irish Water as such. This article is about the experiences internationally when it comes to ensuring good customer relations as part of water supply.

Seen from the European perspective, water charges have been in place for many years. The charges exist in an environment where the degree of involvement of private operators varies. In neighbouring UK, the water supply has for a long time been outsourced in a system with several private water operators. Further afield, there is a trend amongst German municipalities to revert from private operation to using public utilities and in Holland the water supply has consistently been managed by a number of semi-state entities. In a country like Denmark there is a mix of local and regional private water operators and public operators, typically large municipalities. However, a common feature is the overall State-level monitoring of performance based on defined levels of service.

Internationally, there has over many years been a development towards increasingly detailed setting of requirements to water operators. The tool is the so-called performance indicators. The development picked up significantly during the late 1980s with some of the main initiators being the water authorities in England and Wales. This seemingly happened not least as a result of the involvement of private water operators. In this situation, the public partner can be said to delegate the water operation but that does not affect the statutory and ultimately the political responsibility of the public sector for ample water supply to the population.

The public sector must therefore on a permanent basis be in a position to ensure that satisfactory operation is maintained and that remedial steps can be taken in case of deficiencies. Recently, the development of performance indicators has been further strengthened by the development of international standards (ISO) for asset management, including water infrastructures. Performance indicators require suitable data collecting/monitoring and audit procedures to be developed but in this article we focus on performance indicators.

There were previously many examples of contracts or licences where the private party's commitment was defined in vague terms like "endeavour to ensure uninterrupted water supply" or "highest quality levels possible under the concrete circumstances". Contracts might set quantitative levels concerning, for example, time-limits for notification of planned interruptions of supply. However, such clarity was then often undermined with the addition, for example, along the lines that the time-limit only applies "under normal circumstances".

Experience has shown that such vague contractual clauses are of no value essentially because it is not possible to verify compliance. Without such possibility it is in reality not possible to monitor whether the operator performs satisfactorily. This also means that it is not possible to remedy bad performance by means of sanctions. The conditions for water operation may be ever so bolstered with monitoring/reporting procedures and draconian sanctions. This is to no avail if the precise indicators for good performance are not defined.

Best international practices set formulas for the performance indicators. Thus, a requirement of uninterrupted water supply is often translated into quantitative

and in a sense negative terms by setting limits at a maximum of X interruptions of a duration of maximum Y each within a period Z. Only when the interruptions are kept within such limits is the operation seen to provide uninterrupted supply. Such indicators can be monitored and the sanctioning of non-compliance can be reduced to a relatively unambiguous procedure.

In fact, during a large review some years ago of the conditions for various EU-funded infrastructure projects in, for example, the Czech Republic and Slovakia, a recurring criticism was the lack of precision in performance criteria.

Vagueness seeps in when no specific time limits or percentages are used or when indicators are otherwise made conditional by the use of terms such as "under normal conditions" etc.

The effect of purely quantitative performance indicators is that the water operator, as a natural part of its general responsibility for operational matters, takes the risk of cases where circumstances are not normal. It is in fact a normal feature of the relation between the private operator and the public sector that it is the private operator that takes on the risks of operation, not least because it is closest to mitigate such risks.

When the requirements of the operator are not easily verifiable then it inevitably works to the disadvantage of the public party and customers in general. The risk for the operation is thereby shifted away from the operator. Especially in environments where a concession relationship obliges the private party to invest in return for the right to operate, the risk transfer means that the essential purpose of leaving water operation in private hands is lost.

Performance indicators cover strictly technical/operational aspects of the water supply activities as such - for example, continuity of supply, water quality and water pressure, loss of water. In addition to the above indicator as regards continuity there are other types. Water loss indicators set a certain maximum percentage of acceptable loss in relation to the total input of water. The loss can be measured in relation to parts of the mains or in relation to certain urban areas etc. Due to the age of the Irish water infrastructure, the setting and not least adjusting of water loss indicators is a challenging task.

Beyond the water supply as such, performance indicators are also used to set minimum requirements for customer relations, including, for example, what customers should expect in terms of helpdesk and complaints facilities. Customer relations were previously not given much attention but it has now been realized that a high degree of service in communicating with and dealing with requests of customers is an integrated part of water supply.

An obvious aspect of customer relations is the time it should take for the operator to inform customers about interruptions of water supply. A distinction is typically made between planned and unplanned interruptions. The typical indicator consists in specific time limits to be set for notifications as regards water interruptions. The critical issue here is to set an objectively clear point in time for calculation of the time limit.

There are examples of performance indicators for the time it must take for a caller to be connected to the operator phone system. In a concrete example from Australian practice, the private water operator must monitor and report the average time it takes for a caller to be connected when using a fault line. The time is measured from the point where the call is received at the operator switchboard or the automatic answering service. Connection is in other words understood as the time it takes to get in touch with an actual staff member and this means that automated services have limited value in terms of service beyond sorting calls. The indicators set a target response time of 30 seconds and the reporting must identify the percentage of cases where this target has been reached. No specific maximum time limit is set but the implication of the reporting system is obviously that the operator is motivated to improve the phone service, perhaps

especially in cases where monitoring results are published in an environment with several operators.

Other examples of indicators concern the handling of complaints. The indicators typically focus on the time it takes for resolving such complaints. On its own, this indicator would no doubt result in the quick, formally correct but not necessarily reasonable resolution of complaints. In many cases, a supplementary indicator for capturing the amount of unjustly rejected customer complaints provides a counterbalance. The indicator would be measured on the basis of complaints going to the public monitoring authority in cases where a customer has complained in vain at the level of the water operator.

Another indicator concerning complaints relates to the total number of complaints received by the water operator or by the public monitoring authority. The indicator makes no distinction as to content of complaints but reflects the position that any increase in complaints is in itself a sign that customer relations need to be improved. The weakness of an indicator based on amounts of complaints is that it may only reveal a fraction of the problem. Customers may have become accustomed to poor service and not complain. In other instances it may be difficult for customers to report complaints.

Another indicator for satisfactory customer relations is the extent to which the water operator acts proactively and invites feedback from customers. This can be by means of questionnaires and surveys, for example, in advance of changes in practices or in general to gauge customer attitudes and preferences. Quantitatively, this indicator can be spelled out in terms of the number of events over a certain period.

It depends on the particular circumstances, not least the conditions of the water infrastructure and the positions of the parties involved, what indicators should be used and what should be laid down as specific time limits or percentages depending on type of indicator. No fixed practices obviously exist in this regard. However, what matters is in any case that certain precise figures are laid down in a first phase as a verifiable basis for performance monitoring. Future adjustments to higher levels of performance can be managed via revision procedures laid down contractually or otherwise.

It is certainly worth a discussion

whether a structure with one countrywide operator misses the dynamic existing in other countries with several, regional operators. There, the operators each have their geographically determined monopoly but an "indirect competition" arises because of performance monitoring and cost approvals are based on the benchmarking of the most efficient operator. This works towards continuously driving up performance amongst all operators.

To ensure that customer interests are being heard, some countries have in addition to performance indicators required that the boards of water operators include representatives for customer interests. Thus, in the case of countries with regional water operators, it is the local customers that elect the representatives. For example, in Denmark, the representatives have the same rights and obligations as the other board members. It can be argued that this is a double-edged sword, since there is a risk that the customer representatives progressively identify more with the interests of the board as such. Such a risk would be particularly high in larger operations. However, in combination with precise performance indicators defining levels for both operation and customer relations such representation could contribute to ensure that customer interests are kept in focus.

This article has focused on performance indicators and has not delved into tariff calculation and sanctions on operators in the case of insufficient performance. They link up to performance criteria and are vital for ensuring a dynamic water sector. But this is another story!

Steen Bruun-Nielsen
CAI Council





Festive feasting - keeping an eye on the Christmas calories



REPORT by Clodagh O'Donoghue

With so many Christmas celebrations centred around eating, **Consumer Choice** looks at how to make the healthier choices among all the festive fare.

The festive season is great excuse for getting together, catching up with old friends and hanging out with the family. But so much of this social activity seems to be centred around food. A significant portion of the Christmas budget is spent on socialising and often this involves a group of friends or colleagues meeting in a local restaurant for food and chat. Then there are the pre-Christmas parties, with laden buffet tables and calorific titbits being passed around. And all this before you even get to the traditional Christmas dinner with the many waistline pitfalls involved. How can the calorie conscious avoid entering the New Year with the all-too-common extra bulge around the middle. Here are some reminders on how to be good, gathered from Safefood - which promotes awareness and knowledge of food safety and nutrition issues - and elsewhere to help you to enjoy the many delicious Yuletide offerings without putting on too many festive pounds.

Eating out

Meeting up for a chat and a bite to eat

around the festive period is a great way of keeping in touch with friends you may not see that often throughout the year. But all this catching up can spell disaster for the waistline as it can be all the harder to make healthy choices when faced with a restaurant menu designed to tempt and tantalise. The inclusion of calories on menus can take the guesswork out of ordering and some restaurant chains offer this or outline the calorie content of each dish on their websites, which can be very useful for the calorie-conscious diner. However, for stand-alone restaurants where menus may change daily, it may be impractical to provide details of calorie content. Nonetheless, there are some well-known general rules that health-conscious restaurant-goers can keep in mind when the waiter comes to take their order:

- Pass on the bread basket. And this also goes for poppadums, tortilla chips and prawn crackers.
- Get the sauces and salad dressings on the side – and try to use sparingly.

- Avoid creamy or cheese-based sauces.
- Skip the chips and order baked or boiled potatoes.
- Don't feel you need to clear your plate.
- Finish with just a coffee or, if you must, share a dessert.

Chinese, Italian and Indian restaurants are popular choices for informal gatherings and Safefood offers some excellent advice to help you make healthy choices while still enjoying the occasion to the full. Look at our table on the following page to see what substitutes you might make.

Useful website:

www.safefood.eu

CHINESE RESTAURANTS

Try to avoid	Opt for
Prawn toast, deep-fried wontons or spring rolls	Chicken and corn soup, hot and sour soup
Egg-fried rice, crispy noodles	Boiled or steamed rice or noodles
Duck dishes (especially with skin) and deep-fried and battered chicken, pork and prawns	Stir-fried chicken, fillet beef, seafood, and vegetable dishes
Nut-based sauces, e.g. satay or cashew nut sauces	Yellow bean or black bean sauce, oyster sauce, ginger and hoisin or plum sauce
Prawn crackers	Extra vegetables, such as bamboo shoots, water chestnuts, or bok choy.
Extra salt	A little light soy sauce
Banana or apple fritters, fried ice-cream	Rice cakes, fresh fruit, green tea

INDIAN RESTAURANTS

Try to avoid	Opt for
Deep-fried pakora, bhajis and samosas or paneer (fried cheese)	Grilled kebabs or poppadoms with chutney and relishes
Creamy, nut or coconut-based sauces	Yoghurt- or tomato-based sauces
Ghee (butter) or lamb dishes	Chicken or prawn dishes, Tandoori dishes or vegetarian dishes e.g. Aloo Channa or Gobi Aloo.
Pilau or fried rice	Boiled rice
Stuffed or butter naan breads, e.g. Peshwari or Lachhedar	Chapati and plain naan bread
Patisa (pastry with pistachio nuts) or kulfi (milk and pistachio ice-cream)	Kheer (rice pudding with fruit) or fruit sorbet

ITALIAN RESTAURANTS

Try to avoid	Opt for
Parma ham and salami antipasti, cheese-covered crostini and bruschetta	Minestrone soup, marinated seafood, steamed or baked shellfish
Caesar salad and other salads with bacon, croutons and parmesan	Seafood, chicken and green salads (with dressing on the side)
Pasta with cream-based sauces, e.g. carbonara	Pasta with marinara sauces or tomato-based sauces, e.g. arrabiata.
Pizza toppings like pepperoni, salami, and extra cheese	Pizza toppings like chicken, seafood, spinach, peppers, onions and tomatoes
Tiramisu and other creamy desserts	Fruit salad

Note: The “opt for” dishes in our tables are not always very low in calories or fat - they are merely the less-caloric and lower-fat choices. Moderation is always a good thing and with many restaurants serving very substantial portions, a good idea may be to share a main dish with a friend and order an extra portion of vegetables.

Eating in

It is common to put a bit of extra effort into the cooking around Christmas time, to make meals special and hopefully elicit some “oohs and aahs” from your guests or family members. That bit of extra effort does not necessarily mean you have to add lots of butter, cream or other delicious but detrimental ingredients. If you are the one preparing the Christmas dinner, here are some simple steps you can take to make it healthier without compromising on taste:

Turkey: Turkey is a high-protein food that will fill you up and that is lower in fat than many other meats, especially if you opt for the white meat of the breast. Before serving, trim the skin from the turkey and take the fat off the ham.

Gravy: Allow your gravy to cool so you can easily skim off the fat that gathers at the top - you can pop it in the fridge or add ice cubes to speed this process up. For every teaspoon of fat you remove, you cut out 45kcal from your meal.

Potatoes: Mash potatoes with low-fat milk or a splash of olive oil instead of butter – a teaspoon of butter contains about 36kcal and a tablespoon around 100kcal. When roasting potatoes, again leave out the butter and use a little vegetable oil. Don't cut the potatoes too small, as larger pieces will absorb less fat.

Vegetables: Steaming vegetables rather than boiling them will retain more of the nutrients and you should avoid the temptation to smother them in butter before serving. Instead try adding a small amount of honey and a dash of lemon juice to carrots and parsnips, crumble low-fat cream cheese over brussels sprouts, or use freshly chopped herbs to add flavour to peas and asparagus.

Stuffing: The traditional sausage meat stuffing, unsurprisingly, has a very high fat content, so a better option is a stuffing made from breadcrumbs, chopped nuts, seeds, seasonal berries and raisins.

For afters: Ending the meal with a serving

of Christmas pudding is again traditional and typically adds about 330kcal for an average 100g portion before adding cream, brandy butter or some other luscious topping. A better option might be to leave this treat for a bit later in the evening and have it then in place of something else. You could opt for a mini mince pie, which will generally clock in at the 100kcal mark. If you go for a full-sized version, shop-bought offerings can range from 180kcal to 250kcal per pie. Those who like to make their own mince pies can produce waistline-friendlier options by leaving off the pastry top and replacing it with a simple dusting of icing sugar. A tasty way of cutting the fat content of ready-made mincemeat is to mix it with a little stewed apple before filling the pastry cases, and choosing filo pastry over puff or shortcrust pastry will make for a healthier pie as filo pastry is significantly thinner and lower in calories.

In general, keeping portion sizes modest is the key to keeping your diet under control at Christmas. By reducing portion sizes, you can sample a little of everything so you don't feel you are missing out.

Christmas nibbling

One of the joys of Christmas is the plentiful goodies around the place – sausage rolls, roasted nuts, vol-au-vents, chocolates, the list is endless. But mindless nibbling on these titbits can really mount up in terms of your calorie intake and can leave that new outfit feeling more than a little tight around your middle. Knowledge is key here, so as you survey the plates of cocktail sausages and bowls of crisps on offer at a gathering, you need to do a little mental calculation, decide how much you can have, stick to that and concentrate on the company rather than the culinary element of the event.

Let's look at the calorie content of some of the mini delights regularly doing the rounds at Christmas time. Often at parties, bowls of crisps and nuts litter every available surface for you to help yourself as you mingle, but be warned that 30g of crisps contains around 150kcal and a handful of nuts accounts for a whopping 256kcal. The health-conscious strategy is to take one or two and move away from the bowl. If you find it hard to resist, seasoned dieters recommend keeping your hands full – with one hand holding a glass and the other hand holding a napkin to minimise your ability to repeatedly reach for more. A quick survey of cocktail sausages on offer in various supermarket chains suggests that popping one in your mouth will add around 25kcal but if it is wrapped in pastry to make



the ubiquitous mini sausage roll, the calorie count is more like 50kcal – so a few of these can quickly add up to quite a substantial calorie count.

Similarly, a wrapped chocolate – the sort that the supermarkets sell in large and very reasonably priced tins and tubs – account for around 45kcal each. This may seem modest enough but munch your way absent-mindedly through five or six of them as you watch a classic musical or thriller on the TV and you have consumed more than 10% of your recommended daily calorie allowance. Better to choose two of your favourites and put the tin out of reach!

