

The Magazine of the Consumers' Association of Ireland

Consumer Choice

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MAY 2015

Espresso Machines

*For a convenient coffee fix,
Consumer Choice samples 16 capsule-based models*

€ MONEY

- Buying a home
- Car depreciation

🍴 FOOD & HEALTH

- Weighing up low-fat products

📺 PRODUCT TESTS

- Fridges
- Espresso machines

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May 2015

Dear Member,

Many of us will be taking much needed breaks over the remainder of the year and, if hiring a car is a part of your plans, then I think it best to mention Caveat Emptor must apply here!

For many years the CAI, here at home and in the EU with our fellow BEUC Members, has been highlighting how there are too many poor quality offers available and how the level of protection under consumer law is entirely inadequate.

I note how MEP Brian Hayes has added his concerns and echoed the consumer lobby requirement of years now for a system of mandatory regulation to oust the voluntary code, which is poorly supported and therefore entirely inadequate for a Single Market economy.

Consumers are finding themselves with poor quality deals that exclude fuel costs and requiring additional outlay in terms of insurance

excess charges, personal injury protection and exorbitant administration fees.

What is worse is the added insult of geographical discrimination in what is purportedly a growing Digital Single Market. This is facilitating Irish consumers being blocked from availing of better deals through online manipulation of systems stopping closure of the deal by payment based on the country of registration of the payer's address and/or debit/credit card.

It has been a long time since the 'rip-off' term has been used. That time is at an end.



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.

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Consumer Choice

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News Briefs by Dermott Jewell

News Briefs

The latest information
on the world of the
consumer

E-ting Disorder

Last week saw European Ministers hold informal discussions on what is referred to as the food cocktail effect. This is the combined impact of numerous food additives on the human body. A very few studies have been carried out to try and determine what follows when two or more additives are consumed in a large quantity simultaneously or when several food products containing the same food additive are consumed at the same time. One study, carried out by the University of Liverpool, found that the combination of common food additives could interfere with the development of the nervous system. The European Food Safety Authority (EFSA) is expected to start working on cumulative risk for the human body posed by the combination of food additives and different agents or stressors. How do you feel about that – shaken, stirred?



A €3-million Prize

Under Horizon 2020, the European Commission (EC) has announced a new competition with a very, very significant reward for the winner. The EC has outlined how the European Union has a serious problem from particle pollution. In context it outlines how a staggering 500,000 people die each year as a direct result. The EC is therefore offering €3 million to the person or team that comes up with the best material to reduce the smog. The competition is open to applicants from January 2017 and will close one year later. Horizon 2020 is a series of EC-led, prize-led competitions to stimulate innovation and come up with ways to solve some of our more significant problems and concerns as citizens which this year has a prize fund totalling €6 million. Any individual, legal entity or group of legal entities established within the EU (or countries associated with Horizon 2020) can enter the competition. Go on.....

WHAT ABOUT VINYL RADIO?



Norway's Minister of Culture has announced that, in 2017, it shall become the first country in the world to turn off its FM frequency and switch over entirely to Digital Audio Broadcasting (DAB). A number of other EU countries, as well as Southeast Asia, have begun similar processes with the goal of providing listeners with significantly wider and diverse radio channel content than they have ever had before. Already there are 22 DAB national channels in Norway compared to five national FM channels. A recent Gallup poll determined that just over 50% of Norwegian households already have a DAB-friendly radio and that some 56% of those listen daily to broadcasts over DAB. If this means that 'talk radio' will become DABGAB does it follow that sounds of the 60s will be DABFAB?

Hard To Swallow

Last weekend I visited a very well known and long established supermarket branch in Walkinstown in Dublin.

I was not on a mission to price check but did, as an average shopper and, I assume, valued customer, notice the following offers, which I found to be enlightening and annoying examples of how we are

manipulated on price through spin and the illusion of consumer choice. The product was Mouthwash. The 500ml bottle was displayed on the shelf to be €3.00. Immediately to the left of this 500ml offer were bottles of the same product but in packs of 2 x 250ml bottles. The shelf price indicated how these would individually normally cost €2.99 per

bottle (5.98 for 500ml). However, in bold red and white attention-grabbing print on the wrapper of the bottles was the announcement that these two could be purchased as a special offer for €4.00. So, a saving of 33% and a price increase of 25% in one simple transaction! Now that kind of 'super' value deserves to be highlighted. Down with that!!

AN POST – DELIVERING ULTIMATUMS

Dear Members,

In what you will all immediately note to be a first, I am using my news page to highlight a very significant and important Consultation that has been launched by the Commission for Communications Regulation (ComReg) regarding An Post's Terms and Conditions for Single Piece Mail and Bulk Mail.

