

The Magazine of the Consumers' Association of Ireland

# Consumer Choice

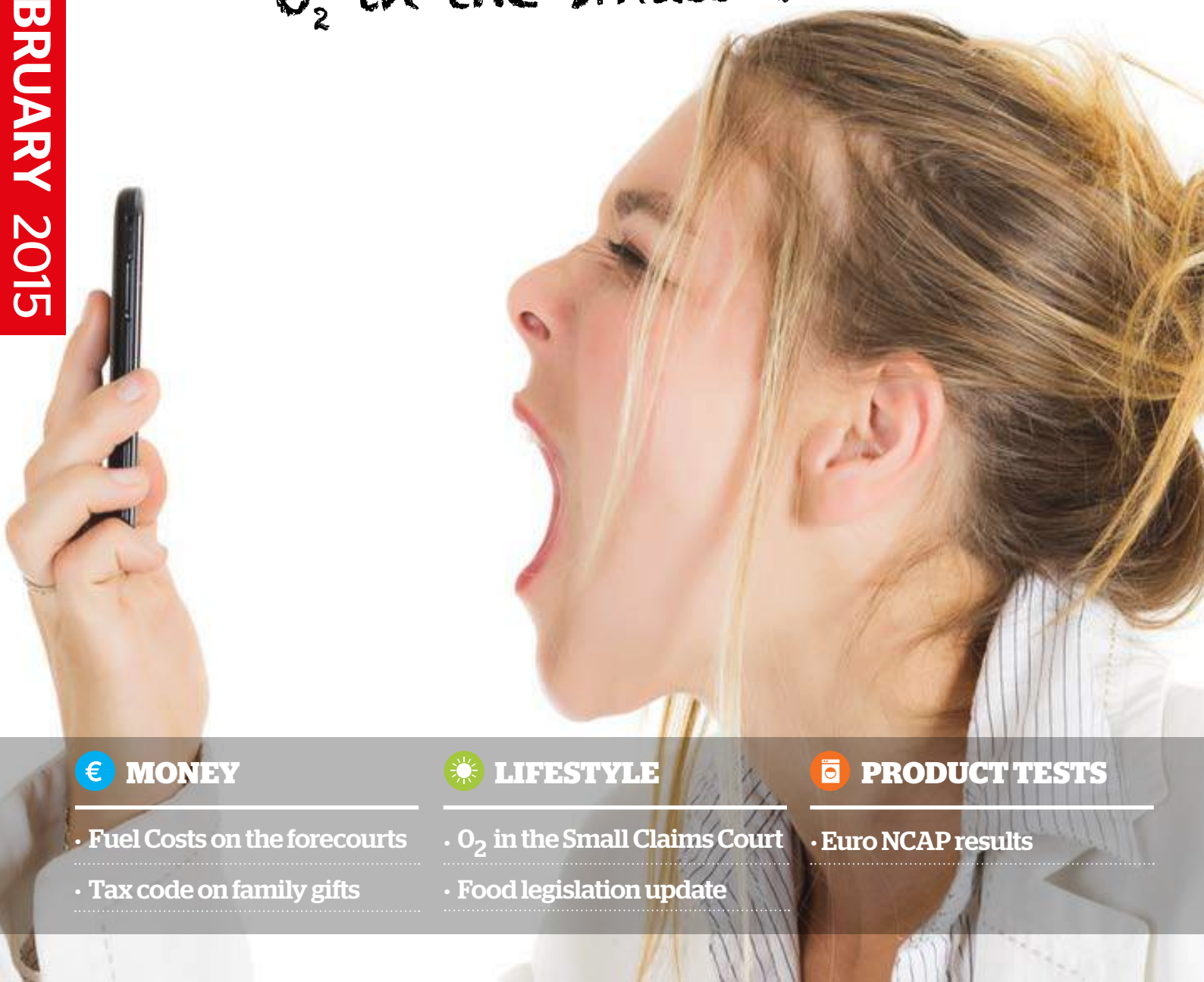
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FEBRUARY 2015

## Communication Breakdown

How one consumer took on O<sub>2</sub> in the Small Claims Court



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- Fuel Costs on the forecourts
- Tax code on family gifts

### ☀ LIFESTYLE

- O<sub>2</sub> in the Small Claims Court
- Food legislation update

### 📺 PRODUCT TESTS

- Euro NCAP results

## The Consumers' Association of Ireland

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## February 2015

Dear Member,

The news of cuts in the cost of health insurance and notably VHI has been announced across media channels and met, in the most part, with tremendous outpourings of positivity and joy.

If I am to be honest I must advise that while acknowledging that a reduction, any reduction, and especially in the cost of private health insurance, is appreciated, it will not counter the reality that this remains a highly expensive insurance with premiums that remain to be unaffordable to many.

The 'many' regrettably include those wise, prudent and savvy consumers who contributed for all of their working lives to a State system and then a private system - both of which have failed them in terms of realistic return for the money they contributed and paid. The first in terms of ready, respectful and appropriate access and the latter through double digit price

increases that have been, simply and utterly, unaffordable.

It will have been the 50% increase that created the distance between affordability and impossibility that will continue, for many, for years to come and for too many, despite their best efforts, beyond their days.

The CAI would hope that future initiatives by Government bring about a structure of healthcare that will not fail our children and grandchildren as significantly as it has our parents and grandparents.



**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,  
26 Upper Pembroke Street,  
Dublin 2.

Tel (01) 637 3961  
Email [cai@thecai.ie](mailto:cai@thecai.ie)  
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### Staff

#### Policy and Council Advisor

Dermott Jewell

#### Administration & Marketing

Caroline Lafferty

#### Design/Typeset

Denzil Lacey (Zava Media)

#### Researchers

Clodagh O'Donoghue

Roisin Moloney

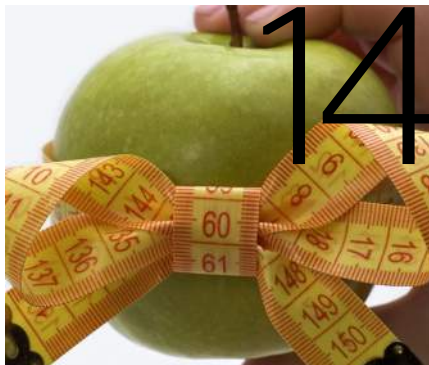
May Celliff

Alex Tierney

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on the world of the  
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## Honestly!

The annual *SplashData* Worst Password List for 2014 has been released. To a shocked world we learn how PASSWORD no longer tops the list – it has been replaced by the significantly challenging 123456! Believe it or not, despite 123456 leading the list of the top passwords, it does appear how the number of people using those passwords has dramatically decreased. In 2011, 8.5 percent had the password PASSWORD or 123456, but this year that number has gone down to less than 1 percent. This is very likely due to significant hacking and subsequent losses to consumers. In addition, the move to online banking and digital purses will have brought focus to the need to come up with something a little different! Having said all that, here are the top 10 passwords for 2014:

123456 – password – 12345 – 12345678 – qwerty  
– 123456789 – 1234 – baseball – dragon – football.



## Jumping Up and Down for Change

Our colleagues in ANEC, the consumer voice of standardization and of which the CAI is a long contributing member, welcomed the publication of new provisions regarding the standards for - 'Safety of toys - Part 14: Trampolines for domestic use'.

This has been a long fought for change and driven from statistics of accidents on domestic trampolines with e.g. the startling reality of how, in 2008, 7,000 children were injured in Sweden alone using these units.

The reality of the lengthy timeframe needed to get just to this point of action indicates how demanding the process of change within the standards area really is and the dedication necessitated to stay focussed upon the goal. There was an urgent need to develop a standard for trampolines used in private gardens. The reality is however that, despite the publication of this forward-looking change, ANEC still sees the need for an immediate further revision of the standard to address remaining issues, such as in-ground trampolines.

## A CHARGE – YES! AND NO!



A small charging device with the brand name of Discgo is being targeted for sale to owners of pubs, coffee shops, cafés and food outlets suggesting it to be the means of both enticing customers in and to stay by giving them one of the small disc-shaped chargers that sits on a table allowing them to charge their phone or tablet – for free. This unit comes from an Australian based company who now have their product in place and available in hundreds of bars across Australia. The unit is now launched on the international market and there are already a number of venues in the Dublin/Wicklow area signed up and offering the service. Moving customers on may become an issue.....

The Discgo Unit in use in a bar



## FROM *WHERE* PLEASE - *WHAT* AND *WHEN* WILL FOLLOW!

The CAI lobbied our MEPs asking for their support to allow consumers receive the entitlement to know the origin of the processed meat they purchase. On Tuesday January 21st, 2015 the European Parliament ENVI Committee in Brussels adopted a motion for a resolution urging the European Commission to put forward a legislative proposal making Origin Labelling of meat in processed foods mandatory. While it is a very good result, this is, however, only a first step as the resolution must now be voted in plenary on Wednesday February 11th, 2015. We will be contacting our MEPs again - very soon.

## MODIFIED GMOS – SPREAD THE NEWS!

Genetic Modification and the organisms used in farming for better growth has long been a progression but at arms length by consumer organisations across the world due to the potential environmental damage they can cause. Now, US scientists are claiming to have developed a genetically modified organism

(GMO) that is designed to not spread in the wild. The scientists, who represent both highly respected Yale and Harvard universities in the US, have used synthetic biology to modify a strain of bacteria that can only feed on a synthetically created amino acid. Simply put, if placed into the wild, they will die. Another

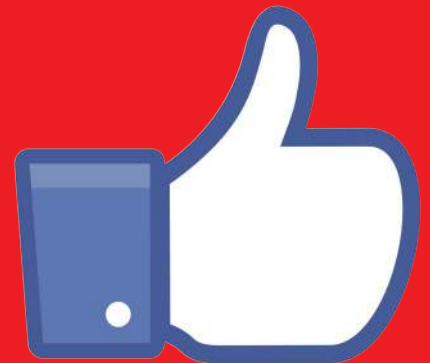
potential positive in this research is that, moving beyond the area of agriculture, there is very real potential for significant applications in pharmaceuticals. The example cited is how this could facilitate a far more efficient timed release of particular chemicals into a patient's bloodstream.

## A Giant Leap?

Courtesy of Silicon Republic I read how, in the US state of Illinois, under a new law, parents of schoolchildren who are found to be cyberbullying another student may be required to hand over their child's social media passwords. This law went into effect stating unequivocally that a child may not be bullied either through physical or digital means and that any student engaging in the latter will leave themselves open to investigation.

It goes further to outline how 'The policy or implementing procedure shall include a process to investigate whether a reported act of bullying is within the permissible scope of the district's or school's jurisdiction and shall require that the district

or school provide the victim with information regarding services that are available within the district and community.' This specific reference to school liability goes further in a school letter issued to parents outlining how 'If your child has an account on a social networking website, eg, Facebook, Twitter, Instagram, ask.fm, etc., please be aware that State law requires school authorities to notify you that your child may be asked to provide his or her password for these accounts to school officials in certain circumstances.' No surprise that this is seen by some as unconstitutional and is likely to be challenged in the courts. I have to say - I like it!