If you have a more savoury tooth and find it easy to resist sweet things but harder to pass on the cheese board, be aware that cheeses like cheddar, stilton and gorgonzola are more calorific than brie or camembert and that goat's cheese has fewer calories again. Also choose your cheese accompaniments carefully, avoiding cream crackers and French bread in favour of water biscuits, crispbreads and grapes.

Some party hosts eschew plates of nibbles for a more substantial buffet. The major pitfalls here are that you can load your plate as high as you like and return to the buffet table as often as you like to sample the many different dishes and foods on offer, so you may end up consuming far more calories than you would at a sit-down meal. On the plus side for the health-conscious guest, compared to a dinner party, where you more or less have to eat what is put on your plate, a buffet allows you to choose wisely and decide on your own portion size, which may be less substantial than a generous host would serve. General rules are not to arrive at the event starving

and not to position yourself too close to the buffet table. Load your plate with undressed salad, as well as some high-density carbohydrates like baked potatoes or unbuttered bread and opt for turkey, chicken, lean beef or smoked salmon. Go very easy on the dressings and steer clear of pastry and deep-fried items and anything that comes smothered in mayonnaise like coleslaw or potato salad. Leaving it until a bit later to approach the buffet table is also a good idea, as if you hit it too early there is more time and opportunity to return for seconds and even thirds.

Of course, Christmas is not just about food – something is needed to wash down all those delicious goodies and unless you stick to water or diet soft drinks, all

these beverages need to be included in any calorie tally. For every 125-ml glass of wine you sip, you will rack up approximately another 100kcal, so keep the total alcohol and calorie intake low by alternating each glass with a mineral water and be careful not to exceed drinking guidelines.

Getting out and about

A little of what you fancy does you good and Christmas would not be Christmas if we did not splash out a little. Nor does the festive season have to be all about sitting around and munching. Getting in some exercise over the holiday period is a great way to shake the cobwebs off, clear the head, and maybe even get rid of the extra calories you have allowed yourself. Be aware though

that, generally speaking, it takes a full hour of moderate to brisk walking for the average person to burn off 250kcal – that is around six wrapped chocolate sweets or one full-sized mince pie. If you have really overindulged, prepare to do a lot of walking. It is important to have a good time to celebrate the year ended and fortify yourself for whatever challenges may come in the year ahead. And so much the better if one of those challenges is not to shift the pounds you have put on over Christmas. So make sure to enjoy all the many joys of the season, which includes its culinary delights, but choose wisely to make it a healthy as well as a happy Christmas.

LET'S TALK TURKEY

As well as taking care not to overindulge this Christmas, with all the extra food around, additional precautions should be taken in terms of food safety. In particular, to avoid any nasty experiences, special care should be taken when it comes to storing, handling and cooking the turkey – the centrepiece of most traditional Christmas dinners. With all poultry, there is the risk that it carries food poisoning bacteria and although these germs will be destroyed during cooking, they can be transferred before that, during storage or preparation, if sufficient care is not taken. Here are ten tips to remind you how to treat your turkey well:

1. For fresh turkeys, buy your bird as close to Christmas as possible and get it home and into the fridge as quickly as you can. For frozen turkeys, make sure to get it into the freezer as soon as possible after you buy it.
2. Store your fresh turkey in a deep plate or dish, keep it covered, and put it on the bottom shelf of the fridge to avoid any drips falling on other food, making it unsafe to eat.
3. To defrost your frozen turkey, place it in a deep dish or plate on the bottom shelf of the fridge and allow at least 24 hours for every 4-5 lbs (1.8-2.2 kg) – so if your turkey is particularly large, make sure to give yourself enough time for thorough defrosting!
4. Check that your turkey is fully defrosted by making sure that the body is soft, that the legs can be moved and that there are no ice crystals in the cavity.
5. When it is time to cook the bird, try to handle it as little as possible – unpacking it into a roasting tin and putting it straight into the oven. Thoroughly wash your hands and work surfaces afterwards.
6. NEVER WASH POULTRY as harmful bacteria can be spread through splashes or drips to work surfaces or other food stuffs. Proper cooking will kill any bacteria present. If you do want to clean the bird, wipe it with a disposable paper towel and discard the paper and any packaging in the bin immediately.
7. If you have an electric, fan-assisted oven, it is safe to stuff the body of the cavity of the turkey, once you ensure that the stuffing is packed in loosely and that you allow extra cooking time. For all other oven types, it is recommended that stuffing is cooked in a separate ovenproof dish.
8. Put the turkey in an oven preheated to 180°C and cover it with tinfoil to help it cook more evenly. You can calculate the cooking time by checking the weight on the packaging and submitting it to SafeFood's turkey cooking calculator at <http://www.safefood.eu>. Remember that different ovens perform differently and that the presence of other items or frequent opening and closing of the oven door can affect the oven's effectiveness and mean that extra cooking time may be needed.
9. Before serving make sure that the turkey is properly cooked by checking that the juices are running clear, that there is no pink meat, that the meat is piping hot all the way through and that any stuffing in the cavity is piping hot in the centre.
10. Cool leftovers as quickly as possible - removing the turkey's legs will speed up the cooling process. Put leftovers in the fridge within two hours and these should be eaten within three days.



REPORT by Alex Tierney

At a glance

- Online gift shopping
- Price comparison

Does Amazon Sell Socks? Online Christmas Shopping and the Search for Value

While to many people, online shopping is synonymous with Amazon, a lot of our main street stores also offer online and delivery services. In the run-up to Christmas, we take a look at the prices of certain popular gifts and reveal where the best online value is to be found. The results will surprise you.

Let's talk Christmas presents, and buying them. The search for the ideal gift, the unique gift, can be an exasperating business. This is the gift that offers the receiver a whole new life experience, shows how well you know them, and is better than the one you gave them last year. However, even as we write this article people in the office are already asking each other in worried tones, "How many shopping days are there before Christmas?" meaning certain practicalities will need to be taken into account. So if the maniacal logistics of the Christmas period preclude you from buying the ideal gift for everybody you buy gifts for, what are your other options? Which are the presents that are sure to satisfy everybody?

Not socks. We are not thinking of socks. Rather, we are thinking of books, music albums, films and television box sets. These are the "old reliables" - they are affordable, they admit of a huge range of

media (from comedy to thriller to opera to history to, in fact, everything), they are readily available. In terms of logistics, they can be purchased easily on Amazon, where, according to conventional wisdom, you will find the best price. But is that strictly true? Now, many main street stores such as HMV and Eason offer online services, meaning that if it is convenience you are after, or if you are constrained by time, you can still purchase from these businesses without making a foray to the main street. Below we take a look at their prices, delivery charges and other bits and bobs, and see how they stand up against Amazon.

Books

Both Eason and Dubray have online stores that are easy to navigate. Both affix delivery charges to the product price, but in the case of Eason the delivery charge (€3.80) is erased once the sum of your purchases goes over

€10. Taking into account the price of books today, this means that delivery charges will almost never apply. In Dubray's case, if you purchase one book you will be charged €4; if you purchase more than one the price will be €6 no matter how many additional books you buy. Both shops allow you to purchase for collection, in which case neither will apply delivery or any other additional charges.

The Amazon pricing structure is slightly more complicated. There are two different types of pricing: prime and market seller. The prime price, which is marked by the word *prime*, is always first hand and usually the most expensive. The market seller prices can be either first hand or second hand; they vary wildly depending on which seller you buy from; and they often change by the day. In Table 1 below we include both prime and market seller prices. A point to remember is that while the first price you see on Amazon often looks startlingly cheap, the

checkout total will generally be far higher, once conversion from British pounds and delivery charges are taken into account. If your purchase tops €25, you will become eligible for free delivery, but only where you have paid the prime prices. Any purchases made by way of the market sellers are not eligible for free delivery. So if you spend €20 in prime prices and a further €10 in market seller prices, you will still have to pay all delivery charges. On average, the charges

work out at £7.01 (€8.77) for prime prices and £4.02 (€5.03) for market seller prices.

Note: the market seller prices represent the cheapest first-hand price we could find. An added annoyance is that many of the market-seller products will not deliver to Ireland, for seemingly no reason, and you are not informed of this until you bring the product all the way to the “checkout.” Thus, in order to purchase from them you must go down through the list, repeating the same several

steps over and over until you find one that will deliver. With *Gone Girl* we went through the process five times before we found an edition we were able to buy.

The following are five of the current top-selling books. Please note that prices routinely change and certain products may become cheaper due to special offers or promotions.

Table 1: Books

	Eason	Dubray	Amazon Prime*	Amazon Market Seller*
Gone Girl by Gillian Flynn	€10.99 (+ €0.00 delivery)	€13.00 (+€4.00 delivery)	€14.01	€11.89
My Side of Life by Shane Filan	€14.99 (+ €0.00 delivery)	€16.99 (+ €4.00 delivery)	€21.17	€16.08
It Started with Paris by Cathy Kelly	€16.99 (+€0.00 delivery)	€16.99 (+ €4.00 delivery)	€20.02	€15.88
Nora Webster by Colm Tóibín	€13.99 (+ €0.00 delivery)	€14.99 (+ €4.00 delivery)	€23.71	€15.18
Keeping up with the Kalashnikovs by Ross O’Carroll Kelly	€13.99 (+€0.00 delivery)	€14.99 (+ €4.00 delivery)	€23.91	€15.16

*Converted from UK prices and inclusive of postage

When these books are bought and delivered individually, Eason offers the best prices; the only way you can make any sort of notable saving with Amazon is if you buy prime prices in bulk, whereby the hefty delivery charges will be dropped.

Music

In this area, both HMV and Tower Records offer online shops. In general, HMV boasts the better prices, as its delivery charges are low: €2.00 for any purchase under €25; no charge for purchases over €25. Tower Records charges €1.65 postage for one CD, and an additional €3.00 for every additional CD, meaning that three CDs will incur a €7.65 delivery charge, a curious pricing model that disincentivises bulk buying. As for Amazon, the prime prices come with an average delivery charge of £4.40 (€5.50), while the market seller prices have an average of £1.82 (€2.28). Below are the full prices.

Table 2: Music Albums

	HMV	Tower Records	Amazon Prime*	Amazon Market Seller*
Taylor Swift- 1989	€12.99 (+ €2.00 delivery)	€13.99 (+ €1.65 delivery)	€19.48	€14.64
Hozier- Hozier	€12.99 (+ €2.00 delivery)	€13.99 (+ €1.65 delivery)	€19.40	€12.68
Ed Sheeran- X	€12.99 (+ €2.00 delivery)	€16.99 (+ €1.65 delivery)	€18.06	€10.83
U2- Songs of Innocence	€12.99 (+ €2.00 delivery)	€13.99 (+ €1.65 delivery)	€19.44	€10.22
Ella Henderson- Chapter One	€12.99 (+ €2.00 delivery)	€14.99 (+ €1.65 delivery)	€18.05	€12.64

*Converted from UK prices and inclusive of postage

Films/Box Sets

While there are a couple of slight savings to be made when buying CDs on Amazon, the same cannot be said for recently released films or television box sets. Here Amazon's pricing model is different from that for books and CDs, in that the market seller prices tend to come out as more expensive than the prime prices. Again, market sellers that actually delivered the DVDs to our Irish address were hard to find, and in the case of the *Planet Earth* series we had to go through the process ten times before we found one we could buy (which turned out to be more expensive than the prime product anyway).

Table 3: Films/Box Sets

	HMV	Tower Records	Amazon Prime*	Amazon Market Seller*
Breaking Bad: Complete Series	€59.99 (+€0.00 delivery)	€79.99 (+€6.50 delivery)	€61.13	€69.37
Planet Earth	€17.99 (+€2.00 delivery)	€24.99 (+€6.50 delivery)	€18.01	€14.48
Mrs. Brown's Boys	€12.99 (+€2.00 delivery)	€14.99 (+ €1.65 delivery)	€19.40	€16.94
The Hobbit: The Desolation of Smaug Extended Edition	€22.99 (+€2.00 delivery)	€29.99 (+€1.65 delivery)	€26.54	€22.66
Maleficent	€14.99 (+€2.00 delivery)	€26.24 (+€1.65 delivery)	€19.40	€18.56

*Converted from UK prices and inclusive of postage

Let's Wrap This Up

Of course, shopping in an actual shop isn't always a great hassle; in fact, there is a lot to be said for spending a day wandering around, seeing the Christmas lights and the window displays, and punctuating the search for gifts with a mince pie or a hot port. But for those who are intending to purchase online, these figures are a reminder that Amazon does not necessarily provide the best prices and you should take a look at the stores' websites to see what offers you might find. Also, take a look at our guide to your online buying rights on page 10 of the November 2014 issue of Consumer Choice, and remember that if you are ordering products, you should leave plenty of time for delivery. Oh and Amazon does sell socks by the way. It also sells a sock architectural kit, a sock monkey calendar, and a book entitled *Socks are not Enough*.

Note: All prices correct as of November 12th 2014



UISCE ÉIREANN : IRISH WATER

The Owners of Irish Water

Writing this overview has been extraordinarily difficult. It was originally planned for much earlier in the year but the delays in attaining any information of transparent significance from Irish Water in terms of actual costs, charges, overhead or capital expenditure prior to October end made it a pointless exercise.

The Story So Far

We did learn, in an *Irish Times* article of Friday 12th of September outlining the presentations of the Minister for Environment and the Secretary General of the Department of Environment at the annual Environmental Protection Agency conference, the following:

- That domestic water meters were being installed at a rate of one every 30 seconds;
- 400,000 were already in place;
- Households would receive bills for metered water in January 2015;
- That the rate at which Irish Water was established was 'phenomenal';
- How President Michael D. Higgins had signed the 2013 Water Services Act into law on Christmas Day 2013;
- There would be an annual Government subvention to Irish Water of €537 million to fund family water allowances – while ensuring
- That the average annual bill did not go above €240 and,
- There was a 'legacy past' of

underinvestment which had left drinking water and waste water plants which were 'not fit for purpose' in many areas of the country.

In October, the too long-awaited detail was announced and, as you now know only too well, matters became significantly and desperately serious in context with a great proportion of our nation taking to protest in every form within their capability.

As I write this article the results are this morning published of an Ipsos MRBI poll advising how less than half of all Irish households confirm that they will pay the now significantly reduced charges against those outlined initially. The remainders are either vehemently against paying, are unable to afford to pay or are undecided. This 52% of our population are in the process of planning or supporting a nationwide protest through the streets in five days time.

I think it is important that a very particular mention is made of the fact that thousands of the Irish population have been paying for their water supply and maintenance for many years. They have an established and very well defined opinion on its value and quality. They are separated from the highlighted 52% about to take to the streets and would join the 48% of those who will commence payment of the basic charge recently announced for 2015.

What Is Missing

There have been many 'distractions' across the introduction of water charges. The first of these is the entity that is Irish Water, the second is the regulator – the Commission for Energy Regulation (CER), the third would

be, forgive the choice of wording, the leaking of misleading and entirely incorrect statistics, pricing estimations and mediocre statements regarding the past, present and future quality of our supply, infrastructure and ownership. Overarching all of this was the disheartening, dismissive and, viewed by many as, antagonistic means, through which this population was initially advised of the fact that we were to see charges introduced.

Missing The Point

I think it important to go back and outline the points raised by the Consumers' Association of Ireland (CAI) when, on the 22nd of November 2011, we addressed a Joint Oireachtas Committee on Environment, Transport, Culture and Gaeltacht. The Committee was considering Government's plan to introduce domestic water charges for households connected to a public water supply.

The CAI's submission focussed upon the cost to consumers of that supply of water and its disposal.

In summary, the issues of concern then to the CAI and which were addressed on the day were:

- A fair system must be acknowledged to be through a metered, pay for use basis;
- Water charges should only be introduced when there are meters in place and the inefficiencies and concerns of the current system have been addressed e.g. leakage and fluoridation;

- Consumers who pay for a service have a right to receive an efficient service with a consumer focus in its provision and management;
- Considering that water is a basic human need, it must come at a reasonable cost;
- There must be incentives available within the system for consumers to proactively reduce their consumption and benefit directly from such actions.

