

The Magazine of the Consumers' Association of Ireland

Consumer Choice

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JULY / AUGUST 2015

KEEP YOUR COOL THIS SUMMER WITH CONSUMER CHOICE

€ MONEY

- GRIND SCHOOLS
- EQUITY RELEASE SCHEMES
- VALUE ADDED TAX

📺 LIFESTYLE

- SUPERMARKET BASKET SURVEY
- BUYING MEDICINES ONLINE
- FOOD MARKETING TERMS

📷 PRODUCT TESTS

- EBOOK READERS
- COMPACT CAMERAS
- TUMBLE DRYERS

July / August 2015

The Consumers' Association of Ireland

The Council is the policy-making body of CAI. Members are elected from within the CAI's membership at the Annual General Meeting.

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Member Invitation: Annual General Meeting

Wednesday 19th August 2015 at 12.30pm sharp
The Hoban Room
The Pembroke Hotel
11 Patrick Street
Kilkenny

Agenda

- Welcome
- Approval of minutes of 23rd June 2014
- Hon Treasurer's Report
- Appointment of Auditors
- Chairperson's Address
- AOB: Q&A

Postal invitations will issue directly to members.



Dermott Jewell



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.

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Consumer Choice

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News Briefs

The latest information
on the world of the
consumer

Bigger Shelves in Brussels?

I read, not without more than a little concern, from our colleagues at BEUC, of which the CAI is a Member, that four years ago the European Parliament voted into place what was the Falsified Medicines Directive. However, the legislation to actually implement this new EU law is still not in place. Worse, there has been no preparatory work commenced, which means that the delay will simply be longer. While not solving the problem in its entirety, the EU legislation on falsified medicines adopted in 2011 introduced important measures to combat the problem. I agree with BEUC that it is unacceptable that after four years the legislation is still not implemented and that we will have to wait even more to see some tangible effects of the law in real life. It is long past time that the European Commission acted to protect consumers who still remain exposed to the risks of unsafe medicines, which illegally enter the supply chain every day.



No – You're Not Supposed To Catch It!

Following the 2010 Haiti earthquake, a gentleman called Francisco Aquilar, having seen the difficulties search and rescue teams experience with heavy and awkward fibre-optic cameras, came up with an idea. In 2012, he launched Bounce Imaging - a really sturdy and throwable hand-sized panoramic camera that has six lenses set inside a thick rubber casing. When it is thrown and activated the images from all lenses are processed into one single set and sent directly to a paired device, such as a tablet or mobile phone. What was then originally designed for use in a disaster situation, there has since been significant interest from police and armed forces. The ability to get a panoramic view of an unseen area before taking the risk of moving forward is seen as quite groundbreaking and potentially life saving.

UNDERSTANDING WHAT AILS YOU



The results of a study seeking to find sound evidence of health literacy in the EU, funded by the European Commission and conducted by Netherlands Institute of Health Services Research (NIVEL), the Dutch National Institute for Public Health and the Environment (RIVM) and the European Public Health Alliance (EPHA), was launched last month in Brussels. This research found that there were 82 health literacy policies and actions in 16 EU countries. Only six EU countries, including Ireland, have a national policy on health literacy (Austria, Italy, Portugal, Spain, UK). The study found it impossible to compare the effectiveness of the projects due to the very differing approaches adopted. Of note was how half of the programmes identified were implemented by NGOs, often working together with governments. Communication is clearly indicated to be key to any knowledge needs with the need to target interactive skills. Well done Ireland.

Howdy Partner

A new report on 'Environmental protection under the Transatlantic Trade Investment Partnership (TTIP)' has been released by the German Environment Agency. The primary purpose of the free trade agreement between the EU and the US is to unify standards as much as possible through regulatory cooperation. Concerns have been raised regarding the risk of lowering what are seen as

our more ambitious environmental standards and qualities in Europe. The report provides an overview of the difference between EU and US environmental standards, which is a good starting point to understand how a regulatory cooperation with the US could lower our standards. The report also highlights the EU proposal that suggests taking into account US trade and investment interests

in the assessment of EU laws with the requirement for impact assessment. The report calls for more transparency regarding documentation and comments from all stakeholders as well as the possibility to comment on these. It underlines it would avoid an excessive weighing of industry interests at the expense of environmental protection. The gloves are off!

CONSUMER CHOICE - NOT IN BANKING

In the UK, Barclaycard, a subsidiary of Barclays banking group, has launched three new digital payment devices - a sticker, a fob and an updated wristband - which allow contactless payments with a limit of £20. Any more than that requires the entering of a PIN number. Operating on a pre-load basis, the consumer can top-up the units on-line, via an app, or automatically. The devices are available to the public at large and do not require Barclays or Barclaycard membership, and they are compatible with all UK Visa and MasterCards. Now this is reflective of two issues in Ireland, the first being that we remain very far behind some of the positive technological advances that our nearest neighbours enjoy and, secondly, that Barclays is now the only UK institution not to sign up for Apple Pay. Ireland has not got Apple Pay at all, which is frustrating and highly questionable as to the reasons why not!



The Machines are Taking Over

Courtesy of Silicon Republic, I see that Vodafone in Ireland has 200,000 machine to machine (M2M) devices connected to its network - which is miniscule in comparison to the 17 million it has activated worldwide. These are effectively machines that have SIMs inside that allow them to do their job and communicate back to the cloud. We are advised how these can range from vending machines to sensors measuring pollution or controlling the traffic. While this is by no means a new phenomenon it has nonetheless grown with very significant rapidity in recent years and is set to open opportunities within the medical and agricultural sectors. Remote feeding of farm animals in the field is an example quoted and attributed to farm equipment manufacturer Keenan whose units connect to the cloud for feed management. The next focus is to increase the capabilities for the home with e.g. and as I flagged almost 11 years ago, connected appliances such as fridges that can tell you if you are out of milk and other goods, as well as smart connected solutions that boost home care and reduce the amount of patient stays in hospitals. I want one that can tell me if I have a leak in the garden pipe.

Foresight From Ones So Young

I thought it wonderful to see how 13 and 14 year old students of the Isaac Newton Academy in the UK came up with a very special means through which condoms could be developed to detect a Sexually Transmitted Infection (STI). Their project - S.T. EYE - was awarded the Health Innovation prize at the London TeenTech Awards. The test focuses on identifying bacteria common to specific STIs which, when detected, cause the condom to glow varying colours in low lighting e.g. green for Chlamydia, yellow for Herpes. Obviously, these young people could only take the project through to its conceptual stage but it is now the case that industry is reported to be interested in this breakthrough product and an approach has been made. I hope the parents of those young team members have advised how such an approach comes with a health warning too!

Food & Health



 by Clodagh O'Donoghue

FSAI advice on imported frozen berries

The Food Safety Authority of Ireland (FSAI) has reiterated the need for consumers to boil all imported frozen berries for at least one minute before eating them. The recommendation comes in the wake of outbreaks of norovirus in Sweden and the hepatitis A virus in Australia, both of which were linked to the consumption of imported frozen berries, such as raspberries, strawberries, redcurrants, blackberries, blackcurrants and blueberries. In Sweden, 70 people in a nursing home became ill with norovirus in May, with three deaths potentially linked to this outbreak. Earlier in the year, over

30 people in Australia became ill with the hepatitis A virus in an outbreak again linked to imported frozen berries. There is no indication that batches of berries implicated in these outbreaks have been imported into Ireland but, according to Dr Lisa O'Connor, Chief Specialist in Food Science at FSAI, an ongoing risk remains in the global imported frozen berry supply chain and for this reason, the FSAI continues to urge consumers to boil frozen berries prior to consumption.

This advice in relation to imported frozen berries was first issued in 2013 following an outbreak of hepatitis

A virus in Ireland that was linked to the foodstuff and, in 2014, related outbreaks in Europe caused the advice to be renewed. Dr O'Connor notes that boiling the berries for at least one minute will destroy the virus if it is present and is especially important when preparing these foods for vulnerable people, including the elderly. Dr O'Connor also makes the point that although fresh berries have not been implicated in these outbreaks, consumers should remember to wash all berries – and other fruit and vegetables – thoroughly if they are going to be eaten uncooked.

The true cost of a healthy food basket

A 2015 report has looked at the cost of a healthy food basket for two low-income household types in Northern Ireland – a pensioner living alone and a family consisting of two adults and two children – and found that each household would have to spend a third of their take-home income to purchase a balanced and nutritious diet. The survey was commissioned by safefood in association with the Food Standards Agency and Consumer Council in Northern Ireland and used a “Consensual Budget Standards” methodology that involved focus groups of consumers from both urban and rural settings agreeing a minimum essential food basket for each of the household types. The focus groups compiled seven-day menus that they felt were varied, balanced and realistic in terms of their own eating habits and food choices. Nutritionists from the University of Ulster then reviewed the food baskets and made some adjustments before the items in the basket were costed.

Participants in the family focus group noted that many households, particularly low-income households, would be unable to afford the cost of the minimum essential food basket and

that families on social welfare payments would not be able to spend so much on food each week. It was pointed out that food is seen as a flexible component of a household budget and that paying bills for electricity, gas and so on take precedence – so whatever is left over after bills are paid is the amount available to spend on food, with the result that families may end up buying cheaper, processed foods that are nutritionally inadequate.


The study also found that the cost of the food basket for a single-person household was comparatively high relative to the two-parent, two-child household and participants in the pensioner focus group felt that many pensioners relying solely on state benefits would not be able to afford the minimum essential food basket. It was also noted that whereas families could avail of special offers and promotions in supermarkets, pensioners did not seem to benefit from multi-buy discounts and offers that appear to be targeted at larger households and often are little use to those living alone.

These and other findings of the study make important contributions to debates on income adequacy and

food poverty. Although low-cost, nutritionally poor foods can satisfy hunger and calorie needs in the short term, the effects of compromising on food spending include poor energy and concentration levels in children and, in the longer term, a higher incidence among adults of diet-related diseases such as Type 2 diabetes, osteoporosis, obesity and some cancers. The issue of food poverty is of growing concern on the island of Ireland, with recent research suggesting that one in ten people are living in food poverty here.



Money News

 Money News by *Róisín Moloney*

Renting a home in 2015

This research, which is compiled by the Economic and Social Research Institute, offers us an accurate window into this market as it bases its research on actual rents being paid according to the PRTB records as opposed to using prices advertised. Rents for houses were 6.5% higher than last year while apartments were 7.8% higher.

It is no surprise that the data demonstrated stronger growth in the Dublin market with an average increase of 9.6% on last year's rents. This 9.6% was made up of a 9% increase in house rents and a staggering 10.8% increase

in apartment rents in Dublin since last year.

Outside Dublin, an average increase in rent of 5.3% was recorded. Outside the capital, the rent in spring 2015 was €647 monthly while the average a year earlier was €614. This represents an increase in rent outside Dublin of €33 per month.

In Dublin, rent this spring was €1,325 monthly for a house and €1,205 monthly for an apartment. A year earlier, in spring 2014, the rent for a house was €1,215, and for an apartment it was €1,087. This represents a monthly

increase in Dublin rent of €110 for a house and €118 for an apartment over the course of the 12-month period. Comparing quarter with quarter, the rate of increase in monthly rents nationally this year was 1.2% compared to the last quarter of 2014. National monthly rents for houses rose by 2% in the first quarter of 2015 compared with the last quarter of 2014. Rents for apartments grew by 1.3% for the same period.

Rents in Dublin are now just 7.5% lower than their highest point, while outside Dublin rental levels remain 22% off their peak levels.

“The Private Residential Tenancies Board (PRTB) quarterly rent index data was recently published and shows that rental costs for private-sector accommodation across the country are up by a staggering 6.9% on last year.”

My Golf Deals

Golf lovers will have access to the best deals in the market with a new website known as 'My Golf Deals'. This platform features deals from some of Ireland's leading golfing venues, whether it is five-star resorts, award-winning links courses or parkland courses you are after, this website may be worth a view. Deals include green fee vouchers, golf overnight and weekend breaks, golf lessons and membership offers.

Each week a number of deals are offered and each deal has a fixed capacity limit or a fixed time limit, which is agreed with the relevant business offering the product or service for sale on the website. A clock counting down indicates the amount of time the deal will run, provided that the capacity limit has not been reached. Once you

have purchased a deal, you can start booking most deals the following day, but this is not the case for all deals so do check any deal you are considering buying. Booking in advance is always required when redeeming your voucher, but again further redemption instructions will be included in the fine print of each deal and unfortunately there is no way around reading it. It is also required that you mention 'My Golf Deal' when making your booking. A voucher purchased on this website can be given as a gift as the reference number is what is required to redeem, irrespective of the name on the voucher. Importantly, you can claim a refund while the deal is still active but also when the deal has finished, at which point refund requests will be dealt with on a case-by-case basis.



Stepping Away from Money Lending

The Geary Institute at UCD has recently published a report titled *Creating Credit Not Debt*. This report is the result of a study into the area of money lending in Ireland. The report proposes to establish a new microloan scheme for tackling money-lending debt. Under the scheme, it is proposed that a loan of typically €500 but up to a maximum of €2,000 be made available to individuals currently ineligible for mainstream banking or credit union loans. Loans would be made subject to repayment capability through the network of credit unions.

A difficulty with bad credit rating was common for households on the back of the recession. This credit rating acted as a bar in accessing credit and, as a result, many households turn to money lenders to fund essential spending, such as back-to-school costs, a broken-down car or replacement of an electrical appliance. The difficulty with money lenders, including licensed money lenders, is that they can charge as much as 260% interest annually. Unless a borrower's circumstances change a lot, money lending in this manner is very likely to lead to a vicious circle of loans and repayments.

This report highlighted that 54.4% of households were unable to afford an unexpected expense and 17% of households were going into debt for ordinary living expenses. The proposed microloan scheme is looking abroad to countries that have

successfully established an alternative to money lenders for households. The requirements for qualification under the scheme would include an inability to borrow from mainstream banks and credit unions. Secondly the borrower's ability to repay will be tested based on income. The 'personal microloan' would range from €50 to €2,000 with an APR of between 12.68% and 26.8%. People who are in arrears or anticipating going into arrears would be eligible. All purposes would be eligible, including debts. However, when the amount of debts funded would exceed €1,000, MABS support should be requested.

A second complementary type of loan called a 'consolidation microloan' may be made available to deal with debt between €1,000 and €25,000 and individuals could apply regardless of whether they are in arrears or not. The consolidation microloans would be an early step to avoid the borrower's financial situation deteriorating further with the risk of ultimately having to apply to the Insolvency Service. The assessment of the situation of these borrowers would be carried out by MABS on a mandatory basis and the microloan would be granted only if significant write-off could be negotiated with creditors (at least 40% of the debt).

Ireland's need for such a scheme is without doubt real, with an estimated 360,000 people currently relying upon some form of money lending to make essential purchases.

UPC cuts post office payment option

UPC consumers are no longer able to pay their bills at their local post office since the 23rd June 2015. This decision is set to cause inconvenience for many customers particularly those living in a rural region. While customers received notice of this change and information of alternative payment options, many of these options are not suitable for all consumers and the

risk of incurring late payment charges exists. Payment can be made by direct debit, at a Payzone or PayPoint location or by a credit or debit card. However, these options may not be ideal for some customers. Customers of the broadband and television company can Freephone 1908 if they have any queries about paying their bill.



Increased Postal Rates

As of 1st July 2015, An Post has increased the price of postage to 70 cents for a standard national stamp. This is an increase of 2 cents from the previous rate. This, however, comes 12 months after an increase that saw the standard national stamp jump from 60 cents to 68 cents. The price for a standard letter being posted internationally has also risen to €1.05, up 5 cents. As with national postage, international postage jumped from 90 cents to €1 just 12 months ago. A guide to these new rates can be found at <https://static.rasset.ie/documents/business/guidetopostalrates.pdf>. An Post has defended this increase by pointing to the average EU stamp price, which is currently 77 cents for a standard letter posted domestically. Information on rates, services, envelope size and weight can be found at <http://www.anpost.ie/AnPost/PostalRates/PostalRatesHome.htm>.



Product/Tech News

Surplus food redistribution effort

An Irish initiative that has enjoyed huge success has recently expanded its reach into the UK. FoodCloud is a social enterprise that was founded by two Trinity College graduates in October 2013 to combat both the growing problem of food waste by supermarkets and the need for greater supplies by charities and community groups around Ireland. FoodCloud works to link businesses that have fresh surplus food to local charities that are able to distribute the food to those in need. Food Cloud works with more than 100 Tesco stores across Ireland and is at a pilot stage with other major retailers.

To facilitate food donations to charities, FoodCloud offers an app that supermarkets can use to upload details of any leftover food they wish to donate at the end of the day. Local charities then receive a text and if they want to accept the donation, staff members text back and arrange to collect the food.

Now, FoodCloud is teaming up with UK-based FareShare, which has expertise in redistributing food to a network of charities, to trial a FareShare FoodCloud app in Tesco supermarkets in the UK. Recently released figures show that 55,400 tonnes of food were wasted across Tesco's operation last year and that more than half of that could otherwise have been eaten. This new initiative between FoodCloud and FareShare is aimed at significantly reducing the supermarket chain's food-waste levels.

FoodCloud continues to grow and win praise and awards for its innovative approach to food-waste reduction and the redistribution of edible food to those who need it most. Meanwhile, the French government recently voted unanimously to enact a new law that will force supermarkets to donate their surplus food to charity and any food that is not fit for human consumption must be used to produce animal feed or compost. All supermarkets that have a floor area greater than 4,000 square metres must sign contracts with charities by July 2016 or face penalties that include up to €75,000 or two years in prison.



Polaroid Zip Mobile Printer

Zippy printing

For a modern twist on instant Polaroid pictures, the camera maker has launched a new compact printer that is small enough to slip into your pocket and can link to a smartphone to deliver full-colour prints on demand. Of the staggering number of digital photos taken today on an ever-growing range of devices, only a fraction are printed out - and yet, there are times when a hard-copy photo is called for. For those who don't want to wait around, Polaroid's new Zip Instant Mobile Printer is a portable device that will swiftly and easily produce a print for popping into your wallet or giving to grandma.

Measuring 2.91 inches by 4.72 inches and weighing just 186g, Zip fits easily into a pocket or handbag so you can carry it with you for whenever a photo-printing opportunity arises. Setting it up is very simple - you merely download and install the associated app onto a smartphone, charge and switch on the printer, and link it to the smartphone via Bluetooth or NFC (near field communication). The app controls the device and allows printing of any images taken on the phone's camera or any that are stored on the phone, including downloaded and shared images. In addition, the app can do some basic editing - including rotating, resizing, and applying colour filters - as well as adding stickers, emojis, frames and so on.

Instead of ink and toner, the Zip uses the Zero Ink Printing (ZINK) system, selectively heating cyan, yellow and magenta dye crystals to form images in less than a minute and sealing them with a protective polymer coat. The photos produced measure 2 inches by 3 inches and though the images are not high resolution, they are clean and free of smudges. To add to the fun feel, the photo paper has a peel-off sticky back so the images can make instant stickers. Aimed more at family fun than high-quality printing, the Zip Instant Mobile Printer is available in Irish shops priced at €170.