# Food & Health

 by Clodagh O'Donoghue



## Health risks of raw milk confirmed by EFSA

Drinking raw milk can pose health risks to consumers and, in some instances, lead to serious illness, according to an expert opinion published by the European Food Safety Authority (EFSA) in January.

Noting that raw milk can carry harmful bacteria, the EFSA has stated that the implementation of good hygiene practices on farms is critical to reduce the risk of raw milk contamination and that the maintenance of the cold chain is also key to preventing or slowing bacteria growth. However, the EFSA further notes that these practices alone do not eliminate the risk and that the best way to kill many of the bacteria that could cause people to fall ill is to boil raw milk before consuming.

Raw or unpasteurised milk has been growing in popularity across

the European Union with claims that it confers a number of health benefits as it contains vitamins and minerals that are lost in the pasteurisation process. Advocates maintain that the unpasteurised product can be beneficial to asthma and eczema sufferers and that it boosts the immune system. However, others believe that raw milk should be banned due to food safety risks and the potential for unpasteurised milk to contain disease-causing bacteria, including E.coli O157, Salmonella, Campylobacter and Listeria. These bacteria can be especially serious for such vulnerable groups as young children, pregnant women, older adults and those whose immune system is compromised.

In the wake of the EFSA opinion, the Food Safety Authority of Ireland (FSAI) has reiterated its long-standing

recommendation that consumers should not drink raw milk due to the well-documented serious health risks involved. FSAI CEO Prof. Alan Reilly notes that the risks of drinking raw milk far outweigh any perceived benefits and that the FSAI takes the view that pasteurisation is the most reliable and acceptable method of ensuring that milk is safe for consumers to drink. The FSAI welcomes the fact that on-farm hygiene and animal health have improved greatly in recent years but maintains that such improvements cannot guarantee safety and the risk of contamination during the milking process remains. In line with the EFSA opinion, the FSAI urges those who still wish to drink raw milk to, at a minimum, boil the milk before drinking it to destroy potentially harmful bacteria.

## Report on men's food behaviour reveals need for change

A safefood report published at the end of 2014, entitled *Men's Food Behaviour*, finds that the way in which men on the island of Ireland interact with food puts them at a disadvantage in terms of health compared with women. Although more men than women are overweight or obese in Ireland (70% of men, compared with 50% of women), men are less likely to try to lose weight or keep an eye on their diet. Report findings also indicate that men have a lower awareness and knowledge of food hygiene and healthy eating, have less healthy diets, opt for larger portions and eat more fat and salt and less fruit

and vegetables. Other findings show that food is often viewed as fuel by men and that food choices are dictated by taste, habit and convenience rather than health considerations.

Although some men are the main cook in a household and have excellent culinary skills, according to Dr Aileen McGloin, Scientific Support Manager with safefood, the report illustrates that the balance still tips towards women when it comes to food skills and cooking. Moreover, safefood Director of Human Health and Nutrition Dr. Clíodhna Foley-Nolan notes that despite increases in life expectancy

in both genders over recent decades, men are at greater risk from major chronic diseases, such as heart disease, mainly due to modifiable behavioural factors, including poor diet.

The report highlights the need for improved communications, resources, education and services targeted at boys and men in relation to food and points to some opportunities where men at certain transition stages of their lives - such as leaving the family home, having children and so on - may be more receptive to health promotion messages and be open to changing their behaviour around food.



# Money News Money News by Roisin Moloney

## Saving sentiment

**“Nationwide UK (Ireland)/ESRI Report Index, which measures overall sentiment towards saving, increased to 104 in November 2014, up 10 points on the previous month.”**

The proportion of people saving regularly increased to 37 percent in November compared with 32 percent the previous month and the previous year. A strong optimism for the future can be identified with an increasing number of consumers happy with the amount they are saving. 90 percent of those surveyed say that by April 2015 they will be able to save the same amount or more than they were saving in November 2014 at the time of the survey.

Another part of this research asks participants if they believe it is a good time to save and whether government policy encourages saving. The results show an increase to 29 percent believing it is now a good time to save, up from 23 percent in November 2013. Results, however, indicated that participants do not believe government policy is supporting saving, with a fall from 10 percent in 2013 to just 6 percent in 2014 of people believing government does support or encourage saving.

So with more people saving regularly and increasing contentment with the amount being saved, it is important for consumers to consider where the best home for their savings is. There are a number of factors to be considered here, including the interest rates, how often and how easily you want to access your funds, and other services offered by the institution, such as internet banking, ability to pay bills and debit cards available from banks. Credit unions are, however, a very popular choice with Irish consumers. Saving with the credit union entitles you to dividends proportional to how much savings/shares you hold, if the particular credit union decided to pay out as opposed to

reinvest.

Interest rates are an unavoidable obstacle that consumers must conquer in order to make decisions about where to house their savings. Put simply, interest is the money earned on your savings for the institutions' use of your money. This interest rate is either fixed or variable. Each can be advantageous depending on circumstances. What you are looking for is the Annual Equivalent Rate (AER), which must be displayed on each account offered and encompasses numerous factors that allow consumers to compare accounts based on the AER offered. A fixed rate is set from the beginning and remains the same for the duration of the account - so if you begin with a 2 percent fixed AER you will end with a 2 percent AER. The benefit of this is the security and the foresight it offers. Other factors, such as the state of the economy, will not impact your interest rate but the key to getting the best rate is to take a fixed rate when the economy is at its peak. At this time, it is most likely that the variable rate will offer more, but variable rates are impacted by changes in the interest rates set by the European Central Bank so, as the state of the economy declines, the variables are likely to also go down.

Your research, however, must not stop there. Many accounts require savers to commit their money to the account for certain time periods or give a certain amount of notice before making a withdrawal. If, for example, you want easy access to

your funds you should look at demand deposit accounts, which penalise savers in terms of interest for the option of access. If you are happy to commit to an account where you will need to give up to a month's notice before accessing your funds you should look at notice accounts. Alternatively, fixed term accounts offer far more competitive rates of interest and are available to those in a position to leave their funds untouched for over twelve months.

An important point to note is that interest on fixed term accounts cannot change for a certain amount of time but when that period of time does end the account will often automatically be subject to a low interest rate and savers usually do not get notice of this change - so be aware of the term of the saving account and do the research close to the time of the term ending. This is an ever-changing market so we must keep tabs on it to get the most out of our savings.



# New tax code on family gifts

Recent amendments to the Capital Acquisition Tax Consolidation Act 2003 has led to reports in mainstream media of changes to tax rules applied to gifts from parents to their children. The Consumers' Association of Ireland wishes to clarify these changes.

Individuals who are lucky enough to receive gifts and inheritance are charged a tax known as Capital Acquisitions Tax (CAT), which is charged at 33 percent. Payment of CAT is subject to each individual's lifetime tax-free threshold. This threshold allows gifts up to

a certain value tax free depending on the relationship between the giver and the receiver. Currently, a child is entitled to a lifetime tax-free threshold of €225,000 in respect of gifts and inheritances from his/her parents and where the amount of gifts/inheritances exceeds the threshold the balance is taxed at 33 percent.

A very significant exemption exists in the form of a small gift exemption to the value of €3,000. So an individual can receive a tax-free gift exempt of CAT from any person annually. Therefore, each parent can give a child a

gift up to a value of €3,000 each calendar year without CAT arising. Two parents can make gifts to a value of €6,000 in any year free of CAT. The beneficiary/child is not obliged to spend this gift in the year received and gifts can be accumulated by the child to meet a significant amount, which if given in one go would be subject to CAT or would be taken from the tax-free threshold. Small gift exemptions do not apply to inheritance and only apply to gifts made during one's lifetime. An example of this useful small gift exemption is illustrated in Table 1.

**TABLE 1: LIFETIME PARENT TO CHILD EXEMPT CURRENT THRESHOLD OF €225,000**

	GIFT	SMALL GIFT EXEMPTION	EXEMPT THRESHOLD	CAT CHARGE
Year 1 parent pays for holiday for child at a cost of €5,000	€5,000	€3,000	Exempt threshold reduced by €2,000 to €223,000	Nil in Year 1
Year 2 parent gives a child a gift of €20,000 to buy a car.	€20,000	€3,000	Exempt threshold reduced by €17,000 to €206,000	Nil in Year 2
Year 3 parent gives child a gift of €100,000 as a deposit on a house	€100,000	€3,000	Exempt threshold reduced by €97,000 to €109,000	Nil in Year 3
Year 4 parent gives child a gift of €30,000 to replace car	€30,000	€3,000	Exempt threshold reduced by €27,000 to €82,000	Nil in Year 4
Year 5 parent gives child a gift of an apartment valued at €100,000.	€100,000	€3,000	Exempt threshold reduced to nil	€4,950 in year 5 (€15,000@33%)

Table 1. CAT charged on the above gifts as follows: total gifts €255,000, less the small gift exemption €3,000 x 5 years = €15,000. Total taxable gifts €240,000 less threshold exemption of €225,000 leaves €15,000 with CAT charged at 33% = €4,950 payable to the revenue commissioners.

Traditionally, an exemption from CAT has also existed where parents make payments to children for support, maintenance and education. To qualify for this exemption, the provision of the support, maintenance or education had to be what would be considered normal expenditure for the people involved - for example, fees and accommodation costs for a dependent child attending college. However, the purchase of a house for the dependent child would not be considered part of normal expenditure regardless of the financial means of the parents. Secondly, the gift to child has to be considered reasonable to qualify for this CAT exemption. Whether the gift is reasonable will be judged by reference to the financial circumstances of the

parent. This exemption would not apply to financially independent children and again would only apply to the provision, maintenance or education of dependent children.

This exemption was abused as a means of tax avoidance and the Revenue Commissioners responded with an amended to legislation in the form of the Finance Act 2014. This amendment confines the exemption to a minor child or, if over 18 years, they must be in full-time education up to the age of 25 or a child, regardless of age, who is permanently incapacitated.

Examples of non-exempt gifts include house purchase by a parent for a child regardless of the financial means of the parents. The free use of a house

is not exempt. For example, if a parent buys a house for €1 million and allows his 28-year-old son have free use of the house indefinitely, the free use will be considered a gift. If, for example, the market rental value of the €1-million house is €36,000 then the value of the gift of the free use of this house will amount to €36,000 less €3,000 small gift exemption, resulting in €33,000 being taken from the child's threshold of €225,000 for each year of free use. A gift of a house deposit in excess of €3,000 (small gift exemption) is a non-exempt gift. Gifts in excess of €3,000 (small gift exemption) are also non-exempt and subject to CAT.

Examples of gifts that are exempt from CAT despite recent confusion in



the media include the non-exclusive occupation of the family home by a child family member. An adult child living in the home of his parents, even with a spouse, does not give rise to a gift by the owner of the property to the adult child. Revenue will not try to attribute a value to bed and board provided by a parent to an adult child. Another exemption arises when a child lives in a parent's property (not a family home) rent free and is under the age of 25 years and attending full-time education.