In our more recent submission to the Commission for Energy Regulation Water Charges Plan Consultation we advised how the CAI would still hold with its views expressed to the Committee Members and through the submission document. We advised how it was patently clear that a number of our minimum priorities would not have been attained upon the date of introduction of water charges and how it was important for us to state from the outset that this was unacceptable, especially in terms of metering.

We also outlined our concerns regarding regulation. The Commission for Energy Regulation (CER) has the role to protect the interests of water customers, to ensure water services are delivered in a safe, secure and sustainable way and that Irish Water operates in an economic and efficient manner.

We advised it to be the CAI's opinion that there is much to be considered by CER in terms of its remit and how, in the opinion of the CAI, the majority of its interests in protecting Irish Water customers (efficient, economic, sustainable, secure.....), remain to be realised.

In this context I think it important to note the comment of the secretary general of the Department who advised those gathered at the conference I referred to earlier that 'once people were paying for water they would be conscious of its value' and warned how 'the focus for Irish Water must be on "customer service, efficiency and performance".'

Painfully Slow Progress

Where we are now is not, by any means, the most positive of places. Let's look at the business proposition – the offer to the consumer.

Irish Water has undergone some change of organisation, attitude and approach – but is

it enough? How are they intending to interact with their customers in terms of best practice, good governance, quality customer service and corporate culture?

CER, despite stated intentions to move post-year end, have yet to issue a consultation document on the highly volatile issue of Irish Water's proposed call out and repair fees and charges. Why the delay? How determinedly will the regulator exercise its power to ensure a fair balance is maintained and monitored effectively for Irish Water customers into the future?

This is worryingly unclear as specific detail - of anything in terms of progression of the list of CAI priorities – is currently at its lowest level of advice to an increasingly irritated population.

The elephant in the room remains in terms of all that the consumer of any service relies upon and which must be present – that is, it must be fit for its intended purpose, be as described and – if you are selling it - be of merchantable quality. The basic infrastructure for delivery of the product is old, weak, requiring costly replacement and, as such, impossible to guarantee in terms of continuity of uninterrupted provision of service. It follows that the product being delivered therefore comes with attaching risk and commercially poor appeal to the paying consumer. So, in terms of the product, we are in the unpleasant position where we know of the problems; understand why they are there; know we are nonetheless required to pay; and know that it is breaching our entitlements under the provision of consumer law for the sale of goods and services.

This leaves us to only look to the flip side for some positivity and longterm benefit. If we, or more likely our families, are to ultimately have pride in our achievement of a quality infrastructure, fit for all purpose and paid for under some considerable duress and disagreement then the focus moves to the key issue, the herd of elephants now breaking through the walls of the room, ownership.

Is this not where the greatest problem lies and directly to the point of those organising marches across the country? Perhaps a presidential proclamation declaring the Irish public to be the ultimate, undeniable and unquestionable stockholding owners of our water supply would bring about unity of

purpose and support.

The Last Drop

Water is a precious commodity and none of us should have any difficulty in acknowledging the necessity to pay for the protection of and the quality of its supply. I cannot believe that we really do not have that position in Ireland. Rather, I prefer to consider how we are a proud nation and have, when consulted and engaged with, supported what we believe to be critically important investments of our labour, our spending and our taxes. Water is primary to our very continuity, we are surrounded by it and we have respect for it and so its value should not be devalued to the point where it is viewed as a vehicle to carry an overinflated and expensive organisation set up to ineffectually deliver the people's product or worse, an asset to be brought to the point of eventual sale to the highest bidder with a returned dismissal of the real owners and their entitlements.

Dermott Jewell
6th December 2014
Consumer Choice



The difficulty with Gift Vouchers



REPORT by *Roisin Moloney*

At a glance

- Increased popularity
- Unused vouchers
- Maintenance Fees

Consumer Choice investigates the gift voucher and gift card market and highlights the gaps in consumer protection and the need for specific legislation.

Coming up to Christmas 2014, consumer confidence is on the increase and this year may see the largest rise in consumer spending since the recession began back in 2008. Year after year, it appears that the popularity of gift vouchers and gift cards is growing. They are the answer to the perfect present for so many shoppers, as guessing the games a grandchild will like or the clothes a teenage niece or nephew might desire is at times a daunting task. Does he/she already have this product? Will they hate my selection and if so will the shop let them exchange it? Will my purchase end up in the bin? Will my money be wasted? Vouchers offer a simple and headache-free solution to this it seems.

The popularity of gift vouchers

It seems you can get a voucher for almost anything these days, from funeral services to discounted family law advice, and it would appear the supply of gift vouchers is driven by an increased demand for such vouchers. In the US, a recent Deloitte report places gift vouchers as one of the top gift ideas for Christmas over consecutive years, with 47% of all gifts purchased being

gift vouchers. On the flip side, a somewhat obvious high percentage of people want gift vouchers, with 45% of those surveyed rating them as the number one gift to receive. A similar Deloitte study in Europe in 2013 places gift vouchers as the fifth most popular gift given to adults, up from eighth place in 2012. This demonstrates the increased popularity of gift vouchers following in the footsteps of the US.

For youths surveyed across Europe, the top most desired gifts were gift cards and money. Along with other competing choices - such as books, chocolates and video games - gift vouchers are an increasingly popular purchase. The average spend across Europe on a gift voucher for a youth is €38.00, which is on average more expensive than any other top choice gift, such as books, games and chocolates.

Potential pitfalls

Gift vouchers make sense - they show effort on the giver's part but they offer choice on the receiver's part. They avoid mistakes and waste but perhaps not to the extent you might think. Recent Irish research reports that 63% of consumers received gift vouchers last

year and almost half of these consumers will be out of pocket because of a lack of legislation and regulation governing their sale. When a gift voucher is purchased, the consumer is agreeing to the terms and conditions imposed by the retailer and, without specific guidance from legislation, the consumer is in reality at the mercy of the retailer.

One of the major difficulties here is expiry timeframes. Some retailers do not offer a clear policy or a consistent approach when it comes to expiry dates. Many shops offer six to twelve months to use a voucher but some offer as little as three months. If a shop refuses to honour a voucher that does not specify an expiry date then it would be worth taking your claim to the Small Claims Court. In most cases, however, consumers are unaware of the expiry because they do not read the term and conditions. Maintenance fees are another area for concern with some gift cards/vouchers. The unused credit on a card may need to be used within a limited time frame or you may need to top up the card to reactivate it. Some gift cards are charging up to €3 per month in maintenance fees. The charge can

take effect soon after purchase and deductions will chip away at your card balance until the card is used. This is particularly exploitative and unjustifiable behaviour from retailers taking full advantage of the serious gap in consumer protection. On top of this, in circumstances where the voucher is lost, then the retailer is not obliged to replace it. However, if the voucher is made out to you specifically for your use only, the shop may, with a receipt, issue you a replacement voucher. An Post's One For All will replace lost vouchers for a fee of €8.00 once you have the serial number from the card.

If the retailer changes ownership, then the new owners will not be bound to honour your voucher unless the new owner has purchased the liabilities of the business. If the retailer closes down, the voucher becomes a liability the company has not met so the consumer becomes an 'unsecured creditor'. If a liquidator is appointed to wind up the company, you must register your claim with this official. Your claim will only be considered after all 'secured creditors'. When you use part of your voucher balance, most

retailers do not offer change for the unused portion unless it is less than €5.

Gift voucher advice

If you are planning to buy gift vouchers this Christmas, remember to check the following:

- Know how long the voucher is valid for and don't forget to tell the receiver of this gift how long they have to spend it.
- Ask what happens to any unused portion of the voucher.
- Minimise the risk by buying a voucher that can be used for a range of shops in a particular shopping centre.
- Use the voucher as soon as possible.
- Keep it in your wallet and don't dare put it in a drawer.
- Take a couple of minutes to read through the terms and conditions.

Need for regulation

The Consumers' Association of Ireland has for some time been highlighting the lack of consumer protection and we have been calling for gift voucher protections in the form of no expiry less than five years from the date of purchase. In addition, dormancy and inactivity fees should be prohibited if the card has been used within 12 months. Following this 12-month period, a fee of no more than €5 annually should payable as opposed to the €3, €4 and higher monthly fees that are currently being applied. Separately, we as consumers must reflect on our spending choices. When we purchase vouchers we must question whether we risk a diminished level of service? As payment has already been made, the incentive to satisfy the customer is arguably lost to some extent – the sale has already been made and the cash handed over. When you go to spend your voucher, are you seen as an inconvenient after thought, no use to building the sales assistant's daily target? Without legislative protection we must protect ourselves with prudent spending decisions.

The advantage of purchasing a gift card for a shopping centre is that the consumer will firstly have more choice. Gift cards for a shopping centre can be used in all the shops within that centre. This also safeguards against the voucher going to waste if one shop was to close. Some gift cards can be used in a number of different shopping centres offering even more choice.

Table 1: Gift cards offered for sale by some popular shopping centres around the country comparing the time consumers have to use it and the maintenance fees that apply.

Shopping Centre	Expiry	Balance
Athlone Town Centre	12 months	Balance carries
Blanchardstown Centre	2.5 years	Balance carries but a fee of €3 applies monthly after the first 13 months.
The Crescent Shopping Centre, Limerick	2.5 years	Balance carries but a fee of €3 applies monthly after the first 13 months.
Dundrum Town Centre	2.5 years	Balance carries but a fee of €3 applies monthly after the first 13 months.
Jervis Centre	4 years	Balance carries but a fee of €3 applies monthly after the first 13 months.
Kildare Village Outlet	12 months	Balance carries

Table 2: Gift vouchers and gift cards offered for sale by some popular main street and grocery stores comparing the time consumers have to use it and the maintenance fees that apply.

Store	Expiry	Balance
Tesco gift card	5 years after last use	Balance carries
Supervalu gift card	2 years after last use	Balance carries
Marks and Spencer	2 years	Balance carries
Pennys	2 years from last use	Balance carries
Shaws Department Store	No expiry	Balance carries
IKEA	No expiry	Balance carries
Dunnes Stores gift card	2 years from last use	Balance carries
Brown Thomas	12 months	Balance carries
Debenhams	2 years from last use	Balance carries
One4All vouchers	12 months	€2 purchase price Balance carries subject to €1.45 monthly charge after 12 months

Keep in mind that gift vouchers and gift cards sold from the same retailer may have different terms and conditions. For example, unlike Dunnes Stores gift cards above, the Dunnes Stores gift vouchers specify the expiry date on the back of the card and vouchers exchanged for lower value will have the balance applied to a gift card. Similarly, with Supervalu, gift vouchers have no expiry, unlike the card which expires after two years and these vouchers are issued in multiples of €5 increments and any balance unused is void.



Car Hire this Christmas

Consumer Choice surveys car hiring at Christmas and finds little seasonal goodwill and more seasonal exploitation.

At a glance

- Company comparison
- Accessories
- Christmas price hike



REPORT by Roisin Moloney

Hiring a car may seem the preserve of tourists visiting our shores but with so many Irish people living abroad, car hire at Christmas time is in demand. Often, domestic consumers will decide to temporarily upgrade through car rental for Christmas travel around the country. Whatever your reason for renting a car, it is difficult to drive a good deal.

Price comparison

Shopping around for car hire is a straightforward business as pretty much all car hire firms will provide you with instant online quotations. Our online survey (Table 1) shows just how much you can save by doing so. Be aware, however, that some companies advertise a cheaper offer but on closer examination it includes a discount for paying on booking as opposed to on arrival. Other companies add on another charge related to where you pick the car up - though it does seem that wherever you pick up the car you will still be charged this surcharge. Accessories can also drive up the price of car rentals with car hire firms charging for extra equipment, such as baby or booster seats and GPS sat-navs. As Table 2 demonstrates, such prices can be extortionate.

Table 1 compares the prices of three rental companies for the rental of a five-seat, four-door car, such as a VW Golf or an Opel Astra, for one week in November to pick up and drop off in Dublin City Centre.

Company	Price	Age	Extra Cost
Budget Car Rental	€76.00	Must hold the suitable driving licence for at least eight years previous.	This price includes a €28.00 additional charge for picking up in city centre.
Enterprise Car Rental	€78.83	Price for driver aged 30 plus	Available at €71.66 if you pay on booking rather than on collection.
Hertz Car Rental	€150.30	Price for driver aged 25 plus	Available at €139.00 if you pay on booking rather than on collection.

Table 2 compares the prices of two rental companies for accessories for a five-seat, four door car, such as a VW Golf or an Opel Astra, for one week in November to pick up and drop off in Dublin City Centre.

Company	Booster Car Seat	Child Seat	Sat Nav	Wifi Hotspot
Hertz	€14.99	€40.00	€73.78	€39.72
Budget.ie	€45.40	€45.40	€105.00	NA

Auto versus manual

With automatic transmission becoming an increasingly popular option in many new cars, we compared the prices for one week's hire of the automatic and manual versions and found astonishing price differences charged by all car hire firms here. Table 3 demonstrates these enormous price differences, which will encourage you to learn to drive the manual version. However, you will only be insured to drive automatic if your licence permits this, so for those who did their test in an automatic car they are likely to be confined to an automatic model. There is also no good reason for this major price difference between models. Yes, automatic transmission usually costs extra in any new car, but to justify a higher price premium of up to 200% over a manual version is just absurd.

Table 3 compares the prices of automatic cars with manual versions in three rental companies for a five-seat, four door car, such as a VW Golf or an Opel Astra, for one week in November to pick up and drop off in Dublin City Centre.

Company	Automatic price	Manual price	Difference
Hertz	€260.30	€150.30	€110.00
Budget.ie	€203.00	€86.00	€117.00
Enterprise	€122.35	€78.83	€43.52

All figures were obtained online in November 2014

Seasonal exploitation

The greatest exploitation of customers appears to be the Christmas price hike. Table 4 demonstrates the extent of this price hike: the average price for November hire is €108, whereas hiring the same car type for the same length of time in December averages at €450. That is a staggering average increase in price by

€342 or a 416% jump. This demonstrates the desperate need for increased regulation in order to protect consumers.

Table 4 compares the prices of some of the major car rental companies for the rental of a five-seat, four door car, such as a VW Golf or Opel Astra or similar car, for a six-day period in November and a six-day period over Christmas. Collecting and dropping off at Dublin Airport at 11am, all quotes are for manual transmission cars and are to be paid for on collection.

Rental Company	Price for November 26th to December 2nd	Price for December 23rd to December 29th
Budget Car Hire	€67.16	€337.00
Enterprise Car Rental	€107.56	€412.50
Hertz Car Rental	€139.30	€502.30
AVIS Car Rental	€157.00	€636.00
Europcar	€118.29	€441.02
SIXT Car Rental	€100.66	€467.99
Carhire.ie	€67.76	€356.92

All figures were obtained online in November 2014. All prices quoted are pay on collection as opposed to the cheaper option to pay on booking

Unfortunately, the above price difference and catches are not the only thing consumers have to worry about when renting a car. Consumers must also guard against extra and hidden costs. It is no surprise that car rental complaints feature as one of the top areas of complaint received by European Consumer Centre (ECC) Ireland and many complaints relate to charges for damages to or problems with a rental car, insurance coverage and fuel policies.

Car hire complaints

In 2013, complaints relating to car rentals formed the second largest category of complaints in the year. The main areas where problems arose were firstly supplementary charges faced by consumers on returning a rental car. Here, charges are imposed on consumers due to alleged damage to the rental vehicle, including clutch damage. With such charges levied several weeks or even months after the rental without notification or explanation, this is a particularly frustrating situation for

consumers. Another common complaint related to the terms and conditions of the contract, including the fuel policy and administration fees imposed by car hire companies to process damage claims, traffic fines and so on and as well as for what is known as a special cleaning charge. The ECC notes that it has observed that this special cleaning charge imposed can be triggered by a level of disorder in the car that is 'troublingly low'.

Consumers have reported difficulties with insurance products offered by car rental companies, with consumers noting the misleading and pressurised sale of these additional products. These products are expensive but consumers seem to have major difficulties in successfully obtaining redress. Further difficulties arise in relation to the limited cover offered by such products due to the significant number of exclusions. For example, damage to wheels, windows, the vehicle undercarriage and mechanical parts are generally not covered.