I am also asking that you circulate this as widely as you can so that not only you, but your family, friends and other contacts can be made aware of it, its relevance to them and the importance that they respond in some way to the consultation by 5pm on the closing date of June 10th.

This can be done by clicking on: http://www.comreg.ie/_fileupload/publications/ComReg1537.pdf

Why is it so important?

From the outset it becomes clear that the regulator is unhappy with the manner in which An Post has

set out its terms and conditions and also that certain of those terms and conditions are questionable. For example:

• It is important that the Terms and Conditions are clearly drafted so that postal service users fully understand the basis on which they are availing of universal postal services.

As noted by the Department of Jobs, Enterprise and Innovation ("the DJEI")

"If a contract document is to be intelligible, it must be capable of being readily understood by the group of consumers at which it is aimed. 'Intelligibility' in this context is usually understood to entail avoiding or minimising legal or technical jargon – or where such terms are unavoidable, explaining them clearly – along with the avoidance of other features that hinder comprehensibility such as long sentences, dense paragraphs, and inadequate use of headings and

signposting."

• ComReg considers that, in general, the proposed Terms and Conditions may be difficult for postal service users to understand as the language used in many areas is not sufficiently clear and intelligible i.e. they are not in plain English. Unclear use of language in the Terms and Conditions will mean that they are difficult for postal service users to understand. This is clearly not appropriate having regard to the reasonable needs of postal service users.

AND

• ComReg is concerned that several of the conditions in the proposed Terms and Conditions give An Post the unilateral right to change the terms of its contract with a postal service user in individual cases. Such conditions are, in ComReg's view, significantly weighted against the postal service user in favour of An Post.

Condition B.6(3) of the proposed Terms and Conditions provides that: "Any condition, term, standard or requirement in these Terms and Conditions which affects or relates either to:

(a) the eligibility, of a Postal Packet to be included in a service, or

(b) the eligibility or entitlement of a person to use, avail of or benefit from service, may be waived, dispensed with or varied by An Post in any individual case and as regards any person, or generally from time to time, provided that such waiver, dispensation or variation meets the reasonable needs of postal service users or is one which would or is calculated to increase the use of service by any person or group or class of persons" (CAI emphasis added)

AND

With regard to what An Post determines to be 'Paper Money'.

- "d) *exchequer bills, bank post bills, bills of exchange, promissory notes, vouchers, cheques, credit notes which entitle the holder to money or goods and all orders and authorities for the payment of money, whether negotiable or not;*

e) *bonds, coupons, and securities for money, whether negotiable or not*"

Which just about rules out anything and everything!

AND

Did you know that:

- "Part VI Additional Charges" of the Schedule of Charges provides that there is a handling charge for

delivering underpaid postcards, letters, large letters, packets and incoming cross border postal packets, and for delivering underpaid parcels

Yet the charges are not outlined anywhere in the Terms and Conditions.

AND

- Condition E.6 (5) of the proposed SP T&Cs provides that in the event an addressee needs to collect an undelivered "Registered (Proof of Delivery)" postal packet, he/she may do so "subject to payment of the Charges specified in the Schedule of Charges".

- ".....Where the postperson is unable to deliver **for whatever reason** a "Return to Sender" adhesive label is completed and attached to the Postal Packet prior to be (sic) returned" (emphasis added)

- "Underpaid Postal Packets shall on delivery, be subject to the Charges specified in the Schedule of Charges or may be refused, detained, deferred, withheld, returned or disposed as prescribed under Section 47 of the 2011 Act."

Try finding the charges.

AND - Last - but by no means least..... In the case of underpaid postage and

- "Where the name of the sender cannot be ascertained from the cover of a Postal Packet or its contents, the Postal Packet may be retained under Section 47 of the 2011 Act pending a claim from the

sender or addressee. In the absence of any claim within

(a) a period of one (1) month of receipt of the Postal Packet; or

(b) three (3) months of posting the Postal Packet for delivery in the State; or

(c) six (6) months of posting for a delivery outside the State,

the Postal Packet may be disposed of by An Post." (CAI emphasis added)

So, Dear Member,

This is the case of An Post, whose letter volumes have fallen by 32% since 2007 and who are predicting further falls;

An Post, from whom you are likely to see many further unacceptable and poor value increases - as has been the case in recent years;

An Post who appear to be focussed upon determinedly offering what is an equally increasingly poor level of service for that money - but, with attitude!

I think you know what is required here.