Another myth is that wedding costs will now be subject to CAT. This is untrue as the cost of a family function, such as a wedding, paid for by a parent is not subject to CAT and is considered a cost of the parents. This extends to all costs associated with the occasion but not so far as to include a car or a holiday. Should a gift of this nature arise on a wedding occasion, remember the small gift exemption will apply. Finally, payments to cover a child's normal costs associated with attending college, such

as a weekly allowance, to a child not more than 25 years in full-time education are not subject to CAT, including payment of tuition fees and transport costs.

It is unfortunate that the Revenue Commissioners have capped the age of exemption at 25 years in full-time education as this seems to act as a disincentive to people, perhaps unemployed, to return to third level to retrain. It remains to be seen how these new provisions will be policed, but this is the position as it stands.

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## Copper Coin Clear Out

The Central Bank of Ireland has issued almost €2.5 billion 1-cent and 2-cent coins. Compared with the average EU area, we issue approximately three times the amount of other countries. The reason for this lies with the trend among Irish consumers to collect up their copper coins in jars and piggy banks around their houses, keeping them out of circulation. The result of this means that retailers' demand for coins is not being met and even more copper coins have to be produced, at a cost to the Irish taxpayer. The Central Bank has recently

appealed to the public to get hoarded coppers back into circulation and this might be an opportunity to benefit your pocket or a charity of your choice.

Difficulty arises, however, with many banks only accepting bagged coins lodged directly into consumers' accounts. In addition, banks that do accept these lodgements often put time restrictions in the form of only accepting them one day per week. Coin machines located in many supermarkets and shopping centres convert coins to higher value denominations but at

a cost of usually 10% and often up to 15% of the value of the lodgement.

Frustratingly for consumers, many 1-cent, 2-cent and even 5-cent coins cannot be used in vending machines, many car-park tickets machines, toll machines as well as retailers not being obliged to accept large amounts of such coins. Perhaps the Central Bank should address how consumers are precluded from getting their coins back into circulation before producing any more.



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## Scam Warning

Free trial scams in January 2015 were at an all-time high, with the European Consumer Centre (ECC) reporting an 89 percent increase in complaints. Consumers are advised to be extremely cautious when signing up to free trials, with particular temptations around diet pills, exercise machines, beauty products and other magic potions that promise support with our 2015 resolutions. These advertisements for free trials for certain products can be fronts for costly subscription services. Often complaints tell a common story starting with consumers being asked to pay a small amount for postage and packaging. Later these consumers would discover that they had been signed up for an expensive subscription service.

Many consumers reported that the products were not delivered until the free trial period had already expired,

while in other cases they were not received at all. Consumers are advised to thoroughly research traders offering a free trial of a good or service and to verify any contact details through further internet searches. Such searches can also help to turn up any negative feedback left by other consumers about the trader.

Consumers are strongly encouraged to consult the trader's terms and conditions and to carefully read any small print before making a purchase. If a consumer feels they have been caught out by a free trial scam, they should write immediately to the trader and indicate that they wish to cancel the contract. Consumers may also be able to seek assistance from their bank or credit card provider.

For further advice and assistance contact the ECC Ireland on 01 8797620.



# Product/Tech News

## Menu that makes your mind up

If you have trouble making a decision when faced with a range of pizza toppings, a new technology will help to read your subconscious mind and place an order for what you want - even when you don't quite know yourself. Restaurant chain Pizza Hut has joined forces with eye-tracking company Tobii Technology to create what it is dubbing "the world's first subconscious menu".

Customers using the system are presented with a tablet pc and are first required to watch the Pizza Hut logo move across the screen in order to calibrate the system to their unique eye movements. Customers are then shown a digital menu with a selection of 20 pizza toppings on offer and, just 2.5 seconds later, the retina-tracking technology is reportedly able to identify the toppings they gazed at for longest. According to the developers, a powerful mathematical algorithm is used to determine, from almost five thousand possible ingredient combinations, the customer's ideal pizza. A "virtual pizza" topped with these ingredients is displayed to the customer and if it does not meet with approval, the customer merely has to glance at the onscreen restart button to repeat the process. The companies report that, in tests, 98% of participants were happy with their recommended pizza toppings. Pizza Hut is currently rolling out its Subconscious Menu at all of its refurbished restaurants in the UK so customers will be able to try it out to see if it works and if it is convenient or just plain creepy.



Pizza Hut Menu on a Tablet



## Fall protection for phones

Falls are a common cause of a smartphone's demise, given that, all too often, the screen will shatter on impact. In these pages, we have previously noted that the US manufacturer of Gorilla Glass, used in the screens of billions of portable electronic devices, has been working to further strengthen its glass offering to enable phones, tablets and the like to better withstand drops and to avoid the screen cracking when the device hits the ground. However, Apple is approaching the same problem from a different angle, judging by a recently filed patent for a technology that will detect when a phone is in freefall thanks to an integrated motion sensor, assess how far the device is from the ground, and forcibly rotate it in mid-air so that it lands in a way that causes the least possible damage.

The US Patent and Trademark Office has awarded Apple a patent for a "protective mechanism for an electronic device" with some methods outlined including the movement of a weight inside the device and the use of rotating motors - such as those that enable the vibrate function - to change the angular momentum during freefall. Other ideas include using aerodynamic airfoils to reduce impact velocity and even an option that will enable the device to jettison its battery to alter its trajectory.

All these fascinating ideas may never become a reality but if this technology is introduced, the patent suggests that the protective mechanism not only would safeguard devices against screen-shattering falls but that it would learn from each fall, remember how the phone is dropped and be more prepared for future falls. Moreover, theoretically Apple devices could communicate with and learn from each other, so your iPad could potentially prepare itself for being dropped if your iPhone has suffered several falls.

**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

# Consumer Electronics Show 2015

Established in 1967, the Consumer Electronics Show (CES) takes place in Las Vegas in early January each year to showcase the latest in consumer electronics and technology. In recent years, some major players in the technology sector, such as Google, Apple, and Amazon, have declined to take part and many big announcements by large consumer electronics firms are made at separate launches later in the year and away from the chaotic cacophony of CES where it can be hard to make a gadget stand out. Nonetheless, there was still plenty to admire and wonder at during CES 2015, with some interesting takes on household appliances from South Korean manufacturer LG.



In an effort to solve the problem of warm external air getting into the main storage area of a fridge each time it is opened and requiring additional energy to cool the interior again, LG has developed its new Door-in-Door Mega-Capacity refrigerator. Building on its previous Door-in-Door French-door refrigerator, the newer model has double doors that incorporate a slim compartment within their frames. These compartments can be opened independently of the main storage area using a button on the door handle and can be used to store frequently accessed items like milk. According to LG, the door-in-door feature can cut the loss of cold air from the appliance by up to 47 percent.

Another offering from LG is the Twin Wash laundry system that is essentially two washing machines housed in one appliance that allow you to do two loads of laundry at once. The system introduces a new Mini Washer that sits underneath a full-size, front-loading washing machine. This smaller washer pulls out like a drawer so users can access

separate controls and a top-loading door and it can be set to run a cycle even as the main washer operates independently. This mini machine should be particularly useful for getting a small load of delicate items done at the same time as washing a larger load of more robust cottons in the bigger drum above - cutting down on the overall time spent doing laundry, which has to be a good thing.

CES always has plenty to ogle at in terms of ultra-high-definition TVs and Japanese company Sharp announced a number of new models that it claims "simply cannot be duplicated by other companies". As well as a massive 120-inch 4K commercial LCD display that is designed as an alternative to video walls in public spaces or to projectors in conference rooms and classrooms, Sharp showed off its new 85-inch 8K LCD screen, which sports a native resolution of a whopping 7680 x 4320 and is expected to debut in Japan as soon as 2016. In addition, the company unveiled a 60-inch wraparound LCD display that can be mounted on pillars.

At the 2014 show, the major buzz surrounded wearable technology with a range of smartwatches and fitness bands on display, and in 2015, wearables were again in abundance, with a focus on fashion and style as well as functionality. Notable offerings in this category included the Lenovo Vibe Band VB10, an activity tracker/smartwatch hybrid with a 1.43-inch E-ink display that ekes out battery life, enabling it to run for a week on a single charge. An affordable device, with suggested pricing of \$89, the Vibe Band will count calories and monitor exercise, distance travelled and sleep quality as well as delivering notifications to your phone.

However, at CES 2015, the biggest trend in evidence was the ever-quickenening move toward the Internet of Things, whereby everyday objects use sensors and other technologies to allow them to communicate with other intelligent devices, all via the internet. In recent years, major consumer electronics firms have been looking to extend internet connectivity beyond traditional devices like smartphones, tablets and laptops and to turn formerly "dumb" objects - from cars, fridges and coffee makers to thermostats, toothbrushes and thermometers - into smart ones that can

interact with one or other. Judging from the showfloor at CES 2015, there is little, it seems, that cannot be connected to the internet - with smart flower pots, tennis rackets, pet accessories and jewellery to name but a few smart product categories on offer. In a health-focused example, the TempTraQ disposable, wearable thermometer continuously monitors a child's temperature for 24 hours. Fitted like a plaster, the patch uses wireless technology to send the child's temperature reading to any nearby mobile device and it can be set to alert parents when a child's fever spikes. Other examples of the move toward a smart home include a wi-fi kettle that tea drinkers can start boiling from anywhere in their house using their smartphone to an oven that can be set to pre-heat remotely when its owner is out. The fully automated home is poised to be the next big battleground for leading technology firms, with Apple quietly pushing its Home Kit smart home platform and Samsung announcing that it will connect everything it sells by 2020. However, as one expert at CES 2015 pointed out, just because everything can be digitised does not mean it should be and the key question is whether it makes sense, with the focus shifting from what is "technologically feasible" to what is "technologically meaningful". In addition, there is much to be worked out in terms of privacy, security and the social aspects of a world where people and countless "things" are in constant contact. Many items on show at CES may never come to market but the event is always fascinating in that it points towards what the future might hold for us all.





# Reminding you of your rights ...Doorstep Purchases

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

*Not all products or services are bought in a shop or online. You may be offered goods or asked to sign up to services - such as gas, electricity, telephone or broadband - by salespeople calling to your home or at your place of work. Or you may attend a home party at which products like clothes or cosmetics are on offer. Sometimes tradespeople may call to your door offering to provide gardening, roofing, window cleaning or other services. In these situations, you may be tempted to take advantage of what you see as a good value deal. But what are your rights when you buy on the doorstep? Consumer Choice explores the rights you can rely on when you make a purchase away from a trader's business premises.*



## **If I buy or sign up to something on the doorstep, do I have the same rights as I would if I bought the same item in a shop?**

When you make a purchase - whether it is in a shop, online, on the telephone or away from a trader's business premises, such as on the doorstep - the same consumer rights apply to the transaction. These rights are laid out in the Sale of Goods and Supply of Services Act 1980 and they stipulate that anything a consumer buys must be of merchantable (or saleable) quality, as described to the consumer, and fit for its intended purpose. If your purchase does not meet these criteria - e.g. because it is faulty - you are entitled to a repair, replacement or refund from the retailer.