Useful contact:

The European Consumer Centre Ireland (ECC Ireland)
MACRO Building,
1 Green Street,
Dublin 7.
Phone: 01 8797620
Email: info@eccireland.ie
Website: www.eccireland.ie

Table 5 compares the prices of some of the major car rental companies for the rental of a five-seat, four-door car such as a VW Golf or Opel Astra or similar car for a seven-day period in November and a seven-day period over Christmas. Collecting and dropping off at Dublin Airport at 11 am, all quotes are for manual transmission cars and are to be paid for on collection.

Company	Price for November 26th to December 2nd	Price for December 23rd to December 29th	Price difference	% increase
Budget	€67.16	€337.00	€269.84	401%
Enterprise	€107.56	€412.50	€304.94	283%
Hertz	€139.30	€502.30	€363.00	260%
AVIS	€157.00	€636.00	€479.00	305%
Europcar	€118.29	€441.02	€322.73	272%
SIXT	€100.66	€467.99	€367.33	365%
Carhire.ie	€67.76	€356.92	€289.16	426%

All prices quoted are pay on collection as opposed to the cheaper option to pay on booking.

Seasonal price differences and percentage increases

Taking the figures from Table 4, we looked at the price differences and percentage increases that hiring a car at Christmas as opposed to another time of year typically involves.

Table 5 demonstrates the price for renting a car for one week from November 26th to December 2nd and the extortionate price increases for renting the same type of car from December 23rd to December 29th. The largest increase in

price from the first week surveyed to the week over the Christmas period was from AVIS at €479.00. The largest percentage increase for these periods was from Carhire.ie at 426%. Of the companies surveyed Enterprise offered the smallest increase in price over the Christmas period with a 283% increase. Consumers wishing to rent a four door car such as VW Golf for a period of one week over the Christmas period can expect to pay prices inflated between 283% and 426%.

Advice on car hire

With no industry specific legislation regulating the car rental sector, consumers do not have the protection they require. In the absence of such industry specific legislation protection, the ECC Ireland offers some tips for consumers renting a car. This guide reminds consumers not to make their choice on price alone – they should check what is included in the quote and, more often than not, it will contain the basics only. Pay special attention to airport and other location-related surcharges as well as the insurance coverage and extras that you may need during your rental, such as child seat, additional driver, extra insurance etc. Check age restrictions and the cancellation policy before hiring. The fuel policy is a particularly problematic area so make sure it is explained to you clearly before you confirm the booking: a “collect full return empty” policy implies that no refunds will be paid for unused

fuel even if the whole tank was paid for upfront. As it is impossible to return the car empty, especially during short rentals, an alternative policy should be available on request. A “collect full return full” policy means that the vehicle should be provided with a full tank of fuel. Unless the consumer was clearly notified within the terms and conditions when booking the car, fuel should not be prepaid. It should be a consumer’s responsibility to refuel the car with the correct fuel type before it is returned. If the vehicle is not returned with a full tank, the consumer should bear the cost of refuelling.

On collection, normally a staff member should check the condition of the car. At this time all damage noted will be indicated on a special check-list or diagram, and you will receive a copy of this document. If a staff member is not available to inspect the rental car, it is very important that you inspect it yourself. If any damage is present, make a written note of this and have it signed by an employee of the car rental company before you leave the premises. Always request information on the policies in place in the event the car breaks down or you are involved in an accident. Understand what is and is not covered under the insurance policy and also what excess may be charged to your credit card in the event of a claim. Ensure you clarify what type of fuel can be used in the rental car.

During rental, if the car breaks down, call the car rental company and follow the instructions provided. Do not repair the vehicle yourself without prior authorisation. In case of an accident, you should always note down the names and addresses of everyone involved. If anybody is injured, or when there is a dispute over who is responsible, you should notify the police. Contact the car rental company immediately.

Try to return the car during the working hours of the car rental company and have it inspected by a competent employee. The condition of the vehicle should be confirmed in writing and signed by the representative of the company and the consumer. If you are returning the car outside the working hours of the car hire company, you should park it in the designated area. You can take pictures of the vehicle as confirmation that it was returned in good condition. Cars returned outside working hours are inspected for damage on the following day and therefore the excess can still be charged to a consumer’s credit card.





Why you should make a will

At a glance

- Benefits of making a will
- What to consider
- Need for legal advice

Have you ever considered what you own, your assets, your home, bank accounts, cars, jewellery, shares, antiques, art works, books and many other items that can build up over a lifetime. Have you considered how these assets will be distributed on your death? Your assets will be distributed in one of two ways. If you leave a valid will, correctly executed in accordance with the applicable legislation, you can then leave your assets in accordance with your wishes, with certain exceptions relating to your spouse. If you do not have a valid will properly executed, you will be said to have died intestate and your assets will be distributed in accordance with the rules of intestacy outlined in the Succession Act 1965.

It is important to know that any will in existence only takes effect from death. If you make your will, you are still free to deal with its contents - your property remains yours despite the existence of a will. It is a common misconception that if you leave property in your will you cannot dispose of it in your lifetime. You can revoke your will at any time before death. People often re-visit their will each year or after any major event in their lives, including the purchase or sale of property, marriage, death of a spouse or a child, the arrival of a child or grandchildren, or any other event they feel warrants a review.

If you have a will, not alone are you providing for what happens to your property in the future but you are ensuring that you are making your gifts as tax efficient as possible. A valid will made with current tax legislation in mind ensures that the absolute

minimum amount of tax is paid on death and the administration of your estate is quicker and less expensive. With a valid will, you have the opportunity to provide for the needs of family members and friends and you may even wish to donate to a charity.

What to consider

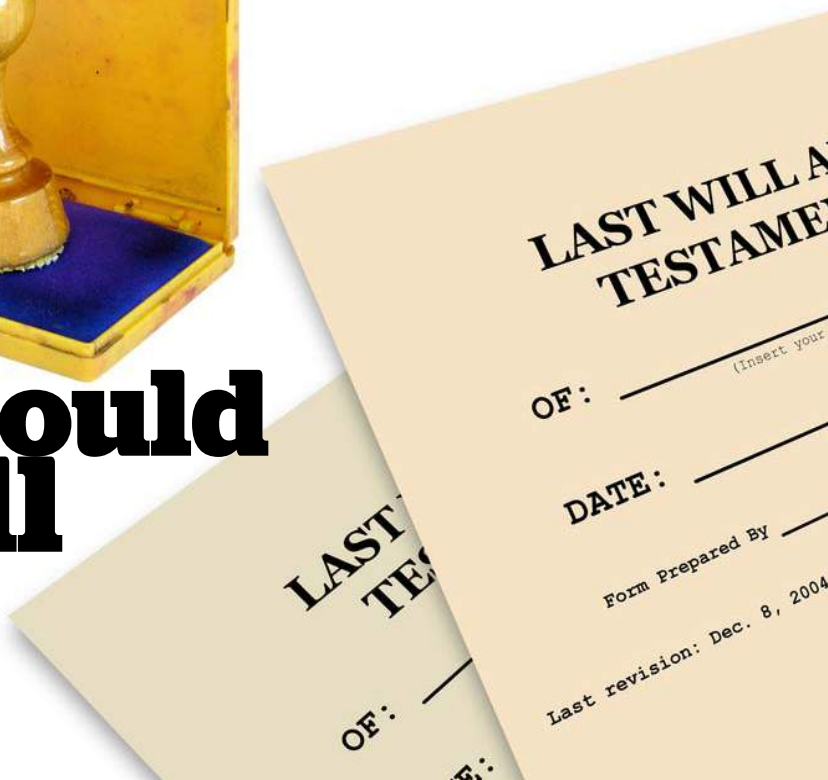
A will deals with all sorts of property but this property must be yours to give. For example, you may have a piece of land or a house in the practical sense of having the use of it and having control over it, but it is the title to property that will describe the ownership. You must also establish how any property is held - for example, you may own property jointly with another in which case the principle of survivorship may apply and in this case your share of a property is automatically given to the other owner on your death and so it is not yours to give to another in a will. Your property may also be held in a long lease or freehold. It is important to locate the title documents to any property; in many cases these documents may be held by your bank if you had a mortgage. If you don't have them yourself, try your local solicitor who may have been given them for safekeeping. Another important aspect of giving in your will that is often overlooked is the residue. You may make your will and deal with each and every asset that you currently own but what if the beneficiary under your will dies before you - for example, a child may predecease you. In this case, would you like the intended gift to go to their children? Or

would you like the gift to go back to your estate? Or would you like it to go to that child's estate, which would often mean going to a spouse?

Do you own foreign property? If so it is very important that you deal with this with suitable professional advice. Irish law does not apply to foreign jurisdictions and a separate will is likely to have to be made in the country or countries in which you hold property in the form of real estate. Moveable property, such as shares, can be dealt with in your Irish will. If you have a foreign property and a foreign will you must be careful as to how it is mentioned in your Irish will and you must remember to mention it to your Irish solicitor dealing with your Irish will.

Need for legal advice

It is advisable to seek the advice of a solicitor when creating your will. Depending on the complexity of your estate you may be best served by seeking the advice of a probate specialist. Making your will tax efficient is very likely to justify the fee for professional advice. Very often solicitors will offer this service for free or for a very small fee of €100 to €200 - however, it is crucial that your solicitor gives your estate planning enough attention and if this means spending a bit more to engage the services of a probate specialist then so be it. You can contact the Law Society of Ireland in order to get the names of firms specialising in this area. Do not be afraid to be particular and ask as many questions as you need to until you are happy with the will prepared.



Check and double check that your will corresponds with your wishes. The will you leave will be the only document in which you can communicate your wishes for the distribution of your assets.

Should you feel you want to make a homemade will remember that your will has to be made according to very particular rules and when the will is not executed correctly it will be deemed to be void. An example of what can so easily occur with homemade wills was illustrated in the case of *In Re Estate of John O'Donoghue; O'Donoghue v O'Donoghue* [2011] IEHC 511. Here, Mr Justice Gilligan held that the will of John O'Donoghue (Deceased) was void for uncertainty, resulting in the entirety of John O'Donoghue's estate being distributed according to the Rules of Intestacy. John O'Donoghue died in January 2008 and his mother Josie, as administrator of his estate, brought proceedings to the High Court seeking clarification as to the terms of her son's will made in 2001. The will was made without the benefit of legal advice. John O'Donoghue was survived by his mother,

brothers Patrick and Peter, sister Mary, two nieces and two nephews. The will was not clear as to John O'Donoghue's intentions and he had also made an error in having two of his intended beneficiaries of the will, his mother Josie and brother Patrick, witness his signature. The law provides that a witness to a will cannot be a beneficiary in a will.

Mr. Justice Gilligan concluded that the will was void for uncertainty. He was "unable to decipher the exact meaning" of the will and said O'Donoghue had "unfortunately provided an illustration of exactly how a person should not make a will". Mr Justice Gilligan further made reference to the making of a last will and testament as one of the most important tasks people face but is unfortunately often approached without due consideration.

As a result of his findings, the entire estate falls into intestacy. In accordance with the rules on intestacy, the deceased poet's mother was left the entire estate. At that time the estate was valued at €2 million. The case highlights the importance of obtaining legal advice before drafting a will.

Why make a will

If you do not have a will on your death it is then left to the State to decide on your behalf how your assets are to be divided under the law of intestacy. The situation of intestacy, which is dying without a valid will, is governed by strict rules contained in the Succession Act 1965. If a dispute arises, these rules are blunt and your wishes, despite making them known in ways other than a will, are very unlikely to be heeded.

Last minute wills are not ideal. Wills are not just for old people as some people may think. A will should be thought about and planned. Of course, all age groups, single people and couples should consider their will status. It is particularly important for parents of young children to make a will to consider questions of guardianship. A will is relevant despite your level of wealth and also remember that you will aim to leave only one effective will on death – however, you will hopefully make many wills in your lifetime, updated in accordance with life changes.

NEXT STEPS

Dare to overcome that procrastination and commit to making a will or updating an existing will. Pick a solicitor who is well versed in the area of will drafting and if in doubt call the Law Society and ask for a recommendation. Remember that you get for what you pay for. The estate we leave is often the result of a lifetime of efforts, so make sure it is disposed of in a careful and thorough manner. Make the appointment and prior to attending take some time to consider the following:

Who do you wish to appoint as executors (usually two people who will be responsible for carrying out your intentions in the will)? This is an onerous job so try to pick suitably responsible people who are likely to be around after you.

Do you have children under the age of 18? If so, who do you wish to appoint as testamentary guardians to look after your most precious asset until they reach 18 years? This requires great consideration and can offer great peace of mind when this decision is made.

You may also need to consider appointing trustees who will manage the inheritance - for example, in the case of children who will benefit when they reach 18 years.

List your assets and your liabilities. Consider who you would like to make gifts to and bring a list of their names and current addresses. If any of the people on this list predecease you, who would you like their gift to go to? Currently, approximately one third of the applications before the probate office of the Courts Service are for intestate administrations - that is, one third of people who are not making a valid will.

Useful contact:

The Law Society of Ireland
Blackhall Place,
Dublin 7.
Tel + 353 1 672 4800 (Monday
to Friday, 9.00am to 5.00pm)
Email: general@lawsociety.ie





Choice Buy Roundup 2014

It's that time of year again when we bring you our Choice Buys from over the past twelve months



REPORT by Clodagh O'Donoghue

At a glance

- A year of Choice Buys
- Gadget gifts
- Practical presents

It is traditional at this time of year for Consumer Choice to look back at the great products that we were happy to recommend over the last twelve months. From car tyres to camcorders and from tablet pcs to tumble dryers, our independent labs have prodded and poked, measured and marked, assessed and evaluated to find out which products excelled and which ones underwhelmed. Now, with Christmas approaching and the January sales hot on its heels, we look at some of the year's Choice Buy products that might make a great gift idea for someone close to you or that might be worth searching for in the sales by those hoping to bag a bargain.

Gadget gifts

In recent years, technology has become a hugely popular gift category and such gadgets as tablets, smartphones, and ebook readers frequently feature on Christmas wish lists.

Smartphones

In our current issue of Consumer Choice, we put 24 of the latest smartphones on test to find out how they compare and we note the growth in display size of the newest offerings, aimed at providing greater screen space for viewing films, surfing the web and typing emails. Indeed, the screen sizes of our current Choice Buys range from a positively huge 5.7 inches to the still quite big 4.7 inches. However, for those for whom these phones are simply too large for comfort, a number of Choice Buys from the December 2013/January 2014 issue of Consumer Choice remain available and offer a much smaller display.

Although Apple's iPhone 5s and 5c were not at the very top of last year's test results table, they are excellent phones with great image quality, speedy and smooth operation and plenty of high-end features. With 4-inch screens, these phones are very pocket friendly and battery life is decent, though not overly impressive, delivering 10

hours of permanent call time. Those who love their Apple phones but are not enthused about the 4.7-inch and 5.5-inch displays of the recently released iPhone 6 and 6 Plus might like to hunt out the iPhone 5s, priced now at around €550 for the 16GB version, or the slightly-lower-specification, plastic-backed iPhone 5c, which can be purchased for €370 for the 8GB model. One smaller phone offering great value currently is the Samsung Galaxy S 4 mini, launched at the same time as its larger sibling, the Galaxy S4, but cut down to a more modest size with a 4.2-inch screen and weighing just 109 grams. We found this phone recently priced at €250 and although it does not have the highest specifications in terms of screen resolution or processing, image quality is crisp and clear and the 1.7GHz dual-core processor keeps everything running at a very brisk pace. Moreover, with a very good camera and more-than-decent battery life, this phone does a very satisfactory job all round.