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.



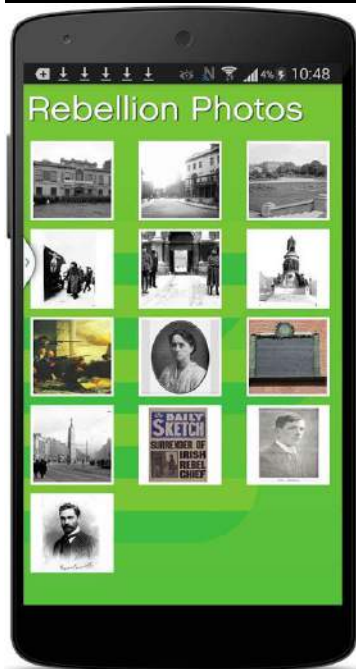
Product News by Clodagh O'Donoghue

Picture this

Google is experimenting with a way to make counting calories a whole lot easier. Calorie counting is a proven way to aid weight loss and there are a number of apps on the market that seek to help users with their calculations. Such apps include Lose It! by FitNow and Calorie Counter and Diet Tracker by MyFitnessPal, which allow you to record your food and beverage intake and track the calories of what you are consuming. Both feature a barcode scanner so you can log packaged food easily but there is still a lot of typing involved in these apps. In contrast, Google's artificial intelligence researchers are working on a project to create an app that will be able to estimate the calorie content of a dish simply by analysing a photo. Called Im2Calories, the app will reportedly use image-processing technology to identify food in pictures and will analyse pixels to estimate how many calories it contains.

As reported in *Popular Science*, Google research scientist Kevin Murphy has noted that the idea behind the app is not to shame users about the decadent meal they are about to munch but rather to simplify the process of keeping a food diary. The app is very much a work in progress so it may confuse a ham sandwich for a turkey sandwich or a fried egg for a poached egg or misidentify the food altogether - but a dropdown menu is available to let users correct any mistakes. In addition, estimates may initially not be 100% accurate, but according to Murphy, the system - which is designed for self-improvement - will become more accurate as more images are processed and as Google compiles a database of different food types. The search giant recently filed a patent for the app but there is no word as yet on when it might become available.

D.I.Y walking tours of Dublin



Explore Dublin this summer with a new app launched by Fáilte Ireland that will allow you to take self-guided walking tours around the capital. The free Dublin Discovery Trails app can be downloaded onto iOS and Android devices and provides audio guides that feature a mix of commentary, personal accounts and images together with a GPS-enabled map outlining the route and clearly marked stopping points.

The themed walking trails are connected by the Dublin, a tourist trail project developed by Fáilte Ireland and Dublin City Council to help visitors explore the city and its many stories. The Dublin extends from Kilmainham Gaol to Parnell Square, taking in Trinity College on the way, and traces the timeline of the city from its origins to the present day.

The new Dublin Discovery Trail routes are aimed at further opening up the city and offering more ways to explore its most historic locations. The four new routes are

- Rebellion - recounting the dramatic events of the six days of the Easter Rising 1916
- The Story of Dublin - exploring the city's 1,000-year history
- Echoes of War - focusing on Kilmainham and its surrounding parklands and the stories of war and rebellion linked to this area
- Empire - taking visitors through the busy streets of Dublin and back to a time when it was one of the primary cities of the British Empire

Each trail is claimed to be simple to navigate and easy on the feet, taking around two hours to complete.

An Post's new "access all" counter

As part of its investment in its nationwide network, An Post has begun installing a new "access all" counter in post offices. The new counter was designed in conjunction with the Irish Wheelchair Association and contains a number of features that make it more usable particularly by those who are mobility impaired. Currently, ten post offices have fitted the new counter - including MacCurtain Street in Cork City, Carlingford in Louth and Ballyowen in Lucan, Dublin, - and there are plans to install the counters in a further 20 post offices over the next few months. The new counter enables

customers to use the facilities on an equal basis without the need for special provision for those with access issues.

In addition, An Post is looking to provide single level access post offices and, where possible, accessible parking bays, with the new access arrangement set to be part of all new or renovated offices in the future. Under An Post's ongoing investment in its network, hundreds of its 1,134 post offices have been refurbished, relocated and improved over the past year, and this work is set to continue over coming months.



VAT - Not a Barrel of Laughs

Unsurprisingly following the events of recent years, as consumers of goods and services we are very informed on a vast number of issues that affect our finances, our payments and our household budget. That is until it comes to Value Added Tax – VAT.

This is no shock really as it is a confusing area of finance; certain of the items we buy are free from it and, when all is said and done, it's a tax and should be not spoken about in case there is a consideration to increase it!

So, let me give you a few highlights that will, I believe, raise an eyebrow or two on the way.

When you review the Revenue website and begin to read through the regulations you understand that this is a complex system of taxation that can

confuse even the most astute tax advisor as there are many terms and conditions with varying and added applicable criteria. For example:

The first advisory detail available tells us that VAT at the standard rate applies to all goods and services (great so far) other than:

- Exempt Goods and Services (Schedule 1);
- Zero Rate Goods and Services (Schedule 2);
- Reduced and Second-Reduced Rate Goods and Services (Schedule 3) and
- Livestock, including horses, greyhounds and the hire of horses (currently liable at

4.8%)

You will be pleased to note that, impressively, there is no mention of 'Other'.

Exempted Activities

These come under varying as well as general headings of Financial – Musical – Educational and would, by way of example include:

Admission to and the promotion of musical performances (just as well considering some of the outrageously high admission fees of late for certain artists);

Admission to sporting events;

Activities in the Public Interest, such as

postal services (again – just as well);

Hospital and medical care or treatments provided by a hospital, nursing home, clinic or similar establishments;

Services undertaken by registered Home Care Providers on behalf of the HSE;

Dental Technician Services – for dentures or dental prostheses;

Dentists' and Opticians' services are also exempt (no need for comment).

The other gems here include:
The Supply of Water; Funeral Services,
Financial Services and the Transportation of Passengers!

Zero Rated

I found it of great interest as I was writing this piece to hear discussion regarding the 0% VAT rating on children's clothing. As it stands, children's clothing is free of VAT based upon measurements/size up to 32 inches across the chest or 26 inches around the waist. All other sizes are liable at a rate of 23% added VAT. This, of late, is giving rise to challenges and problems where young people are struggling with their weight and size as it significantly affects the family budget when adult-sized clothing at adult prices are a necessity.

When it comes to footwear, there is no VAT applicable on sizes up to and including size 5½. After that the 23% rate applies. However, the regulations go further and advise that styles not designed specifically for children and that are manufactured in a full range of child to adult sizes qualify concessionally for the Zero Rate on sizes up to 5½.

When this is fully considered it suggests that, if you are fortunate to have petite feet and are shopping for expensive designer shoes then, providing they are below the 'barrier' you should be purchasing nil of VAT.

Reduced Rate

This is the 13.5% rate of VAT and applies in general to all repair, cleaning, building and maintenance services. It also applies to a certain few fuel products, such as Paraffin, Gas Oil and Marine and Tractor Diesel. Regrettably, the Petrol, Road



Diesel and LPG Gas that the majority of us buy are at the 'standard' and painful 23% rate of VAT.

Second-Reduced Rate

This is the very special concession rate introduced by the Minister for Finance for the restaurant, catering and hotel trade. The Minister reduced the 13.5% rate to 9% for these services to help maintain a confidence in the sector through e.g. price reduction and special offer overnight stays through which employment could be maintained and consumers could affordably benefit. The reduction proved a benefit to other service providers as it includes cinemas, theatres, hairdressing, fairgrounds and printed matter. All hot food providers and takeaway outlets also benefited.

Regrettably, all benefits were not passed on by all beneficiaries with some restaurants and associated businesses keeping the 4.5% differential while others maintained and even increased prices.

A Basket of Goods and Services

And so you see how, literally, no size fits all when it comes to the application of VAT on our goods and services. In closing I think I will leave you with the final example that, for me, left me confused.

Freshly Baked Bread, which may have retained some heat after baking – but which has not been maintained heated – qualifies for the Zero Rate of VAT!

Dermott Jewell
2nd July 2015.

The Office of the Revenue Commissioners offers a Guide to VAT at <http://www.revenue.ie/en/tax/vat/index.html>.

You can also see a rundown of current taxation as outlined in our Tax Guide 2015, which starts on page 19 of the November 2014 issue of Consumer Choice.

In addition, if you have any queries or unanswered questions in relation to VAT, then we recommend that you contact either your local tax office or Citizens Information Centre.



Safer Online Purchasing of Non-prescription Medicines



REPORT by Clodagh O'Donoghue

Before buying non-prescription medicines over the internet, Irish consumers can now verify that the online pharmacy they are using is operating legally and that their purchases will be authentic and safe. In our July/August 2014 issue of Consumer Choice, we noted in our Food & Health News section that the European Commission had introduced a common logo that online pharmacies would display to enable consumers in the European Union (EU) to quickly and easily check that the pharmacy is authorised by the relevant national regulatory authority.

The European Commission officially adopted the new common logo on 24th June 2014 and member states had one year from this date to ensure that the provisions on the common logo were applied. In Ireland, the Department of Health gave the Pharmaceutical Society of Ireland (PSI) the responsibility of introducing a new regulatory system for the online supply of non-prescription medicines - and on 24th June 2015, this new regulatory system took effect. As of this date, all suppliers selling non-prescription medicines over the internet in Ireland have to be registered with the PSI and appear on the approved Internet Supply List - and they must also display the EU-wide common logo.

The Internet Supply List

The PSI is responsible for maintaining the Internet Supply List, which features persons and entities authorised to sell non-prescription medicines to consumers over the internet. The list is divided into two parts. Part A of the list contains registered pharmacies that can sell both pharmacy-only medicines (such medicines as ibuprofen

that can only be sold under the supervision of a pharmacist) and general sales medicines (medicines that can be sold by non-pharmacy retailers, such as supermarkets and newsagents - for example, paracetamol sold in a maximum pack size of 12 tablets). Part B of the list contains non-pharmacy retailers that are only allowed to sell general sales medicines. It is not permitted to sell prescription medicines over the internet.

The logo

As noted above, all websites in the EU that supply medicinal products online must clearly display the common logo, which is recognisable throughout the EU. The logo (pictured below) features the flag of the EU country where the service is established and provides a direct link to that country's approved supplier list. By clicking on the logo, consumers can check that the supplier they are about to deal with is on the approved list and so can be sure that they are purchasing safe and authentic medicines.



 Click to verify if this website is operating legally

Advice for buying medicinal products online

The PSI offers the following advice for consumers considering purchasing medicines online:

- Firstly, they need to make sure that the supplier's website features the common logo.
- They should then click on the logo to make sure that the link brings them to the Internet Supply List on the PSI website or, in the case of businesses established in another EU country, the website of the relevant country's regulatory authority.
- Consumers then should check that the supplier's website appears on the Internet Supply List.

In addition to the above checks, consumers should avoid any website that offers to supply prescription-only medicines without a prescription. Consumers should also be aware that registered pharmacies are required to verify that a medicine is suitable for a patient before selling it - so a consumer who is not asked to provide any health information prior to a purchase should consider buying the medicine elsewhere. Anyone who has concerns about a supplier on the PSI Internet Supply List or about a website that is supplying medicines without displaying the common logo can contact the PSI at internetsupply@psi.ie or telephone 01 218 4000. Consumers can check out their general rights when buying products online on the CAI website at <http://thecai.ie/your-rights/your-rights/online/>.



Defining moment: New Guidance on Food Marketing Terms

New guidance has been published that seeks to ensure that consumers are not misled by the food marketing terms “artisan”, “farmhouse”, “traditional” and “natural”.

Even in cash-strapped times, consumers can often be persuaded to pay a little extra for what they perceive as high quality, particularly when it comes to food and how it is produced. As food marketers are well aware, consumers may be tempted by the authentic-sounding nature of food products labelled as “farmhouse”, “traditional” or “artisan”, with such terms conjuring up ideas of homemade goodness, time-honoured methods, and craftsmanship in food production. However, while these terms can indeed indicate a level of quality of ingredients and care in production, their meaning has been open to interpretation and they have been used by food businesses to describe a broad range of products, not all of which might conform to the ideals suggested to consumers by

the labelling. Significant legislation exists to ensure that food business operators do not mislead consumers about their products’ attributes but the rules have not extended to the use of a number of marketing terms to which fairly loose and fluid interpretations have been applied.

This issue extends beyond consumers, with the lack of regulation also affecting small manufacturing businesses that rely on the use of these terms to convey the nature of their offering and highlight to consumers how their products differ from more mass-produced food items. The use of undefined marketing terms has the potential to dilute the genuine descriptions of foods produced by these smaller businesses.

Given the evident need to introduce clarity on the use of these terms,



REPORT by Clodagh O'Donoghue

At a glance

- Food marketing terms
- Lack of clarity
- New guidance

a public consultation has been carried out by a working group that included the Food Safety Authority of Ireland (FSAI), the FSAI’s Artisan Forum, Food and Drink Industry Ireland, and the Consumers’ Association of Ireland (CAI). Following this consultation, the FSAI published guidance in May 2015 that seeks to ensure that consumers are not misled by the incorrect use of marketing terms on foods.

The CAI survey

The potential of food marketing terms to mislead consumers is an issue that the CAI has had under consideration for some time. In late 2011/early 2012, the CAI conducted a survey of its members to ascertain what such labelling terms as homemade, farmhouse, traditional and artisan on foods actually mean to

consumers. The aim was to determine if such marketing terms are useful to consumers or if, in fact, they cause confusion or are misleading. The findings of this survey were reported in the June 2012 edition of *Consumer Choice* and showed that consumers had little faith in the meaning of these food marketing terms. On average, just over half the respondents to the study found that the terms were not easy to understand, with artisan the term that caused the most difficulty, whereas traditional was considered to be the most overused term. Importantly, consumers did not rate the terms as being helpful when they were making food choices.

In analysing the survey's findings and, in particular, the level of mistrust in the food marketing terms under review, the CAI pointed to the need for guidelines to be introduced to ensure that consumers are not misled by food labels and can have confidence that the products they buy are accurately described. The recent FSAI publication should address this need by providing agreed guidance for the food industry on the use of some of these marketing terms.

FSAI Guidance Note

On May 14, 2015, the FSAI issued guidance that outlines the general legal requirements that food businesses must follow when marketing foods as well as agreed guidance for the food industry on the use of some specific marketing

terms to describe foods placed on the Irish market. The labelling and advertising of food is governed by general food law as specified in Article 16 of Regulation EC No. 178/2002 that states that "...the labelling, advertising and presentation of food or feed....and the information which is made available about them through whatever medium, shall not mislead consumers".

The FSAI notes that food business operators, as a first priority, must ensure that food information is compliant with relevant legislation, including Regulation (EU) No. 1169/2011 that stipulates that "Food information should not be misleading, particularly...as to the characteristics of the food and in particular as to its nature, identity, properties, composition, quantity, durability, country of origin or place of provenance, method of manufacture or production...[or] by suggesting that the food possesses special characteristics when in fact all similar foods possess such characteristics...".

In addition to making sure that they comply with these and other legal obligations, food business operators should ensure that the use of the marketing terms artisan/artisanal, farmhouse, traditional and natural to describe foods is within specific provisions as outlined below.

Artisan/artisanal

The terms artisan or artisanal should only be used in relation to food that is made in limited quantities by skilled craftspeople

using a processing method that is not fully mechanised and that follows a traditional method. In addition, the food must be made at a micro-enterprise (employing fewer than ten staff members) with any characteristic ingredients grown or produced locally where seasonally available and practical.

Farmhouse

The term farmhouse or other terms that similarly convey an impression that a food originates on a farm should only be used when the food is made by a micro-enterprise in a single location on a farm and where the characteristic ingredients are grown or produced locally.

Given that certain foods have used the term farmhouse for many years and that this is well understood by consumers, the term may be used to apply to a number of specific foods whether or not they meet the above criteria. These specific foods include breads with a split or rounded crust, soup made with coarse cut or chunky vegetables, pate that has a coarse texture and cheese produced on a farm.

Traditional

The term traditional communicates a sense of continuity and conveys the impression that a food has been produced using a long-established method or a time-honoured recipe. As a result, foods should only be described as traditional if they are made to an authentic recipe that has been in existence for at least 30 years and/or they have been made using a method of preparation that has existed for over 30 years (although automation and mechanisation of these methods is permitted) and does not deviate significantly from the traditional food processing method associated with a certain type of food.

With both the terms traditional and farmhouse, the qualifier "style" is sometimes used – for example, farmhouse-style ham, traditional-style pulled pork – but the use of this qualifier is not considered helpful to consumers and, if used, foods should not be labelled or marketed in such a way that the consumer is misled into thinking that the product meets the relevant criteria for a genuine farmhouse or traditional food.

Natural

When the term natural is used for marketing purposes, an impression is created that a food exists in or is formed by nature. Food business operators should remember that, in accordance



with the legislation outlined above, such a term cannot be applied to a food when in fact all other similar foods are natural. It is permissible to apply the term natural to a minimally processed single ingredient food provided it differs in this characteristic from all similar foods and if it is formed by nature and not significantly interfered with by man (chopping, juicing, pasteurising and freezing are all permitted as the nature of the food is not substantially altered but more complex processes like concentration, cooking curing and brining are deemed to be significant interference).

Compound foods contain more than one ingredient and are formed by man through processing so they cannot be considered “natural”. However, compound foods may be labelled as being “made with natural ingredients” provided such compound foods are different from similar compound foods and that they meet specific criteria – the ingredients must be formed by nature and not significantly interfered with by man and both the ingredients and the final food must be free from additives or contain flavourings that are deemed natural under European law or contain food additives that are obtained from natural sources, such as plants, using appropriate physical processing or traditional preparation methods.

As the term “natural” has become synonymous with certain types of products, in a limited number of cases it may continue to be used on products that do not meet the criteria outlined above. These products include natural yoghurt (plain, unflavoured yoghurt) and natural mineral water.

Conclusion

According to the FSAI, food business operators should aim to ensure that their use of marketing terms on food labels complies with the relevant legislation and the points contained in the guidance as soon as possible but, at a minimum, by December 2016. The FSAI’s Director of Food Science and Standards, Dr. Wayne Anderson, recognises that marketing terms are designed to resonate with consumers and form a key element of business development in the food industry. However, when used incorrectly, marketing terms also have the potential to mislead – an issue that is addressed by the current guidance, which is a culmination of extensive industry engagement, according to Dr. Anderson.

On the publication of the guidance note, Mr. Tom Hayes TD, Minister of State for the Department of Agriculture, Food and the Marine with special responsibility for food safety, welcomed the guidance as a

means of providing clarity for consumers on terms that are commonly used but sometimes not well understood. He noted that the guidance also benefits food producers by offering reputational assurance and an opportunity to secure recognition, value and markets for products that meet the relevant criteria. As Mr Hayes has pointed out, “Consumer confidence is essential for the development of the food industry at all levels.” It is to be hoped that the publication of this guidance will increase consumers’ faith in the marketing terms applied to foods and that all future labelling will accurately indicate the nature of the product to assist consumers in making properly informed food choices.