## **What information should I be given before making a purchase on the doorstep?**

As well as being able to rely on the same consumer rights as you would if you bought a product or a service on a trader's premises, some additional rights apply when you buy off-premises, including door-to-door sales. These additional rights are outlined in the recently implemented Consumer Rights Directive and include the information the salesperson should provide you with before the transaction is completed. For on-premises transactions, a certain amount of information is already apparent to the consumer, such as the trader's geographical address and identity. However, when a transaction takes place off-premises and the total cost exceeds €50, the following information must be provided to the consumer: details about the seller, including geographical address

and phone number; a description of the goods or service and how long any commitment will last for the consumer (i.e. the duration of the contract); the total price of the goods or service and the cost of delivery; and details of the existence of any right to cancellation and how it can be exercised. All information provided must be clear and comprehensible. Off-premises contracts with a value of less than €50 are exempt from the regulations and off-premises contracts for repair or maintenance are only caught by the regulations when the cost is €200 or more.



### **Does this information have to be provided in writing?**

The above information should be provided on paper unless you agree to receive it in other “durable mediums” - such as email - and you are entitled to confirmation of the contract. If the information was not initially provided in durable form, the seller must provide it when confirming the contract.

### **If I buy something on the doorstep and later have second thoughts, can I change my mind and obtain a refund or cancel the contract?**

Compared to buying goods in a shop, when you make a purchase away from a trader's premises, including on the doorstep, you have some additional rights with regard to being able to withdraw from a contract. When you buy an item in a shop, you are not entitled to a refund simply because you have changed your mind. However, when you buy off-premises the rules are similar to when you buy goods online and you have a 14-day “cooling-off period” in which you are entitled to change your mind about your purchase and can cancel your order for the goods or service. If the cost of the goods is €50 or more, then you should receive a written cancellation form and a cancellation notice to use in the event that you have a change of heart.

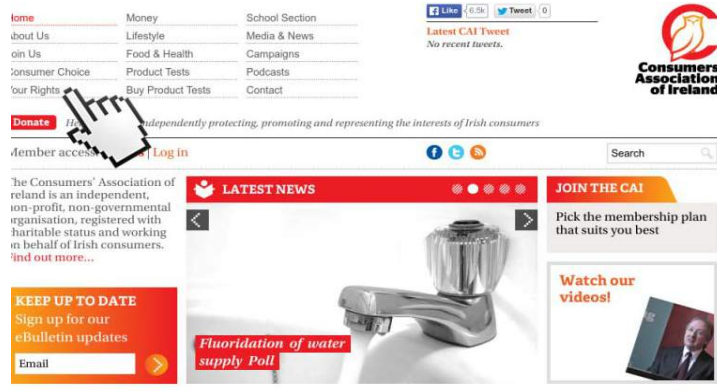
### **Are there any circumstances in which I would not be able to change my mind and avail of the 14-day cooling-off period?**

Similar to the rules for buying online, you cannot change your mind about a doorstep purchase if the product has been in some way personalised or custom-made to your specifications or if you have asked for the service to commence immediately, e.g. where the trader is carrying out urgent repairs or maintenance.

Always take care when purchasing a product or service on the doorstep. Be sure of the identity of the seller by asking for photo ID and seek recommendations for tradespeople. Never feel pressurised into making a purchase and be sure that you really want or need the product or service and that it genuinely represents good value. Seek written material - such as an official and verifiable brochure with the full and detailed address, contact information, and registered company and VAT number - to help you make up your mind, and make sure you are provided with information about cancellation procedures.



## **...know your rights**



**Become familiar with your rights by visiting the "Your Rights" section of our website at [www.thecai.ie](http://www.thecai.ie) or download our brand new app from the App Store.**

# CAI PUMPS UP THE VOLUME



## Presentation on Fuel Fraud and Petrol Stretching

The Association, which has been independently representing the Irish consumer for some 49 years now, both at home and abroad, has found great difficulty and not an insignificant amount of frustration in attempting to come to terms with the matter of petrol stretching, the ability for it to be successfully achieved and the unacceptable consequential loss to hundreds of motoring consumers.

The situation where upwards, and on average, 10% of Kerosene has been found to be added to fuel distributed to and sold from pumps at regulated outlets within the State has, we know, become a focus for the Revenue Commissioners, Customs and Excise and an Garda Síochána investigations in recent times.

There have been, as of December 2014, 308 official complaints from consumers to an Garda Síochána, who have found themselves at significant loss of property and finance as a result of their purchasing contaminated fuel from garages and petrol stations - notably within the Border and Midlands West regions - but not necessarily restricted to those areas.

We are aware of consumers whose car engines have been professionally evaluated to be beyond repair as a direct result of their purchasing contaminated fuel resulting in bills of as much as, on average, €5,000 (significantly more in some instances) - and this in addition to the fact that many of these cars would have outstanding finance/loans on that vehicle. So, we are seeing very real consumer losses here and with little or no recourse for those consumers affected.

## Consumer Protection

Normally, a consumer who enters into a contract to purchase goods is supported

by consumer law in the form of the Sale of Goods & Supply of Services Act, 1980 which would require that the product, contractually purchased, would be of Merchantable Quality, Fit for its intended Purpose and As Described. For these consumers, they purchased fuel which failed every element of the Act's protection and are therefore entitled to remedy from the contractor - in this case the seller of the fuel at the garage.

However, as we understand it, these protections have been denied these consumers in every case. Many of the garage owners have refused to engage with the consumer who paid them the requested sum of money to fill their vehicles with fuel and with whom they contracted under the provisions of company law.

The problem appears to be how the damage is not immediately noticeable which provides a convenient opportunity for denial and rejection of any fault on the part of the seller as time elapses before full engine failure and diagnosis determine a problem of significance.

## Is there another opportunity or avenue for recourse?

As motorists the consumers pay for the protection of insurance. Again, here we have seen certain insurers act to remove, but more particularly exclude and refuse to accept liability for claims of fuel contamination. *(The insurance industry, in their submission, contends that its Members have upheld some claims from consumers whose policies provided for comprehensive cover. Members of the Committee outlined examples where they found this not to be the case).*

This is further indicated in the Warranty Insurances sold to consumers at the point of sale of the vehicle. The CAI's research has indicated how these companies also list fuel contamination as excluded from the provisions of the warranty. *(Consumer Choice will explore extended car warranties - and what is and is not covered - in an upcoming issue.)*

*On the 21st of January the CAI Chairman and I appeared before the Chairman and Members of the Joint Committee on Transport and Communications to present and take questions regarding our submission on the issue of Petrol Stretching and Fuel Contamination.*

*Below is the submitted detail which was well received by the Committee Members and which will, hopefully, contribute toward a better level of legislative provisions to protect consumers and a means through which those affected may receive full compensation for their losses through the simple - but contractual - purchase of petroleum.*

## Finally

Let us not forget that these motorists have made quite significant contributions toward employment and taxation in Ireland. They contribute significant sums of VAT from their initial outlay of purchase price for the vehicle and all subsequent repair bills for parts and labour to maintain it to the standard required for the National Car Test. That test comes at a cost as does the annual motor taxation and insurance premiums that they must also pay under penalty of law. Perhaps the final insult, under the circumstances of today's discussion, is how these consumers outlay and contribute significant sums of money as taxation included in the cost of the fuel they purchase and, apparently, regardless of its questionable quality.

There are considerations to be made for means of redress which place the burden of proof upon the distributing garage, for example, to prove that its fuel is pure both at the point of every delivery, weekly thereafter, and immediately upon the date of a registered complaint claiming fuel contamination.

The means through which every possible avenue for redress to the consumer is closed, frustrated or denied must be reversed. There requires to be a restoration of balance.

Not one consumer has knowingly or willingly purchased fuel that will, over a brief period of time, reduce their second most valuable asset (over that of their home) to a worthless piece of questionably insured metal.

That being the case, should there not be consideration for a fund to be created from levies paid directly by this industry from which compensation can be managed and paid for cases related specifically to the sale to the consumer of contaminated fuel?

**Dermott Jewell**  
Consumers' Association of Ireland



# Food Legislation update



REPORT by *Alex Tierney*

In the November 2014 issue of Consumer Choice we covered the new legislation regulating the layout and content of food labelling that took effect on the 13th December 2014. This follow-up report concerns regulations that, as of the same date, apply specifically to the labelling of fish and aquaculture products, as well as two recent authorisations regarding updates to the European Union list of approved food additives.

## Fish and Aquaculture Product Labelling

All unprocessed fish and aquaculture products, as well as certain processed products such as those salted or smoked, are required to provide the following information, regardless of whether they are pre-packed or non-pre-packed:

- The commercial and scientific name of the product, e.g. Atlantic Cod *Gadus morhua*
- The date of minimum durability
- The method of production, e.g. “farmed” or “caught”

- If caught in the wild, the type of fishing gear, e.g. trawls, dredges, pots and traps. Some methods are not subject to mandatory specification, e.g. “by hand”
- If caught in freshwater, the type of water, e.g. “lake” as well as the country
- The catch area. If caught in the Mediterranean, Northeast Atlantic or Black Sea, a sub-area must be given, as well as a recognisable name or map/image
- If farmed, the country of production
- Identification of known allergens (in the same manner as applies under the general food labelling legislation)

If the product has been defrosted then the label should show this, and on pre-packed products such information must directly accompany the commercial name. For non-pre-packed products, the information should be given by way of billboard or poster. There are several exceptions: where the fish products are not the final product but ingredients thereof; where the products have been

previously frozen for health and safety reasons; where defrosting occurred prior to such processes as smoking, pickling, drying; where freezing was a technologically necessary step for that type of product. If the product contains added water, that should be shown, and if the added water makes up more than 5%, then it should be shown in the product name.

With regard to products that are composites of different types of fish, all relevant methods of production and types of fishing gear must be displayed; the area/country where the majority of the product comes from must be given, as well as a statement that the product has a mixed provenance; and the phrase “formed fish” must be used.

In addition to the above, the label can provide certain voluntary details, as long as they do not impinge on the space given to the mandatory information, and are provided in a way that is clear, unambiguous, and verifiable. These include:

- Date of catch/harvest

- Date of landing and the name of the relevant port
- Fishing gear or techniques not specified in the mandatory list, e.g. "by hand" or "diving"

- The flag state of the fishing vessel

- Environmental, ethical or social information

Pre-packed processed products, such as canned fish, must display the following in addition to the mandatory information outlined above:

- Name of product
- Name and address of the food business
- List of ingredients, plus quantity and net quantity
- Presence of recognised allergens
- Date of minimum durability
- Conditions for storage and use, as well as instructions
- Country of origin
- Identification of "added water", "formed fish", "defrosted", "added protein from a different animal origin" or "packaged in a protective atmosphere" where applicable
- Where the product has been produced within the EU, an approval number for the production establishment as well as the abbreviation EC (or the equivalent in other languages) must be displayed alongside the country.
- Where the product has been produced outside of the EU, only the name of the

country and the approval number should be shown.