Those who are not put off by larger screen sizes might like to consider the top two Choice Buys from last year. The Samsung Galaxy Note 3 sports a massive 5.7-inch screen with 1080 x 1920 resolution, which makes it great for internet use and for watching films. Battery life is truly impressive as the Note 3 can manage 21 hours of permanent call time and operation is very speedy thanks to the 2.3GHz quad-core processor. Phones in Samsung's Note range also feature the signature S-pen stylus for greater accuracy when working on photos or designs or even just for everyday use. The second-ranked Choice Buy was the Samsung Galaxy S4, which boasts a 5-inch screen, excellent image quality, a highly sensitive touchscreen and superfast operation. What makes the Galaxy S4 particularly exciting is its range of inventive features, which include Smart Pause that halts videos when you look away from the screen and resumes them when you look back and Air Gesture that lets you control the phone without actually touching the screen. If these Samsung phones sound appealing, we found them recently priced at €550 for the Galaxy Note 3 and €430 for the Galaxy S4.



Tablets and Ebook readers

Again in our current issue, we look at the wide range of small tablet pcs that are currently on offer. Some older 7- and 8-inch tablets have been retested so that readers can directly compare them with newer offerings and anyone interested in purchasing a small tablet this Christmas, either for themselves or for someone else, can use this table to judge where value and quality meet at a point that is right for them. We will look at full-sized tablet pcs early in the New Year but some Choice Buy products from the March 2014 issue of Consumer Choice remain available in shops and in many cases have been discounted to reflect the fact that they are no longer the latest version. For many, the previous excellent versions will more than suffice for their needs.

Those in the market for a full-sized tablet this Christmas should take a look at the very impressive iPad Air - the fourth-generation iPad, with the same long battery life and excellent Retina display screen as its predecessor all in a slimmer, speedier and more lightweight package. Super-sharp images, incredibly fast operation, a hugely responsive touchscreen - there is much to admire in this tablet. Given the recent introduction of the iPad Air 2, this is no longer the latest full-sized tablet that Apple has on offer and is currently priced at around €410 for the 16GB version. Also hugely impressive, the Samsung Galaxy Note 10.1 actually outperformed the iPad Air slightly in our tests with its stunning display and ultra speedy processing. The 10.1-inch screen boasts 1600 x 2560 resolution, delivering superb image quality even in strong sunlight, and the touchscreen responds swiftly and accurately to the touch of a finger or a tap of the supplied S-Pen stylus. We found this tablet recently priced at €500 but you may find further price reductions for this device if you shop around.

Those keen on getting a bit of work done on their tablet, might like to consider the excellent but pricey Microsoft Surface Pro 2 (€769). The 10.5-inch display



screen offers resolution of 1920 x 1080, delivering sharp, crisp images, and the touchscreen is fast and responsive though battery life could be better on this device. Featuring the full version of Windows 8.1, the operating system will feel familiar to those accustomed to using Microsoft Office software, though you may need to purchase the separate type cover if you plan to do a lot of typing on this device.

A very popular gift for the bookworm in your life is an ebook reader, offering the advantages of portability, convenience and access to an entire library of reading material. In the June 2014 issue of Consumer Choice, we recommended the Amazon Kindle Paperwhite either in the wi-fi only or 3G version. At €139, the wi-fi only model comes in at a significant €80 less than the 3G version, priced recently at €219, and for anyone who can plan ahead and does not need constant internet access, the lower-priced model offers much better value and the same great qualities as its more expensive sibling. These include the fantastic e-ink screen for superb readability in all lighting conditions, built-in illumination, a swift and responsive touchscreen and very good durability. In our report, we also noted some other ebook readers that were worth

considering for those who do not want to be tied to the Amazon store. For example, the Kobo Aura (€149) and the Kobo Glo (€119) are lightweight options that offer built-in illumination and great readability in a range of lighting conditions. The Kobo Aura H2O was released in recent months and is waterproofed to make using your ebook reader in the bath or by the pool less hazardous. We look forward to reporting on how it fared in our tests early next year and how it compares to newer Kindle devices.

Cameras and Camcorders

Christmas can be filled with moments to remember and a great camera can help capture and record these memories. We looked at compact digital cameras at this time last year and found plenty to recommend. For example, the Olympus Stylus XZ-10 is a compact camera with a full manual exposure mode and other features that will appeal to more serious photographers. This camera delivers great

picture quality in a range of situations, handling low-light conditions better than most compacts, and it offers 14 selectable exposure programmes for those who want to get creative with their photos. Despite its advanced features, the Stylus XZ-10 is still fairly light and it has come down significantly in price over the last year, from an eye-watering €500 to a more affordable €260. Other models still in the shops are the Panasonic Lumix DMC-TZ35 (€190) and the Canon PowerShot SX280 HS (€188). Both will deliver great picture quality and come with a powerful 20x optical zoom, though the Canon model handles low-light conditions a little better, has more effective image stabilisation and additionally offers built-in wi-fi connectivity for transferring files directly to a mobile device or computer.

In our April issue, we examined more high-end cameras, which – given their steep price – are aimed at the more serious photographer and are grouped into bridge models, compact system cameras (CSCs) and digital SLRs (DSLRs). Most of the models discussed in our report remain available to buy, but among the more affordable options are the Panasonic Lumix DMC-LF1 (€390) and the Canon EOS 100D (€499). Classed as a bridge camera, the Panasonic Lumix DMC-LF1 could be a good choice for a photography enthusiast who is looking for a pocket-sized camera with lots of features and manual controls. At just 192 grams, the Lumix DMC-LF1 is very lightweight but this compact device offers some impressive specifications, including a good-sized sensor with 12.1 MP resolution, a 28-200mm zoom range, and a 7x optical zoom.

Those on a tighter budget but eager to have access to the features of a full DSLR might like to consider the Canon EOS 100D. Lighter and smaller than many other DSLRs, this Canon model is relatively portable, and with a wide range of interchangeable lenses to choose from, it provides plenty of creativity options, as well as offering a good selection of both automatic scene modes and manual controls. The 18-MP sensor means that photos have plenty of detail and overall image quality is great



for both indoor and outdoor shots, whether taken in either bright or dim lighting conditions. Apart from the fact that the LCD screen does not rotate, the EOS 100D has similar specifications to the larger and heavier Canon EOS 700D (€650) – and it costs €150 less.

Last month, Consumer Choice highlighted some great camcorders currently on offer for those looking to capture life in motion. All the camcorders on test in our report deliver footage in HD – either at 1280 x 720 pixels or 1920 x 1080 pixels – and are best watched on a HDTV to get the full effect. Our top Choice Buy, the Sony FDR-AX100 (€2,000) goes one step further and shoots in 4K, which is four times the resolution of HD. Excellent as this model is, it is, however, extremely expensive and may be out of most people's price range. At less than half the price are some Sony models in the manufacturer's PJ series – including the Sony HDR-PJ780VE (€800) and the Sony HDR-PJ810 (€860) – which offer an advanced feature in the form of a projector built into the camcorder that is able to display video onto a wall, screen or any flat surface up to 2.5 metres wide. As well as being able to show video footage that you have shot, you can turn these camcorders into a multimedia projector by hooking them up to a smartphone, computer, Blu-ray player or other media device to show full-length films, YouTube videos, holiday photos and more. In another innovative addition to a camcorder's capabilities, the Panasonic HC-W850 offers a "twin camera" that means that as well as the video footage you are shooting with the main camera, a second camera mounted on the LCD door enables you to take supplementary footage – either your own reactions as you watch the scene in front of you unfold or possibly a wide angle shot of the event on which you have zoomed in. The second camera view shows as a small window in the corner of the video. For full reviews of these and our other camcorder Choice Buys, please see the November issue of Consumer Choice.

Practical presents

A practical present may not be the most romantic or exciting of Christmas gifts, but in the current economic climate, when every



penny still counts for consumers, getting a useful item that will make your life that bit easier or that will replace an older, inefficient model makes lots of sense and will be appreciated in the long run.

Electric men's shavers

For the man in your life, an electric shaver that will save him time in the morning or is easily tossed in the luggage when he is off on a trip, might make an ideal gift. Since we reviewed these products in the May 2014 issue, the price appears to uniformly have fallen for the Choice Buys featured, and we found discounts of more than 50% across the board, which may add to their appeal. Three cordless foil shavers that impressed us in our tests were the Panasonic ES-RF31-S511, the Braun Series 3 340s-4 Wet & Dry and the Braun CoolTec CT4-s Wet & Dry. All three shavers produce a generally close and comfortable shave and can be used dry or taken into the shower if time is tight. With the Panasonic model, a full charge delivered a generous 19 shaves, whereas the two Braun models were good for 12 or 13 shaves when fully charged. One aspect of the Braun CoolTec CT4-s Wet & Dry that will appeal particularly to men with sensitive skin is its electronically cooled metal strip between the foils, which testers found successfully produces a chilling effect and reduces redness and irritation. Men who favour a rotary shaver might like to opt for the Philips AquaTouch AT890, which again may be used dry or wet and which testers found to be lightweight, comfortable to hold and fairly quiet as well as providing a good-quality shave. Its battery holds enough power for around 19 five-minute shaves and a three-minute quick-charge option will facilitate one emergency shave. Whereas the price of these shavers had ranged from €125 and €256 when we first reviewed them, we found them recently all at sale prices of around the €100 mark or less, so it could be worth hunting for a bargain here.

Slow cookers

We are in the depths of winter, and a slow cooker that will produce a steaming hot meal for little effort has a definite appeal. Ideal recipients of a gift of a slow cooker might be a student living away from home who



years for hot meal like Mammy used to make or a parent who is out at work all day and would still love to be able to put a nourishing stew or casserole on the table in the evening. Priced at €65, the Crock-Pot SCCPRC507B-060 will deliver excellent stews and casseroles and also does a very good job of roasting meat. A circular appliance that is easy to clean, it has a usable capacity of around 3 litres, meaning that it can prepare food for up to five people and making it suitable for families. For a reasonable €40, the Morphy Richards Sear & Stew 48702 is an excellent slow cooker that allows you to sear meat on the hob in the same pot before adding the other ingredients, resulting in a fuller richer flavour and making life easy by saving on the washing up. In our tests, it delivered impressive results when preparing stews and it is also good for roasting, with its oval shape easily accommodating longer joints of meat and even a chicken. It has a usable capacity of 2.8 litres, so if you regularly feed large groups you may need to look for a bigger device. One more generously-sized option is the Tefal 8-in-1 MultiCook (€78), which, as its name implies, focuses on versatility. The manufacturer touts this device's ability to cook rice, prepare porridge, and make desserts as well as providing steaming and slow cooking functions. This stainless steel appliance is great for slow-cooking stews and, with 3.5 litres of usable capacity, you will be able to prepare enough food to feed around six people.

Steam irons

Ok, so giving someone an iron for Christmas may not thrill them to the core but some of the Choice Buy irons featured in the February 2014 issue might make ironing less of a chore. The Tefal FV5370 Aquaspeed (€60) and Rowenta DW6010 Eco Intelligence (€95) both do a very good job of smoothing out the wrinkles in crumpled laundry to deliver a crease-free finish. The Tefal appliance produces an impressive amount of steam to deliver good ironing results across all fabric types and the Rowenta model has an energy-saving setting for continuous steaming that does not diminish

its ability to power through crinkled clothing. For someone who regularly faces mountains of ironing, a steam generator iron is a pricey item but will certainly help tackle that laundry pile in double-quick time. Steam generator irons feature a separate base unit that the iron sits on and that houses a water tank and creates the pressurised steam to make light work of large laundry loads. These devices are more powerful than traditional steam irons, providing a greater volume of steam and higher steam pressure, and one to consider is the Tefal GV8960 Pro Express Total Auto Control (€370). Undoubtedly pricey, this steam generator holds 1.5 litres of water for long, uninterrupted ironing sessions, offers plenty of useful features, and delivers powerful steaming to eliminate wrinkles and creases with minimum effort.

Televisions

Our Choice Buy TVs featured in the May 2014 issue were all high-end, high-priced, high-definition offerings. High definition is everywhere these days and clearly provides a far superior viewing experience to standard definition. For households with an aging standard-definition TV who yearn for the stunning picture quality and clarity of high definition and are tempted by the smart capabilities of many of the latest offerings, one possibility to consider might be to eschew smaller individual gifts for a family present of a new TV on which to watch the many films and festive programmes on offer. Samsung dominated this category in our Choice Buys and although the TV market moves fast with new products constantly replacing old, the excellent Samsung UE32F6800 remains available at a current price of €750. A 32-inch smart TV with a full range of high-end features, this device boasts stylish design, great picture quality, ease of use and the ability to show 3D content as well as internet browsing and access to online



services and apps via the built-in wi-fi. We will report on a new batch of TVs early in 2015.

Bargain hunting in the sales

Consumer Choice covered plenty of domestic appliances in

the last year, including laundry appliances, dishwashers, and fridge-freezers. Having been through the spending spree that is the run-up to Christmas, you may not feel inclined to hit the shops again straight afterwards in search of big-ticket items. However, the sales that follow the festive season can be an ideal time to replace an appliance that you think will not see out the New Year or that is showing signs that it is on its last legs. And, if the budget allows, it is certainly better to make the purchase at a discounted price post-Christmas than wait until the appliance lets you down in late February and be forced to pay full price. With that in mind, here are some great appliances that you might like to look out for this January to see if they are significantly reduced in price and suitable for your needs.

Washing machines

When we looked at washing machines in the July/August 2014 issue of Consumer Choice, top of our Choice Buys was the Miele W5780, which, at €1,249, certainly does not come cheap but it is an excellent 7-kg capacity, freestanding washing machine from a highly reliable manufacturer that will deliver outstanding cleaning, leaving laundry spotless. It

features the manufacturer's patented honeycomb design aimed at protecting delicate items as they are washed and you will get an array of features for your money, such as a delay start, a child

lockable control panel, a "water control system" designed to prevent flooding and a large range of programmes, including a 20-minute "express wash" for those in a hurry. For of programmes, including a 20-minute



“express wash” for those in a hurry. For considerably less, another recommended Miele model is the Miele W3164 (€700), which is great at tackling tough stains and delivers high-quality cleaning on both cottons and synthetics washes. The drum holds 7kg of laundry, which suits the needs of most households, and this is quite a speedy machine compared to other models with a range of special programmes to suit different clothing types and lots of handy features. Other options to watch out for in the sales are the LG F12B8QDA (€500) and the Bosch WAQ24461, both of which will do a great job of cleaning your dirty clothes. The 7-kg capacity LG model provides very effective rinsing and spinning capabilities and offers plenty of features and programmes but tests found it to be very heavy on water use. The Bosch model has a sizeable drum capacity of 8kg, is very easy to use and tests found it used less water than the other machines on the cottons programme, though the synthetics programme was about average for water use.

Tumble dryers

In terms of tumble dryers, which we also reported on in our July/August issue, the top two Choice Buys were again costly Miele models that would certainly be worth looking out for at a discounted price in the sales. The Miele T8164WP (€1,249) and the Miele T8860WP Edition 111 (€1,700) are both heat pump condenser tumble dryers that will do a fantastic job of drying all fabric types and the heat pump technology means

that these appliances are far more energy efficient than many other condenser dryers, so there are savings to be made on running costs, particularly for heavy users. The Miele T8860WP Edition 111 holds a generous 8kg of laundry compared to the 7-kg capacity of the Miele T8164WP, and the more expensive dryer is by far the less noisy of the two, with the Miele T8860WP Edition 111 being one of the quietest tumble dryers on test. If these models are completely out of your price range, even with potential

discounts in the sales, other good options to consider are the Samsung DV70F5E0HGW (€700) and the Bosch WTW86351GB (€690). Again, both of these condenser models feature heat pump technology to maximise energy efficiency and they both have a drum capacity of 7kg, which should be sufficient for average-size households.

Dishwashers

In our dishwasher report in the October 2014 issue, there was a massive price differential in the Choice Buys highlighted. At the top of the price range were full-sized, freestanding Miele models, the Miele G6100 SC and the Miele G4420 SC, priced at €1,279 and €1,049 whereas other highly effective models like the full-sized, integrated Indesit DIF04B1 and Beko DW603 came in at the very much more reasonable €300 mark, with all prices remaining unchanged when last we checked. Admittedly, both these Miele models offer a very spacious interior that can accommodate

14 place settings, making them particularly good for large families, whereas the lower-priced Indesit and Beko models are a little less roomy, holding 12 settings and 13 settings, respectively. All four models - and indeed all others in our test - deliver top-notch cleaning and very satisfactory drying, with excellent water and energy efficiency achieved on the energy-save programmes.