The full text of the Guidance Note on The Use of Marketing Terms may be found at www.fsai.ie/publications_food_marketing_terms/.

Useful contact

Food Safety Authority of Ireland
Abbey Court,
Lower Abbey Street,
Dublin 1
tel 01 817 1300
email info@fsai.ie
www.fsai.ie

Food Alert Notifications

As well as ensuring that food produced, distributed or marketed in Ireland complies with legal requirements or recognised codes of good practice, the Food Safety Authority of Ireland (FSAI) is dedicated to protecting public health and consumer interests in the area of food safety and hygiene. As part of its role, this statutory body issues food alert notifications in relation to an identified hazard – that is, a biological, chemical or physical agent in or condition of food or food contact materials that has the potential to adversely affect health. A Category 1 alert is issued when there is an identified risk to consumers and action needs to be taken by official agencies or businesses, whereas a Category 2 alert is issued for information relating to food safety but not requiring any specific action to be taken.

In addition, food allergen alerts are issued by the FSAI when a possible risk arises to consumers with food allergies or intolerances due to the undeclared presence of an allergen in a food or batch

of food or inadequate or incorrect allergen labelling. Consumers and other interested parties can subscribe to receive an email and/or SMS alert when a notification in relation to a food or food allergen is issued – simply provide your email address and/or phone details on <https://www.fsai.ie/subscribe/>. Food alerts are also highlighted on the FSAI website and communicated to enforcement agencies, the food business community and public health representatives when appropriate. The FSAI can be notified of a food incident or an undeclared allergen through its website.

On a European level, the European Commission operates the Rapid Alert System for Food and Feed (RASFF), a notification system that exchanges information on identified hazards between EU member states for a swifter and more coordinated response to health threats. In June 2014, the RASFF consumers’ portal was launched to provide a consumer-friendly online tool to deliver the latest information on food

recall notices and public health warnings. This free tool enables EU consumers to identify food that has been flagged in the system so that they can make more informed choices. You can access this resource at <https://webgate.ec.europa.eu/rasff-window/consumers/>.



Supermarket Basket Survey 2015



REPORT by Juliet Cote

With competition in the grocery sector as intense as ever, the **CAI** continues to monitor the prices of the branded goods it has been tracking since 2000.

At a glance

- Survey findings
- Store brands

According to Kantar Worldpanel, grocery market sales have risen 1.2% over the last year and competition between the major grocery retailers continues to intensify. In April of this year it was announced that Supervalu held the largest percentage of the grocery market share at 24.9%, stealing the top spot from Tesco, which held 24.7% of the market share, and ending Tesco's decade-long reign. However, Tesco had quickly regained its position as the top retailer by June. Meanwhile, Dunnes Stores saw a 4.9% increase in sales, improving its market share to 22.7%. Aldi and Lidl also continue to rise, now holding about 17% of the market combined. The combination of low inflation, minimal increases in prices this year, and heightened competition between supermarkets are considered forces working in the consumer's favour.

Evidently, competition between the major supermarkets in Ireland is fierce, likely a consequence of the changing shopping patterns of the Irish consumer. Post-recession

shoppers, in an attempt to maximize all possible savings, were more likely to visit multiple stores so they could compare prices and promotions, purchase fewer items per trip, and shop frequently. However, now we are beginning to observe a shift in consumer behaviour. According to Euromonitor International, in an attempt to save time and money, 2015 shoppers are more inclined to buy more in one weekly or bi-weekly trip to the supermarket rather than making several smaller trips. This approach is beneficial for several reasons. Visiting a single store for all products enables us to save the time it would take to visit multiple stores and the money spent on petrol that would be used travelling from place to place. Additionally, shoppers are able to save money by taking advantage of various saving opportunities offered in major retailers in the form of promotions, discounts, and multi-buy deals that often benefit from or require a larger basket. Meanwhile, in conjunction with this shift, consumers continue to look for cheaper ways

of living. And while deals on food and other grocery items continue to be highly sought after, consumers still pay sharp attention to product value and quality. Essentially, we are not willing to sacrifice the quality of our purchases but expect the same low prices as we have learned to actively seek out the best possible deals. Thus, supermarkets must battle it out to offer the best value at the best price if they hope to compete.

While the combined results of all these factors causes it to appear that grocery prices are improving, along with the overall economy, it is important to remember that appearances can be deceiving. Our survey results indicate that prices continue to creep up. While the increase is not as significant as the giant leap we noticed from our 2013 survey, prices have increased nonetheless. In fact, the increase in prices from 2014 to this year is similarly as subtle as the increase we saw from 2013 to 2014, miniscule but still there. Therefore, while the increase in 2015 prices

is small, prices are certainly not decreasing - but perhaps our ability to slash prices on our own is increasing. Thus, the question of whether or not the general grocery market is changing for the benefit of the consumer is still up for debate.

About the survey

The CAI's 2015 Supermarket Survey looked at the three major retailers in Ireland - Supervalu, Tesco, and Dunnes Stores - which have been included in all previous surveys. The survey was conducted on the 8th, 9th, and 10th June 2015. Prices were sourced from several branches of each retailer and online. Our basket includes 19 items that we determined to be common purchases for the typical Irish household. For the sake of making consistent comparisons to previous surveys in past years, and because most of the items in our basket are branded goods, the increasingly popular discount retailers Aldi and Lidl are not included in our survey. For the sake of consistency, we also disregarded any promotions, discounts and multi-buy offers that were advertised in order to create the most accurate picture of pricing trends this year as a whole.

As much as possible, the survey this year is directly comparable to the first survey conducted 14 years ago and all subsequent surveys. However, we have accounted for various changes in package sizes that have occurred over the years. In 2011, Fairy washing up liquid came in a 433ml bottle instead of the 500ml bottle available in previous years, and the Head & Shoulders Classic Clean shampoo bottle size increased from 200ml to 250ml. In the 2014 survey, the size of a bag of Birds Eye peas went down from 450g to 400g. As of this year, Siúcra granulated sugar was available in a 500g bag down from the 1kg bag available in previous years. Additionally, the Cadbury milk chocolate bar was not available in the 100g size but was available in a 200g packet. These items are still included in our basket and our pricing table (see below).

At the end of our table we have adjusted prices for these items in order to make them comparable to previous years.

Survey findings

In order to find the average price of the items in our basket, we visited several branches of these supermarkets as well as looking on their websites. We noted the price of each item at each store and took the average of the three prices to find the 2015 average price. If we could only find an item at two of the three retailers, then we took the average of these two prices.

Compared to the prices recorded in 2014's survey, the average price of five items did not change. One litre of Avonmore full fat fresh milk, 454g of Kerrygold butter, 227g of Denny Gold Medal sausages, one litre of Squeez premium orange juice, and 72g of Erin's Thick Country Vegetable soup are sold at the same prices this year as they were in 2014.

However, the average price of six items has increased since last year. The average price of both Kellogg's corn flakes and Batchelor's baked beans rose by €0.09. Kellogg's corn flakes cost €2.73 in 2014 and €2.82 in 2015 while a can of Batchelor's baked beans (420g) was sold for €0.99 in 2014 but is now €1.08. In 2014, a 460g bottle of Heinz ketchup was available for the average price of €2.49 but it now costs €2.63. The average price of Domestos bleach increased by €0.07 - costing €1.52 in 2014 and €1.59 in 2015. The two items that witnessed the largest leap in prices are Fairy original washing up liquid and Head & Shoulder's Classic Clean shampoo. In 2014, Fairy original washing up liquid cost €1.52 but it is now sold for the average price of €1.68 and Head & Shoulders shampoo cost €3.89 in 2014 but is now €4.33, representing an overall increase of 10% and 10.71%, respectively.

Similarly, the average price of six items has decreased since last year. Bird's Eye frozen garden peas are now sold for the average price of €2.08, down €0.06 from last year's price of €2.14. The average price of Lyon's Gold Label teabags decreased slightly, costing €3.80 in 2014 but €3.79 now. The average prices of Brennan's family pan and two litres of store-brand full fat fresh milk saw a slightly larger drop in prices of €0.08 and €0.06, respectively. Meanwhile, the average price of Donegal Catch cod dropped by 3.86%, costing €5.54 in 2014 and €5.33 in 2015. However, the item with the largest percentage decrease is Irish Pride sandwich pan, with a 15% overall decrease - 800g of white sliced bread was offered for the

average price of €1.72 last year but is now available for €1.48 this year.

We could not reliably compare the prices of Siúcra granulated sugar and Cadbury milk chocolate bars between this year and last year as these items were not available in the package sizes that featured in previous surveys. However, we can still note that 1kg of Siúcra granulated sugar was offered at an average price of €1.55 in 2014 and that this year 500g of Siúcra granulated sugar was available at an average price of €0.85. Additionally, in 2014 a 100g Cadbury milk chocolate bar was available for an average price of €1.87 and this year a 200g Cadbury milk chocolate bar is available for the average price of €3.18. We have also calculated the cost of these items in their original sizes at the average price given this year allowing us, to some extent, to compare the prices of these items from this year to previous years. We determined that 1kg of Siúcra granulated sugar would cost about €1.70 and a 100g Cadbury milk chocolate bar would cost €1.59 at the average 2015 price.

In keeping with the supermarket surveys conducted in previous years, we identified the average price of 19 common grocery items. Last year's full basket cost totalled €41.95, while this year's basket comes to €42.89. However, because both Siúcra granulated sugar and Cadbury milk chocolate bars changed package sizes this year, these prices cannot be accurately compared as they do not include the exact same products at the same sizes. Thus, we recalculated this year's full basket cost excluding these two items. Furthermore, in order to provide a reliable comparison between this year's basket and last year's, we also recalculated 2014's total basket cost without Siúcra granulated sugar and Cadbury milk chocolate bars, which came to a total of €38.53. This year's total basket cost increased by €0.33, totalling €38.86, which represents a 0.85% increase from 2014's basket price. Considering last year's overall increase of 2.1%, it appears that the rise in grocery prices since 2013 may, in fact, be slowing down. However, they are certainly not decreasing across the board and, compared to our previous surveys conducted since 2000, eight of the 19 items in our full basket either remain or are now at the highest price they have ever been.

Supermarket trends

It appears that several of the trends we noticed in 2014 are continuing into 2015. Along with prices rising at an increasingly





slower rate since 2013, price matching across the different supermarkets is still prevalent. Of the 19 items included in our 2015 full basket, ten items were sold for the same amount in at least two of the three supermarkets visited and five of those ten items were available for the exact same price across all three stores.

Additionally, sales promotions appear to be becoming increasingly popular. Among the 19 items in our basket, seven items were on some sort of sales promotion in at least two of the three supermarkets. Often these promotions were discounts or 'special purchase' offers listed as only available for a small window of time. This creates the idea that these items will be unusually cheap at this store but for a limited period of time, increasing their desirability and creating the urgency to purchase then and there. While this may be a pricing tactic employed by these supermarkets, the savings, usually, will still be significant. Promotions were also common in the form of multi-buy offers that provide further savings if consumers can afford to pay a little extra up front and purchase an excess of what they may immediately need. Multi-buy offers, however, are arguably especially useful to those who have adopted the newer shopping attitude, making fewer trips and buying bigger baskets per trip. The increasing popularity of these trends among all supermarkets suggests that they are all utilizing the same pricing tactics that keep them competitive with each other in order to maintain their market share. While this may have slowed the rate at which prices are increasing, grocery prices, overall, have not decreased compared to previous surveys, going as far back as 2000.

Store brands

Another major pattern that we have noticed over the years is the ever-growing rise of store-branded products. After the crash, many consumers remained loyal to the Irish-owned private brands in an effort to support Irish businesses. However, over

the past few years, the value to be found in abandoning brand loyalty is too appealing to ignore. The Retail Ireland Shopper Attitude Survey conducted in 2014 by Millward Brown concluded that 66% of shoppers say they purchase more own-brand goods than they did before the crash.

Private brands are markedly more expensive, overall, than the store-branded alternative, and the monetary sacrifice is too great to ignore, especially for consumers hoping to maintain a tight budget. All three of the supermarkets included in our survey have their own brand. Across all three stores, 11 of the 17 items (excluding sugar and chocolate) in our basket were also available in a store-brand version at a much cheaper price. If we purchased the branded version of these 11 items the total cost would be €23.12. However, if we purchased store-branded versions of these items, exclusively, the total cost would come to €14.43. That represents an overall savings of 46.29%. Additionally, if we swapped the branded items in our full basket with store-branded goods, when a store-branded product was available, the total basket cost goes down €7.69 from \$38.86 to €31.17. That represents a 22% saving on the full basket. The saving potential possible when opting for the store-branded version is undeniable.

While Irish consumers are more inclined to seek out the best deal, they are not willing to sacrifice quality - that attitude has not changed. However, the perception of store brands appears to be improving. It seems that customers are not as inclined to purchase the branded items they may have exclusively trusted in the past. According to the *Irish Times*, in 2009 only 8% of the average shopping basket consisted of store-brand products, but by 2014 almost 40% of the shopping basket was made up of store brands. Additionally, in 2015, sales at the discount retailers Lidl and Aldi grew by 7.1% and 8%, respectively, according to Kantar Worldpanel statistics. This suggests that consumers are more willing to trust the value of the cheaper alternative.

Store-branded options are often placed right next to the private-brand alternative, with a strikingly similar design and the same or similar size options. This strategy also works to increase the overall perception of store-brand alternatives, while the cost differences are blatantly obvious. As a result, branded goods must work harder to convey they are worth paying more for, while store brands and private brands are boosting their appeal and, consequently,

their consumer base.

Store brands are also becoming major players in the battle between supermarkets. All three of these supermarkets have store brands and, with store-brand popularity growing, retailers must also compete to offer the best price on store-branded items. Just as with branded goods, price matching is even more common among store brands. Across all three supermarkets, eight of the 11 items in our basket that were offered in a store-brand alternative were the same price in at least two of the three retailers. Additionally, store brands are often the ones supermarkets offer at some sort of discount, instead of the branded alternatives, making them more appealing to the customer and providing more incentive for customers to shop at that particular store. Tesco and Dunnes Stores have different levels of store brands that are more or less expensive than each other. For example, Dunnes Stores has two store brands, 'Dunnes Stores' and 'My Family Favourites'. Both offer products that are cheaper than branded items but 'Dunnes Stores' offerings are also more expensive than 'My Family Favourites' items whenever both brands offer the same product. This also creates the perception that there is a higher-quality alternative within the store brands, making 'Dunnes Stores' all the more appealing to customers who hesitate to trust store brands' value, while making 'My Family Favourites' all the more appealing to those seeking the best possible deal - either way consumers are purchasing a store-branded product.



PRICE COMPARISONS 2000 - PRESENT

	Average price 2000	Average price 2002	Average price 2005	Average price 2007	Average price 2008	Average price 2011	Average price 2013	Average price 2014	Average price 2015
Chilled products									
Avonmore full fat fresh milk, 1 litre	0.79	0.85	0.88	0.90	1.14	1.16	1.14	1.24	1.24
Kerrygold butter foil wrapper, 1lb, 454g	2.05	1.99	1.83	1.84	2.38	2.67	2.95	2.95	2.95
Denny Gold Medal (not skinless) sausages, 1/2 lb, 227g,	1.08	1.14	1.39	1.49	1.75	1.55	1.85	1.89	1.89
Frozen products									
Birds Eye frozen garden peas, 450g (400g since 2014)*	1.54	1.61	2.12	1.83	2.23	1.86	2.08	2.14	2.08
Donegal Catch cod, 450g	3.33	3.58	3.99	4.28	4.99	5.01	5.40	5.54	5.33
Dry grocery products									
Kelloggs corn flakes, 500g	2.12	2.11	2.16	2.24	2.28	2.55	2.84	2.73	2.82
Lyons tea bags, Gold Blend, 80 pack	2.34	2.47	2.85	2.78	3.19	3.24	3.78	3.80	3.79
Siúcra granulated sugar, 1kg *(500g since 2015)	1.13	1.14	1.13	1.09	1.09	1.05	1.45	1.55	0.85
Brennans premium white sliced pan, 800g	1.11	1.17	1.29	1.35	1.59	1.58	1.58	1.58	1.50
Batchelors baked beans, 420g	0.65	0.66	0.72	0.86	0.77	0.85	0.93	0.99	1.08
Cadbury dairy milk chocolate bar, 100g *(200g since 2015)	1.04	1.08	1.22	1.27	1.57	1.63	1.72	1.87	3.18
Squeez pure premium orange juice (original), 1 litre	1.32	1.38	1.52	1.64	1.17	1.39	1.60	1.81	1.81
Heinz squeezable (Top Down) tomato ketchup, 460g	1.47	1.57	1.66	1.68	1.68	2.29	2.58	2.49	2.63
Erin country vegetable packet soup, 68g (thick country vegetable, 72g, since 2014)	0.95	0.86	0.94	0.96	1.06	1.09	1.18	1.17	1.17
Kitchen and bathroom products									
Fairy original washing up liquid, 500ml *(433ml since 2011)	1.55	1.60	1.53	1.49	1.36	1.19	1.54	1.52	1.68
Head & Shoulders Classic Clean, 200ml *(250ml since 2011)	3.26	3.64	3.49	3.39	3.59	3.03	3.86	3.89	4.33
Additional products									
Fresh milk 2 litre, store's own brand	1.29	1.29	1.22	1.19	1.65	1.49	1.49	1.55	1.49
Irish Pride family pan, 800g (sandwich pan since 2013)	1.12	1.13	1.21	1.34	1.47	1.53	1.68	1.72	1.48
Domestos bleach, original (blue), 750ml	1.70	1.86	1.73	1.68	1.63	1.29	1.41	1.52	1.59

Price survey conducted 8th, 9th, 10th June 2015

*So you can compare the prices of these products against the earlier surveys, the following are the adjusted prices for these items in 2015

Birds Eye frozen garden peas, 450g would cost €2.34 at the average 2015 price

Fairy original washing up liquid, 500ml would cost €1.94 at the average 2015 price

Head & Shoulders Classic Clean, 200ml would cost €3.46 at the average 2015 price

Siúcra granulated sugar, 1kg would cost €1.70 at the average 2015 price

Cadbury milk chocolate bar, 100g would cost €1.59 at the average 2015 price

Dublin on a Budget



REPORT by *Róisín Moloney*

At a glance

- Well-known attractions
- Your day in Court
- Off the beaten track

Our capital city is always worth a visit and a day trip to Dublin this summer has much to offer, even on a budget. Whether it is art, politics, history, culture, music, sport, animals or gardening, Dublin has hidden treasures that appeal to everyone's tastes. Money or age is no barrier - when it comes to attractions in Dublin, we can rival any city in the world. An in-depth knowledge of the subject matter is certainly not required to attend any of the listed locations - rather a pinch of curiosity sprinkled with some patience and you have the ingredients for a great day in the making.