Yours sincerely,



Dermott Jewell



Money News

 Money News by *Roisin Moloney*

Fighting Car Depreciation

“The Motor Industry Review for the first quarter of 2015, carried out by SIMI (The Society of the Irish Motor Industry) and DoneDeal, was launched recently revealing strong trends of growth in this industry.”

New car registrations in the first three months of 2015 reached 64,715, amounting to an almost 30% increase on this time last year. This trend reflects the much-talked-about improvement in consumer confidence. This report also highlighted the declining cost of motoring with petrol prices down by 10.9%, diesel prices down by 11.8% and the average price of a new car having fallen by 2.5% since last year. Motor insurance costs, however, have risen by 14%.

Any consumer who has ever purchased a shiny new car will be all too familiar with the comment that it will drastically lose value the moment you leave the forecourt. Unfortunately, such commentators have a point. It is estimated that regardless of what make or model you choose, the depreciation in the first three years will account for half the running costs. There is an awareness of such depreciation and so many consumers opt for second-hand cars. Used-car sales are up 15% since this time last year, despite a decline in imported cars. While the fact remains that depreciation will affect a car purchase, there are a number of tips to keep in mind. If you are one to change your car every three years, then the resale value is even more important to you. Buying a fashionable car will usually result in having a better resale value.

Do your research using second-hand catalogues, such as the local newspaper or websites like donedeal.ie or buyandsell.ie. Another trick consumers use to get value for their buck is to buy nearly-new cars. Buying no more than two years old can help avoid that initial drop in value a vehicle suffers when newly purchased. Buying an almost-new car usually means a full service history is available and, if purchasing from a franchised dealer, it may also mean you get a guarantee and warranty. The most popular car colours in Ireland are black and silver - keep this in mind and perhaps keep adventurous colours for an asset you do not wish to resell. Also, if deciding what extras you would like when purchasing a new car, choose useful ones such as metallic paint, air conditioning, leather seats and parking sensors. It is best to avoid extras that won't add to re-sale value, such as built-in sat-nav and upgraded stereo equipment, unless of course they are important to you to have.

Look after your car and keep a full service history. Buyers will pay more for a car that has been well maintained. It also helps to keep your car in a garage away from the elements. Try to create a file for all car-related receipts - such as service history, NCT reports, repairs, and tyres - which creates

a tangible record of what has been done with the car. This is a transparent way of letting the buyer see what they are purchasing and you are likely to get a better price. Of course, one way to beat depreciation is to buy new and hang on to the car. If you keep a car yourself until it is fit for the scrap yard, depreciation will not be an issue for you - buy new and do not buy again for ten years or more.





Stretching that Holiday Budget

It is that time of the year when holidays are on our minds and profits are on the agenda for airlines, tour operators, and hotels - and, with that, the potential for consumers to encounter hidden charges and overpriced goods and services. A few CAI tips may help you relax without breaking the bank.

Book mid-week - online prices can fluctuate from day to day depending on demand at any one time. Some travel experts believe that the best time to book your ticket online is Wednesday night after 10pm and before 6am, to get the best price. The worst time to book is apparently between 7pm and 10pm, especially on a Monday evening. Also it is important to check the prices of the same flights, but on a one-way basis instead of return. It can sometimes cost less to get single tickets to your destination and back.

Book late for hotels and accommodation, which may seem risky but it is the time you can avail of the cheapest rates. Even in high season it is very unlikely that you will find yourself stuck with no accommodation - you may, however, have to compromise on standards in a worst-case scenario.

Try to travel light and check in online. It is nothing new but those

extra airline charges are certainly the most stressful. So instead of undoing the great relaxation value of your holiday, make sure to be organised and get checked in for both flights to your destination and return. Think less is more when packing that bag and cut much of the hassle out of travel. Long term parking at the airport can be expensive, so check prices for booking online and well in advance. Consider using public transport or maybe getting a lift. A good rule to take on, particularly when travelling with children, is to avoid purchasing food at the airport. Maybe a mini picnic would serve a family well by tasting better and saving money.

Another important money consideration is the use of mobile devices overseas. In preparation for your holidays, check with your provider what roaming services apply to you and always check the cost of international calls. Do a little research on www.askcomreg.ie and check what the best network is for you that will be available at your holiday destination. If you wish to use the phone more than a minimum amount you could consider purchasing a local sim card, which means you can make calls at local rates. If considering this option, check that your phone is unblocked in order to be compatible

with sim cards from other operators.