For non-pre-packed processed products, only the identification of allergens is mandatory.

### The Use of Diphosphates in Prepared Yeast Based Doughs

In 2013 approval was sought at European Union level for the use of diphosphates as an acidity regulator in prepared yeast based doughs, typically used as a base for pizzas, quiches etc. These doughs are sold and stored in an "un-raised" state. The actual raising only takes place during the final preparations carried out by the consumer and requires a mixture of sodium bicarbonate, yeast, and diphosphates.

Self-raising flour, which is not suitable in doughs where the raising must be delayed, already contains a high level of phosphates. With this in mind, it was determined that consumers who used the prepared dough (diphosphates included) as an alternative to the dough containing self-raising flour, would not actually increase their phosphate intake. It was also noted that there were no attendant safety concerns and that it was not necessary to seek the opinion of the European Food Safety Authority.



Authorisation for approval was accordingly given.

### The Use of Sweeteners in Certain Fruit or Vegetable Spreads

While the use of the sweeteners Aspartame, Neotame, and Salt of aspartame-acesulfame was already authorised for jams, jellies, marmalades and some similar fruit and vegetable

spreads (e.g. energy-reduced, dried-fruit-based sandwich spreads), approval has been sought to extend that authorisation to all similar energy-reduced fruit and vegetable spreads. In response, it was ruled that as these sweeteners are already present in jams, jellies and marmalades, their presence in spreads used as alternatives will not lead to an increase in their consumption. Seeing that no health risk is attendant, authorisation was duly granted.

Example of fish labelling:

**ATLANTIC COD** (*Gadus morhua*)

**Trawls**

**Net Quantity:** 300g

**Business name and address:** xxx

Ireland  
xx-yy-zz  
EC

**Caught in:** xxx

**Use by:** 09/01/17

**Store at:** 0-2°C



### Useful website:

The Food Safety Authority of Ireland  
Abbey Court,  
Lower Abbey Street,  
Dublin 1  
[www.fsai.ie](http://www.fsai.ie)  
Tel 01 817 1300  
Email: [info@fsai.ie](mailto:info@fsai.ie)



# Communication Breakdown: O<sub>2</sub> in the Small Claims Court



REPORT by Alex Tierney



Following our report on the Small Claims Court in the November 2014 issue of **Consumer Choice**, we highlight the case of consumer Damien Lynam and his legal battle against O<sub>2</sub> (Telefonica).

*(Note: Much of the documentation in the case refers to Telefonica rather than O<sub>2</sub>, or to both at the same time, as O<sub>2</sub> Ireland was a trade name of Telefonica. Though O<sub>2</sub> Ireland are no longer owned by Telefonica, for the purposes of the case the two names are synonymous, as shown by the debt collector's letters where they refer to their client as "Telefonica (O<sub>2</sub>)". In the interest of our readers, we have elected to use O<sub>2</sub> because it is the more recognisable name to Irish consumers. The exceptions are the designation of the court hearing, Damien Lynam V Telefonica Ireland Limited, and the designation of the judgement.)*

## The Problem

Mr. Lynam's troubles began when his iPhone suddenly ceased to work one year and five months after he had bought it. On two separate occasions he brought the phone into the O<sub>2</sub> store in Maynooth where he had made his purchase, but the staff were unable to ascertain the identity of the fault. Furthermore, he was told that O<sub>2</sub> would accept no liability for the phone as it was out of its 12-month warranty and that he would have to take up the matter with Apple. In a letter dated 31st of January 2014, he informed O<sub>2</sub> of the problem and his intention to seek a repair under his statutory rights, and stated that his contract was with them and not with Apple. A week later, as he was no longer receiving service, he sent another letter telling them that he had instructed his bank to cancel the direct debit of the monthly service charge.

An O<sub>2</sub> customer care agent responded, stating that they could "certainly arrange" for his phone to be taken away and repaired,

but that there would be a charge because it was out of its 12-month warranty. To make matters worse, O<sub>2</sub> continued to bill him monthly service charges even though the phone was broken, something that only came to his attention when he received a bill in April for the sum of €128.55. He wrote to O<sub>2</sub> saying that this was unacceptable as his phone had been unusable since January; that he had handed over the matter to the Naas Small Claims Court; and that no further billing should be issued.

## The Debt Collection Agencies

At the end of April Mr. Lynam received a letter from O<sub>2</sub> insisting that the monthly service charge still applied (apparently regardless of whether the phone was working or not) and that the balance would be pursued for payment. Then, at the end of May, he received another letter from O<sub>2</sub>, this one by way of the Small Claims Registrar; it was an offer to cover the cost of repairing the phone but contained no mention of the

outstanding bill.

Before he had time to respond, a letter arrived from Centurion Collections, a debt collection agency contracted by O<sub>2</sub>. It was entitled FINAL NOTICE and urged Mr. Lynam to immediately pay the bill (now €168.55); in the absence of this "amicable settlement", it was stated, legal proceedings would be initiated against him.

Mr. Lynam wrote to Centurion to say that the amount they were pursuing was in dispute and that the matter currently resided in the hands of the Small Claims Court. At the same time he wrote to the Small Claims Registrar, indicating that he was willing to accept O<sub>2</sub>'s offer as long as he received clarification on a number of points:

- 1: That O<sub>2</sub> would cancel his liability for whatever portion of the bill was incurred post-January (any sum incurred prior to the phone breaking he would gladly pay)
- 2: That O<sub>2</sub> would cease all legal proceedings



against him and call off the debt collection agencies

3: That his number would still be available to him once he reconnected

4: What O<sub>2</sub> intended to do if the phone could not be repaired

At the end of July, despite being informed of the court proceedings and despite their previous correspondence bearing the title FINAL NOTICE, Centurion sent Mr. Lynam a second threatening letter, this one entitled LEGAL ACTION NOTICE and strongly advising him to settle payment with O<sub>2</sub> over the next seven days. "...Any further delay," they wrote, "could affect your ability to maintain credit in the future." In spite of their urgent tone, he never heard from that particular agency again.

O<sub>2</sub>, for their part, offered no clarification on the points raised by Mr. Lynam, and a hearing date was set by the Registrar for Monday the 6th of October. Before that date came about, however, Mr. Lynam received a letter from a second debt collection agency contracted by O<sub>2</sub> and pursuing the recovery of what was now €323.81. He responded to the agency (Buchanan Clark and Wells) in the same manner as he had to Centurion, and informed them that if they issued any more correspondence, he would use their letters in court to fix them for his legal costs. A case handler for the agency wrote back to say that BCW "were, at no time, advised by our client of any ongoing disputes or unresolved complaint." Having been apprised of Mr. Lynam's concerns, they wrote, they would immediately put all collection activity on hold while they "investigated the matter" and waited for an update from their client. Mr. Lynam never heard from them again either.

### Final Attempts at Settlement

On the Friday before the court hearing Mr. Lynam received a phone call from the Small Claims Registrar telling him that O<sub>2</sub> had sent in an offer and that he did not have to attend court on Monday. The hearing would be adjourned for one month to give him time to contemplate the latest proposals.

However, when he received the letter of offer, Mr. Lynam discovered that it once again fell short of what he had sought. While O<sub>2</sub> declared their willingness to hand over a cheque for €159 in lieu of a repair, they showed their hesitancy over the more contentious (and by now more expensive) matter of the outstanding bill; any billing enquiries, they wrote, would need to be

addressed "through our general escalations process", and they provided an address for Mr. Lynam to send his query to.

Mr. Lynam requested a further adjournment of the court date and it was set back to the 1st of December. In the meantime, he sent in a written response to O<sub>2</sub>'s offer, saying that he had difficulty in accepting it unless the billing issue was resolved. He reiterated his willingness to pay whatever was owed prior to the phone breaking and said that that particular amount could be deducted from the €159. If they accepted these terms, he would withdraw from any further proceedings.

### Hearing and Judgement

No sign of acceptance came from O<sub>2</sub> and Mr. Lynam accordingly arrived in Naas District Court on the morning of the 1st of December. While waiting for his own case to be called, he tried to spot the O<sub>2</sub> representative in order to make one last attempt at settlement but was unsuccessful.

In Naas, unlike in Dublin, the Small Claims cases are put in with the general cases of the District Court, so it was late afternoon before the matter of *Damien Lynam V Telefonica Ireland Limited* was called. At that point a solicitor stood up and informed the court that he was acting on behalf of Telefonica. His client's proposal amounted to the €159 cheque and an offer to offset or reduce the cancellation charge (note: not the outstanding bill).

Mr. Lynam then stood and told the judge that this was only half the story; that while O<sub>2</sub> were willing to hand over €159, they intended to take twice that back in the form of the bill. Upon hearing this, the judge took the solicitor to task on several points. He said that companies like the solicitor's client had far too much dominance; that whenever a customer had an issue, it was always difficult for them to get in touch with such companies; that his client needed to write a letter of apology to Mr. Lynam; and that they needed to cancel the contentious billing charges immediately.

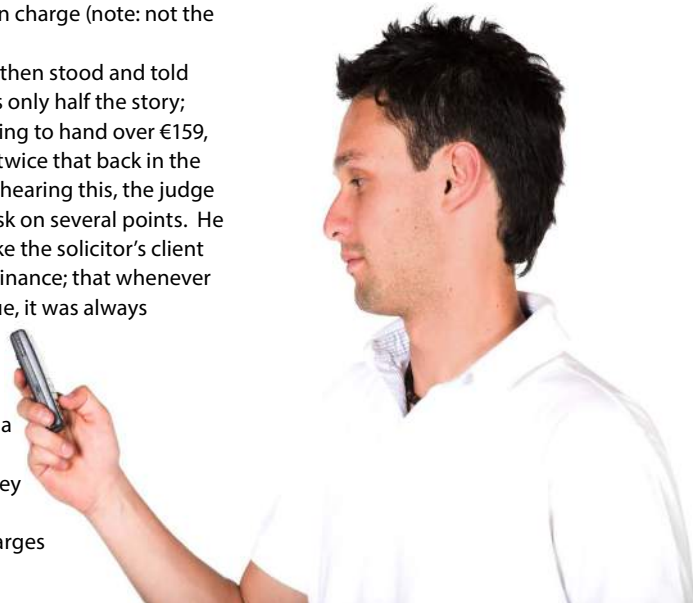
Subsequently, a judgement was handed down for the sum of €159.

### Where the Matter Stands

Judgement was awarded against Telefonica on the 1st of December. By the 6th of January 2015, Mr. Lynam had still not received a letter of apology or a cheque, or, indeed, any communication whatsoever, and he decided to call into Naas District Court to inform the Small Claims Office that O<sub>2</sub> had ignored or disregarded the court's directions. When he did so, he was given a copy of his decree to bring to the Sheriff for enforcement.