Fridge freezers

Finally, our September 2014 issue focused on fridge freezers, with 22 models on test and nine Choice Buys. Now, as then, these products range in price from €450 to €1,600 and there is much to consider before buying, including the appliance's dimensions, the usable storage space and layout of the interior, the configuration of the appliance - whether you would like the freezer compartment to be located at the top or on the bottom - and the allocation of space between the fridge and freezer compartments. At the bottom of the price spectrum, the Zanussi ZRB34315WA (€450) performs excellently in terms of cooling fresh food extremely quickly and freezing it fast. The fridge compartment holds a little less than those of the other Choice Buys but it offers a good range of storage options as well as being a very quiet appliance and scoring well in terms of energy use. At a cost of almost four times more, the Miele KFN12924 SD-1 (€1,600) delivers super-speedy cooling and freezing, excellent stability and evenness of temperature, very good energy efficiency and ample storage space in both the fridge and freezer compartments. In terms of price, our other Choice Buy models ranged somewhere in between these two appliances and all had much to offer depending on what you are looking for. For full reviews, see our report in the September issue of Consumer Choice.



The lengths we go to

To bring you our test results, the Consumers' Association of Ireland (CAI) works closely with International Consumer Research and Testing (ICRT), an association of 43 consumer organisations from all over the world that arranges and coordinates testing for a wide array of product categories. ICRT enables consumer associations to work together to provide high-quality and independent information on consumer goods and services to consumers around the world. Like the CAI, each member of ICRT is dedicated to working in the interests of consumers, does not accept advertising and is independent of commerce, industry or political parties. Each test is run by one member organisation with input from the other organisations as to what the tests should involve and what products should be included. The products are usually purchased anonymously from shops and websites and around 60 highly specialised laboratories worldwide are used to carry out the tests using state-of-the-art testing equipment. The tests are designed to reflect how people actually use the products as well as assessing if they adhere to government and industry standards. The tests may evolve and develop from year to year as consumers' usage changes or new developments are introduced by manufacturers. Ratings are drawn from technical measurements, assessments by expert panels, and, when appropriate, the evaluations of regular consumers who are given hands-on experience with the products.

Jug Blenders

 **REPORT** by *Clodagh O'Donoghue*

At a glance

- **Choosing a blender**
- **Features to look for**
- **Ten blenders on test**



Looking to mix things up? Here are some great jug blenders to help with festive celebrations and New Year resolutions.

When making out your Christmas wish list, you might want to consider including a great jug blender. Not only can these appliances come in handy over the festive period for whipping up the odd Christmas cocktail, but when January dawns, with all its promises of fresh beginnings and New Year resolutions for healthier living and eating, a blender can help make those great intentions become a reality. Getting your required “five-a-day” becomes a breeze when you can quickly and easily blend berries and fruits for a nutritious breakfast smoothie and whizz vegetables galore into nourishing and low-calorie soups that make for light lunches and simple starters. And as long as it does not become a bit like gym membership - used enthusiastically right through January and for some of February and then forgotten about or ignored as the year wears on and the good intentions wear off – a jug blender can be an excellent addition in your kitchen’s

arsenal.

Blenders on test

Often, blenders are left on display, making a stylish statement on the countertop, but appearance is not everything. If you are looking for a blender to deliver vitamin-rich smoothies to get your day off to an energizing start and to help produce a seasonal soup to warm you up after a hard day at work, you will need an appliance that quickly and efficiently blends to the desired consistency, that is easy to use and clean, and that preferably doesn’t make a loud and unpleasant noise while operating. Our table below reveals how ten jug blenders fared in these areas when tested in our labs. All the jug blenders on test are able to crush ice for those who want to use their appliance to mix drinks. However, performance here varied considerably and, generally speaking, only the more expensive appliances had sufficient oomph to score highly in our ice-crushing tests. Though our safety tests do not form part of the overall score, all the blenders tested have good safety features in place.

Choosing a blender

Beyond performance, ease of use and noise, here are some other aspects you might like to consider when shopping for a blender:

Base

A solid, heavy base with non-slip feet or suction grip holds the blender steady on the bench when it is in operation.

Controls

Sealed controls or touchpad controls are easiest to clean as food cannot become trapped in crevices.

Wattage

The blenders on test range in terms of wattage from 400W to 1200W but the higher power does not necessarily translate into improved performance.

Jug

A blender’s jug can be made out of glass or plastic. Glass jugs are heavier and very likely to break if dropped but they tend to be easier to clean. Plastic jugs are lighter but they can become stained with certain foods and can absorb the smell of whatever is inside.

Markings

Clear markings on the jug with easy-to-read numbers and maximum and minimum levels help you measure more accurately.

Chute

A good-sized chute enables you to add ingredients to the mixture without spills while the blender is working.

Pulse function

This feature provides a short burst of power and helps to fine-tune blending to your specific requirements as there is no lag time between when you push the button and when the blender starts or stops.

Lid

It is worth checking that the lid is easy to take off as the suction on some lids can make removal tricky.

Blades

Attached blades make cleaning awkward so a removable blade makes life much easier when it comes to washing the appliance after use.

The perfect blend

The virtues of a simple vegetable soup as a low-cost, low-calorie way of filling up at the same time as boosting your vegetable intake are well-known. Recipes vary and whatever vegetables you have to hand may be used, but Safefood, for example, suggests chopping an onion, two carrots, two sticks of celery and a small turnip into small cubes, sautéing them for a few minutes before adding a finely-diced clove of garlic, a tablespoon of herbs and 850ml of vegetable stock. The soup is then brought to the boil and simmered for 40 minutes at which point it can either be eaten or cooked for a further 20 minutes and then liquidised in a blender. Even for cooking novices, this is a very easy soup to make and will feed three people.

Safefood also recommends smoothies as an excellent way of delivering a vitamin boost and injecting some fun into fruit to capture children's interest. Safefood offers a smoothie recipe that involves popping raspberries, banana, low-fat yoghurt, semi-skimmed milk, unsweetened orange juice and some ice cubes into a blender to blitz into a tasty and nutritious liquid breakfast. If it is Christmas morning and you are looking to inject some Yuletide flavour into proceedings, swapping the raspberries for some cranberries and adding a shake of cinnamon to this smoothie will do the trick.



1. Magimix Le Blender 16110 €250

Although undoubtedly pricey, the **Choice Buy** Magimix Le Blender 16110 does a superb job of blending soups and smoothies and it crushes ice with ease. In addition, it is a stylish appliance that will look great on a countertop and it is one of the quietest blenders on test, so it will not make too much of a racket in your kitchen as it works. The glass jug holds a very generous 1.8 litres but it is on the heavy side, particularly when filled with ingredients. The jug can be popped into the dishwasher and the appliance is generally easy to clean and simple to use. There are four pre-set programmes for smoothies, soups, ice and desserts and there are also four speed settings and a pulse function to help you achieve the results you want. This is the black model but the Magimix Le Blender is also available in cream and silver.

2. Kenwood BLX60 Series €160

The Kenwood BLX60 Series is a range of 800W blenders that will do a good job of blending smoothies and soups to a smooth consistency and that are excellent at crushing ice. The jug holds an ample 1.55 litres and is made of glass so it is less likely to stain than a plastic jug though it is heavier to lift, especially when full of ingredients. The jug is dishwasher safe and the exterior of this appliance is easy to clean with few crevices for trapping dirt. Overall, this is a simple-to-use blender, with a clear control panel and easy assembly and filling, though programming the appliance could be more intuitive. There are four speed settings and a number of pre-set programmes as well as a pulse function for when quick, short bursts of power are needed. Available in a variety of colours, including blue, pink, yellow and green, this blender will add a splash of colour to your countertop and it scored well in our noise tests with a fairly quiet operating volume.

3. Philips HR2096/00 €100

Another blender worth considering is the Philips HR2096/00, which will make swift work of blending smoothies and soups to a silky consistency and is equally effective at crushing ice. A generally simple-to-use appliance, this 800W blender is intuitive to programme, with a variable speed control as well as pulse, ice and smoothie settings. The Philips HR2096 is also easy to clean, with a glass jug and detachable blades that can be popped into the dishwasher, though the exterior will need regular wiping to keep it free from fingerprints. This solidly-built appliance comes with a handy spatula for mixing ingredients, suction feet to stop it moving on your countertop and integrated storage for the 102-cm-long power cord. This blender did not score highly in our noise tests as it is quite loud when operating.

MODEL		SPECIFICATION		TEST PERFORMANCE								SCORE
		Price (€)	Size (hxxwxd) (cm)	Power cord (cm)	Weight (kg)	Jug capacity (litres)	Performance (50%)	Ease of use (40%)	Build quality (5%)	Noise (5%)	Safety (0%)	%
1	Magimix Le Blender 11610	€250	42x19x17	100	5	1.8	★★★★	★★★	★★	★★★★	★★★★	67
2	Kenwood Kmix BLX60 Series	€160	40x19x21	83	4.7	1.55	★★★★	★★★★	★★★	★★★★	★★★★	65
3	Philips HR2096/00	€100	41x18x17	102	4	1.5	★★★★	★★★★	★★★★	★★	★★★★	64
4	Bodum Bistro	€115	34x21x21	118	2.5	1.25	★★★	★★★★	★★★	★★★	★★★★	62
5	Philips HR2100/00	€36	36x20x15	90	1.4	1.25	★★★	★★★★	★★	★★	★★★★	59
6	Kenwood BL710	€87	41x21x18	80	4	1.6	★★★	★★★★	★★	★	★★★★	56
7	Philips HR2160/40	€62	42x21x17	108	1.8	1.5	★★★	★★★★	★★	★★★	★★★★	54
8	Cuisinart CBT 700	€160	40x22x24	138	4.5	1.75	★★★	★★★	★★★	★★★	★★★★	53
9	Kenwood BL460	€52	40x18x18	126	1.8	1.65	★★★	★★★★	★★	★★	★★★★	52
10	Kenwood BL370	€39	36x21x18	136	1.7	1.2	★★★	★★★	★★★	★★	★★★★	46

USING THE TABLE

Star ratings are out of five.

Specifications

Price: Typical retailer's price if you shop around.

Size: The dimensions given are for the appliance ready for use, rounded to the nearest centimetre.

Weight: The weight of the appliance rounded to the nearest 100 grams.

Test Performance

Performance: Ratings for blending smoothies and soups, as well as for crushing ice, mixing pancake batter, and any other capabilities of the appliance.

Ease of use: Includes ratings for the clarity of the control panel and the ease of assembly, programming, filling, emptying and cleaning.

Build quality: Rating for the construction, workmanship and motor endurance of the blender.

Noise: The more stars, the quieter the appliance.

Useful contacts

Kenwood
tel 0044 239 239 2333

Magimix
tel 0044 844 573 8655
www.magimix.com

Phillips
tel 01 5245443
www.philips.ie



Small Tablet PCs

In the market for a small tablet pc this Christmas? Consumer Choice has a rundown of what is available in the shops and how each model scored in our tests.



REPORT by Clodagh O'Donoghue

At a glance

- The appeal of small tablets
- Small tablets versus large phones
- Seven Choice Buys

With Christmas around the corner and technology the ever-popular festive gift category, Consumer Choice has rounded up the small tablet pcs on the market and shows how they have fared in our independent tests so you can compare and contrast some older models with newer devices to find the point where quality and value meet at a point that is right for your budget.

7- and 8-inch tablets

The smaller tablet has some clear advantages over its larger counterparts. With screen sizes of around seven or eight inches, measured diagonally - compared with the ten-inch screens of full-sized models - these devices offer greater portability and are lighter and more comfortable to hold for long periods of time. Crucially, they are also generally less expensive and this affordability particularly comes into play when parents are looking for a less costly alternative to a full-sized tablet or smartphone to give to children clamouring for a device of their own. Small tablets start at around the €100 mark and there some very worthy models available for €250 or less, comparing favourably to the cost of most full-sized tables and mid-range or high-end smartphones, which typically cost several hundred euro more. The chief drawback to seven- and eight-inch tablets is that the display might be a bit small for some content and the onscreen

keyboard is tricky to use if you have lots of typing to do. However, for those who use their tablet for primarily entertainment purposes and who are prepared to compromise on the size of display, these devices are ideal.

Large phone vs. small tablet

In recent times, manufacturers have been cranking out smaller tablets at a great rate, with numerous offerings on the market. Even Apple, having criticised the very idea of a small tablet, capitulated in 2012 and introduced the iPad mini. But as the number of small tablets on the market has been increasing, so has the number of large smartphones and commentators have noted that the growth of the larger phone could mean the decline of the smaller tablet in the future. Take, for example, the latest product launches by Apple. The manufacturer again has yielded to popular opinion and, having for years stuck with phone screens that did not exceed four inches, it recently introduced both the 4.7-inch iPhone 6 and the 5.5 inch iPhone 6 Plus. However, now that there is an Apple device with a 5.5-inch screen, many may decide to opt for the manufacturer's "phablet" rather than its 7.9-inch iPad mini 3 - the major difference between the two devices being that you can make phone calls on one and not on the other. Experts have questioned whether consumers who own a large smartphone will really feel

the need to also own a small tablet and many think that there may well be a swing back towards full-sized tablets in the future as the substantially bigger screen real-estate offered by the larger devices will be seen as making the purchase of a second device a worthwhile investment.

Despite this, the growing interest in larger phones is unlikely to kill off all demand for smaller tablets as not everyone will want to carry around a phablet and will still see the need for a tablet at home. And as noted above, the family market may also keep small tablets from dying out as parents seek out small and less expensive devices for their children.

Tablets on test

Time will tell how the future of the small tablet will pan out but, for the moment, there is certainly a wide range of devices to choose from, with 18 models in our current batch of tests. All the products in our reports are assessed by expert, independent laboratories and our test programmes evolve to take account of new developments in any given product area. We are always trying to improve our tests

in order to offer the best possible advice to consumers and, to better reflect the shifting usage of tablet pcs, we have introduced some changes to the way we test these devices. In addition, given the growing capabilities of this product category, our tests have become ever-more stringent and rigorous. For this reason, there are some changes in terms of the scores achieved by older products when we retested them to directly compare them to newer models.

The prolific Samsung has produced an excellent small tablet that has managed to oust Apple from the top spot in this category, which successive iPad minis have enjoyed since they first made an appearance in late 2012. With its stunning 2560 x 1600 resolution screen and superfast processing within a very slim and ultralight frame, the Samsung Galaxy Tab S 8.4 has outperformed Apple's just-launched iPad mini 3. From our table, you can see how these high-end, newer devices measure up against less expensive alternatives and older models.

When displaying prices on our table we do not show reduced prices or special offers as these may no longer be

available by the time you read our report. As some of the tablets on our table have been around for a while, retailers may be offering them at sale prices and it is worth shopping around to find the best value you can. You may well be able to find many of the tablets on test at a significantly lower price than quoted here.

It should also be noted that test results are for the lowest-specification version available. If there are larger memory options or 3G/4G connectivity available, the versions of the tablets with these additions scored slightly higher than their lowest-specification versions. They will also be more expensive, sometimes significantly so.

Useful contacts

Amazon
tel 0044 203 356 6212
www.amazon.co.uk

Apple Ireland Ltd
1800 92 38 98
www.apple.com/ie

Google
tel 01 4361001
www.google.ie/nexus

LG
tel 01 6869454
www.lg.com/uk

Samsung
tel 0818 717100
www.samsung.com/ie



1. Samsung Galaxy Tab S 8.4 from €399

The **Choice Buy** Samsung Galaxy Tab S 8.4 is an outstanding small tablet that has managed to outperform Apple's new iPad mini 3 and gain the top spot on our table. This is the thinnest tablet in our current batch at just 7mm wide as well as being among the lightest, weighing less than 300 grams, but it packs a lot into its slimline, lightweight frame. With an AMOLED screen and impressive 2560 x 1600 resolution, the 8.4-inch display delivers exceptional image quality and sound quality is also great, making viewing films a pleasure on this Android tablet. The superfast 1.9GHz processor and highly responsive touchscreen make for very speedy and smooth operation and you can expand the 16GB of memory via the micro-SD card slot by up to a more-than-ample 128GB. Battery life is uneven in that a fully charged battery will deliver a very generous 13 hours of video playback but only seven and a half hours of web browsing. Appealing features include an excellent 8-MP rear-facing camera plus a 2-MP front-facing camera, a fingerprint reader for added security, and a voice control option.