When using your credit card outside of Ireland but within the Eurozone to withdraw cash, you can incur high withdrawal fees unless your account is in credit. It is a good idea to put spending money onto your card before you leave. Outside the Eurozone the cross-border handling fees can be significant and apply to all transactions regardless of whether your account is in credit. Check your own credit card rates and compare with the cost of purchasing the relevant currency. It may make more sense to buy the relevant currency at your local bank if travelling outside the Eurozone.

Another stressful holiday pitfall can be hiring a car. As the CAI has highlighted in the past, car hire is fraught with hidden extras and particular attention needs to be given to the terms and conditions of the rental agreement. You should also find out the extent of your liability in the case of damage or an accident. When agreeing to a price for a car rental, watch out for extras such as the cost of a child car seat or an additional driver.

Invoking some or all of these tips will contribute to a more relaxing and cheaper trip away. Happy holidays!



Product/Tech News

Multitasking furniture allows for wireless charging

Households today are home to multiple technological devices, most of which require a separate charger, leading to a tangle of wires and cables adding to our already cluttered environments. Ever looking to simplify our lives, the people at Ikea have launched a new collection of furniture that can wirelessly charge your smartphone. Ikea is encouraging us to "say goodbye to messy cables" and to put an end to the hunt for missing chargers and a conveniently positioned socket by investing in a new furniture range that includes bedside lamps and tables with built-in wireless chargers. To charge your smartphone, you simply place the device on the plus sign integrated into the furniture item.

Available online and due in stores shortly, the range includes the Selje bedside table priced at €60, the Varv table lamp also priced at €60, and the Varv floor lamp with a price tag of €100 - all of which boast chargers that are blended into the items and are very inconspicuous. You can also buy dedicated wireless charging pads that may be placed anywhere in your home, with a single pad priced at €35 and a pad that can accommodate three devices at once costing €65. Ikea notes that many smartphones support wireless charging but that sometimes this function will need to be activated in a phone's settings. In addition, some phones will require one of Ikea's Vitahult covers to make them work. These covers are sold separately, fit most smartphones and are currently priced at €15 or €20.



The Meld smart knob



Ikea wireless charging furniture

Cooked to perfection

The makers of the new Meld smart knob - which attaches to your cooker and takes over the tricky process of maintaining and adjusting temperature correctly - promise a perfect meal every time you cook. Would-be masterchefs and apprentice domestic goddesses often find that vague directions in recipes make it difficult to produce plates of food that look or taste anything like they should. What exactly is meant by a "slow simmer"? How do you "sauté gently"? And what temperature setting do you use when told to cook on a "medium-high" heat? Adding to the confusion in the kitchen is the fact that different cookware reacts differently to heat, so that it is almost impossible to accurately control the temperature of your pots, casserole dishes, saucepans and so on.

Coming to the rescue of kitchen novices with a solution that seeks to take the guesswork out of preparing food, the manufacturers of the Meld smart knob are offering an automated device that slots over one of the circular knobs on your existing cooker and that works in tandem with the Meld clip, a precision temperature sensor that attaches to your pots and pans. The Meld Knob will then automatically turn the cooker's knob up or down to keep food at the perfect temperature based on the temperature readings it receives from the Meld Clip. In order for the Meld Knob to know what is cooking, an accompanying app is used that contains hundreds of tried and tested recipes from which you can choose. In addition, you can create your own recipes and add them to the app - so you will be able to replicate the results time after time.

When not used in conjunction with the Meld Clip or app, the Meld Knob remains in position on your cooker and can be used in the same way as the other controls. The manufacturers are promising that their equipment will be simple to install and easy to clean and that it will boast long battery life. Judging by the enthusiastic response on crowdfunding site Kickstarter, there are plenty of amateur cooks out there who are struggling in the kitchen and who are looking for professional results. At time of writing, \$162,000 had been raised, far exceeding the \$50,000 funding goal and with a fortnight to go. If all goes to plan, the product will cost \$149 (€137 approx.) and will ship in October 2015, at which point the app will be available on both Apple and Android devices.

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



Reminding you of your rightsPackage Holidays

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



With holiday season almost here and around 400,000 traditional package holidays expected to be sold in Ireland this year, it is timely to consider consumers' rights and entitlements when they book these travel arrangements. The Package Holidays and Travel Trade Act 1995 provides protection for consumers who book a package holiday, including package holidays taken at home in Ireland or abroad. It covers holidays that are sold in Ireland, whether or not the companies are operating in Ireland or in another country. Consumer Choice explores what you can expect when you purchase a package holiday and what to do if something goes wrong.

What exactly is meant by a package holiday?