In the decree, signed by both District Judge and Small Claims Registrar, it is written: "It is therefore ordered and decreed that the Claimant do recover from the Respondent the said sum of €159 and all Sheriffs and County Registrars are hereby commanded to take in execution the goods of the Respondent, to satisfy the said debt. It is further ordered that the billing amount of €323.81 on the Claimant's account to be withdrawn and a letter of apology issued to Mr. Lynam by the Respondent."

In summing up his experience, Mr. Lynam noted that there was an essential contradiction between O<sub>2</sub>'s position as one of the global leaders in communication and their consistent failure to properly and fairly communicate with him.



# Fuel Costs on the Forecourts

**Consumer Choice asks whether the sustained price drop in crude oil is visible on the forecourts. What exactly are we paying at the pump and how can we get better value?**

 Report by *Roisin Moloney*

At a glance

- Global prices
- Taxation
- Saving

Crude oil is a commodity traded on international markets and from it a whole variety of products are refined, including petrol, diesel, heating oil, jet fuel. The producers of crude oil range from national states, most of which operate under the banner OPEC (Organization of the Petroleum Exporting Countries), to independent production companies. Crude oil prices are dependent on market forces. Global oil prices have decreased in the region of almost 60 percent since mid-2014, which for Ireland as an oil importing country is obviously positive. Prior to this price decline crude oil was priced at a stable \$110 per barrel compared to the current \$50 per barrel. The reasons for this price decline flows from numerous factors, including the increase in production in the US and the response of OPEC deciding not to cut production to increase prices, coupled with economic slumps in countries around the world leading to what ultimately can be best described as supply and demand changes driving down the price of crude oil.

The Irish petroleum industry, which is made up of individual companies, buys refined products and the cost of supply to Ireland is driven by the cost in dollars per tonne of refined products traded out of Rotterdam. For each of the refined products - such as petrol, motor diesel and

heating oil - there is real-time tracking of market information known as Platts Quotes, which are in effect the price at any moment. It is Platt Quotes that gauge current market forces and so affect the value and price. Crude oil prices generally affect the price of refined products but there is no certain and direct link to price. The demand for refined products has tended to lag behind the demand for crude oil and often other forces affect the price, such as the time of year, with increased demand for heating oil in winter driving up prices. In Ireland, taxation is a major factor in price - for example, diesel tends to be cheaper at an Irish petrol station because of lower customs duty rates for diesel here, unlike international diesel prices which are generally the same as petrol. However, recent changes in the market and trade restrictions with Russia as well as increased demand for aviation fuel means demand for diesel is increasing and may reflect a potential for increased price in diesel in the future. Of course, all these factors are further complicated by the fact that such products are traded in US dollars so the strength or weakness of the euro versus the US dollar impacts price also.

In order to judge price changes in the global oil costs and the cost of fuel to the consumer at the pump it is more appropriate

to compare fluctuations in Platts prices - that is, the prices for refined oil products, such as petrol and diesel, paid by wholesalers and the prices paid at the pump. The price of fuel impacts both the individual and business in numerous ways from the price we pay to fill our own cars but also higher fuel prices are reflected in increased prices for goods and services as transportation and business running costs are increased. It is important to know how exactly this major expense for individuals and business is being priced so highly.

## Exactly how much!

Table 1 illustrates the national average price index each month for 2014 carried out by AA Ireland. Here it is demonstrated that prices for petrol and diesel have fallen over the last 12 months and most noticeably since last summer to correspond with the fall in crude oil prices. At time of writing, fuel prices are currently priced at 142.4 cent for petrol per litre and 134.0 cent for diesel per litre per this AA survey - but they are not reflective of prices nationwide, which are significantly lower in many outlets. AA Ireland suggests, by its analysis, that one litre of petrol costs on average 142.40 cent, with approximately 90 cent of this being paid in tax, 8 cent divided between wholesalers and distributors and



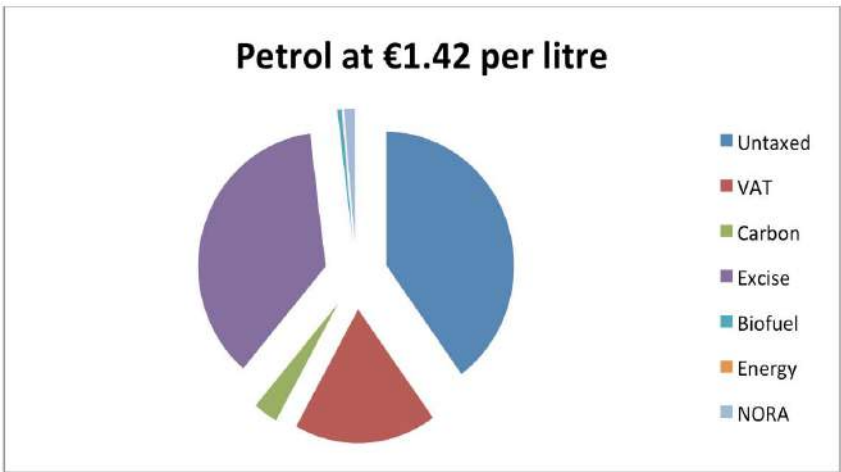
just over 50 cent going towards extracting, refining and transportation. The excise duty on fuel is applied on a per litre basis as opposed to a percentage of the price resulting in the same tax level when the cost falls. The portion of the price we pay that is not subject to tax has VAT applied to it at a rate of 23 percent. International market forces are traditionally blamed for the high fuel prices paid in Ireland - however, these recent prices clearly demonstrate that high fuel prices are attributable, simply, to too much of a tax take from Government.

Table 2 and Table 3 set out the main components that culminate to make the price of petrol and diesel at the pump. The price of the product itself is just one component of the end price and it is determined in the international market place, which is the aspect that should be currently affected in a positive way to reflect the current low in global oil prices. The other and more significant aspect to the end price is the taxation imposed and includes the following: Excise charged per litre. NORA levy charged per litre, which funds the National Oil Reserve Agency. Carbon Tax charged per litre. Biofuel obligation has the net effect of an average of 0.8 cents per litre of motor fuel. Better energy levy adds 0.06 cents per litre. VAT at 23% is charged on all of the above, meaning the VAT rises and falls with the cost of the product. As oil is traded exclusively in US dollars, the strength/weakness of that currency against the euro also impacts on pump prices.

**TABLE 1: NATIONAL AVERAGE PRICE INDEX MONTHLY FOR 2014 CARRIED OUT BY AA IRELAND.**

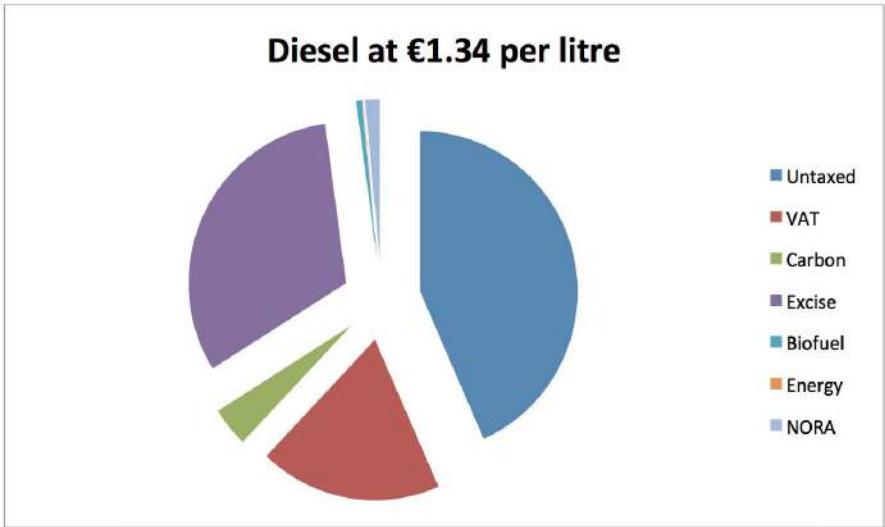
DATE	REGULAR UNLEADED	DIESEL
December 2014	142.4	134.0
November 2014	148.5	139.6
October 2014	154.3	144.6
September 2014	155.2	145.9
August 2014	156.5	146.7
July 2014	157.4	147.6
June 2014	155.0	146.8
May 2014	154.3	146.8
April 2014	153.2	147.1
March 2014	153.1	146.0
February 2014	152.1	146.7
January 2014	152.9	147.6

**TABLE 2: PETROL AT €1.42 PER LITRE-COMPONENTS IN CENTS. AT THIS PUMP PRICE, TAXATION AMOUNTS TO 62.1%.**





**TABLE 3: DIESEL AT €1.34 PER LITRE-COMPONENTS IN CENTS. AT THIS PUMP PRICE, TAXATION AMOUNTS TO 56.63%.**



### Choice Comment

Moving outside the forecourt, it would be correct to state that where the focus is being lost with the discussion on fuel costs is in the very significant profits being accumulated by the electricity and gas providers so long as the current pricing status continues. These substantial profits are being gathered from an entire nation in urgent need of some respite from energy providers whose focus seems to be singularly upon amassing this wealth despite the needs of their valued customers. The ability to increase prices with ease seems to escape the alternative capacity to formulate a simple procedure for credit when it is due. Be it ethos or ethics, little, it would appear, has changed in the past six years.



The Consumers' Association of Ireland (CAI) thinks it is high time that the Government ease this burden - with signs of economic improvements, now is the perfect time to address the matter. A decrease in tax on fuel offers wide-ranging benefits to the economy, including supporting business. We are an island and our impressive road network is used as the means of distribution of the vast majority of goods in Ireland. Freeing up of disposable income for individual motorists would further support spending and would be no doubt very welcome to individual consumers – and notably the motorist whose contribution is strained beyond what is equitable.

While consumers make their way through the maths of fuel prices there are other issues we must also consider as motorists. Importantly, Ireland has a problem with fuel fraud. Laundering of fuel is a long-standing issue with recent media reports highlighting the damage laundered fuel can do to car engines. (See page 13 of this issue of *Consumer Choice* for details of the CAI's submission to the Joint Committee on Transport and Communications on the issue of petrol stretching and fuel contamination.)

Consumers are encouraged to purchase from reputable retailers and while we strongly encourage consumers to shop around for price, it is important to note that fluctuations in petrol price from our research were at a maximum of 11 cent per litre. So a good rule of thumb for motorists is that if a price seems too good to be true then it probably is.

There is a balance to be struck, however, because our own research has demonstrated that there are significant savings to be made from shopping around despite being wary of prices too good to be true. The CAI has found that clusters of service stations tend to compete between themselves and as a result often offer better prices than individual stations, particularly in rural areas. Paying attention to fuel prices is certainly worth the effort with differences of 10 and 11 cent per litre common within areas as small as 1 kilometre.