Some of the well-known attractions in Dublin without doubt offer an entertaining day. Some attractions, however, can be on the expensive side. Table A details some of Dublin's popular hotspots.

A DAY IN COURT

You may love or hate the idea of our justice system but, for many, a day in Court, as an observer, is a fantastic way to spend a day. Perhaps it is not a part of society you wish to see, but Dublin's Central Criminal Court has much to offer. Most trials are held in public and so we the public have a right to view what is going on. Housed in an incredible modern circular building on the edge of Phoenix Park, all you need for entry is some photo identification and to be willing to adhere to the security measures in place, such as a bag search or going through metal detectors. On the ground floor are the District Courts, where much confusion and mayhem ensues. There is a reception desk located on the ground floor where you can ask for a list of the ongoing cases. As you travel upwards in the glass lift, you will usually encounter the more serious criminal trials. You can enter any court room, unless there is a sign indicating that it is 'in camera' or you are otherwise directed. It is important to remember there is certain etiquette expected of every person in the court room and phones should be switched off. Whether it is a flying stop to catch a glimpse of the barristers' wigs or a prolonged presence you keep to follow legal argument, see the evidence, and view the cross examination and testimony of witnesses, this is an interesting day out for all ages.



TABLE A

Attraction	Address	Website	Summer Opening Hours	Cost	Good to know
Dublin Zoo	Phoenix Park	www.dublinozoo.ie	9.30 - 6 daily Last admission 4.30	Adult €16.80 3-16 years €12.00 Senior citizen €13.00 Student €13.00 Family tickets from €47.00-€55.50	A day out for people of all ages. Located on a 28 hectare park so remember to wear walking shoes. Check website for daily events such as talks and feedings.
Croke Park	Dublin 3	www.crokepark.ie	July & August guided tours Monday to Saturday at 10, 11, 12, 1, 2, 3, 4 Sundays 10,11,12,1,2,3 Tours of stadium not run on match days.	Stadium tour and access to museum Adult €12.50 Under 12 €8.50 Student €9.50 Family tickets from €34 to €38	Visit the dressing rooms and have a look at the VIP area. Climb to the top tier of the stand and take in the view. Admire the exhibitions and galleries and play some interactive games. The tour involves walking and climbing ramps so wear appropriate clothing.
Aviva Stadium	Dublin 4	www.avivastadium.ie	July & August guided tours at 10, 11, 12, 1, 2, 3, 4 Tours of stadium not run on match days.	Adult €10 Child €5 Senior citizen €7 Student €7	Built on one of the oldest sports grounds in the world and home to 150 years of Irish sporting history. This tour offers a look inside the press room, dressing rooms and the stadium itself with its vast curves and complex structure.
Trinity College Dublin	College Green, Dublin 2	www.tcd.ie	Daily guided tours at 9:45, 10:15, 10:40, 11:05, 11:35, 12:10, 12:45, 13:25, 14:00, 14:25, 14:50, 15:15, 15:40, 16:10, 16:40	Adult €13 Senior citizen €12 Student €12 Under 18 €11 Family ticket €26	The Authenticity Tours student-led guided tour of the College lasts 35 minutes, encompasses the four major historic squares of the College, provides an insight into the history of the College, its buildings and its historic context; it also gives an introduction to the Old Library and the Book of Kells. The visitor may spend as much time in the Library area as they wish after the tour (and of course the exhibition dealing with the Book of Kells) - normally people spend about 30 minutes in the Library.

Table B illustrates some equally interesting but less expensive attractions around Dublin. Table C lists some great Dublin attractions that are free.

TABLE B

Attraction	Address	Website	Summer Opening Hours	Cost	Good to know
The Little Museum of Dublin	15 St. Stephens Green, Dublin 2 Located on the first floor of a Georgian house so contact the museum in advance if wheelchair access is required	www.littlemuseum.ie	Daily 9.30 - 5 Thursdays 9.30 to 8	Adult €7 Senior citizen €5.50 Student €4.50 Jobseekers free Children under 3 free 25% discount for buying tickets in advance	This museum tells the story of 20th century Dublin with over 5000 artefacts. Guided tours are provided every hour and are the best way to experience the museum.
St Michans Church	Church Street, Dublin 7	www.stmichans.com	Weekdays 10-12.45 and 2-4.45 Saturday 10-4 Sunday No tours	Adult €6 Senior citizen €4 Student/child €4 Family ticket €15 Entrance fee includes guided tour	One of the oldest churches in Ireland still in use with the main attraction the vaults and mummies. The constant dry atmosphere has caused the mummification of the bodies and the preservation of the coffins since Victorian times. It is believed that these vaults were the inspiration for the creation of the Dracula stories. This is a fascinating tour but not for the faint hearted!

Table C illustrates some of the best that Dublin has to offer and these attractions have no admission fee. The sites listed below are some of the CAI's favourites and offer something for everyone. Whether it's the Revenue Commissioners' museum or a day at the Dáil, these activities are educational, engaging and entertaining for all ages.

TABLE C

Attraction	Address	Website	Summer Opening Hours	Cost	Good to know
Chester Beatty Library	The gardens of Dublin Castle, City Centre	www.cbl.ie	Weekdays 10-5 Saturday 11-5 Sunday 1-5	Free. Guided tours offered on a first come first served basis at 1pm on Wednesdays and 3pm and 4pm on Sundays	This library has been described as the finest collection of manuscripts and books made by a private collector in the 20th century. It includes representative samples of the world's heritage from 2700BC to the present century. The library hosts lectures, film screenings and a variety of workshops.
Houses of the Oireachtas	Kildare Street, Dublin 2	www.oireachtas.ie	Tours normally taken at 10.30, 11.30, 2.30, 3.30 Monday to Friday and some Tuesday and Wednesday evenings 7-8. Appointments made at desk or by calling 016183781 or emailing event.desk@oireachtas.ie	Free	Tours carried out by Oireachtas Ushers who have a historical and educational knowledge of both the building itself and the workings of the two houses. Tours last 25 -30 minutes. If the houses are in session visitors can sit in the gallery and listen to TDs and Senators debate - keep an eye on the news in the run-up to your tour.
Irish Museum of Modern Art (IMMA)	Royal Hospital Kilmainham, Military Rd, Kilmainham Dublin 8	www.imma.ie	Tuesday -Friday 11.30-5.30 Saturday 10-5.30 Sunday 10-5.30	Free except on occasional special exhibitions	An engaging experience of contemporary art housed in a 17th Century building. The collection is always changing and updating.
Natural History Museum	Merrion Street Dublin 2	www.museum.ie	Tuesday-Saturday 10-5 Sunday 2-5 Mondays closed	Free	Galleries of animals from Ireland and overseas, also geological exhibits from a total of 2 million scientific specimens.
Revenue Museum	Located in the crypt of Chapel Royal in Dublin Castle, Dame Street Dublin 2	www.revenue.ie	Weekdays 10-4	Free	An opportunity to experience the many and varied activities of the Revenue Commissioners from tax collection to customs control over several centuries. Insightful displays, audio visual displays and instructive video games. Examples of counterfeit goods, seized goods, early computer technology and measuring instruments combine to offer an interesting trip.
Dublin City Gallery - The Hugh Lane Gallery	Charlemont House, Parnell Square North, Dublin 1	www.hughlane.ie	Tuesday-Thursday 10-6 Friday -Saturday 10-5 Sunday 11-5 Mondays Closed	Free	Back in the early 1900s Hugh Lane, nephew of Lady Gregory, had a vision to create a museum of modern art for Ireland and today this vision exists for us all to enjoy. It holds works from some of Ireland's most noteworthy artists including Sean Scully as well as the actual studio of Francis Bacon.

All ages and all interests seem to be catered for throughout the city. It is useful to plan your day and by checking the relevant website in advance you can often take advantage of special offers and extra events and tours available. In addition, opening and tour times listed above relate only to the summer months. Many attractions change their timetable as the year moves on, so do check for opening hours before attending.



Grind Schools

Consumer Choice reviews grind schools as an option for students who wish to repeat their Leaving Certificate exams.

 **REPORT by Roisin Moloney**

At a glance

- Payment options
- Extra costs
- School league tables

This time of the year marks the end of a nervous wait for thousands of students who will receive the results of their Leaving Certificate exams, which they sat earlier in the summer. For most, these Leaving Certificate results act as a passport to entry to third-level education in one of the universities, institutes of technology or post-leaving cert colleges across the country. For those who did not achieve the adequate results to gain entry into the course of their choice, August means a period of contemplation about whether to repeat the exams next year or take a less preferred third-level programme.

One option that students facing the Leaving Certificate may consider is enrolling in a private fee-paying school that has particular emphasis on maximising the CAO points needed for third-level courses. Private schools known as 'grind schools' market themselves on their reputation for delivering content aimed at maximising the achievement of their students in the Leaving Certificate exams. Other services, such as

study skills and exam techniques, are a focus of grind schools. Grind schools charge fees that run into the thousands and other fees, such as for digs or rented accommodation, may significantly increase the costs of the academic year.

Payment options

Without doubt, the cost will be a determining factor for most prospective students of grind schools. In our survey, the most expensive of the grind schools was the Institute of Education in Dublin, which costs €7,250 per year. The cheapest was Bruce College in Cork at €6,670. These figures are based on paying a deposit and the remainder by instalments. Each school has different arrangements for payment over the academic year. If, however, you pay in a lump sum at the beginning of the academic year in most schools you can take advantage of a discount offered, which can be up to €300.

Bear in mind the refund policy of the school you are dealing with when you decide on what method of payment

you are using. For example, the Institute of Education has different payment options: you can pay in full and receive a €300 reduction or, alternatively you can pay a deposit of €1,000 and six monthly instalments of €1,041.66. In the event of a student cancelling their application for any reason, before commencement of the school year, the Institute will refund the fees less €200 administration fee. If the student leaves after the commencement of the academic year the Institute will retain the deposit of €1,000 and a proportionate amount of the fees. The Institute of Education also has a policy that if a student leaves after the 1st January 2016 then no refund of fees is allowable. See table 1 for more details.

On top of the payment of fees, students gain admission based on their level of motivation, their expectations, and willingness to work. In most cases, both the potential student and their parents will go through an interview process to assess their suitability for the school.

TABLE 1

Institution	Fee paid through instalments	Upfront payment discount	Website
Institute of Education, 82-85 Leeson St, Dublin 2	€7,250	€6,950	www.ioe.ie
Yeats College, 40-41 Parnell St, Waterford	€6,900	€6,900	www.yeatscollege.ie
Bruce College, Audley House, Patrick's Hill, Cork	€6,670	€6,500	www.brucecollege.ie
Hewitt College, Hewitt House, St Patrick's Hill, Cork	€6,800	€6,500	www.hewittcollege.ie
Limerick Tutorial Centre, 12/14 The Crescent, Limerick	Various payment plans are available on meeting with the school.	€6,500	www.limericktutorial.ie

What's on offer?

In terms of tuition, grind schools tend to cover the whole Leaving Certificate curriculum in one academic year. This ensures that repeat students or first-time candidates coming from fifth year in another school are adequately prepared for the exams in June. The range of subjects covered depends on the school but most of the main Leaving Certificate options are taught. Some grind schools have extra tutorial hours in addition to the normal timetable – however, in some cases these must be paid for on top of the annual enrolment fee. Limerick Tutorial College offers grinds on Saturdays and in the evenings which can be taken at different stages throughout terms. These range in price from €15 to €22 per hour and must be paid for in addition to the annual enrolment fee. However, the enrolment fee of some colleges includes extra tutorials and revision courses. In the case of Bruce College, the fee of €6,670 includes Christmas and Easter revision courses and any extra tutorials. It is important to keep in mind that these schools are profit-seeking businesses and tuition time is the commodity traded, so any behaviour that interferes with it, such as classroom disturbances or late entry to classes, will be met with swift action. Second chances are not as forthcoming as they may be in a regular school and expulsion without a refund of fees is certainly not unheard of.

Most grind schools recognise that tuition time alone can only do so much to improve a student's Leaving Certificate performance. Unless the hours of study and revision have been put in, it is likely that students will underperform in the exams. To this end, grind schools provide supervised study facilities. In most cases, supervised study facilities are free, as in the Institute of Education, which operates a supervised study hall between the hours of 8am – 8pm Monday to Friday, 9am – 2pm on Saturday and 1pm – 6pm on Sundays. However, in the

case of Limerick Tutorial College, supervised study facilities are not included in the annual enrolment fee and are charged at a rate of around €1 an hour for three-, four- and five-hour study sessions.

Aside from supervised study facilities, most grind schools offer dedicated career guidance services along with their regular tuition. The careers guidance officer in Limerick Tutorial Centre meets students on a one-to-one basis to advise them on which courses to apply for and aids students in filling out UCAS and CAO forms. As part of their career guidance programmes, some colleges invite guest speakers throughout the year from various professions who will give talks to students to enable them to get a more realistic idea of what their job entails. However, this would not be dissimilar to the way in which a careers service would operate in a normal school.

In relation to accommodation, many grind schools also facilitate students in finding suitable lodgings if their chosen college is located at a distance from their home. Both Limerick Tutorial College and Yeats College have accommodation officers who help students to find housing. Accommodation is approved and subsequently monitored on a continuous basis. These arrangements would be similar to university 'digs'. The Institute of Education in Dublin does not have any specific accommodation service other than offering information on general accommodation resources available to enrolling students. Bruce College in Cork provides a list of suitable accommodations that are exclusively reserved for use by the college's students.

What about league tables?

The use of league tables in selecting schools is hotly debated but they can give some indication as to the success of a school's students in the Leaving Certificate. Following a ruling by the High Court that deemed the

publication of each school's exam results unlawful, there is no official information available as to which school produces the best results. In fact, Ireland is one of the few countries in the OECD that has a national exam but does not publish a school league table. However, newspapers such as the *Sunday Times* and the *Irish Independent* have published their own tables based on assessing which 'feeder schools' are most successful at getting university places for their students. Grind schools are not included in the 400-strong list of top schools produced by the *Sunday Times*.

The Sunday Times Parent Power surveys from 2006-2014 name Ireland's top secondary schools over the past five years. While grind schools are not included, this survey offers an insight into the country's highest-achieving schools. This survey ranks schools by the average proportion of pupils gaining places in the three years previous at one of the nine universities on the island of Ireland, main teacher training colleges, Royal College of Surgeons and National College of Art and Design. Table 2 presents the survey's findings. Fee paying schools are in bold font.



TABLE 2

	2010	2011	2012	2013	2014
Overall	Gonzaga College, Dublin 6	Gonzaga College, Dublin 6	Glenstal Abbey School, Murroe, Co. Limerick	Glenstal Abbey School, Murroe, Co. Limerick	Laurel Hill Colaiste FCJ, Limerick
North Dublin	Belvedere College, Dublin 1	Belvedere College, Dublin 1	Belvedere College, Dublin 1	Belvedere College, Dublin 1	Castleknock College, Dublin 15
South Dublin	Gonzaga College, Dublin 6	Gonzaga College, Dublin 6	Gonzaga College, Dublin 6	Coláiste Íosagáin, Booterstown, Co Dublin	Coláiste Íosagáin, Booterstown, Co Dublin
Leinster excluding Dublin	Clongowes Wood College, Co. Kildare	Clongowes Wood College, Co. Kildare	Clongowes Wood College, Co. Kildare	Clongowes Wood College, Co. Kildare	Clongowes Wood College, Co. Kildare
Cork	Scoil Mhuire, Sidney Place, Cork	Presentation Brothers College, Mardyke, Cork	Scoil Mhuire, Sidney Place, Cork	Presentation Brothers College, Mardyke, Cork	Presentation Brothers College, Mardyke, Cork
Munster excluding Cork	Glenstal Abbey School, Murroe, Co. Limerick	Glenstal Abbey School, Murroe, Co. Limerick	Glenstal Abbey School, Murroe, Co. Limerick	Glenstal Abbey School, Murroe, Co. Limerick	Laurel Hill Colaiste FCJ, Limerick
Connacht	Jesus & Mary Secondary School, Salthill, Galway	Jesus & Mary Secondary School, Salthill, Galway	Jesus & Mary Secondary School, Salthill, Galway	Colaiste na Coiribe, Galway	Colaiste na Coiribe, Galway
Ulster excluding Northern Ireland	Loreto College, Cavan	Coláiste Oiriall, Monaghan	Coláiste Oiriall, Monaghan	Coláiste Oiriall, Monaghan	Coláiste Ailigh, Letterkenny, Co. Donegal

After the Leaving Certificate results each August, league tables circulate the media from numerous sources. It is certainly worth researching your local area for the schools featuring in the league. If you have a child, grandchild, relation or friend considering repeating the Leaving Certificate or concerned about achieving the required points next year, grind schools are only one option. Calling local schools and asking some questions on their entry policy for the Leaving Certificate is certainly worth a try. As table 2 demonstrates, many of Ireland's top feeder schools over the past five years alone are non-fee paying schools.

Equity Release Schemes

EQUITY RELEASE

Consumer Choice investigates equity release as an option for property owners to generate an income or lump sums.

 **REPORT** by *Róisín Moloney*

At a glance

- **Home reversion scheme**
- **Lifetime mortgages**
- **Alternatives**

Equity release schemes are designed to allow you to access your property's value - extracting cash from your property by effectively taking a loan secured on your home. Such schemes are generally only available to property owners over the age of 55 years and on properties that do not have existing mortgages. The cash you borrow will be repaid when your property is sold. People facing unexpected expense or those with a pension shortfall may consider equity release as a viable option. However, before entertaining this avenue, consumers need to understand that this is both expensive and a lifetime commitment.

Scheme types

There are generally two types of equity release schemes. The home reversion scheme works by an equity release company buying a fixed share of your property and waiting for this share to increase in value. It will not profit from its investment until your property is sold so, as a result, the offer the

equity company will make for a share of your property is likely to be drastically below its actual value. For example, a property worth €500,000 might generate an offer of €100,000 for 70% ownership of the home.

The second and far more common type of equity release is a lifetime mortgage. It works with a loan passing to the home owner at a fixed interest rate and, unlike conventional mortgages, no repayments are made until you die or sell your home. Your debt is rolled up over the period of the loan. Unlike conventional mortgages where interest is charged on an amount that decreases with time, interest on lifetime mortgages is charged on an increasing sum, so your debt can grow quickly. This is because you do not make any repayments, and therefore the interest on the loan is added to your debt on a continual basis. The cost for this type of loan can be extremely expensive and may result in very little remaining for the beneficiaries of your estate. If you were to change your mind and

desire to pay the loan off early, you could be subject to penalties as great as 25% of the total repayment. With this type of scheme, mortgage lenders will guarantee you against negative equity - a term all Irish consumers have become familiar with in recent years. The effect of this guarantee is that you will never owe more than the value of your house.

Questions to ask

While equity release is extremely expensive, consumers do end up involved in such schemes - so if you are considering this route, ask equity companies you deal with the following questions:

- Are they regulated by the Central Bank of Ireland?
- With a lifetime mortgage, what are the repayment rules if you move out of home?
- What fees and charges will be payable

- what legal fees will be involved and are there administration costs?