2. Apple iPad mini 3 from €389

Unveiled in October 2014, the **Choice Buy** iPad mini 3 is the updated version of an already excellent small tablet – the iPad mini with Retina Display or, as it is now more conveniently being termed, the iPad mini 2 – with few discernible differences over the earlier version. The iPad mini 3 boasts the same stunning 7.9-inch Retina screen as its predecessor with an impressive resolution of 2048 x 1536 making for crisp, sharp images and very good readability even in bright sunlight. The new device has the same 64-bit A7 processor that delivers such speedy operation on the iPad mini 2 and it handles all tasks with ease. One major point of difference from earlier models is that the latest iPad mini introduces the fingerprint reader familiar from the newer iPhones, which is useful for swift and secure access to your tablet without the need to key in a code and can also be used to authorise payments to the App Store. The iPad mini 3 comes in silver, space grey and gold colours and in 16GB, 64GB and 128GB versions but it is arguable that, unless the new fingerprint reader is important to you, you would be as well off to opt for the iPad mini 2, which has recently dropped in price and will provide a very similar tablet experience for a lot less.

3. Apple iPad mini with Retina display from €309

Launched in conjunction with the very excellent iPad Air at the end of 2013, the **Choice Buy** Apple iPad mini with Retina display – now known as the iPad mini 2 – offers the same impressive specifications and similarly outstanding performance as its larger sibling in a more portable package that is easy to hold in one hand. With a resolution of 2048 x 1536 on Apple's renowned Retina display, the 7.9-inch screen delivers incredibly crisp text and bright image quality and the 64-bit A7 processor makes for very swift and smooth operation even on graphics-intensive games. This device weighs 335g and despite its svelte design, it houses a strong battery that will provide ten hours of web browsing or video playback on a full charge, whereas a quick 30-minute charge will yield a very useful 151 minutes or around two and a half hours of battery life. On the tested 16GB version, 12.4 GB is available to users and there is no option to expand memory – though those who need more storage can also buy 32GB, 64GB, and 128GB models if they can afford the additional cost on an already pricey device. This is a great tablet that has recently come down in price, making it an appealing option.



4. Apple iPad mini from €249

The **Choice Buy** Apple iPad mini marked Apple's entry into the smaller tablet market in late 2012 and although it is getting a bit old in tablet terms, it remains a top performer that has fallen a little in price to bring it more in line with other less-expensive though also-great models. The iPad mini, like the newer iPad mini with Retina display, offers a 7.9-inch screen and at 307g, it is slightly lighter. It has the same screen and processor as the older iPad 2, so its display is not as sharp and it does not work as fast as the newest iPads – but it is still an excellent tablet. The sound quality it produces is actually better than the 2013 iPads and its battery life far outperforms any other tablet on our table for web browsing, delivering an impressive 13 hours on a full charge. It will also provide more than 11 hours of video playback time, and if you only can manage a quick 30-minute charge, this will yield almost two hours of power. The iPad mini is very easy to set up and use with an extremely responsive touchscreen and, of course, provides access to the abundantly-stocked Apple App Store.



5. Amazon Kindle Fire HDX from €259

The **Choice Buy** Amazon Kindle Fire HDX, from the manufacturer best known for its ebook readers, achieved impressive results in our tests with its excellent 1200 x 1920-resolution screen, providing sharp, clear images. An updated version of the Fire HD, the new tablet has a more powerful processor and 2GB of memory, delivering smooth and swift operation, and this 7-inch device weighs just 304g, making it comfortable to hold for extended periods. There is no memory card slot for expanding storage, though you can buy a 32GB version for €299 and the manufacturer also produces a 64GB model but we did not find this version readily available in shops recently. The operating system on the Kindle Fire HDX is Fire OS 3.0, and if you have any technical difficulties, Amazon has provided a unique Mayday button, which, when pressed, will put you in touch with an Amazon assistant who will give advice on how to resolve the problem. The Fire OS is sufficiently different from standard Android systems that only tailored apps will run on this tablet and you will generally have to make purchases from the Amazon Store, which does not offer the same extensive selection as Google Play or Apple's App Store.



6. Google Nexus 7 2 from €220

The **Choice Buy** Google Nexus 7 2 is the upgraded version of the 7-inch tablet that was introduced in 2012 and impressed with its great screen, swift and smooth operation, solid build and relative affordability. The second-generation of this device is even better with even higher specifications including improved visibility in strong sunlight and increased resolution to 1920 x 1200, providing images that are extremely bright, clear and crisp. The Qualcomm Snapdragon S4 Pro processor means that operation is very fast indeed whether you are surfing the web or streaming video. At 290g, the Nexus 7 2 is one of the lightest tablets on test, making it comfortable to hold for long periods, and both the rear-facing 5-MP camera and the 1.2-MP front-facing camera perform well. Running Android 4.3, this device lets you create different user accounts, making this tablet a good option for a family, as everyone in the household can keep their apps and content separate. Battery life is good with a full charge enabling you to watch videos for over 11 hours or surf the web for nearly seven hours. As with the previous version, there is no memory card slot to expand internal storage, though there is a 32GB version, which we found recently priced at €250.



7. LG G Pad 8.3 €289

The **Choice Buy** LG G Pad 8.3 is a stylish-looking, metal-backed device that performed well in our tests and comes in a number of colours, including white, black and gold. The 8.3-inch screen offers 1920x1200 resolution and delivers images that are sharp, clear and bright. The touchscreen responds quickly and accurately and, although not quite as fast as our other Choice Buys, this tablet's quad-core processor keeps everything running at a good speed to provide smooth and seamless web browsing and video streaming. Battery life on this device is fine without being overly impressive – a full charge will produce six hours of video playback and a little over five hours of web browsing, so less than half that of the iPad mini. However, if you run out of power and are in a hurry, a brief 30-minute charge will give you a very decent 143 minutes or nearly two and a half hours of battery life. The LG G3 provides 16GB of storage, of which just 9.2GB is available to users, but the inclusion of a micro-SD card slot to expand the memory means that this is less of a problem.



The lengths we go to

We test tablets under laboratory conditions and we constantly make improvements in our testing procedures to account for new features and developments. Ease of use is very important on tablets so we look at set up and installation, the intuitiveness of the function buttons, the ability to personalise the device, and the quality, speed and accuracy of the touchscreen. Testers assess internet use on the tablet, the quality of the virtual keyboard, and how easy it is to put content onto the tablet from a computer and to access music and video files. Testers also rate a number of performance criteria, such as start-up time, speed, wireless connectivity, and sound and screen quality as well as power consumption, battery performance and the quality of the webcam function. Our labs consider the range of apps that are available including multimedia options, GPS capabilities, and games. Given that tablets are designed to be portable, it is important that they are durable so we look at construction quality, the screen's scratch resistance and whether the device has any loose hinges or other elements that might be liable to break.



Model		Specification																Test Performance																Score
		Price (€)	Claimed memory storage (GB)	Available memory storage (GB)	Other memory storage options (GB)	3G/4G option	Memory card slot	Screen size (inches)	Weight (g)	Screen resolution	Operating system	General performance (10%)	Screen quality (20%)	Ease of use (20%)	Specific tasks (25%)	Battery life (15%)	Device overview (10%)	Back-up security (0%)	%															
1	Samsung Galaxy Tab S 8.4	399	16	10.08		✓		8.48	296		Android 4.4.2	★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★	★★★★	79															
2	Apple iPad mini 3	389	16	10.2	64, 128	✓		7.9	331	2048x1536	iOS 8.1	★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★	★★★★	78															
3	Apple iPad mini with Retina display	309	16	12.4	32, 64,128	✓		7.9	335	2048x1536	iOS 7.0.4	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	75															
4	Apple iPad mini	249	16	9.6	32, 64	✓		7.9	307	1024x768	iOS 6.0.1	★★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★★	74															
5	Amazon Kindle Fire HDX	259	16	10.43	32, 64			7	304	1200x1920	Fire OS 3.0	★★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★	72															
6	Google Nexus 7 2	220	16	12.2	32	✓		7	290	1920x1200	Android 4.3	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	72															
7	LG G Pad 8.3	289	16	9.2			✓	8.3	338	1920x1200	Android 4.2.2	★★★★	★★★★	★★★★★	★★★★	★★★	★★★★	★★★	72															
8	Samsung Galaxy Tab3 8	250	16	10.47	32	✓	✓	8	314	1280x800	Android 4.2.2	★★★★	★★★★	★★★★★	★★★★	★★★	★★★★	★★★	69															
9	Acer Iconia Tab 8 A1-840FHD	220	16	8.98			✓	8.02	346	1920x1200	Android 4.4.2	★★★★	★★★★	★★★★★	★★★★	★★★	★★★★	★★★★	69															
10	Acer Iconia A1-810	220	16	11.87			✓	8	397	1024x768	Android 4.2.2	★★★★	★★★★	★★★★	★★★★	★★★	★★★★	★★★	68															
11	Samsung Galaxy Tab3 7	179	8	4.1	16	✓	✓	7	299	1024x600	Android 4.1.2	★★★★	★★★★	★★★★★	★★★★	★★★	★★★	★★★	68															
12	Amazon Kindle Fire HD	149	8	4.83	16,32			7	340	800x1280	Fire OS 3.0	★★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★	68															
13	Asus Memo Pad 8	240	16	11			✓	8	363	1280x800	Android 4.2.2	★★★★	★★★★	★★★★	★★★★	★★★	★★★	★★★★	68															
14	Samsung Galaxy Tab 4 7	199	8	4.19	16		✓	7.09	280	1280x800	Android 4.4.2	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	66															
15	Lenovo IdeaTab A8-50	200	16	11.71			✓	8.08	359	1280x800	Android 4.4.2	★★★	★★★★	★★★★★	★★★★	★★★★	★★★	★★★	66															
16	Archos 70 Xenon	100	4	2.58		✓	✓	6.98	360	1024x600	Android 4.2.2	★★★	★★★★	★★★★	★★★★	★★★	★★★	★★★	63															
17	Acer Iconia One 7 B1-730HD	167	8	3.64			✓	7.02	329	1024x600	Android 4.2.2	★★★★	★★★	★★★★★	★★★★	★★★	★★★	★★★	62															
18	Asus Memo Pad HD 7	149	16	11.2			✓	7	309	1280x800	Android 4.2.1	★★★★	★★★	★★★★	★★★★	★★★	★★★	★★★	61															

USING THE TABLE

The more stars the better.

SPECIFICATION

Price: Typical retailer’s price if you shop around. Prices are provided for the lowest specification model, generally the lowest memory option and wi-fi only version.
Memory storage: The memory size in GB of the tablet version tested.
Available memory storage: The measured amount of internal storage available to users taking into account the space used by the operating system and preinstalled apps.
Screen Size: Measured diagonally in inches.
Operating system: The operating system that comes on the device. This can often be upgraded to a newer version as it becomes available.

TEST PERFORMANCE

General performance: Includes the results of benchmark tests to gauge how quickly data is moved around the system as well as ratings for the start-up time, the speed of switching between apps and the tablet’s performance when copying files.
Screen quality: The screen’s resolution and viewing angle, colour purity and absence of reflection in various lighting conditions and the speed and accuracy of the touchscreen.
Ease of use: Includes ratings for the ease of setting up and using the function buttons, connecting to wi-fi or a 3G network and transferring files, as well as the convenience of the physical and virtual keyboards and the quality of the automatic screen rotation.
Specific tasks: Includes ratings for the video call function, watching videos, listening to music, taking still photos, making videos, the email function, surfing the web and ebook capabilities.
Battery life: Includes the length of time a fully charged battery lasts when playing video or web browsing using wi-fi or 3G connections and the battery life gained after charging it for just 30 minutes.
Device overview: Includes the construction quality of the tablet, the connections available, the measured size of internal storage and the portability of the device.
Backup - security: The ease of making a backup and resetting the tablet, the quality and range of security features, and the convenience of creating multiple user accounts.



Smartphones

Smartphones are about so much more than merely making phone calls. Consumer Choice considers the growth of smartphones – in size as well as popularity – and brings you seven Choice Buys.



REPORT by *Clodagh O'Donoghue*

At a glance

- The trend toward bigger phones
- Choosing a plan
- Switching providers
- Seven Choice Buys

In 2014, as predicted by numerous sources, the number of mobile phones exceeded the number of people on the planet for the first time. GSMA Intelligence puts the number of mobile phones at 7.22 billion mobile phones, compared with 7.19 billion people, according to the US Census Bureau World Population Counter. As much of the world's population does not own a mobile phone, this means that many others have two or more phones. Within the phenomenal growth of the mobile phone market, smartphone users now total 1.75 billion and, according to eMarketer, almost a quarter of the world's population will have used a smartphone at least monthly in 2014. Smartphones are about so much more than merely making phone calls and our independent labs take the changing usage of these devices into account to uncover the best smartphones around. In our current batch of tests, we look at what the latest smartphone models have to offer.

The next big thing

Size matters when it comes to smartphones. Back in the late 1980s and 1990s, mobile phones were the size of a building brick and nearly as heavy. They got progressively smaller and lighter over the years to become discreet objects of less than a centimetre thick. In recent times, however, the trend has been reversed and smartphones have begun to

grow again, with some quite large devices now on the market. Even Apple, which long held out against the move to bigger screens, has now launched a “phablet” – a cross between a phone and a tablet – with the iPhone 6 Plus.

The expanding screen size has much to do with the changing usage of these devices as making a simple phone call may be far down the list of priorities for smartphone users. Surfing the web, viewing videos, and typing emails are all easier and more comfortable with larger screens. In our current batch of tests, the screen sizes, measured diagonally, range from a petite 3 inches to a whopping 6 inches on the Nokia Lumia 1520 and the smallest of our current Choice Buys is a sizeable 4.7 inches.

But is bigger better for everyone? If you like to carry your phone around in your bag or your briefcase, the new large size should not prove a problem but for those who favour stuffing their phone into their pockets for easy access, the bigger dimensions can make this tricky. The fashion world is responding to the growth of smartphones both in terms of popularity and size, with some clothing designers now fitting more generously-sized pockets so that they can accommodate the bigger dimensions of these devices. Even if this solves the portability issue to some extent, larger phones can be tricky to use with one

hand. If you are looking for a smaller phone, such previous Choice Buys as the Apple iPhone 5s and 5c and the Samsung S4 mini are still available, and we remain very happy to recommend them. For full details of these products, see our Smartphones report in the December 2013/January 2014 issue of Consumer Choice.

Choosing a plan

Choosing a phone is one thing, choosing a mobile network and price plan that will minimise your running costs is another. Making this decision is particularly daunting given the wide array of options and price points available. When it comes to selecting the right mobile network and price plan, the first thing you need to do is to carry out an audit of how you use your phone. You need to look at how many minutes you use per month on phone calls, the number of text messages you send, and the amount of data you use on your smartphone. Armed with this information, you can begin comparing the various plans and here the website callscost.ie, hosted by the Commission for Communications Regulation (ComReg), can help.

Callscost.ie lets you input your average monthly usage and its Mobile Calculator will provide a list of the plans that might offer you the best value. Unfortunately, callscosts.ie does not currently take into account how

much data you use when suggesting suitable tariff plans. ComReg notes that it is important to consider all features of a plan before selecting one, and the results screen on the Mobile Calculator provides a list of non-price plan features that may be of interest, such as payment and billing options. Other factors that you may need to consider before making a final decision include the level of coverage the operator can offer, the quality of the operator's customer service and the contractual commitments that are involved.

Switching providers

Performing an audit on your phone usage can also be a useful exercise even when you are not in the market for a new phone to make sure that you have the best possible tariff plan for your needs. You should check if you are using up your current monthly allocation of minutes, texts and data on your current plan, and if you are not, you could consider switching to a cheaper plan. However, if you are exceeding your current allocation, you may find it would be better value to opt for a more expensive plan that offers more minutes etc. in order to avoid paying a premium for all texts, calls and data outside your existing bundle's allocation.