# Euro NCAP Test Results



**Driving home the importance of safety, the Euro NCAP crash test results reveal the cars that offer the greatest level of protection.**



**REPORT** by Clodagh O'Donoghue

#### At a glance

- Euro NCAP Advanced rewards
- Choice Buys

Since 1997, Euro NCAP has been organising crash tests and offering motorists an independent assessment of the safety performance of the best-selling cars in Europe. Euro NCAP is made up of seven European governments and motoring and consumer organisations in every European country, including International Consumer Research and Testing (ICRT) to which the Consumers' Association of Ireland is affiliated. The aim is two-fold – as well as making independent information about a car's comparative safety available to consumers, Euro NCAP results incentivise manufacturers to improve the safety of their cars. Evidence shows that advances in vehicle safety have led to the greatest reduction in road accident casualties. Legislation sets minimum safety standards that all cars must meet in order to be put on sale in Europe but Euro NCAP seeks to encourage manufacturers to exceed these safety standards and its tests are far more rigorous, highlighting the differences between cars' safety performance. To achieve a five-star Euro NCAP rating, a

car must far exceed the minimum safety standards required by law. Safety is a key element in the decision to purchase a car, and consumers who want the highest level of safety should look for vehicles that have garnered five stars in Euro NCAP's rating scheme. Tests carried out in 2014 have yielded a large number of five-star ratings and 14 Choice Buys. See our table below for the results of 23 models tested last year.

#### **Euro NCAP Advanced**

In addition to Euro NCAP's star rating system, Euro NCAP Advanced was introduced in 2010 to reward and recognise car manufacturers that provide new technologies that demonstrate a scientifically proven safety benefit for consumers and society. New and advanced technologies – such as autonomous emergency braking, speed alert systems and automatic emergency call – are significantly expanding the automotive safety landscape and by rewarding such technologies, Euro NCAP encourages and motivates manufacturers to accelerate

the standard fitment of important safety equipment across their model ranges. Euro NCAP rewards also offer consumers clear guidance about the safety benefits offered by these new advancements. For each technology nominated by a car manufacturer, Euro NCAP assigns a panel of objective experts who analyse the way in which the technology has been developed, tested and validated and determine the system's performance and expected effectiveness. Where the analysis reveals very positive results, Euro NCAP rewards the technology and highlights the findings on its website, [www.euroncap.com](http://www.euroncap.com). In 2014, two technologies received the Euro NCAP Advanced rewards:

#### **Opel Side Blind Spot Alert**

The Opel Side Blind Spot Alert (SBSA) system is designed to help a driver to avoid dangerous situations or collisions with other road users when changing lanes. Ultrasonic sensors are used to scan the area to the side and diagonally to the rear of the car,

and the system alerts the driver if there is another vehicle in the driver's "blind spot". An indicator light in the door mirror lets the driver know if a vehicle might be in the blind spot on that side and if the driver uses a direction indicator when another vehicle is within the danger zone, the warning indicator will begin to flash. The system monitors both sides of the vehicle, so that it can assist drivers when they are planning to overtake as well as when they are being overtaken, to ensure that the car can be safely returned to its lane. The system works at speeds up to 140km/h and can operate in almost all weather conditions, detecting all kinds of vehicles, including motorbikes.

According to Opel, close to 10% of all accidents are between vehicles driving in the same direction, and the Opel SBSA system has the potential to help avoid approximately 10% of such collisions. Given the nature of these accidents, the system delivers a greater safety benefit at high speeds and helps particularly to reduce severe and fatal accidents. The system has been extensively tested and a survey has demonstrated a high level of satisfaction among users, which is a key factor in ensuring its continued use. Euro NCAP has rewarded the Opel SBSA for its availability on the Opel Corsa - which achieved a five-star rating in the 2014 tests - as well as on the Opel Zafira, Astra, ADAM and Insignia. The system is offered either as an option or standard, depending on grade and market, and the availability of optional equipment may vary between countries, so interested consumers should check with their

dealer if the system is available to them.

### **BMW Pedestrian Warning with City Braking Activation**

BMW's Pedestrian Warning with City Braking Activation system seeks to help avoid or mitigate pedestrian accidents at lower speeds. The system is designed to warn the driver and prompt him or her to take action if there is an imminent risk of colliding with a pedestrian. Using a camera in the base of the rear-view mirror, the system emits a warning from speeds of 10 km/h up to 60 km/h when a collision with a pedestrian is imminent and simultaneously preconditions the brakes for a quicker response in case the driver applies them. As a last resort, the car will autonomously apply the brakes shortly before the collision in the event that the driver does not respond to the warning.

According to the manufacturer, 20-30% of all serious accidents in cities involve vulnerable road users and approximately 10% of these accidents could potentially be avoided through the autonomous brake function alone. The expected benefit of the system is increased when the driver responds to the warning in due time. BMW has conducted extensive tests on the system, including simulations using different driver/pedestrian models, and Euro NCAP has carried out its own independent assessments that verify the manufacturer's claims. Euro NCAP has rewarded BMW's pedestrian warning system for its availability on the BMWi3 and on the BMW 2-Series, which garnered a five-star rating in the 2014 tests.

The system is also offered as an option on the Mini One, but optional safety equipment may not be available in all countries and consumers are advised to check with their dealer.

### **Best-in-class cars of 2014**

As you can see from our table below, the best performers in their size categories in Euro NCAP's 2014 tests were as follows:

**Supermini:** Skoda Fabia

**Small Family Car:** Nissan Qashqai

**Large Family Car:** Mercedes-Benz C-Class

**Small Off-road 4x4:** Land Rover Discovery Sport

**Small MPV (multipurpose vehicle):** VW Golf Sportsvan

These cars all received five-star ratings and the highest overall scores in their respective categories last year. In 2014, Euro NCAP assessments featured new requirements for autonomous emergency braking (AEB) and also placed increased emphasis on "Safety Assist" – technologies that aid safe driving and help drivers to avoid a crash. The results reveal an emerging divide between small, price-competitive cars and larger vehicles. In the Large Family Car category, all vehicles tested garnered a five-star rating whereas the only car in the Supermini category to achieve five stars was the Skoda Fabia. This indicates that manufacturers continue to struggle to provide driver assist technology in market segments where every cent counts.



## **2014 Testing change**

In the 2014 tests, crash avoidance systems are incorporated into the star rating. Assessments of autonomous emergency braking (AEB) systems are included, with low-speed whiplash protection systems included under Adult Occupant Protection scores and high-speed systems included under the Safety Assist score, which also incorporates lane support systems. Euro NCAP no longer tests electronic stability control (ESC) – which improves a vehicle's dynamic stability by detecting loss and supporting the regain of control of the vehicle – but points are awarded for compliance with EU legislation. From 2014, pedestrian testing involves more detailed analysis of the bumper and front edge of the bonnet and greater weighting is given to Safety Assist in the calculation of the overall score, whereas the weighting afforded to Adult Occupant Protection is reduced. The star ratings from the 2014 tests contain more technical content than those from previous years so direct comparisons are not possible.





## 1. Skoda Fabia (Supermini)

Despite being a small car, the **Choice Buy** Skoda Fabia achieved a five-star rating from Euro NCAP. Adult occupants will be well protected in frontal and side impacts and the front seats and head restraints offer good protection against whiplash injuries during rear-end collisions. The Fabia also scored very well in terms of child occupant protection in frontal impact tests and both the one-and-a-half-year-old and the three-year dummies were properly contained within their car seats in side impact tests, minimising the potential of dangerous head contact with the vehicle's interior. In terms of Safety Assist, electronic stability control comes as standard on the Fabia and a driver-set speed limitation device, available as an option, is expected to be fitted to most cars sold.



## 7. Nissan Qashqai (Small family car)

The first of our small family cars, the **Choice Buy** Nissan Qashqai will keep all family members well protected. It scored particularly highly in adult occupant protection, with rear-seat passengers especially well protected against whiplash injuries. Child occupants also enjoy a high level of protection and all of the recommended child car seats could be properly installed in the Qashqai. Pedestrians are afforded a decent level of protection, with the bumper in particular scoring maximum points for protection of pedestrians' legs. The Qashqai's Safety Assist score is impressive, with electronic stability control and seatbelt reminders fitted as standard and a lane departure warning system - which met Euro NCAP requirements - and an autonomous emergency braking system available as options.



## 8. Nissan Pulsar (Small family car)

With the **Choice Buy** Nissan Pulsar, adult occupants are provided with good to adequate protection for all body regions in both frontal and side impacts. All recommended child car seats could be installed properly and the front passenger airbag can be disabled to let a rearward-facing child car seat be used - though the switch is located deep inside the glove box and is not obvious to users. The pedestrian protection score is among the highest achieved in our current batch of tests and Safety Assist features include electronic stability control and a driver-set speed limiter fitted as standard as well as an optional emergency braking system that is expected to be fitted to most cars sold.



## 9. BMW 2 Series Active Tourer (Small family car)

For adult occupants, the **Choice Buy** BMW 2 Series Active Tourer scored maximum points in both the side barrier test and side pole test, safeguarding all body areas well, and providing good protection against whiplash injuries for both front-seat and rear-seat occupants. Maximum points were also scored on frontal impact tests on both the one-and-a-half-year and three-year child dummies. This car has a standard-fit autonomous emergency braking system that works at low speeds typical of city driving, with Euro NCAP tests showing that collisions could be avoided at speeds up to 20km/h and collision severity mitigated at higher speeds, up to 50km/h. An active bonnet lifts when a collision with a pedestrian is detected to provide greater clearance to the hard structures in the engine compartment.



### 12. Mercedes-Benz C-Class (Large family car)

Scoring impressively across the board, the **Choice Buy** Mercedes-Benz C-Class garnered maximum points on side impact tests for adult occupants, though those in the front seats are better protected against whiplash injuries than those in the rear seats in rear-end collisions. The front-seat passenger airbag is automatically disabled when a rearward-facing child car seat is positioned in the passenger seat. When an impact with a pedestrian is detected, the bonnet lifts to create more space between it and the hard structures in the engine compartment. Fitted as standard is Collision Prevention Assist PLUS® - an effective autonomous braking system that works to avoid collisions at lower speeds typical of city driving and to reduce the severity of impact at higher speeds.



### 13. Ford Mondeo (Large family car)

The **Choice Buy** Ford Mondeo is another large family car that will do a good job of safeguarding all occupants in the event of a collision. There is good protection against whiplash injuries for all seating positions, and all body areas are generally well or adequately protected in frontal or side impacts – though in the side pole test, the chest area was found to be only marginally protected. Ford offers an autonomous emergency braking system as an option and this can detect pedestrians and other vehicles to avoid collisions or mitigate the severity of impact. An optional combined lane departure warning/lane keeping assistance system is expected to be fitted to most cars sold and met Euro NCAP's requirements.



### 14. VW Passat (Large family car)

The **Choice Buy** VW Passat scored maximum points for protecting all critical body parts of adult occupants in the side impact test and other tests showed that good to adequate protection is provided across the board. All occupants are well protected against whiplash injuries in a rear-end collision. An optional autonomous emergency braking system known as Front Assist with City Emergency Braking is available as an option on the Passat and can help to prevent or mitigate minor injuries, like whiplash, at low speeds. Although the system's low-speed functionality was not assessed by Euro NCAP as this is not standard equipment, its performance at higher speeds typical of open-road driving was tested and found to be effective, contributing to the high Safety Assist score.