To avail of the rights under the Package Holidays and Travel Trade Act 1995, you must have booked a package holiday. A holiday is a package holiday if it has been pre-arranged and sold at an inclusive price by the travel agent or tour operator, if it covers a period of more than twenty-four hours or includes overnight accommodation, and if it involves at least two of the following elements:

- i) transport
- ii) accommodation
- iii) other tourist services that are not linked to transport or accommodation but that make up a significant part of the cost and package (for example, guided tours)

Other travel arrangements will not be considered a package holiday and will not provide the same legal protections - for example, if you book a flight online and then follow a link on the same website to book your accommodation. It is important to establish before completing your booking if what is on offer is a package holiday and if it will come under the package holiday regulations.

Can I rely on the information contained in the holiday brochure?

The information that appears in the holiday brochure is binding on the tour operator and it must be accurate. If you enter into a contract based on information contained in the brochure and it turns out to be false or misleading, you are entitled to claim damages from the tour operator. The brochure should indicate, clearly and accurately, the following information:

- i) the price of the holiday
- ii) the destination and the means of transport used
- iii) the type, location and description of the accommodation

- iv) the meal plan, where appropriate
- v) the itinerary, where appropriate
- vi) the timetable for payment
- vii) the deadline for informing the consumer in case of cancellation
- viii) any taxes or compulsory charges due

Is there any other information I should be given?

Before the contract is concluded, the tour operator or travel agent must also supply written information on the following:

- i) the passport and visa requirements
- ii) information about health formalities required by national administrations for the journey and the stay - for example, any specific vaccinations that may be required
- iii) travel insurance requirements
- iv) in the case of insolvency, the arrangements for the security of any money paid and for the repatriation of the consumer

Can I transfer the holiday to somebody else if I am unable to go?

You are entitled to transfer the holiday booking to someone else provided you give reasonable notice to the tour operator or travel agent. You and the person to whom you have transferred the holiday are jointly liable to pay any outstanding balance for the holiday and for any additional fair and reasonable costs associated with the transfer.



Can the tour operator put up the price of the holiday after the booking is made?

Price alterations are permitted but only in a limited number of circumstances. The tour operator may increase the price due to the following:

- i) increases in transport costs, such as the cost of fuel
- ii) increased taxes, duties or fees charged at airports or ports
- iii) fluctuations in currency exchange rates that apply to the holiday package

The tour operator cannot increase the price within 20 days of the departure date.

What are my entitlements if the tour operator cancels the holiday or alters it significantly?

If the tour operator makes a significant change to a key term of the contract, such as the type of accommodation or the price, you must be provided with one of the following options:

- i) a replacement package of similar or superior quality
- ii) a lower grade package plus a refund of the difference in price between the two packages
- iii) a full refund of any money paid

Tour operators are entitled to cancel the package as a result of factors that are outside of their control due to unusual, unforeseeable and unavoidable circumstances or because they did not get the minimum number of bookings required for the package to take place. In these cases, you are still entitled to a refund or a replacement package as outlined above.

What happens if I cancel the holiday?

If you have to cancel the holiday yourself, you should be aware that you may have to forfeit your deposit, pay a cancellation fee or forfeit the entire cost of the holiday. As a result, you should strongly consider having appropriate travel insurance cover in place.

What protections do I have if the tour operator goes out of business?

Under the regulations, tour operators providing package holidays in Ireland must have arrangements in place that mean that, in the event of the company going out of business, you will be refunded your money and will be transported back to Ireland if necessary. All tour operators and travel agents trading in Ireland must be licensed by the Commission for Aviation Regulation, which also administers a mandatory bonding scheme.

Package holiday providers pay into the scheme and, if a company goes out of business, the Commission will process consumers' claims for refunds or will arrange travel home for those left stranded abroad. If you are considering booking a package holiday with a tour operator based outside of Ireland, make sure to enquire what arrangements have been made in the event of the operator going out of business.

What should I do if the holiday turns out to be not as described in the brochure or if something goes wrong?

If the holiday is not as described in the brochure – for example, the brochure claimed that the accommodation featured a swimming pool but, on arrival, you found that there was no pool on the premises – and you based your purchasing decision on the false or misleading information, you will be entitled to compensation from the tour operator. In this and all other circumstances where you have a complaint, it is vital to report the matter to the local representative or tour operator. They are entitled to try to remedy the situation at no extra cost to you. A complaint form should be completed detailing the problem and signed by all parties, with a copy given to the consumer. If the matter remains unresolved, you should collect as much evidence as you can in support of your complaint – for example by taking photos or video footage. It is also important to check the terms and conditions of your holiday contract and to follow the procedure outlined for making complaints.

Submit a written complaint to the tour operator within 28 days of returning home and send a second letter if you do not get a response within a reasonable amount of time.