If you do wish to change from one mobile network operator to another, you should be able to do

so without any fuss and you can keep your full mobile number through Mobile Number Portability (MNP). The main thing to be aware of when switching from one service provider to another is whether any minimum contract term applies to your existing contract. If you are still in contract, you will be charged cancellation fees by your existing provider in the event that you leave before that period has ended. Consumers should be aware that upgrading or changing to a new package with their existing provider can result in an extension of the minimum contract term. However, if this is the case consumers must have been made aware of the extension of the contract term at the time of upgrading and should have been sent an email or asked to sign a new contract stating this, according to askcomreg.ie – which provides broadband, phone and postal information for the Irish consumer from ComReg.

It is also advisable to check your existing terms and conditions to see if you are required to give 30 days' notice before leaving your current service provider. If no minimum term or notice periods apply, then all you have to do to switch is to contact the new provider and let it know you wish to sign up to its service.

The lengths we go to...

Our independent labs are constantly adapting the way they test smartphones to reflect new developments and changing usage. This can result in a change in how the tests are carried out, the type of tests carried out or how the different ratings are weighted. For this reason, it may not be possible to directly compare scores from previous tests.

One key area our tests focus on is durability. Given that phones get carried around constantly and are often shoved into pockets and flung into bags and may be occasionally dropped, it is important that these often very costly devices are reasonably robust and can withstand a certain amount of rough and tumble. To this end, our testers gauge their scratch, shock and water resistance.

In the scratch resistance test, a metal stylus is subjected to varying degrees of pressure and brought into contact with both the screen and the body of the phone on test to find the point at which permanent scratches are made. To evaluate the devices' durability against mechanical shocks – for example, being dropped on the floor – a tumbling barrel with a fall height of 80cm is used. The handsets are switched on and set into operation and are put into the tumbling drum for 25 rotations to simulate 50 drops, with checks for any damage that may have incurred conducted after each 10, 20 and 25 rotations. When judging water resistance, a machine that simulates rain is used and the phones are placed horizontally on a rotary table where they are irrigated for five minutes. Their ability to function correctly is then assessed immediately, after one day, after two days and after three days – whereupon a rating is generated.

A subjective expert rating is also given for build quality, with testers putting the phones through their paces by removing and reinserting the batter and using the buttons, keyboards and touchscreens repeatedly to assess the stability of the construction and the devices' ability to withstand typical use. The durability score is now reflected in the ergonomics rating.



1. Samsung Galaxy S5 €529

Samsung has again topped our smartphones table, this time with the **Choice Buy** Samsung Galaxy S5. The updated version of the Samsung Galaxy S4, the S5 sports a stunning 1080 x 1920 Super AMOLED screen, superfast performance with a 2.5GHz Qualcomm Snapdragon 801 processor and some useful new features. A sturdy hard-wearing model, the S5 is dust and water resistant and will keep running for an impressively long time on its large 2800mAh removable battery, with a fully charged phone enabling up to 21 hours of call time. With a 5.1-inch screen, this is a large phone, which won't suit everybody, and the S5's plastic casing lacks the premium finish of sleek, metal-backed offerings from Apple, HTC and Sony. However, this phone emphasizes function over design and as well as a great 16-MP camera with a powerful sensor and swift autofocus, it offers such advanced features as a heart rate monitor, a fingerprint scanner for unlocking the phone and authorising PayPal transactions, and an Ultra Power Saving mode that will extend battery life when power is running low. This is a great phone for those for whom its size and price tag are not a problem.

2. Samsung Galaxy Note 4 €600

Scoring very similarly to the Samsung Galaxy S5, the **Choice Buy** Galaxy Note 4 is another outstanding offering from Samsung. In terms of design, the Note 4 - the successor to previous top Choice Buy the Galaxy Note 3 - has kept its plastic back, which provides good grip and is removable, but has introduced a metal trim for a more premium feel. The Note 4 has improved on the Note 3's already very sharp screen with very impressive 1440 x 2560 resolution and a Quad HD Super AMOLED screen for fantastic display quality. The massive 5.7-inch screen is excellent for viewing, reading, and web browsing but testers found it to be not particularly comfortable for the basic task of making calls. The huge 3220mAh battery provides a very substantial 20 hours of permanent call time and the touchscreen is highly responsive. An improved S Pen, which slots into the bottom of the phone, provides an even more fluid and accurate stylus experience. The 16MP camera delivers extremely sharp and detailed photos and video can be captured in 4K for those who have a 4K TV to show off their footage. This excellent phone is packed with useful features but it will not appeal to everybody due to its large size and high price.



3. Apple iPhone 6 Plus €750

With the launch of the **Choice Buy** Apple iPhone 6 Plus, the Cupertino manufacturer has entered "phablet" territory. This phone has a massive 5.5-inch screen, providing plenty of space to admire the manufacturer's Retina HD display, which delivers bright, detailed images with great colour representation and excellent viewing angles. In addition, a new polarised layer in the glass means that readability in bright sunlight is much improved. This Apple phone has swapped the A7 chip of the 5s for a 64-bit A8 chip to further increase already-very-fast speeds and provide very smooth and swift operation when surfing the web and loading and playing games. Apple has also taken care of the basics with great call quality, and battery life on the 6 Plus is excellent, providing an impressive 24 hours or so in permanent call time. Compared with the 5s, the 8-MP camera on the 6 Plus boasts an improved sensor, higher video frame rates, quicker focusing and an optical image stabiliser that does a great job of keeping images crisp and minimising the effects of shaky hands. This is an excellent phone, but it is extremely pricey as well as potentially being too large for some.

4. Apple iPhone 6 €650

The **Choice Buy** Apple iPhone 6 could be ideal for users who are attached to their iPhones but have been enviously eyeing the generous-sized screens available to Android users. The 4.7-inch display on the iPhone 6 means that this phone is a good deal larger than the iPhone 5 and it offers plenty of room to admire the sharp, detailed images and good colour balance on the new Retina HD screen. Like its sibling the Apple 6 Plus, the iPhone 6 has the new 64-bit A8 processor chip to keep everything moving at a fast pace, including demanding apps or games. The main camera on the iPhone 6 has a fairly modest resolution of 8MP but the image quality competes well with other top models and it delivers excellent video and sound recording. The version we tested had 16GB of internal storage of which 11.1GB is available for storing apps and, as there has no memory card slot to expand storage, potential purchasers will have to consider if this will be enough for their needs. There are 64GB and 128GB options available, though choosing these versions will push up the already very hefty price significantly, to €750 and €850, respectively.



5. HTC One (M8) €510

The **Choice Buy** HTC One (M8) is the updated version of the HTC One, which featured as a Choice Buy when we last looked at smartphones in the December 2013/January issue of Consumer Choice. This metal-backed smartphone has a high-end feel and boasts a larger 5-inch, 1080 x 1920 resolution screen that delivers sharp, bright images, making viewing videos or surfing the web a pleasure. As well as the bigger display, the HTC One (M8) also has a larger 2600mAh battery than its predecessor, which translates into improved battery life, with a full charge yielding a permanent call time of 20 hours. The UltraPixel camera that featured on the HTC One has been retained and although it has a resolution of just 4MP, the manufacturer claims that the larger pixel size means that the sensor can capture more light to deliver better photo quality. In tests, the camera did a reasonably good job and the new Duocamera feature lets you refocus images after you take them to create, for example, background blur and a more professional look. Running Android 4.4.2, the HTC One (M8) offers 16GB of internal storage and has introduced a handy memory card slot for expanding storage.



7. Nokia Lumia 1520 €430

The **Choice Buy** Nokia Lumia 1520 is the largest and heaviest phone on test so it is not for the faint-hearted in terms of carrying it around but it offers some excellent qualities. The enormous 6-inch screen on this phone is great for watching films and surfing the web and the 1080 x 1920 resolution display provides crisp, sharp images and copes well in bright sunshine. The touchscreen is very responsive and the powerful quad-core processor makes for speedy operation. At 210 grams, this phone is far from lightweight and the device's large size means it can house a sizeable 3400mAh battery, which, when fully charged, can provide 25.1 hours of permanent call time. There is a generous 32GB of internal storage and this may be expanded further via the memory card slot. The Nokia Lumia 1520 runs the Windows 8 operating system, which can take a bit of getting used to for those more familiar with Android or iOS, and the Windows Phone Store is still not as well stocked as Google Play or the Apple App Store. Despite its many great features and attributes, this smartphone may be simply too big for many.

6. Sony Xperia Z2 €400

The least expensive of our current **Choice Buys**, the Sony Xperia Z2 is a great phone that offers 1080 x 1920 resolution on its 5.2-inch screen, delivering crisp and sharp images with good readability even in strong sunlight. With a large 3200mAh battery, a full charge provides a very generous 19 hours of permanent call time and the speedy processor means that everything will load and run quickly and smoothly even if you have several apps open at once. The camera on this phone is particularly impressive, with 20.7MP resolution, lots of features for the enthusiastic photographer, and the ability to produce great photos. As with the Sony Xperia Z1, a previous Choice Buy, the Z2 has a waterproof body and can be submerged in water up to a depth of 1.5 metres for up to half an hour. This phone runs Android 4.4.2 and Sony has overlaid the interface with some features of its own. The 16GB of internal storage can be boosted through the memory card slot, through which you can gain up to a more-than-ample 128GB. For music fans, the sound quality of the stereo speakers at the front is quite good and effective noise-cancelling in-ear headphones are supplied.



MODEL		SPECIFICATION						TEST PERFORMANCE										SCORE
		Best price pre-pay (€)	Operating system	Weight (g)	Screen size (inches)	Screen resolution	Camera resolution (MP)	Internal storage (GB)	Handset (20%)	Ergonomics (16%)	Calling and SMS (15%)	Camera (10%)	Video (5%)	Music (10%)	Internet and email (15%)	Navigation (5%)	Synchronisation (4%)	%
1	Samsung Galaxy S5	€529	Android 4.4.2	144	5.1	1080 x 1920	16	16	★★★★★	★★★★★	★★★★★	★★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★★	81
2	Samsung Galaxy Note 4	€600	Android 4.4.4	177	5.7	1440 x 2560	16	32	★★★★★	★★★★★	★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★	81
3	Apple iPhone 6 plus	€750	iOS 8.0	174	5.5	1080 x 1920	8	16*	★★★★	★★★★★	★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★★	79
4	Apple iPhone 6	€650	iOS 8.0	129	4.7	750 x 1334	8	16*	★★★★	★★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★★	79
5	HTC One (M8)	€510	Android 4.4.2	158	5	1080 x 1920	4	16	★★★★	★★★★★	★★★★★	★★★	★★★★	★★★★	★★★★★	★★★★	★★★★★	78
6	Sony Xperia Z2	€400	Android 4.4.2	164	5.2	1080 x 1920	20.7	16	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★★	78
7	Nokia Lumia 1520	€430	Windows Phone 8	210	6	1080 x 1920	19	32	★★★★	★★★★★	★★★★	★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★	75
8	Sony Xperia Z1 Compact	€300	Android 4.3	136	4.3	720 x 1280	21	16	★★★★	★★★★	★★★★★	★★★	★★★	★★★★	★★★★★	★★★	★★★★★	74
9	HTC One Mini 2	€330	Android 4.4.2	136	4.5	720 x 1280	13	16	★★★★	★★★★	★★★★★	★★★	★★★	★★★★	★★★★★	★★★★	★★★★★	74
10	Nokia Lumia 930	€420	Windows Phone 8.1	165	5	1080 x 1920	19	32	★★★★	★★★★	★★★★	★★★	★★★★★	★★★★	★★★★★	★★★★	★★★★	71
11	HTC Desire 610	€209	Android 4.4.2	145	4.7	540 x 960	8	8	★★★★	★★★★	★★★★★	★★★	★★★★	★★★★	★★★★★	★★★	★★★★★	68
12	Motorola Moto G	€180	Android 4.3	143	4.5	720 x 1280	5	8	★★★★	★★★★	★★★★	★★★	★★★	★★★★	★★★★★	★★★★	★★★★	66
13	Sony Xperia M2	€200	Android 4.3	148	4.8	540 x 960	8	8	★★★★	★★★★	★★★★★	★★	★★★	★★★★	★★★★★	★★★	★★★★★	66
14	Samsung Galaxy Express II	€180	Android 4.2.2	134	4.5	540 x 960	5	8	★★★★	★★★★	★★★★	★★	★★★★	★★★★	★★★★★	★★★	★★★★★	61
15	Nokia Lumia 635	€150	Windows Phone 8.1	135	4.5	480 x 854	5	8	★★★	★★★★	★★★★	★★	★★★	★★★★	★★★★	★★★★	★★★★	59
16	Huawei Ascend Y530	€100	Android 4.3	152	4.5	480 x 854	5	4	★★★	★★★★	★★★★	★★	★★★	★★★★	★★★★	★★	★★★★★	57
17	Motorola Moto e	€80	Android 4.4.2	141	4.3	540 x 960	5	4	★★★	★★★★	★★★★	★★	★★★	★★★★	★★★★	★★★	★★★★	54
18	Samsung Galaxy Trend Plus	€80	Android 4.2.2	120	4	480 x 800	5	4	★★★	★★★★	★★★★	★★	★★★★	★★★★	★★★★	★★★	★★★★	53
19	Vodafone Smart 4 turbo	€120	Android 4.4.2	156	4.5	480 x 854	5	4	★★★	★★★★	★★★★	★★	★★★	★★★★	★★★★	★★★	★★★★	53
20	HTC Desire 310	€129	Android 4.2.2	140	4.5	480 x 854	5	4	★★★	★★★	★★★★	★★	★★★	★★★★	★★★★	★★★	★★★★	52
21	Sony Xperia E1	€70	Android 4.3	121	4	480 x 800	3	4	★★★	★★★★	★★★★	★	★★	★★★★	★★★★	★★★	★★★★★	49
22	Nokia Lumia 530	€80	Windows Phone 8.1	130	4	480 x 854	5	4	★★★	★★★	★★★★	★★	★★	★★★★	★★★★	★★★★	★★★★	47
23	Huawei Ascend Y330	€50	Android 4.2.2	130	4	480 x 800	3	4	★★★	★★★	★★★★	★★	★★	★★★★	★★★★	★★	★★★★★	46
24	Samsung Galaxy Pocket Neo	€50	Android 4.1.2	101	3	240 x 320	2	1.9	★★★	★★	★★★★	★★	★★	★★★	★★★	★★★	★★★★	40

*64GB and 128GB versions are also available.

USING THE TABLE

The more stars the better.

SPECIFICATION
Best price pre-pay: The lowest available Pay-As-You-Go price. Prices are provided for the lowest specification model, generally with the lowest available memory option. Contract prices will vary.
Operating system: The operating system that comes on the device. This can often be upgraded to a newer version as it becomes available.
Screen size: Measured diagonally in inches.
Weight: Including SIM card and battery in grams.
Internal storage: The internal storage available on the tested version of the device. The available storage will be less than this when the space used by the operating system and any preinstalled apps is taken into account.

TEST PERFORMANCE
Handset: Includes ratings for the versatility and range of connections on the handset, the available memory storage, battery life and sound quality via the integrated speakers.
Ergonomics: Includes ratings for the ease of use and portability of the handset, its durability in terms of scratch, shock and water resistance; and the size and resolution of the screen.
Calling and SMS: General ease of use of making calls and the sound quality of calls as well as the convenience of sending and receiving texts and the versatility of the SMS function.
Camera: Includes ratings for picture quality, the range of available features, and the ease of use of adjusting settings and photo transfer.
Video: Ratings for image and audio quality and the versatility of the video function.
Music: Includes ratings for sound quality, player versatility, music transfer capabilities and ease of use.
Internet and email: Ratings for web browser performance including speed, versatility and ease of use as well as for the phone's email capabilities.
Navigation: GPS navigation quality, accuracy and features out of the box.
Synchronisation: Synchronisation with PCs and cloud computing and the versatility of the synchronisation capability.

Useful contacts

Apple Ireland Ltd
tel 1800 923 898
www.apple.com/ie

Samsung
tel 0818 717 100
www.samsung.com/ie

HTC
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Sony
tel (01) 407 3341
www.sony.ie

Nokia
www.nokia.com/ie
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