• Who is responsible for home insurance payments and importantly who is responsible for home repairs and maintenance?

• Can you change your mind and if so how much will it cost you?

Explore other options

Check yourself how the cash generated from such a deal will impact on other incomes, such as social welfare entitlements, pensions or other entitlements that are means tested. If you are considering an equity release to pay for nursing home care, check the HSE Nursing Home Support available - this may provide an alternative funding option. Ensure before you commit to any agreement that you get independent financial advice from a reputable source, and independent legal advice is also prudent. It is also important that you speak to trusted friends and family about such a move. There are alternatives and some may be more suitable for you depending on your circumstances. For example, an unsecured loan might be an option if you need a relatively small amount and you can meet repayments out of your retirement income. You may wish to consider a mortgage extension if you have not already completed repayments on an existing mortgage by the time you retire. Selling your home and downsizing can save a significant sum of money but remember to check stamp duty fees, agent fees and moving costs.

Some sample figures

The all-important question is how much could you borrow should you decide to take up one of these schemes? A number of factors influence the amount and these include your age, the value of your property and the lender that you choose. Seniorsmoney.ie and Bank of Ireland are two of the leading lenders in lifetime loans. Table 1 illustrates an example of the limits put on these loans with the percentage listed being the maximum percentage value of your property that you can borrow the equivalent of. If there are two borrowers, the age of the younger borrower is used to determine the loan limit. The overall maximum loan limit with seniorsmoney.ie irrespective of age is €200,000.

Table 1

Age	Loan limit
60	15%
61	16%
62	17%
63	18%
64	19%
65	20%
66	21%
67	22%
68	23%
69	24%
70	25%
71	26%
72	27%
73	28%
74	29%
75	30%
76	31%
77	32%
78	33%
79	34%
80	35%
81	36%
82	37%
83	38%
84	39%
85	40%
86	41%
87	42%
88	43%
89	44%
90	45%



Table 2 illustrates the calculation of a lifelong loan for different ages at a property value of €300,000 and Table 3 illustrates the calculation of a lifelong loan for different ages at a property value of €400,000.

If you take up one of these schemes in the future or you have already taken up one of these schemes and find yourself unsatisfied, you should make a complaint to your lender. If this route is unsuccessful in resolving the problem, you can refer your problem to the Financial Services Ombudsman (FSOB). The FSOB offers a free service for consumers with unresolved complaints about their dealings with any financial service providers. The FSOB can be contacted by phone on 1890 88 20 90 or 01 66 20 899, by email at enquiries@financialombudsman.ie or by post at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Table 2

Age	65	70	75	80
Property value	€300,000	€300,000	€300,000	€300,000
Assumed growth rate	2%	2%	2%	2%
Assumed interest rate	4.9%	4.9%	4.9%	4.9%
Maximum loan amount	€60,000	€75,000	€90,000	€105,000

Table 3

Age	65	70	75	80
Property value	€400,000	€400,000	€400,000	€400,000
Assumed growth rate	2%	2%	2%	2%
Assumed interest rate	4.9%	4.9%	4.9%	4.9%
Maximum loan amount	€80,000	€100,000	€120,000	€140,000

Figures were obtained online in July 2015. Interest on the loan and fees is calculated at 4.9% and compounded monthly. The figures were obtained on seniorsmoney.ie and it is stated these figures are used for illustrative purposes only. The assumed growth rate of 2% and assumed interest rate of 4.9% are the default figures given. These figures can change on a case-by-case basis.

Samsung Galaxy S6 and S6 Edge

Sporting a major redesign, Samsung's latest flagship phones have been put through our rigorous tests to see if they are as good as they look.



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

Samsung's new Galaxy S6 and S6 Edge represent a major step forward for the manufacturer in terms of design and style and the test results from our labs show that their high performance levels match their new premium appearance.

New design

In our June 2015 review of the Samsung Galaxy S5, we noted that this device was beautiful on the inside - with its super-speedy processor, powerful battery and advanced features - but that its plastic casing and the dimpled faux-leather covering on the back of the device deprived it of a quality feel. When revisiting its flagship model, Samsung has tackled its historical lack of style by jettisoning the plastic and introducing a sleek metal and glass casing to both the Galaxy S6 and S6 Edge for an elegant finish. And with the S6 Edge, the design element is further cranked up with a curved screen that wraps around the left and right sides of the display, making for a very distinctive and ultra-stylish look. Testers have noted that the new phones are a magnet for fingerprints, though smudges are reportedly less noticeable on the white versions of the devices. The manufacturer also makes these phones in gold and black, as well as in blue for the S6 and in green for the S6 Edge.

All of this effort on the design front seems to be aimed at luring iPhone users, who tend to prize the aesthetics of their devices, over to the Samsung camp and indeed the new phones from the South Korean manufacturer give the iPhones a run for their money on all levels, achieving very similar scores to the iPhone 6 and 6 Plus.

Looks aren't everything

Although these Samsung phones may look the part, the proof of the pudding is in how they perform and our testers were very impressed across the board. These devices boast an octa-core processor that generally keeps everything moving at extremely swift speeds with virtually no lag at all. The Super

AMOLED display on the 5.1-inch screen is stunning with very impressive resolution of 1440 x 2560, also seen on the Galaxy Note 4, for dazzling detail and vibrancy - and visibility is excellent even in strong sunlight. With so many other features and capabilities, it is easy to forget about call quality on these high-end smartphones, but here the S6 and S6 Edge deliver super clarity even in noisy surroundings. The fingerprint scanner has been improved since its appearance on the Galaxy S5 so that now it works every bit as well as the iPhone's Touch ID and is a handy security feature. Another great feature of the new Samsung phones is the fantastic 16MP rear-facing camera, which can compete effectively with a dedicated compact digital camera - and for selfies and the like, the front-facing 5MP camera also does a very satisfactory job. The unique curved sides of the S6 Edge are not just for show and can be put to use - users can assign different colours to various contacts and the sides will light up in these colours to indicate incoming calls when the screen is face down. The curved edges can also serve as a night-time clock and to show notifications of missed calls, emails and messages when the phone is turned off.

Any drawbacks?

The redesign appears to have necessitated some trade-offs with these phones, with one being the absence of a memory card slot - so, unlike other Samsung models, storage cannot be expanded. On the 32GB phones tested, the S6 and S6 Edge had, respectively, 25.4GB and 25.3GB of storage available for users after preinstalled apps and the operating system - Android 5.0.2, dubbed Lollipop - are taken into account. The new phones are not water resistant like the Galaxy S5, and battery size is also a little smaller and no longer removable. Call time has come down slightly from a possible 21 hours on a full charge to 17 and 18 hours on the S6 and S6 Edge, respectively - which is still very satisfactory and, on the plus side, these phones are

very fast to charge. A number of users have encountered some initial problems with these phones, particularly in terms of them slowing down and needing to be restarted periodically to restore operating speed - however, Samsung is working on a fix. Notwithstanding these issues, these are fantastic phones. Reflecting the more premium feel, Samsung has upped the price compared to the cost of previous flagship models, with a 32GB Galaxy S6 starting at a very hefty €680 and a 64GB S6 Edge costing an eye-watering €880.

SAMSUNG GALAXY S6

Handset capabilities:

★★★★

Ergonomics (including ease of use and display quality):

★★★★

Calling and SMS:

★★★★

Camera:

★★★★

Video:

★★★★

Music:

★★★★

Internet and email:

★★★★

Navigation:

★★★★

Synchronisation

★★★★

Score: 79%

SAMSUNG GALAXY S6 EDGE

Handset capabilities:

★★★★

Ergonomics (including ease of use and display quality):

★★★★

Calling and SMS:

★★★★

Camera:

★★★★

Video:

★★★★

Music:

★★★★

Internet and email:

★★★★

Navigation:

★★★★

Synchronisation

★★★★

Score: 79%



Ebook Readers



REPORT by Clodagh O'Donoghue

Those looking to catch up on some reading over the summer might like to flick through our bestselling Choice Buy ebook readers.

At a glance

- **Ebook reader market**
- **Four Choice Buys**

Given the benefits of taking an ebook reader on holiday to have a virtual library at your disposal, this is the time of year that we like to test the temperature of the market and see what developments have transpired in this category. As these are relatively simple devices dedicated to performing a single task well, the constant upgrades that can be seen in other technology categories like smartphones and tablets are not present in the ebook reader market, which has not seen many new entrants in the last year. Changes tend to be subtle and focus on tweaking features and capabilities to enhance the user experience. Arguably though, ramping up specifications – such as high-definition

resolution – and adding functions – like internet access – does not increase the utility or desirability of an ebook reader.

Slowing sales

It has been reported that sales of ebook readers appear to be levelling out, but commentators have noted that this does not necessarily indicate waning popularity or that the devices were no more than a passing fad. Rather, it is thought that the large installed base of ebook reader owners are simply happy with their current devices and do not feel the need to upgrade with the same regularity and frequency that smartphone owners commonly do. It is a trend also

reflected in the tablet market, where tablet owners similarly are slower than smartphone owners to update their devices to the newest model with all the latest bells and whistles.

Another factor cited to explain the levelling off of ebook reader sales is the growing popularity of reading ebooks on a smartphone or tablet. With smartphones getting larger and tablets getting smaller, both device categories have come more in line with ebook readers in terms of screen size and the comfort of holding them for long periods. In addition, most smartphones and tablets offer reader apps that users can download to turn the multitasking device into an ebook reader. These apps are generally

free and some, like Kindle, allow you to swap your books between devices - so you can buy an ebook on your tablet and then transfer it to your smartphone or ebook reader. Of course, with smartphones and tablets, the screen does not mimic the pages of an actual book in the same way that an ebook reader does; reading in bright sunlight may be a challenge; and battery life is a great deal shorter. For avid bookworms, a dedicated device is still the best option.

The market

As you can see from our table below, there are essentially two players in the market – Amazon and Kobo. Sony announced in August 2014 that it was withdrawing permanently from the ebook reader hardware market, having already closed its Sony ebook store earlier in 2014 and directed owners of Sony devices to buy their ebooks from the rival Kobo store. For the moment, you can still buy the Sony PRS-T3 in shops but there will be no successors to this device from the manufacturer, leaving Amazon and Kobo to fight it out in the market.

Amazon practically invented the ebook reader category and the term “Kindle” is virtually interchangeable with “ebook reader”. Kobo, by comparison, is a more recent entrant to the market without the same level of brand recognition, but it is important to have effective competition

to spur innovation and to provide an alternative. This is particularly important as ebooks downloaded onto a Kindle must be in Amazon’s proprietary AZW format. This ties Kindle owners to the Amazon store, which is undoubtedly very comprehensively stocked and its ebooks are competitively priced. However, Kindles cannot access the ePub format - unlike Kobo devices, which do support this popular format, enabling owners to buy from a variety of online ebook stores and even borrow ebooks from lending libraries. In addition, Kobo ebook reader owners can buy directly from the Kobo store, which is also very well stocked and pretty easy to navigate.

Ebook readers on test

Our table below includes all ebook readers we found on sale in Irish shops in June 2015, including some that have been in the market for a while. We do not report on sale prices or promotional offers due to their temporary nature and the fact that these prices may not be available by the time you read this article – however, you may be able to find some of the older models at a lower price point than indicated on our table, so it is worth shopping around.

The two devices we recommended this time last year remain top of the range and indeed, prices have not come down, reflecting the fact they are still premium products in the market.

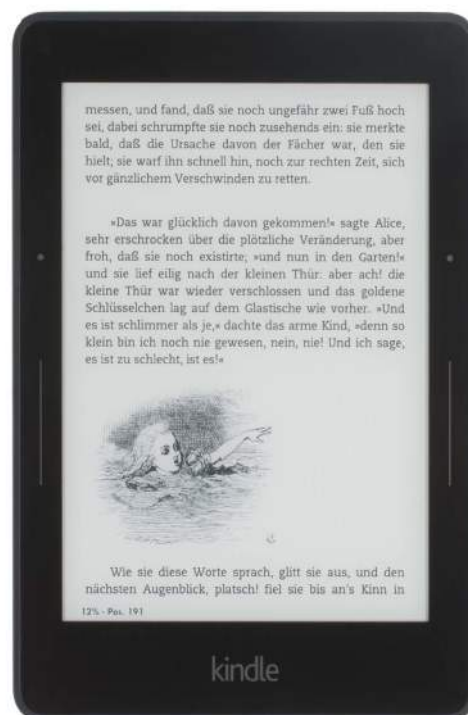


Added to these are two new entries to the market – the Amazon Kindle Voyage and the Kobo Aura H2O. Both have very high resolution screens producing extremely crisp and clear images, with viewing tests showing excellent readability in all lighting conditions. The Kobo Aura H2O has also pushed the category by being the first ebook reader to be waterproof, taking the worry out of reading in the bath or beside the pool. See our reviews below for how these offerings fared in our tests and why we are happy to recommend them.

1. Amazon Kindle Voyage €219 (wi-fi only version)



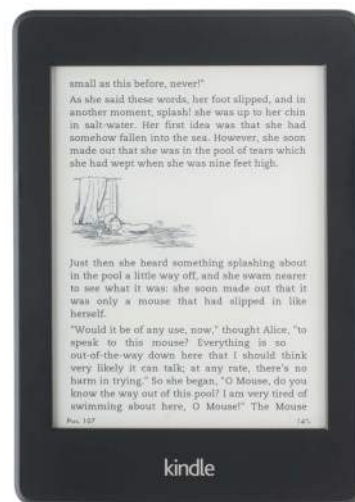
The **Choice Buy** Kindle Voyage is the latest ebook reader from Amazon and tied with the Kindle Paperwhite 3G in our tests. Incorporating all the elements that make the manufacturer’s previous devices so desirable, the Kindle Voyage has also upped the resolution on the 6-inch screen to 1448 x 1072 to deliver an even brighter, crisper viewing experience. Weighing 179g, this device is lighter than other Kindles, adding to reading comfort, and is very easy and intuitive to use, with swift menu operation and page turning and a responsive touchscreen. In addition, this new device has a front light that automatically adapts to suit the prevailing lighting conditions, though there is also an option to manually alter brightness to suit individual preferences. This device comes in two versions – the wi-fi only version, priced at €219, and the 3G version, priced at a very substantial €289. Thus, you will have to pay an extra €70 on top of a fairly hefty starting price for the luxury of being able to download material or access the web browser when wi-fi is not available. Although this is an excellent device, you can get an equally satisfactory experience with the significantly less expensive Kindle Paperwhite and those who do not want to be tied to the Amazon store should consider the Choice Buy Kobo Aura H2O.



2. Amazon Kindle Paperwhite 3G €219



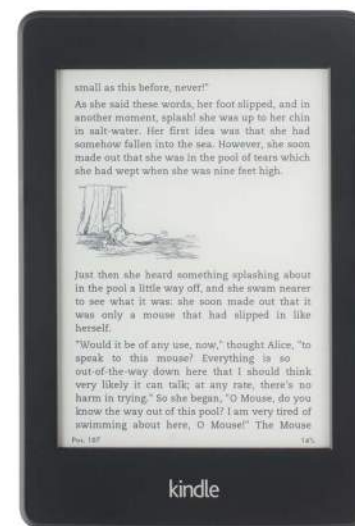
The **Choice Buy** Amazon Kindle Paperwhite 3G is a pricey ebook reader but our testers found it to be the easiest to use of all the devices with the best range of special features. It also scored top marks in our viewing tests with a screen resolution of 1024 x 758 and an excellent e-ink display that lets you read even in bright sunlight – and thanks to the built-in illumination, reading in dim or dark conditions is not a problem. In terms of convenience, our testers found that everything worked fluently and securely with a responsive touchscreen that makes for swift and simple operation when turning pages, navigating through menus and so on. The always-on 3G capability means that you can download books from the extensive Kindle store without having to wait to locate a wi-fi hotspot and there are no annual contracts or monthly fees to be paid. This is also a hard-wearing and durable device that proved itself resilient to scratches and bumps, so you can carry it around from place to place without worrying too much about it. With no speakers or headphone sockets, the Paperwhite cannot play music files or audio books and, as with all Kindles, it does not support the ePub format so users won't be able to buy ebooks from third-party stores.



3. Amazon Kindle Paperwhite €139



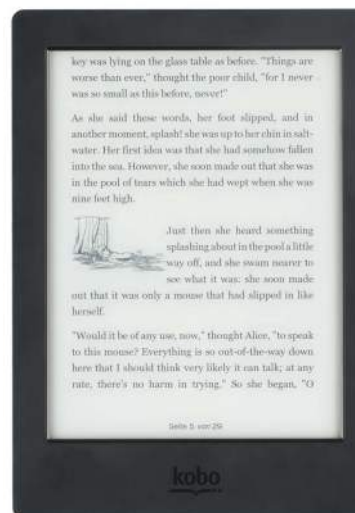
The **Choice Buy** Amazon Kindle Paperwhite is essentially the same great device as the previous Choice Buy without 3G capability. Forgoing the option of downloading a book from just about anywhere means that the price comes down considerably - so you can save €80 by choosing to download material ahead of time or to wait for wi-fi access to obtain new content and still enjoy the considerable advantages of this excellent device, including the fantastic e-ink screen for superb readability in all lighting conditions, built-in illumination, a swift and responsive touchscreen and very good durability. This Kindle can be locked by a PIN code to prevent unwanted access and although there is no memory card slot to increase internal storage, the Paperwhite can hold up to 1,000 books, which should be ample for even the most voracious reader. Users will be tied to the Kindle Store, which has over 3 million ebooks, magazines and newspapers to choose from, and our testers judged it to offer the best interaction between shop and registered readers of all the online bookstores tested. Your entire library is backed up in the cloud in case you lose or damage your Kindle and Paperwhite owners can transfer contents to other Kindle devices. Web browsing is available on the Paperwhite but it is fairly basic, in black and white, and does not compare to the functionality of a tablet or smartphone.



4. Kobo Aura H2O €180



For those looking for an alternative to a Kindle, the **Choice Buy** Kobo Aura H2O is a great option that has the added bonus of being more resilient to the elements, given that it is both waterproof and dustproof. Those who like to read in the bath or by the pool can take comfort in the fact that this device will survive a dunking in up to 1 metre of water for up to 30 minutes if the port cover is closed. Beyond these capabilities, the viewing experience on the generously-sized 6.8-inch screen is excellent in all lighting conditions, with the impressive 1430 x 1080 resolution delivering plenty of crisp detail - and when you want to read in the dark, the built-in illumination comes in handy. Not quite as intuitive to use as a Kindle as well as a little heavier to hold, this device nonetheless offers good reading comfort, swift page turning and easy buying and loading of ebooks. As this ebook reader is compatible with the ePub format, you will be able to access books not only from the well-stocked Kobo store but from a variety of online shops and lending libraries. The manufacturer claims that the 4GB of internal storage is enough to house 3,000 ebooks and if this is not sufficient, a micro SD card slot will allow you to increase memory to up to 32GB.