If the tour operator still refuses to issue compensation, you have the option of taking your case to the Small Claims Court for claims of up to €2,000. See our comprehensive guide to the Small Claims procedure at <http://thecai.ie/your-rights/small-claims-procedure/>. If your claim exceeds €2,000, you will need to pursue the matter through arbitration. You can also contact the Competition and Consumer Protection Commission, which may investigate the complaint.

NEW REGULATIONS PENDING

An updated European Directive on package holidays and assisted travel arrangements is likely to be adopted over the coming months. This new directive seeks to recognise the major changes that have taken place in recent years in how consumers make their travel arrangements and to cover consumers who book their holidays online, sometimes dealing with a number of different companies. Once the directive is adopted, Ireland will have two years in which to transpose the new provisions into law. See our report on the proposed revisions to the current legislation in the August 2013 issue of Consumer Choice.



Eating Light? Fat Chance... Weighing up low-fat foods

Studies have shown that people tend to feel less guilty about eating foods labelled “low-fat” or “light”. But do these labelling terms really give us licence to eat more?



REPORT by Clodagh O'Donoghue

At a glance

- Research findings
- The effect of low-fat labelling
- Need for scrutiny

With the ongoing coverage on the rise of obesity in Ireland, most of us are all too aware of the need to eat more healthily and many look to lose some flab by swapping our normal food purchases for “low-fat”, “reduced-fat” or “light” versions of our favourite products.

There is nothing wrong with this strategy as long as we remain aware of exactly what these labelling claims mean and do not overestimate their health benefits. In fact, quite modest alterations in a product's formulation may result in it being labelled with these healthier-sounding adjectives. These products may not be as low in calories as you might think - and low-fat or light nutrition labelling does not bestow a free pass to eat an extra portion.

The research

Successive studies have demonstrated that the majority of people feel inclined to consume larger quantities of a food that they know to be labelled as low fat, reduced fat or light. This was one finding of a recent Safe-food study on *Consumer Understanding of Food Portion Sizes*, which we reported on in the March issue of Consumer Choice. As part of this study, participants were offered a luxury coleslaw and a reduced-fat coleslaw, both made by Northern Ireland company Country Kitchens and both of which contain a similar amount of calories. Participants helped themselves to a larger portion size of the “healthier” coleslaw than that of the luxury version because they associated the reduced-fat product with “guiltless eating”.

Similarly in late 2013, the Northern Ireland Centre for Food and Health published research that suggests that nutrition labelling can increase food and energy intake. In this study, participants were given the same lunch meal (chicken curry with rice) on three different days with a different label containing information about the fat and energy content each time. When the participants thought that they were eating a low-fat, low-energy meal they consumed more. The study suggests that nutrition labelling that indicates low levels of fat and energy can create misperceptions in consumers' minds, influencing their decision on how much they are going to consume and potentially giving them permission to overeat.

Earlier research by Cornell Univer-

sity found that participants ate up to 50% more of snack foods with a low-fat nutrition label compared with the standard versions of these snacks. Its studies showed that giving participants food with a low-fat label caused them to increase their perception of what was an appropriate serving size and to underestimate the calorie count. In addition, all participants said they would feel less guilty about eating the low-fat foods.

So there is a clear tendency to interpret low-fat labelling as a sanction to eat a larger portion without feeling bad about it. But are we justified in eating considerably more of products with this labelling or are we fooling ourselves as to the healthiness and the low calorie count of such offerings?



What do these labels really mean?

When it comes to “low-fat” and “fat-free” labelling, there are specific guidelines that these products must adhere to in terms of the amount of fat they can contain. In contrast, claims that a food is “light” or that a nutrient is “reduced” (such as reduced-fat) are relative terms.

• **Low fat** – To attach a “low-fat” claim, a product must contain less than 3 grams of fat per 100 grams.

• **Fat free** – Foods that are labelled “fat-free” cannot contain more than 0.5 grams of fat per 100 grams.

• **Reduced fat** – A claim that a food is “reduced-fat” can only be made where there is a reduction in fat content of at least 30% in relation to a similar product.

• **Light/Lite** – a product labelled “light” or “lite” must follow similar guidelines to claims where a nutrient is “reduced”. Thus, foods labelled as “light” must contain at least 30% less fat or some other nutrient than the standard version of the product.

Following on from these definitions, a number of things become clear. A product can be low in fat but this does not mean it has to be low in other nutrients like sugar or salt or in overall calories. A reduced-fat product does not necessarily have to be low in fat – it merely has to be 30% lower in fat than the standard or regular product. Similarly, although reduced-fat or light products may contain 30% less fat this will not necessarily mean that they will contain 30% less calories. This is important to remember when deciding how much of these foods to consume.