### 15. Subaru Outback (Large family car)

The **Choice Buy** Subaru Outback affords all family members a high level of protection, with its Child Occupant Protection score being particularly impressive. All recommended child car seats could be properly installed and the front passenger airbag is off by default, allowing a rearward-facing child car seat to be safely used in that position. The airbag is turned on only when an occupant of suitable size is detected in the seat and this system, which met Euro NCAP requirements, was rewarded. Subaru's optional EyeSight autonomous braking system works both at low, city-type speeds and higher speeds typical of open-road driving. As this is expected to be fitted on most cars sold, Euro NCAP tested the system at higher speeds and rated its performance as good.



### 16. Land Rover Discovery Sport (Small off-road 4x4)

The **Choice Buy** Land Rover Discovery Sport will keep all passengers well protected in frontal and side impacts. Front seat passengers are provided with good protection from whiplash injuries whereas the protection for rear-seat passengers is marginal. However, the Discovery Sport's standard-fit autonomous braking system operates at low speeds to help mitigate injuries, including whiplash. A pedestrian-protection airbag under the bonnet is deployed when sensors detect that a passenger has been struck, helping to reduce injuries. The Discovery Sport is equipped as standard with electronic stability control, seatbelt reminders, a driver-set speed limiter (standard on all but "S" trim models) and the autonomous braking system, which works from 10 to 80km/h and performed well in Euro NCAP's higher-speed tests.



### 17. Mercedes-Benz GLA-Class (Small off-road 4x4)

The **Choice Buy** Mercedes-Benz GLA-Class achieved the highest scores of all the vehicles on our table in both Adult Occupant Protection and Child Occupant Protection. Maximum points were scored for protecting adult occupants in a side barrier impact and all body parts received adequate to good protection in the side pole test. The passenger airbag automatically deactivates when a rearward-facing child car seat is placed on the front passenger seat and the status of the airbag is clearly indicated, garnering this system maximum points. The standard-fit Collision Prevention Assist Plus® autonomous emergency braking system helps the driver avoid collisions or mitigate the severity of impact both at low city-type speeds and at higher open-road speeds.



### 18. Jeep Renegade (Small off-road 4x4)

The **Choice Buy** Jeep Renegade provides good to adequate protection of adult occupants on all critical body regions in frontal and side impacts. In the event of a rear-end collision, protection against whiplash was rated marginal for both front-seat and rear-seat passengers. In frontal impact tests on one-and-a-half-year and three-year child dummies, the Renegade scored maximum points, and in the side impact test both dummies were properly contained in their child car seats, minimising the risk of head contact with the interior of the vehicle. An autonomous emergency braking system is available as an option and operates from low to high speeds. As it is expected to be fitted to most cars sold, it was included in the Euro NCAP assessment and was rated as performing well.



### 19. Nissan X Trail (Small off-road 4x4)

Another off-road 4x4 vehicle, the **Choice Buy** Nissan X Trail scored highly across all four testing categories. Adult occupants will be well protected in frontal and side barrier impacts and, even in more severe side pole tests, all body regions were provided with good protection, apart from the chest area where protection was adequate. An autonomous emergency braking system should help avoid or mitigate rear-end collisions, further lowering the risk of whiplash injury. This is available as an option but is expected to be fitted to most cars. Euro NCAP rewarded both the autonomous braking system and the car's camera-based system that recognises speed limit signs and displays the information to the driver who can then choose whether or not to set the speed limiter accordingly.





## 20. Kia Sorento (Large off-road 4x4)

The **Choice Buy** Kia Sorento will deliver good to adequate protection to adult occupants in a frontal impact and it scored maximum points in both side barrier and side pole tests. Children will be well protected in the event of a frontal or side impact and the front passenger airbag can be deactivated to accommodate a rearward-facing child car seat. With clear information provided regarding the status of the airbag, Euro NCAP rewarded the system. An optional lane departure warning system is expected to be fitted to most cars sold and met Euro NCAP's requirements. Also rewarded by Euro NCAP was a speed assistance system that combines information from digital mapping with a speed-sign recognition camera to determine the speed limit at any point while driving.



## 21. VW Golf Sportsvan (Small MPV)

The **Choice Buy** VW Golf Sportsvan is a small multipurpose vehicle that will deliver good protection for passenger and driver in the event of a frontal impact and this car scored maximum points in the side barrier test. Both front and rear seats do a good job of safeguarding occupants against whiplash injuries should a rear-end collision occur. Clear information is provided on disabling the passenger airbag to allow a rearward-facing car seat to be used and Euro NCAP rewarded the system. A driver-set speed limitation device is available as an option and is expected to be fitted on most cars sold. Also available as options are a lane-keeping system and an autonomous emergency braking system, the latter of which was found to perform well at high speeds.

## Tests on heavy quadricycles reveal major safety problems

In 2014, Euro NCAP tested four heavy quadricycles and found that all vehicles performed very poorly with some showing serious risks of life-threatening injuries. Sold as convenient and economical means of transport, quadricycles are classed as either light (L6e) or heavy (L7e). Whereas light quadricycles are limited to 45km/h, heavy quadricycles are not speed-limited and although some can only manage low maximum speeds, other can achieve speeds of 100km/h. Importantly, these road-legal vehicles are not required to pass the same stringent safety tests that normally apply to passenger cars.

Euro NCAP tested four heavy quadricycles - the Club Car Villager 2+2 LSV, the Renault Twizy 80, the Tazzari ZERO and the Ligier IXO J LINE 4 Places - simulating the kinds of frontal and side impacts that these vehicles might experience. These four vehicles are fully type-approved for use on public roads but frontal and side impact tests at 50km/h revealed some major safety issues. In frontal tests, there were serious problems with the seatbelts in both the Ligier and the Tazzari, leading to a potentially high risk of injury. In addition, the structure of the Club Car virtually collapsed in the frontal impact test. The Renault Twizy scored best of the four vehicles and was the only one to have an airbag fitted as standard, but its rigid structure and restraint system led to some dangerously high crash dummy readings.

Michiel van Ratingen, Euro NCAP Secretary General, speaking in June 2014, noted that the organisation's test campaign confirmed that "quadricycles generally provide a much lower level of safety than regular passenger cars" and that even though these vehicles meet legislative standards, they lack the minimum safety equipment that has become commonplace on passenger cars sold in Europe. As a result, and with quadricycles set to grow in popularity, Euro NCAP has called for manufacturers and legislative authorities to ensure a minimum level of crash safety for this vehicle segment.



MODEL		SPECIFICATIONS			TEST PERFORMANCE					
		Price (€)	Models tested	Body type	Kerb weight (kg)	Adult occupant protection rating %	Child occupant protection rating %	Pedestrian protection rating %	Safety Assist rating %	Overall Euro NCAP rating
Superminis										
1	Skoda Fabia	from 13,895	1.2 TSI 'Ambition', LHD	5 door hatchback	1083	81	81	69	69	★★★★★
2	Ford Tourneo Courier	to be confirmed	1.5 diesel 'Trend', LHD	5 door hatchback	1329	84	84	74	56	★★★★
3	Hyundai i10	from 11, 995	1.0 petrol Comfort, LHD	5 door hatchback	933	79	80	71	56	★★★★
4	Opel/Vauxhall Corsa	from 15,495	1.4 'Enjoy', LHD	5 door hatchback	1113	79	77	71	56	★★★★
5	Renault Twingo	from 13,990	1.0 'E2', LHD	5 door hatchback	945	78	81	68	56	★★★★
6	Suzuki Celerio	from 11,995	1.0 petrol GL, LHD	5 door hatchback	823	61	74	68	38	★★★
Small family cars										
7	Nissan Qashqai	from 24,695	1.5dCi Acenta, LHD	5 door hatchback	1388	88	83	69	79	★★★★★
8	Nissan Pulsar	from 19,995	1.2 Acenta, LHD	5 door hatchback	1262	84	81	75	68	★★★★★
9	BMW 2 Series Active Tourer	from 31,680	1.5 Base, LHD	5 door hatchback	1320	84	85	60	70	★★★★★
10	Renault Mégane Hatch	from 20,590	1.5dCi 'Life', LHD	5 door hatchback	1299	83	78	60	56	★★★★
11	Citroën C4 CACTUS	from 17,795	1.2 'FEEL', LHD	5 door hatchback	965	82	79	80	56	★★★★
Large family cars										
12	Mercedes-Benz C-Class	from 38,190	C220 'Avantgarde', LHD	4 door sedan	1570	92	84	77	70	★★★★★
13	Ford Mondeo	from 23,950	2.0 diesel 'Trend/Wagon', LHD	5 door wagon	1634	86	82	66	66	★★★★★
14	VW Passat	from 27,295	2.0 TDI 'Comfortline', LHD	5 door hatchback	1465	85	87	66	76	★★★★★
15	Subaru Outback	from 41,995	2.0 diesel 'EyeSight', LHD	5 door wagon	1682	85	87	70	73	★★★★★
Small off-road 4x4s										
16	Land Rover Discovery Sport	to be confirmed	2.2 diesel SE, RHD	5 door hatchback	1901	93	83	69	82	★★★★★
17	Mercedes-Benz GLA-Class	from 34,655	GLA200 CDI 'Urban' 4x2, LHD	5 door SUV	1505	96	88	67	70	★★★★★
18	Jeep Renegade	available in mid-2015	1.6 diesel Limited FW, LHD	5 door SUV	1390	87	85	65	74	★★★★★
19	Nissan X Trail	from 30,950	1.6 diesel Acenta, LHD	5 door SUV	1645	86	83	75	75	★★★★★
Large off-road 4x4s										
20	Kia Sorento	from 37,990	2.2 diesel GLS, LHD	5 door SUV	1843	90	83	67	71	★★★★★
Small MPVs (Multi-purpose vehicle)										
21	VW Golf Sportsvan	from 23,605	1.6 TDI Comfortline, LHD	5 door MPV	1345	87	85	62	73	★★★★★
22	Kia Soul	from 24,495	1.6 diesel EX, LHD	5 door hatchback	1386	75	82	59	56	★★★★
23	Citroën Berlingo	from 16,215	1.6 diesel 'Confort', LHD	5 door hatchback	1431	55	74	63	48	★★★

### USING THE TABLE

The more stars the better.

#### SPECIFICATIONS

**Price:** The starting price as quoted by the car manufacturers.  
**Class:** Euro NCAP ratings are comparable only between cars of similar mass and with broadly similar structures.

#### TEST PERFORMANCE

**Adult occupant protection rating:** This rating incorporates scores obtained in the front, side barrier and side pole impact crash tests, as well as whiplash protection.  
**Child occupant protection rating:** How good the car would potentially be at protecting a child in a crash, using child car seats recommended by the car manufacturer.  
**Pedestrian protection rating:** How good the car would potentially be at protecting a pedestrian in a collision with a car.  
**Safety Assist rating:** Rating given for active safety controls provided by the manufacturer.

#### Useful contact

**Euro NCAP**  
[www.euroncap.com](http://www.euroncap.com)

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[www.thecai.ie](http://www.thecai.ie)*

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