MODEL		SPECIFICATIONS					TEST PERFORMANCE								SCORE%
		Price (€)	Weight (g)	Sceen size (inches)	Screen resolution (pixels)	Reading light	Ease of use (30%)	Viewing test (20%)	Loading/Buying (20%)	Reading com-fort (13%)	Formats (5%)	Build (5%)	Battery (5%)	Special features (2%)	
1	Amazon Kindle Voyage	219*	179	6	1448x1072	✓	★★★★	★★★★★	★★★★	★★★★★	★★★	★★★★★	★★★★★	★★	78
2	Amazon Kindle Paperwhite 3G	219	218	6	1024x758	✓	★★★★★	★★★★★	★★★★	★★★★★	★★★	★★★★	★★★★★	★★★	78
3	Amazon Kindle Paperwhite WiFi	139	208	6	1024x758	✓	★★★★	★★★★★	★★★★	★★★★★	★★★	★★★★	★★★★★	★★	77
4	Kobo Aura H2O	180	227	6.8	1430x1080	✓	★★★	★★★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	★★	72
5	Amazon Kindle	79	192	6	800x600		★★★★	★★★★	★★★★	★★★★★	★★★	★★★★	★★★★★	★★	70
6	Kobo Aura	119	173	6	1024x758	✓	★★★	★★★★	★★★	★★★★★	★★★★	★★★★	★★★★★	★★	68
7	Sony PRS-T3	150	194	6	1024x758		★★★★	★★★★	★★★	★★★★★	★★★★	★★★★	★★★★★	★	67
8	Kobo Glo	100	182	6	1024x758	✓	★★★	★★★★	★★★	★★★★★	★★★★★	★★★★	★★★★★	★★	66
9	Kobo Touch	70	176	6	600x800		★★★	★★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★★	★★	66
10	Kobo Aura HD	149	243	6.8	1440x1080	✓	★★★	★★★★★	★★★	★★★★	★★★★	★★★★	★★★★★	★★	66

*wi-fi only, 3G version €289

USING THE TABLE

Star ratings are out of five.

SPECIFICATIONS

Price: Typical retailer's price if you shop around.
Screen size: Measured diagonally in inches.

TEST PERFORMANCE

Ease of use: Includes ratings for the structure and operating speed of the menu, the speed of opening an ebook and pdf file, the speed of page turning, and the ease of use of adjusting settings and of operating various features and functions, such as handling bookmarks, inserting notes and organising content.
Viewing test: The contrast, sharpness and readability of the display in bright sunlight, interior lighting and dim light conditions.
Loading/buying: The ease of loading a book onto the ebook reader via a PC or directly using wi-fi or 3G from a non-specific online bookshop, lending library or website as well as the access and navigation features of the ebook reader's predefined online bookshop, including the choice of books and the ease of downloading and paying for books.
Reading comfort: Ratings for the ease of use and comfort of holding and reading the ebook reader while standing, seated and lying in bed.
Formats: The range of file formats supported by the ebook reader.
Build: Includes an assessment of the overall manufacturing quality and durability of the ebook reader as well as the results of the scratch test and drop test.
Battery: Rating based on the experience of the ebook reader during the test period and an electrical measurement of the battery current that includes the normal reading state, page turning, standby and automatic shut-down function to predict the device's operational time.

Useful contacts:

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

Kobo
tel1800 812 879
www.kobobooks.com



Compact Digital Cameras

When something more sophisticated than a smartphone camera is called for, these **Choice Buy compact cameras allow you to click with confidence.**



REPORT by Clodagh O'Donoghue

At a glance

- Camera trends
- Smartphone cameras
- Eight Choice Buys

Whether staying at home or heading away, the summer holidays can bring moments you will want to remember and a great photo taken by a quality device can let you savour those warm memories forever. Of course, the best camera is the one you have handy and the ubiquity of smartphones with ever-improving camera functions now means that most people can snap spur-of-the-moment shots and record unexpected experiences and everyday adventures without the need to plan ahead and pack their camera. However, when you know that there will be plenty of photo opportunities – such as when you are setting off on summer holidays or days out – a dedicated camera is still the best option and the one that will likely yield the best results. And while photos taken on cameraphones can look great on the device's screen, printing them out – especially if they have been taken in dim lighting – can sometimes reveal deficiencies in focus and other areas compared to the sharper results of hard-copy

prints of shots snapped on dedicated cameras. We test cameras at all levels and price ranges but this report focuses on some of our more basic and compact models, which are great for slipping into your pocket when going out and about. These compact digital cameras are lighter to carry, more affordable, and easier to use than high-end devices like DSLRs or bridge cameras but the best ones still offer plenty of features to let you get creative with your shots and ensure excellent results.

Camera trends

A number of trends we noted when we last looked at this category in December 2013 have continued and gathered momentum. In our last report, we observed the emergence of superzoom compact cameras, offering optical zooms of 16, 18 and even 20x while still managing to maintain a slimline camera body for ease of portability. A look at our current table shows that quite a few

compact devices are now offering an optical zoom of 20x and some are even boasting zooms of 30x – though this is an area where there is considerable differentiation among our models and the rugged camera category in particular offers much more limited optical zoom capabilities. In our previous report, wi-fi connectivity was available on around half the models tested, whereas the vast majority of cameras in our current batch offer a wi-fi connection as a way of competing with smartphone cameras, which make sharing and uploading snaps so streamlined and simple.

There have also been enhancements in the compact category in terms of resolution, defined in megapixels, with only a couple of cameras on test falling below 16MP – which should help to deliver better picture quality overall and allow you to create larger prints without noticing any blockiness on your photo. However, image quality is not just dependent on the number of megapixels delivered, with other major factors including the quality of the sensor and the lens, and our image quality ratings also take into account such aspects as image stabilisation and colour reproduction. Of course, the image quality as well as the range of features and the opportunity for action shooting and artistic results will be much greater on high-end devices like bridge cameras and DSLRs but these advanced devices are bulkier, heavier, more expensive and tend to be aimed at more serious users. In terms of being able to pop a camera into your pocket to be ready for photographic opportunities as they arise, a compact device that also delivers quality pictures is ideal.

A subcategory of compact digital cameras, rugged or tough cameras come into their own particularly when dealing with watery or dusty terrains – think a spot of underwater photography, snapping on sandy beaches, or even just dealing with a downpour, an all-too-regular feature of an Irish summer. These hard-wearing devices are well-suited to more rough-and-tumble outings and the best models can also produce great images and offer some handy features.

Smartphone cameras tested

Given the growing frequency with which people whip out their smartphone to spontaneously snap fleeting moments and document virtually every facet of their lives and the corresponding declining popularity of point-and-shoot cameras, our testers put smartphone cameras through the same paces as they do regular cameras to see how the two categories compare. Our tests focused solely on how the smartphones performed in terms of taking photos and video,

concentrating on image quality, ease of use of the photographic functions and so on – and ignoring the other aspects of smartphones, such as battery life, call quality, and internet access. Our smartphone camera table below reveals that at least one smartphone camera will equal the best compact digital cameras and that some others come quite close.

Clearly, smartphones are all lightweight devices that are wi-fi connected for easy transfer and sharing of photos and uploading to social media sites. They also boast sizeable touchscreen monitors that make it easy to frame shots and offer GPS tagging as standard. In addition, our results show that image quality on the best cameraphones can be on a par with good regular compacts and that their video quality is often better.

In our smartphone camera tests, the Apple iPhone 6 tops the table with a score that would put it among our compact camera Choice Buys. Photos taken on the 8MP iPhone 6 camera boast great image quality and this phone also takes excellent video footage. Not too far behind it is the iPhone 6 Plus cameraphone, which, unusually for a smartphone, offers optical image stabilisation to deliver sharp photos even if you suffer from handshake. With 20.7MP resolution and good image stabilisation, the Sony Xperia Z3 produces great image quality on still photos and has the added bonus of inbuilt toughness as it is both waterproof and dustproof – though testers noted that video quality was no more than satisfactory. Although the cameras on some of the latest smartphones fared pretty well overall in our tests, cameraphones still have considerable



limitations, with little flexibility for a keen amateur photographer and digital zooms that are no match for the increasingly impressive optical zooms on compact cameras, which allow you to shoot distant objects without a loss of quality. So, if you are looking for a camera that can cope with all kinds of challenging lighting conditions, boasting a powerful flash and a range of manual controls to let you adjust exposure and shutter speed as well as all-important optical zoom and effective image stabilisation, a dedicated compact is still the best device for the job. However, given the significant improvements in smartphone cameras in recent years, it is likely only a matter of time before these multitasking devices overtake point-and-shoot camera models altogether. It must be remembered that the cameras in our current batch are on the more basic end of the camera scale, and if we were to compare smartphone cameras with the superior capabilities of high-end devices, the differentiation in scores would be far greater.

Model	TEST PERFORMANCE						SCORE
	Image quality (45%)	Ease of use (30%)	Flash (5%)	Video quality (10%)	Monitor (10%)	Toughness 0%	%
Apple iPhone 6	★★★★	★★★	★★★	★★★★	★★★★★	na	64
Apple iPhone 6 Plus	★★★	★★★	★★★	★★★★	★★★★★	na	59
Google Nexus 6	★★★★	★★★	★★	★★★★	★★★★	na	57
Sony Xperia Z3	★★★★	★★★	★★★	★★★	★★★★	★★★★★	56
Apple iPhone 5S	★★★★	★★	★★★	★★★★	★★★★	na	55
Samsung Galaxy S5	★★★	★★★	★★★	★★★	★★★★	na	53
HTC One (M8)	★★★	★★★	★★	★★★	★★★★	na	48
Nokia Lumia 930	★★★	★★	★★★	★★★	★★★	na	47
LG G3	★★	★★★	★★	★★★	★★★★	na	45



1. Nikon Coolpix S9900 €350

The **Choice Buy** Nikon Coolpix S9900 packs plenty of advanced features into its compact camera body. All-important image quality for still photos is excellent, especially in bright light conditions, though this 16MP camera also copes quite well in low light situations with very effective optical image stabilisation. This is a versatile device that can get up close and personal with even very distant objects thanks to its whopping 30x optical zoom and our testers liked the vari-angle monitor with a swivelling high-resolution LCD screen that is easy to see even in strong sunlight. Creative photographers can make full use of the manual controls that let them alter aperture and shutter speed to achieve the desired effect, and those who are less assured can opt for the automatic scene selection features. This high-tech device offers both NFC and wi-fi connectivity for ease of sharing your photos and its GPS tagging feature, along with the built-in map and electronic compass, makes it a great companion device for those who are travelling around and want to chart their adventures.



2. Nikon Coolpix S9700 €300

Slim and light at just 35mm wide and 235g, the **Choice Buy** Nikon Coolpix S9700 squeezes in a lot of high-end features as well as delivering impressive image quality in the photos it produces. This 16MP camera is also capable of taking good high-definition video footage, though, as with most compact cameras, it struggles somewhat in low light conditions both on video and still shots. With great image stabilisation, the effect of camera shake is minimised - and a key aspect of this compact device is the huge 30x optical zoom with a retractable glass lens that lets you focus in on objects that are a long way off before sliding back to become flush with the camera's sleek frame. This camera is easy to use for photography novices, and those who like to get a bit more adventurous with their shots can experiment with the various exposure modes or try out the Quick Effects feature. Sharing your results is simple via the built-in wi-fi and a free smartphone app, which can also be used to turn your portable device into a remote control for this excellent camera.



3. Canon PowerShot SX710HS €400

Undoubtedly pricey for a compact camera, the **Choice Buy** Canon Powershot SX710HS has a range of advanced features to make it a versatile device that can be carried in your pocket and that can be relied upon to produce great photographic results. With 20MP resolution, this camera scored highly in our image quality tests, with very good colour reproduction and sharp detail, and video footage is effectively captured in HD. A key aspect of this camera is the powerful 30x optical zoom to bring distant objects into focus and, with optical image stabilisation, pictures should be free from blur even when you are making full use of this zoom range. Those new to photography will welcome the wide range of automatic scene modes and as they grow more confident and ambitious, they can move towards full manual control. Sharing photos taken on this camera is a cinch using the built-in wi-fi and NFC capability and the Remote Capture feature lets you turn your smartphone or tablet into a remote control, enabling you to get into shot yourself.



4. Nikon Coolpix S7000 €220

The **Choice Buy** Nikon Coolpix S7000 is a super-slimline camera that gives amateur photographers lots to play with in a small, compact package. This device offers 16MP resolution and a sizeable 20x optical zoom lens, so both wide-angled landscapes and close-ups of distant objects are covered, and the very effective optical image stabilisation will do a good job of eliminating picture blur due to shaky hands even when the full range of the zoom is used. Overall image quality will be great, particularly with outdoor shots, and video footage captured in 1080p resolution is decent, though low-light performance could be better. Novices can choose from 18 scene modes to adapt to a range of situations or they can opt to let the camera make the choice automatically. Although it does not provide GPS tagging, the Nikon Coolpix S7000 offers such high-tech capabilities as NFC and built-in wi-fi for transferring photos as well as a dedicated button for connecting to a smartphone, which can also be used to remotely control the camera.



5. Canon PowerShot SX600HS €180

The **Choice Buy** Canon Powershot SX600HS is a mid-range compact camera that offers a lot for a relatively affordable price. The key question is whether this 16MP point-and-shoot camera delivers high-quality results and indeed, photos taken outdoors on this device look great, with accurate colour reproduction and plenty of sharp detail, while indoor shots are decent without being particularly impressive. This pocket-friendly device boasts a good-sized 18x optical zoom to let you focus in on far-off objects and the excellent optical image stabilisation will minimise any blurriness due to shaky hands. Our testers also liked the monitor on this device, which delivered sharp, clear pictures that made it easy to frame shots and view or edit photos. There is no inbuilt GPS tagging but you can record GPS data via your smartphone, which can be connected to the PowerShot SX600HS using a dedicated button on the camera. With NFC and wi-fi connectivity also on offer, photos taken on this camera can be swiftly and easily transferred to a smartphone or shared online.



6. Canon Ixus 265HS €165

The cheapest of our current Choice Buys, the **Choice Buy** Canon Ixus 265 HS is a great-value option for those looking for a compact camera that will perform the basics very well and offer a little more besides. Stylishly designed, this compact camera has a metal body that comes in four colours and its small and ultra-slimline dimensions mean that it slips easily into a pocket, ready for action when needed. Image quality on still photos taken by this 16MP device is very good indeed for outdoor shots and though low light performance does not quite match this, it is nonetheless satisfactory. There is a useful – though not remarkable - 12x zoom if you need to get closer to your subjects and effective optical image stabilisation does a good job of minimising blur due to camera shake. The monitor on this camera is decent, though you may struggle to see the screen in some lighting conditions. However, built-in wi-fi and NFC capabilities make transferring and sharing your work pretty straightforward and GPS tagging is available if you connect the camera to a smartphone.



17. Olympus Stylus TG-3 €430

The **Choice Buy** Olympus Stylus TG-3 is a durable, hardwearing camera that can withstand being dunked in water and being dropped on the ground but all this resilience and toughness comes with a hefty price tag. This rugged 16MP camera is crushproof, shockproof and, for those who want to do a spot of underwater photography, waterproof up to a depth of 15m. Image quality is generally very good, with sharp detail and good colour reproduction, and even shots taken in low-light situations – such as indoors and underwater – are decent without too much graininess. In contrast, though, the quality of video footage taken on this camera was no more than average and sound quality was fairly poor. In addition, the optical zoom is less impressive than on non-tough devices – in this case, 4x. However, image stabilisation is excellent, as are shutter speeds, and our testers were impressed with the monitor, which copes well in all lighting conditions to help users frame and review shots. An added bonus is that you can share your rugged adventures swiftly and easily via the built-in wi-fi.



18. Nikon Coolpix AW120 €290

The **Choice Buy** Nikon Coolpix AW120 is a tough 16MP camera that can withstand a range of environmental challenges while delivering very good image quality. Equipped with an altimeter and depth gauge, this camera is waterproof down to 18m, shockproof to a drop of 2m, and freezeproof down to -10°C. All these rugged credentials combine with the ability to produce sharp, detailed pictures both outdoors and indoors – though as with most cameras in this category, low-light conditions can translate into some graininess and motion blur. Video footage shot in HD with this camera is fairly decent when the light is good and the monitor works well to help users frame and review shots. This camera comes in four housing colours, including camouflage, and offers some nifty features such as a world map and GPS tagging to document your adventures and wi-fi connectivity for easy transfer of your photos to a smartphone or tablet or directly online. At 5x, the optical zoom is decent for a rugged camera and fast shutter speeds let you effectively capture the action as it happens.

MODEL		SPECIFICATIONS							TEST PERFORMANCE							SCORE %
Digital cameras		Price (€)	Weight (g)	Size (wxhxd) (cm)	Resolution (MP)	Optical zoom	Monitor size (wxh) (mm)	Wi-Fi connec- tion	GPS tag- ging	Image quality (45%)	Ease of use (30%)	Flash (5%)	Video quality (10%)	Monitor (10%)	Toughness (0%)	
1	Nikon Coolpix S9900	350	295	113x68x40	16	30	60x45	✓	✓	★★★★★	★★★★★	★★★	★★★	★★★★★	na	67
2	Nikon Coolpix S9700	300	235	110x66x35	16	30	60x45	✓	✓	★★★★★	★★★★★	★★★	★★★	★★★★★	na	66
3	Canon PowerShot SX710 HS	400	264	113x66x35	20	30	60x45	✓		★★★★★	★★★	★★★★★	★★★★★	★★★★★	na	65
4	Nikon Coolpix S7000	220	162	100x61x27	16	20	60x45	✓		★★★★★	★★★	★★★	★★★	★★★★★	na	62
5	Canon PowerShot SX600 HS	180	189	104x62x27	16	18	60x45	✓		★★★★★	★★★	★★★	★★★	★★★★★	na	61
6	Canon Ixus 265 HS	165	148	98x59x22	16	12	60x45	✓		★★★★★	★★★	★★★	★★★	★★★★★	na	60
7	Canon PowerShot SX610 HS	270	192	105x63x27	20	18	60x45	✓		★★★★★	★★★	★★★	★★★	★★★★★	na	59
8	Sony Cyber-shot DSC-WX350	220	164	96x57x27	18	20	60x45	✓		★★★★★	★★★	★★★	★★★	★★★★★	na	59
9	Panasonic Lumix DMC-TZ57	300	251	107x60x31	16	20	64x42	✓		★★★★★	★★★	★★★	★★★★★	★★★★★	na	59
10	Panasonic Lumix DMC-TZ55	200	254	107x63x33	16	20	62x41	✓		★★★★★	★★★	★★★	★★★	★★★★★	na	57
11	Sony Cyber-shot DSC-WX220	150	124	92x54x22	18	10	54x40	✓		★★★	★★★	★★★	★★★	★★★★★	na	56
12	Canon Ixus 170	250	142	100x59x23	20	12	54x40			★★★	★★★	★★★	★★	★★★★★	na	52
13	Samsung WB50F	170	180	101x68x26	16	12	60x45	✓		★★★	★★★	★★★★★	★	★★★★★	na	48
14	Canon Ixus 160	120	128	95x55x22	20	8	54x40			★★★	★★★	★★★★★	★★	★★★★★	na	46
15	Samsung WB35F	120	162	101x62x26	16	12	54x40	✓		★★★	★★	★★	★	★★★★★	na	43
16	Nikon Coolpix L31	69	170	96x61x29	16	5	54x40			★★★	★★	★★★★★	★★	★★★★★	na	43
Rugged cameras																
17	Olympus Stylus TG-3	430	252	117x66x31	16	4	62x41	✓	✓	★★★★★	★★★	★★★	★★	★★★★★	★★★★★	63
18	Nikon Coolpix AW120	290	224	112x69x28	16	5	60x45	✓	✓	★★★★★	★★★	★★★★★	★★★	★★★★★	★★★★★	61
19	Canon PowerShot D30	300	222	109x68x28	12	5	60x45		✓	★★★★★	★★★	★★★	★★★	★★★★★	★★★★★	57
20	Olympus Stylus TG-850	330	226	111x65x28	16	5	65x37			★★★	★★★	★★★	★	★★★★★	★★★★★	53
21	Panasonic Lumix DMC-FT30	180	143	103x59x22	16	4	53x40			★★★	★★★	★★	★★	★★★★★	★★★★★	49
22	Fujifilm FinePix XP70	180	179	104x70x31	16	5	54x40	✓		★★★	★★★	★★	★★	★★★★★	★★★★★	46
23	Nikon Coolpix S33	110	180	109x67x38	13	3	54x40			★★★	★★	★★★	★★★	★★★★★	★★★★★	46

USING THE TABLE

Star ratings are out of five.