Taking a closer look

Having taken the fat out of a product, manufacturers looking to maintain the flavour or texture of their products may use thickening ingredients – such as potato or corn starch, flours, gelatine, gums and so on – or they may add more sugar or salt. This will have an impact on the overall calorie content. Sometimes the fat and overall calorie savings of low-fat or light products can be considerable, but sometimes they can be very modest indeed.

Some significant savings can be made in terms of fat, saturated fat and calories in such high-fat products as cheese and mayonnaise. Our table below features a selection of products from different supermarket aisles to give an overview of the fat, sugar and calorie content of some well-known offerings,



with products that bear low-fat, reduced-fat or light labelling highlighted in blue and other products highlighted in purple. A look at this table shows that a 20-gram portion of Dubliner Lighter cheese will save 2.2 grams of fat and contains almost 25% fewer calories over its standard version and that a table-spoon of Hellmans Light Mayonnaise saves around 60 calories and 7 grams of fat over original Hellmans Mayonnaise. These lighter mayonnaise and cheese products would still be categorised as high in fat under the traffic light labelling scheme currently being adopted on a voluntary basis by many major UK supermarkets and food manufacturers. Under this scheme, nutritional information on a food product is presented on the front of the packet with a colour assigned to each nutrient based on its percentage level per 100 grams – green for low, orange/amber for medium and red for high. See the diagram below for the fat and sugar breakdown under the traffic light labelling system. Using this system, the fat level per 100 grams of Dubliner Lighter would be 22 grams and the fat content of Hellmans Light Mayonnaise would be around 26 grams, both of which would earn these products a red (high) labelling for fat content. Despite this, fat levels are substantially lower for the lighter offerings than regular versions.

However, many low-fat, reduced-fat and lighter products offer much less significant overall calorie savings. For example, a 150-gram serving of Tesco low fat ready-to-eat custard shaves 1.5 grams of fat and just 15 calories off the original version – so choosing the low-fat version will do little to curb calorie intake. Walkers Light cheese and onion crisps deliver 30% less fat but just 15 fewer calories than the standard version, and Walkers Baked

Traffic Light Labelling levels for fat and sugar			
Per 100g	Low	Medium	High
Fat	3g and below	Between 3g and 20g	More than 20g
Sugar	5g and below	Between 5g and 15g	More than 15g



crisps, which tout the fact that they contain 70% less fat than the original version also contain significantly more sugar, so the calorie savings here are not as impressive as you might think.

In the biscuit and cracker category, consumers trying to use light products to trim down should take particular note of their calorie content compared to full-fat versions. When it comes to McVities Digestives, a single plain biscuit will clock up 71kcal, but although McVities Digestive Lights provide 30% less fat, they do pack in more sugar to yield a total of 66kcal, a very modest 5 calories less than the original biscuit. Similarly, those who like their digestives covered in milk chocolate should be aware that the difference between the original and light versions is again a mere 5 calories – 83kcal versus 78kcal. An even smaller difference can be seen between McVities Rich Tea and McVities Light Rich Tea – where 30% less fat in the light version translates into a measly 2 calorie difference, 38kcal versus 36kcal. Jacobs Reduced-Fat Cream Crackers provide almost half the fat content of the original crackers but the sugar content

just 3 calories – 32kcal for the reduced-fat version versus 35kcal for the regular product.

One category where low-fat is a very popular choice, as evidenced by the huge range of low-fat offerings on the market is yoghurt – but not all low-fat yoghurts are created equal. As our table shows, fat-free yoghurts will deliver some very marked calorie savings, though these products tend to include artificial sweeteners like aspartame and sucralose.

In contrast, the calorie content of many low-fat yoghurts is at times not wildly different to that of yoghurts that do not make that claim. For example, a Tesco Low-fat Berry Medley yoghurt gives a gram less fat but a similar amount of sugar and calories as a Yo-plait strawberry yoghurt that does not make a low-fat claim – though at just 3.3 grams per 125 grams (2.6 grams of fat per 100 grams) it would be entitled to call itself a low-fat product. A similar need for careful scrutiny of labels arises in the houmous category. Lidl's Meadow Fresh houmous comes in with the lowest fat content and overall calorie count of the selection of houmous products on our table and offers calorie and fat savings over some reduced-fat products. If you consume a 50-gram serving of houmous, there will be little difference in terms of calorie content between choosing Tesco's Carmelised Onion or Sweet Chilli products (124kcal and 127kcal, respectively) or the reduced-fat offerings from Sainsbury's or Tesco at approximately 120kcal each – and all versions will be trumped calorie-wise by opting for the Meadow Fresh product (111kcal).