SPECIFICATIONS

Price: Typical retailer's price if you shop around.
Resolution: Effective pixel count, stated in millions of pixels.
Weight: The weight of the camera in grams, with the battery and memory card.

TEST PERFORMANCE

Image quality: The quality of photos of different scenes using the automatic mode, taking into account resolution of the images, colour reproduction, sharpness, image stabilisation and distortion in both normal and low light settings.
Ease of use: Includes ratings for how easy the manual is to follow as well as the ease of inserting and removing the memory card and battery and of setting camera modes.
Flash: The flash's ability to produce sufficient light and illumination for indoor photos taken at one, three and five metres and at long distance.
Video quality: Recorded on the highest-quality video settings in bright light and low light conditions, videos are scored for resolution of detail, fluency of playback, and audio quality.
Monitor: The accuracy and clarity of the image and how reflective the screen is in bright conditions.
Toughness: Includes ratings for how the camera fared in water pressure, water immersion and shock tests.

Useful contacts:

Canon Ireland
tel (01) 699 0990
www.canon.ie

Nikon
tel (01) 517 1851
www.europe-nikon.com/en_GB/

Olympus
tel 0044 170 261 6333
http://www.olympus.co.uk



Steam Irons

Love it or hate it – ironing can be hard to avoid. Take the pain out of pressing with a Choice Buy steam iron or steam generator.



REPORT by Clodagh O'Donoghue

At a glance

- Features to look for
- 11 Choice Buys

A great steam iron glides effortlessly, powering through creases, driving out wrinkles and making short work of turning a mound of crumpled clothes into a neatly pressed pile. Consumer Choice has nine Choice Buy steam irons that will heat swiftly, produce abundant steam, manoeuvre deftly into the nooks and crannies of clothes, and generally take the effort out of ironing. And for those who really like to get stuck in and do a week's laundry at a single session, we have two heavy-duty steam generator Choice Buys that are more than up to the task.

Ironing basics

Our Choice Buy steam irons vary in price from just €35 to a fairly hefty €100, whereas the two steam generators we recommend represent a significant investment indeed given that they are both priced at €330. We do not report on special promotional offers as these may not be available by the time you read this article, but we noted when pricing steam generators that consumers

who shop around may be able to enjoy a significant price reduction that would make these products much more affordable. For most people a good steam iron will suffice, but for large households that regularly produce vast piles of crumpled clothing, the chief ironer-in-residence might need all the help he or she can get – and investing in a steam generator could prove worthwhile. Steam generators, or continuous steam irons, consist of a familiar-looking iron unit connected by a tube to a separate base unit that houses a water tank to create a stream of pressurised steam. These devices are more powerful than traditional steam irons, providing a greater volume of steam and higher steam pressure, and the water tank can hold significantly more water, allowing you to iron for longer without having to stop to refill it as often. And because the water is housed separately, these irons tend to be lighter and less tiring to use than traditional steam irons. However, steam generators are bulkier, less easy to store than steam irons and usually take longer to heat up.

Whether you are in the market for a simple new steam iron or are prepared to splash out on a steam generator, there are a few factors worth considering.

The weight of the iron – An iron should be comfortable to lift and manoeuvre. A heavy iron can be tiring on the arms for long ironing sessions but though a light iron is easier to move around, it may well require more downward pressure to eliminate creases. However, an iron that glides smoothly and that produces plenty of steam will reduce the muscle power needed.

Soleplate design – Non-stick and ceramic soleplates make for a smooth gliding action over fabrics and are easier to clean than stainless steel, though they are also more susceptible to scratches – for example, from buttons, zips or abrasive cleaning agents – so they require some extra care. The shape of the soleplate is also important – look for thin and tapered soleplates with a button groove that make slipping under buttons

and manoeuvring into tight pleats and seams a much less tricky exercise.

Controls – For seamless, uninterrupted ironing, it is useful if the controls are positioned so that they are easy to see and adjust as needed. A variable steam function lets you modify the steam levels, reducing the amount of steam for sensitive fabrics and increasing it for more robust textiles. An easily accessed shot of steam function is handy when you come across a particularly stubborn crease, as is a spray button that will emit a jet of water.

The length of the cord – Longer power cords give you more options in terms of where you can position your ironing board. For neat storage, it is also useful if the iron has a specially designed heel that lets you wrap the cord around and a clip to keep it in position.

Self-cleaning function – For easy maintenance, a self-cleaning feature allows you to set the iron to remove limescale deposits that can clog the steam valve and soleplate holes. Some irons also have a built-in limescale filter or removable anti-scale cartridge, both aimed at preventing the build-up of limescale in the first place to keep your iron steaming at full capacity.

Other handy features – With a transparent water reservoir, you can see the water level when filling the tank and know when it needs to be refilled; a drip protection feature prevents water from dripping through the soleplate and potentially staining the fabric, especially at low temperatures; and an automatic shut-off feature will switch the iron off when it has been left immobile for a certain length of time.

Useful contacts

Bosch

tel (01) 4502655
www.bosch-home.ie

Philips

tel 0818 210 141
www.philips.ie

Russell Hobbs

tel 0044 345 658 9700
<http://uk.russellhobbs.com>

Tefal

Groupe SEB UK Ltd.
tel 01677 4003
www.tefal.co.uk

Reducing the ironing workload

For reluctant ironers or those who simply want to spend less time standing at an ironing board, we have some tips about how to reduce the ironing workload or avoid it altogether.

- Sort your laundry carefully, putting fabrics of the same weight together both in the washing machine and tumble dryer. Heavier items like jeans will crush lighter items like t-shirts, causing them to get more wrinkled if they are washed or dried together, whereas a load entirely made up of lighter items will emerge from the drum with a lot fewer creases.
- Avoid overfilling the tumble dryer as too many clothes squashed together will end up very crumpled indeed and, instead of saving time, it will add to the ironing workload.
- Do not let your clothes become fully dry or get overdried in the tumble dryer as they will be far more difficult to iron. Use the iron-dry programme to leave some moisture in your clothes and make the task of pressing much easier. If clothing has become too dry, use a fine mist spray of water to relax the fibres and ease out crinkles.
- If you are using a clothes line, be sure to hang items correctly to aid crease release and pegging the items by the strongest part of the fabric, such as the waistband or inside seam, will reduce the need to iron out peg marks.
- As soon as you unload the tumble dryer or take clothes down from the washing line, take a few moments to shake them out, smooth out creases and reshape them. Then fold them or lay them flat instead of tossing them in an untidy heap until you are ready to get the iron out. When they are bundled up or flung into a basket, the weight of the pile will cause clothes to become much more wrinkled and they will require more effort to press.
- Hanging items like shirts in the bathroom while you are having a shower means that the steam can get to work on any creases and you may not have to take the iron out at all.
- To reduce the need to re-iron between washes, hang garments after wearing so that air can circulate to help remove moisture, loosen fibres and release wrinkles and make sure to return items to drawers and wardrobes as neatly as possible, avoiding cramming them in and undoing all your good work.

For those who really detest ironing, one option is to make sure to buy non-iron synthetic items when shopping for clothes or, alternatively, you can just decide that the crumpled look is in and stop caring whether or not your clothes are riddled with creases. However, for those who are more particular about sporting a crease-free look, we have 11 Choice Buy irons that will do a great job and hopefully make the task feel like less of a chore.





Ironing performance

★★★★★

Ease of use

★★★



1. Tefal Ultimate Anti-Calc FV9630 €76 (steam iron)

The **Choice Buy** Tefal Ultimate Anti-Calc FV9630 delivers exceptional ironing performance, gliding easily over fabric and banishing stubborn wrinkles with ease to produce super-smooth results. Although one of our pricier steam irons, you will get a powerful steam output for your money and the very effective anti-calc collector helps protect this iron from a build-up of limescale, so its steaming power should not diminish with use. The strong steam action requires plenty of water and this device has a generous 350-ml water tank, though this adds to the overall weight and the device is quite heavy to lift when full. For forgetful types, this iron has an automatic shut-off feature if left unattended, with other features including an anti-drip system and a “turbo shot” of steam when you are in need of an added boost.



Ironing performance

★★★★★

Ease of use

★★★★



2. Bosch TDS1220GB Sensor Steam Power €100 (steam iron)

Touted by the manufacturer as a device with the steaming power of a generator within the compact body of an iron, the **Choice Buy** Bosch TDS1220GB is a pricey appliance but one that certainly does produce impressive quantities of high-pressure steam to smooth out even the deepest creases with ease. This iron does take a while to heat up and the large amount of steam requires plenty of water, so you may end up refilling this iron quite regularly during a lengthy ironing session. However, limescale build-up should not present too much of a problem thanks to the effective Anti-Calc system. The soleplate is ceramic for effortless gliding and for added safety, the SensorSecure handle detects when it is gripped and released – with the iron automatically switching off once you are no longer holding it.



Ironing performance

★★★★★

Ease of use

★★★★



3. Philips Azur GC4511/40 Performer Plus €91 (steam iron)

A top-of-the-range steam iron, the **Choice Buy** Philips Azur GC4511/40 Performer Plus does a great job of pressing your clothes to produce a flawless finish. This iron boasts the manufacturer's SteamGlide Plus soleplate and, indeed, it slides fluidly over clothes, banishing wrinkles with the help of a strong steam output. The soleplate is well-shaped for getting under buttons and into pleats and is scratch-resistant so should not require too much careful handling to keep it in mint condition. The steam levels handily adjust in line with the temperature setting and a drip-stop feature provides protection against unexpected leaks. This iron also heats up quickly, is very easy to fill and clean, and provides both a self-clean feature and a removable calcium collector to help prevent limescale build-up.



Ironing performance

★★★★★

Ease of use

★★★★



4. Bosch TDA5070GB €63 (steam iron)

The **Choice Buy** Bosch TDA5070GB is a great steam iron with a powerful steaming action to make quick work of straightening out your crumpled laundry. Although this iron is on the heavy side, the ceramic soleplate makes for super-smooth gliding on all fabric types and you won't need to exert too much downward pressure to achieve excellent pressing results. Those in a hurry will appreciate the short amount of time that this iron needs to heat up and be ready for action and, at 3m, the power cord is quite long so you will not have to position your ironing board too near the socket. The self-clean function and anti-calc system do a good job of protecting against limescale build-up and there is an anti-drip system to prevent unexpected leaks.



Ironing performance

★★★★★

Ease of use

★★★★



5. Tefal Aquaspeed FV5370 €60 (steam iron)

A previous **Choice Buy** from our February 2014 report and still available in shops, the **Choice Buy** Tefal Aquaspeed FV5370 has no problem providing lots of steam to produce good ironing results across all fabric types. The soleplate delivers excellent glideability and an auto-clean feature helps to minimise the potential for marks on your clothes. The Tefal FV5370 Aquaspeed's unusual cord system will keep the cable out of your way as you iron and a steam boost button operated by a trigger underneath the handle is easily accessed for tackling tough creases. A built-in anti-scale filter helps to reduce the build-up of mineral deposits in the iron and the manufacturer recommends you clean the anti-calcium valve once a month. This is an easy iron to use and fill with water but it is quite noisy.



Ironing performance

★★★★★

Ease of use

★★★★★



6. Russell Hobbs 18617 Plug and Wind €35 (steam iron)

The cheapest of our current steam iron recommendations, the **Choice Buy** Russell Hobbs 18617 Plug and Wind is fast to heat up, straightforward to use and gets good results. Its ceramic soleplate glides easily over fabric and, together with a decent amount of steam produced, makes quick and easy work of eliminating crinkles and wrinkles from clothing. This iron has no built-in limescale filter or collector to reduce the build-up of mineral deposits, though there is an effective self-clean function that will need to be used regularly to maintain steam flow. In recognition of the fact that irons can be a little tricky to store, one novel feature of this iron is a “plug and wind” cord that tucks completely into the base of the iron for neater storage in your cupboard.



Ironing performance

★★★★★

Ease of use

★★★★



7. Tefal Ultraglide Premium FV4486 €53 (steam iron)

The **Choice Buy** Tefal Ultraglide Premium FV4486 is a mid-priced iron that will deliver very good results without too much exertion on the part of the ironer. As its title suggests, this iron prides itself on providing an effortless gliding action and it also produces lots of steam to help get rid of deep creases and stubborn wrinkles. The anti-scale system works well to keep the appliance free from limescale build-up though you will need to use the self-clean function and remove and clean the anti-calc collector monthly. The cord is a very decent 3m and can be wrapped neatly around the base, which has an extra stable heel for storing the iron upright in your cupboard. This is a fairly quiet iron and the automatic shut-off feature offers added peace of mind for those who are a bit forgetful.



Ironing performance

★★★★★

Ease of use

★★★★



8. Philips Azur GC4890/02 €70 (steam iron)

The **Choice Buy** Philips Azur GC4890/02 is a great iron that produces abundant steam to make the task of flattening out deep creases a breeze. With an effective anti-scale filter and a self-clean function, the steam output of this iron will not diminish over time and the device will be able to maintain its impressive performance levels. The soleplate is both great at gliding and particularly durable and tough, so it will resist scratching if it comes in contact with buttons or zips. The soleplate is also nicely tapered and thin enough to slip under and around buttons easily. The iron is easy to fill with water - though, with a full tank, it is fairly heavy and might make long ironing sessions tiring on your arm if you end up lifting it a lot.



Ironing performance

★★★★★

Ease of use

★★★★



9. Tefal Ultraglide FV4488 €54 (steam iron)

The **Choice Buy** Tefal Ultraglide FV4488 offers great performance and plenty of features to help you to blitz through your laundry pile. Tefal touts this iron's Ultraglide Diffusion soleplate as making for effortless ironing and, indeed, it moves easily over clothing, efficiently smoothing creases with its powerful steam output. The soleplate is quite tough and resistant to scratches so it will not need to be handled too carefully, and the Easycord system keeps the 3m-long electrical cable out of the way as you work. The self-cleaning function is effective and will prevent limescale build-up and a consequent reduction in steaming ability. Other handy features include anti-drip protection and automatic shut-off when the iron is left immobile for eight minutes when resting on its heel and after 30 seconds when it is left on its soleplate.



Ironing performance

★★★★★

Ease of use

★★★★



10. Bosch TDS4570GB Ultimate €330 (steam generator)

The first of our steam generators, the **Choice Buy** Bosch TDS4570GB Ultimate is a great investment if you often have to tackle large mounds of creased clothing in one go. The soleplate glides smoothly over all types of fabric and is well-shaped for slipping under buttons and getting into the nooks and crannies of clothing. This steam generator is quick to heat up, so you won't have to wait long before getting your ironing under way, and there is a range of manual and automatic settings to help produce perfectly smooth results on a variety of fabric types. This Bosch appliance has no problem producing plenty of steam and the water tank can be topped up while still positioned on the base, with indicators to let you know when the tank needs to be refilled or requires descaling.



Ironing performance

★★★★★

Ease of use

★★★★



11. Tefal Pro Express Total Auto GV8930 €330 (steam generator)

Another steam generator, the **Choice Buy** Tefal Pro Express Total Auto GV8930 can produce plenty of pressurised steam, pumping it into the most stubborn of creases to deliver crisply pressed clothing with the minimum amount of effort. You can adjust the settings according to the fabric type - "normal", "delicate" or "jeans" - and the self-cleaning soleplate glides easily and fluently. The built-in anti-calc collector works well to prevent limescale build-up and is easy to remove and clean. This steam generator does not take long to heat up and the generous-sized water tank is removable so you can fill it at the sink. An automatic shut-off function kicks in after the appliance is left unused for more than eight minutes and the iron locks securely to the base unit for safe storage and transportation around the house.





Tumble Dryers

For those in the market for a tumble dryer, Consumer Choice presents eight Choice Buy models that turn in a great performance.



REPORT by *Clodagh O'Donoghue*

At a glance

- **Choosing a tumble dryer**
- **The lengths we go to**
- **Eight Choice Buys**

In our current batch of tests, Consumer Choice considers a range of tumble dryer types – condenser models, both with and without heat pumps, as well as vented models, both gas- and electricity-operated – with Choice Buys in all categories.

Choosing a tumble dryer

Those looking for a tumble dryer will need to decide whether a condenser or a vented model will suit them best. Each dryer type has its advantages and drawbacks. Vented models are basic appliances that suck in air, heat it, and blow it through the wet laundry. The moisture in the laundry evaporates and hot humid air is expelled through a hose – this is a simple process but one that takes a lot of energy, so running costs are high. In addition, the hose through

which the damp air is eliminated will need to be hung out a window or attached to a vent, limiting options in terms of where this appliance can be positioned in the home. In contrast, condenser models are self-sufficient machines that can be placed anywhere, as they collect the water from wet laundry in a removable container located within the appliance – though this will need to be emptied regularly. Condenser dryers are generally more expensive than vented models and again they are heavy on energy use. In recent years, condenser dryers that feature heat pump technology have become increasingly popular with plenty of new models on the market. Our table below separates heat pump condenser dryers from traditional condenser dryers to allow readers to more accurately compare models. The

major advantage of heat pump technology is that it greatly reduces the amount of energy used in a drying cycle. Heat pump dryers feature a closed loop system that reuses the hot air in the drum instead of letting the heat escape. A small heat pump warms the air to dry laundry in the drum and the warm damp air produced is then cooled to remove the water, which is collected in a container. The cooled air is then reheated and recycled inside the appliance and the process starts again. As you can see from the table below, heat pump condenser dryers score extremely highly for energy consumption, keeping running costs low and electricity bills down. However, the purchase price of these machines can be very substantial indeed - so unless you are a heavy user, it will take a long time to recoup your initial investment. Having said that, prices of heat pump models are coming down and whereas many heat pump condenser dryers have tended to be on the slow side, the drying times of the best new appliances - and our two top Choice Buys - are very swift indeed.

Another option if you are looking to keep energy bills down is to go for a gas-operated tumble dryer. There are a small number of gas vented dryers on the market and one in our current batch does a sufficiently good job that we have made it a Choice Buy. Gas-powered models will need to be installed by a registered gas fitter, whose fee will have to be factored in when considering the initial purchase price and set-up costs. In addition, like all vented dryers, the damp air is blown out through a hose, which will need to be connected to a wall or window vent.

Size can also be a key factor in a purchasing decision, especially for those keen to keep energy use to a minimum - if you buy a tumble dryer that is too large, you might struggle to fill it on each cycle, wasting energy and pushing up bills unnecessarily; whereas if the appliance is too small, you will end up putting on more cycles to keep

abreast of your drying needs.

For those for whom space is a problem, our table below provides details of two compact vented dryers that hold just 4kg of clothes. Otherwise, capacity ranges from 6kg to 9kg, so a range of household sizes is catered for. Many of the models on our table are automatic dryers, which means that they

feature sensor controls to detect when the load is dry and automatically switch off the appliance. Effective sensors contribute to energy efficiency, as technology can be better at picking the correct drying time for the load than mere humans and many people dry clothes for too long, using more energy than is needed.

the lengths we go to...

When we test tumble dryers in our independent labs, we aim to reflect how these appliances are used in consumers' homes. For example, instead of filling a drum to 100% capacity, testers assess a tumble dryer's performance with the drum filled to 70% of its capacity to more closely mimic how consumers use these machines.

In all, four different programmes are assessed for each tumble dryer:

- a 70%-capacity load of cottons on the cupboard-dry programme (a mix of pillowcases, sheets and towels are used and items should have no moisture left in them and be dry enough to put straight into a cupboard or drawer)
- a fixed 2.5kg load of cottons on the cupboard-dry programme (containing a mix of sheets, pillowcases, adult's and children's jeans, and cotton shirts)
- a 70%-capacity load of cottons on the iron-dry programme (again, items include sheets, pillowcases, jeans and shirts and these should be left slightly damp with around 12% moisture to make ironing easier)
- a maximum load of synthetics on the cupboard-dry programme (a maximum load of synthetics usually equals half the recommended full load of cottons - so 3.5kg for a 7kg tumble dryer - and for this test the load is made up mainly of polyester cotton shirts)

Before popping the items into the drum, testers ensure that the ambient temperature and humidity of the room is consistent for all tests and that the wetting of loads is limited to an initial moisture content of 50% for cottons and of 45% for synthetics. Clothes are weighed both before and after testing to determine how much moisture is retained at the end of the drying cycle, and each test is run three times.

Creasing is assessed on five shirts in the synthetic load, with three experts rating the ease of ironing the shirts after they have been dried in the tumble dryers on test. The level of creasing on the back and button edge of the front of the shirts is rated between 1 (extremely difficult to iron) and 5 (almost no need for ironing).

Three experts also provide subjective ratings on how easy each tumble dryer model is to use on a scale of 1 (very difficult) to 7 (very easy). Aspects considered by these testers include whether the instruction manual is well laid out, easy to follow, and sufficiently informative and comprehensive; the design and appearance of the control panel and whether it is intuitive to use without the need for the manual; the operating controls and whether they are easy to press or turn without being too sensitive; and the ease of selecting a programme. In addition, ratings are provided for how convenient it is to load and unload laundry into the drum, with testers looking at whether the door opens back fully to lie flat against the machine, if the door stays open and does not swing shut, and if the door opening is wide enough to accommodate large items.

Useful websites

Bosch
tel (01) 450 2655
www.bosch-home.ie

Hotpoint
tel 0818 365 008
www.hotpoint.ie

Siemens
tel (01) 450 2655
www.siemens-home.com/ie/

White Knight
tel 0044 1422 524 118
www.whiteknightdryers.com

Zanussi
Electrolux Group
tel 0044 3445 612 612
www.zanussi.co.uk





1. Bosch WTW87560GB €999 (Heat pump condenser dryer)

The **Choice Buy** Bosch WTW87560GB does not come cheap but it is a fantastic tumble dryer that ticks virtually every box. As with all heat pump condenser models, this appliance is low on energy use and consequently much cheaper to run than traditional dryers. Unlike many heat pump models, however, this appliance also delivers in terms of speed, with very swift drying times while still producing very even results to leave no soggy shirts among all the dry ones. You will be able to fit a full load of 9kg of laundry into this model's generously-sized drum and its condenser efficiency is the best on test, so very little water will escape to minimise dampness in the surrounding room. However, testers noted a slight weakness in the synthetics programme, where damp clothes may need a little extra time, and you might need to get the iron out after using this machine as creasing could be an issue. The Bosch WTW87560GB's high ease-of-use score is aided by the clear controls, ample-sized drum opening for loading and unloading laundry, self-cleaning condenser unit, delay timer and option to use the supplied hose to let collected water drain away, eliminating the task of having to empty the water container.



3. Siemens WT48Y801GB €1,100 (Heat pump condenser dryer)

The **Choice Buy** Siemens WT48Y801GB is the most expensive tumble dryer on test but for your money you will get an extremely energy-efficient appliance that will keep running costs low – however, it will take a long time before this will offset the very substantial initial investment. Beyond super energy efficiency, this automatic dryer offers a highly effective sensor that will reliably detect when your laundry is dry across all programmes, cutting down on wasted electricity due to overdrying. Our previous heat pump condenser Choice Buys add speediness to energy efficiency, but this Siemens model delivers merely average drying times, so you will be left waiting a little longer for your dry clothes. With, again, an average score for evenness, there may be a risk of finding the occasional soggy item among your otherwise dry laundry. However, this 8kg appliance is very easy to use and it does a great job of trapping the water collected inside the machine and preventing it from escaping to cause condensation in the surrounding room. Tumble dryers are not known for their quietness at the best of times and this one is fairly noisy, so potential purchasers should be aware of this when deciding where to position it in their home.



2. Siemens WT48Y700GB €1,053 (Heat pump condenser dryer)

Another very expensive appliance, the **Choice Buy** Siemens WT48Y700GB is again a great tumble dryer that delivers a lot for your money. Unsurprisingly, this heat pump condenser dryer scored top marks for energy efficiency, so it will not push up your electricity bills too much. Whereas many heat pump models tend to be on the slow side, this Siemens model removes moisture from laundry very swiftly, so you will not be left waiting too long for your dry clothes. With a sizeable capacity of 8kg, this appliance is well-suited to larger families and households that have substantial drying needs and the sensor on this automatic dryer is very effective, not stopping the cycle before clothes are dry - but not overdrying them either. This appliance will produce very evenly dried laundry, so you won't have to deal with a mix of soggy and dry items, and its condenser efficiency is very good, minimising damp or condensation problems in whatever room houses the appliance. A simple-to-use tumble dryer, this Siemens model sports a clearly laid out control panel, a drum light to help you spot a stray sock at the back, a large drum opening for easier loading and unloading, and a delay timer, among other useful features.



9. Siemens WT46E381GB €490 (Condenser dryer)

Without the benefit of heat pump technology, the **Choice Buy** Siemens WT46E381GB is not an energy-efficient appliance, with running costs about twice that annually of our heat pump condenser Choice Buys – but it costs half the price to buy and is otherwise a really great tumble dryer. With a capacity of 7kg, this machine is suited to medium-sized households and, importantly, it will make very quick work of drying your laundry load across all programmes and fabric types. It will also do a superb job of drying your clothes evenly, leaving no soggy surprises when you unload the drum, and the sensor is very effective at detecting when your laundry is dry and stopping the machine to maximise time and energy efficiency. Most of the water collected from your washing will stay safely inside the machine, reducing possible condensation problems in the surrounding room, and this appliance is very intuitive to use, with the control panel particularly simple to operate, removing the need to keep the instruction book handy. Features offered by the Siemens WT46E381GB include a delay timer that can be set for up to 24 hours away, a time-remaining display and indicators to let you know when to empty the water container or clean the lint filter.



10. Bosch WTE84301GB €420 (Condenser dryer)

The **Choice Buy** Bosch WTE84301GB is a condenser tumble dryer that will do a great job of drying your wet clothes quickly. Our tests found that drying times were fairly swift across all programmes, both for cottons and synthetics, and with this automatic dryer, the effective sensor accurately detects moisture in your laundry and stops the machine when clothes are dry, preventing overdrying and saving you from having to guess the drying time and set a timer yourself. You will fit 7kg of clothes into the drum and this appliance can be relied on to dry laundry evenly, leaving no damp items among all the dry ones. Condenser efficiency on this Bosch model is very good, so not too much moisture will escape from the appliance and into the surrounding room to cause potential condensation problems. Lacking a heat pump to keep running costs down, this tumble dryer is not very energy efficient – though it is no worse in this regard than other condenser models. It is simple to use with a clearly marked control panel, a large drum opening for loading and unloading laundry and such useful features as a delay timer and a time-remaining display.



18. White Knight ECO 86A €570 (Gas vented dryer)

When it comes to gas-operated tumble dryers, there is not a lot of choice available, and though there are some issues with the **Choice Buy** White Knight ECO 86A, its good points make it well worth considering for those looking for a gas vented model. It is extremely energy efficient and cheap to run, with scores comparable to the best heat pump condenser models and at around half the initial purchase price. You will, however, need to factor in the cost of getting a registered gas installer to fit it in your home and, because it is a vented dryer, it will need to be positioned where the damp air can be expelled through a hose connected to a vent or hung out of a window. Once installed, this dryer is very speedy across all programmes but the sensor is not as effective as it could be at stopping the machine at the right time, with overdrying a particular problem. Our testers did not find this appliance the easiest to use, with filling and emptying especially tricky due to the small drum opening, but on the plus side, this dryer is less noisy than many others on test and will leave clothes less creased.



11. Zanussi ZDC8202P €440 (Condenser dryer)

Another condenser dryer, the **Choice Buy** Zanussi ZDC8202P makes quick work of getting your cottons and synthetics dry. Larger households will appreciate the generous-sized drum that can hold up to 8kg of laundry and even full loads will be speedily dried across all programmes, with the added bonus of very even results to eliminate the chances of finding the odd soggy patch when the rest of your laundry is bone dry. The sensor on this automatic dryer does a good job of detecting moisture in the drum and will not stop the machine too soon nor let it continue running on when all items have been dried to the desired level. Importantly, the Zanussi ZDC8202P makes life easy for users, whether they are operating the control panel, filling or emptying the drum, or removing and replacing the water tank and lint filter. The energy efficiency of this appliance did not impress our testers but it fared similarly to other condenser models in this category that lack a heat pump – and though not particularly quiet, this dryer is less noisy than many others on test. It also effectively traps moisture gathered from wet laundry inside the machine, eliminating potential condensation problems in your home.



19. Hotpoint FETV60CP €230 (vented dryer)

The **Choice Buy** Hotpoint FETV60CP is a vented tumble dryer at a relatively affordable price that delivers great drying performance. You will only be able to fit 6kg of clothes into the drum, but your wet cottons and synthetics will be dried very quickly indeed. This is not an automatic dryer, so you will need to set the timer when you use the machine – in tests, a setting of 70 minutes was used for a full load of cottons and delivered excellent results. As well being fast, this machine dries laundry evenly, leaving no damp patches on otherwise dry clothes. Although testers found that the control panel is clearly laid out and intuitive to use, the overall ease-of-use score was affected by the fact that filling and emptying this dryer is awkward due to the small drum opening. Given that the Hotpoint FETV60CP is a vented dryer, a hose will need to be hung out of a window or attached to a vent to expel damp air from the laundry – so this limits where the appliance can be positioned. Potential purchasers should also be aware that this is a fairly noisy machine, which may also affect the decision on where to install it in your home.

MODEL		SPECIFICATIONS				TEST PERFORMANCE																		SCORE %
		Price (€)	Size (cm) (hxxxd)	Energy label	Capacity (kg)	Sensor	Exactness of programme (10%)					Programme time (15%)					Evenness (10%)	Condenser efficiency (10%)	Creasing (5%)	Ease of use (20%)	Energy use (25%)	Noise (5%)		
							cottons cup-board dry (70% load)	cottons cupboard dry (small load)	cottons iron dry	synthetics cup-board dry	Overall exactness of programme score	cottons cup-board dry (70% load)	cottons cupboard dry (small load)	cottons iron dry	synthetics cup-board dry	Overall programme time score								
Heat pump condenser																								
1	Bosch WTW87560GB	999 online	84x60x66	A++	9	✓	★★★★★	★★★★	★★★★	★★	★★★★	★★★★★	★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	★★	★★★★	★★★★★	★★★	73
2	Siemens WT48Y700GB	1,053	84x59.5x65	A++	8	✓	★★★★	★★★★	★★★	★★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★	★★★★	★★★★★	★★★	70	
3	Siemens WT48Y801GB	1,100	84x60x64.5	A+++	8	✓	★★★★★	★★★★	★★★	★★★★	★★★★	★★★	★★	★★★★	★★★	★★★	★★★	★★★★	★★	★★★★	★★★★★	★★	67	
4	Electrolux EDH3786GDW	650	85x59.5x64.5	A+	8	✓	★★★★	★★	★★★	★★★★★	★★★★	★★★	★	★★★	★★★	★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★	64	
5	Beko DPU 8360 X	520	85x59.5x63.5	A+	8	✓	★★★★★	★★★★	★★★★	★★★★★	★★★★	★★★	★★	★★★	★★★	★★★	★★★★	★★★★★	★★★	★★★	★★★★	★★	64	
6	Zanussi ZDH8333W	570	85x60x66.5	A+	8	✓	★★★★	★★★★★	★★★★	★★★	★★★★	★★★	★★	★★★★	★★★	★★★	★★★★	★★★	★★	★★★★	★★★★	★★★	60	
7	Samsung DV90H8000HW	1,000	85x59.5x67	A++	9	✓	★★★★★	★★★★	★	★★★★	★★★	★★★★	★★	★★★★	★★★★	★★★	★★	★★★★	★	★★★★	★★★★★	★★	58	
8	Whirlpool AZA 9791	600	85.5x59.5x64	A	9	✓	★★★★★	★★★★	★★★★★	★	★★★	★★★	★★	★★★	★	★★	★★★★	★★★★	★	★★★★	★★★★	★	57	
Condenser																								
9	Siemens WT46E381GB	490	84x60x64	B	7	✓	★★★★	★★★★★	★★★	★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★★	★★★★	★★	★★★★	★★	★★★	60	
10	Bosch WTE84301GB	420	84x60x64	B	7	✓	★★★★	★★★	★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★	★★★★	★★	★★★★	★★	★★★	60	
11	Zanussi ZDC8202P	440	85x60x66.5	B	8	✓	★★★★★	★★★★	★★★	★★★★★	★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★	★★★★	★★	★★★	58	
12	Zanussi ZDCB 37209W	280	84.5x59.5x64	C	7		★★★	★★★★★	★★★★	★★	★★★★	★★★★	★★★	★★★	★★★	★★★	★★★★	★★★★	★★	★★★★	★★	★★★	53	
13	Zanussi ZDC37202W	250	84.5x59.5x64	C	7		★★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★	★★★★	★★★	★★★	★★★★	★★★★	★★★	★★★★	★★	★★	53	
14	Indesit IDCA7H35BTM	320	85x60x65	B	7.5	✓	★★★★	★	★★★	★★★★	★★	★★★★	★★★★	★★★★	★★	★★★	★★★	★★★	★★	★★★★	★★	★	47	
15	Hoover DYC 893B-80	500	84.5x59.5x60.5	B	9	✓	★★★★	★★★★★	★★	★	★★	★★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★	★	★★★	★★	★	44	
16	Hoover VHC68B	350	84.5x60x60.5	B	8	✓	★★	★★★★★	★★	★★	★★	★★★	★★★	★★★★	★★★	★★★	★★★★	★★	★	★★★	★★	★	40	
17	Hotpoint TCeL87B6A	430	85x59.5x63.5	B	8	✓	★★★★	★★	★★★	★★★★	★★★	★★★★	★★★★	★★★★	★★★	★★★★	★★★	★★	★★★	★★★	★★	★	37	
Gas vented																								
18	White Knight ECO 86A	570	85x60x60.5	A	7	✓	★★	★★	★★	★★	★★	★★★★	★★★★	★★★★	★★★	★★★★	★★★★	na	★★★	★★	★★★★★	★★★	62	
Vented																								
19	Hotpoint FETV60CP	230	84.5x59.5x57	C	6		★★★★	★★★★★	★★★★★	★★★★	★★★★★	★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★	na	★★	★★★	★★	★★	57	
20	White Knight C44AW	200	85x59.5x56.5	C	6		★★★★	★★★★★	★★★	★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★★	★★★★★	na	★★★★★	★★★	★★	★★	54	
21	Indesit IS41V	190	67x48.5x48	C	4		★★★★	★★★★	★★★★★	★★★	★★★★	★★★★	★★★★	★★★	★★★	★★★★	★★★★	na	★★	★★★	★★	★★	50	
22	Hotpoint V4D01P	220	66.5x48.5x48	C	4		★★★★★	★★★★★	★★★★★	★★★★	★★★★★	★★★★	★★★★	★★★	★★★	★★★	★★★★	na	★	★★★	★★	★★	49	
23	Bush TDV6W	190	84x59.5x56.5	C	6	✓	★★★★	★★	★	★★★★	★★★	★★★★	★★★	★★★★	★★★★	★★★★	★★★★	na	★	★★	★★	★★★	41	

USING THE TABLE

Star ratings are out of five.

SPECIFICATIONS

Price: Typical retailer’s price if you shop around. Prices found online only are indicated.

Capacity: The stated capacity of the appliance for a full load of cottons.

Sensor: This feature automatically turns the machine off when it detects that the laundry is dry.

TEST PERFORMANCE

Exactness of programme and programme time:

The results delivered by the drying programme and the time taken to complete the programme for the following:

Cottons cupboard-dry (70% load):

Fully drying a load of cotton fabrics, with the dryer filled to 70% of its rated capacity.

Cottons cupboard-dry (small load):

Fully drying a 2.5kg-load of cotton fabrics.

Cottons iron-dry:

Drying a 70%-full load of cottons with some moisture retained so that they are ready for ironing.

Synthetics cupboard-dry:

Fully drying a load of synthetic fabrics, with the dryer filled to its rated maximum capacity for synthetics.

Evenness:

Whether all items are evenly dried or some are

still soggy while others are dry.

Condenser efficiency:

How little water from the laundry escapes from the dryer.

Creasing:

The extent to which the items that have been dried are creased and in need of ironing.

Ease of use:

The ease of loading and programming the appliance and of removing the water container

and cleaning lint filters and heat exchangers.

Energy Use:

The energy consumption of the appliance when it is in operation and on standby.

Noise:

How noisy or quiet the appliance is at the loudest part of the drying cycle.

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