Taking stock

Our bodies need some level of fat, which is a source of energy and is used to make tissue and hormones as well as to help absorb certain nutrients. However, it is clearly necessary to keep fat intake within recommended limits. Under the Reference Intake system which has replaced the Guideline Daily Amounts systems that used to appear on food labels, an adult should consume no more than 70 grams of fat (of which no more than 20 grams is saturated fat) a day for a healthy, balanced diet. Using low-fat products can undoubtedly be a helpful way to keep fat intake within these guidelines. The problem comes when consumers take the low-fat labelling to mean they are permitted to eat more, without taking into account the calorie or sugar content of the product. And whether extra calories come from sugar or fat, if you take in more calories than you use, you will end up putting on the pounds. According to SafeFood's Director of Human Health and Nutrition, Dr Clíodhna Foley-

Nolan, speaking on the publication of the recent *Consumer Understanding of Food Portion Sizes* study, eating just an extra 100 calories every day can result in a weight gain of 4.5kg – or almost 10 pounds – over the course of a year. Consuming an additional 100 calories daily is a relatively easy thing to do given that 100 calories is equivalent to a tablespoon of mayonnaise or a half a plain bagel or one tenth of a 190g packet of Pringles (that is, around nine crisps). And as we have seen, even those trying to make healthy buying decisions when doing their grocery shopping by buying low-fat and light items could easily misjudge their calorie intake of these seemingly healthier foods – possibly taking an extra light biscuit or a larger serving of a reduced-fat dessert – and end up unintentionally putting on weight instead of losing it.

By choosing light and reduced-fat versions, you may feel more virtuous and you may be taking in less fat, but you may only be saving a handful of calories over normal versions – so any extra nibbling you do will offset any potential benefits for the waistline. Yet again, the consumer needs to put in considerable effort to discern precisely what a product contains and what the health implications of eating it will be. The message is not to take "lite"-labelled products at face value – a little more delving is needed to work out if you are really saving yourself calories and how useful these products will be in helping you to attain or maintain a healthy weight.



Product	Size of serving	Fat (grams)	Sugar (grams)	Calories
Biscuits and Crackers				
McVitties Digestives Original	14.8g	3.2	2.5	71
McVitties Digestives Lights	14.8g	2.1	3.0	66
McVitties Milk Chocolate Digestives	16.7g	3.9	4.9	83
McVitties Light Milk Chocolate Digestives	17g	2.7	5.1	78
McVitties Rich Tea	8.3g	1.3	1.7	38
McVitties Light Rich Tea	8.3g	0.9	1.7	36
Jacobs Cream Crackers	per cracker	1.1	0.1	35
Jacobs Reduced Fat Cream Crackers	per cracker	0.6	0.3	32
Yoghurts				
Activia Strawberry	125g	4.1	16.6	124
Supervalu Wholemilk Strawberry	125g	3.3	13.6	116
Yoplait Strawberry	125g	3.3	15.8	115
Tesco Everyday Low-fat Fruit	125g	1.3	15.4	100
Tesco Low-fat Berry Medley	125g	2.3	16.1	114
Irish Yoghurts Diet strawberry	125g	0.3	7.6	63
Supervalu Fat-free Strawberry	125g	0.1	7.8	65
Custard				
Tesco Ready-to-eat Custard	150g	3.5	18.0	147
Tesco Low-fat Ready-to-eat Custard	150g	2	18.0	132
Sandwich Spread				
Heinz Original Sandwich Spread	10ml(desertspoon)	1.3	2.1	22
Heinz Sandwich Spread Light	10ml(desertspoon)	0.9	1.7	16
Mayonnaise				
Hellmans Real Mayonnaise	14g	11	<0.5	101
Hellmans Light Mayonnaise	15g	3.9	<0.5	40
Cheese				
Dubliner	20g	6.6	<0.1	80
Dubliner Lighter	20g	4.4	<0.1	61
Philadelphia	30g	6.5	1.2	70
Philadelphia Light	30g	3.3	1.5	46
Philadelphia Lightest	30g	0.8	1.8	24
Houmous				
Dunne Stores Houmous	100g	31	0.7	352
Meadow Fresh Houmous	100g	14.9	<0.5	222
Supervalu houmous	100g	29.8	0.6	348
Tesco Houmous	100g	27.2	0.6	320
Tesco Carmelised Onion Houmous	100g	19.4	4.8	247
Tesco Sweet Chili Houmus	100g	16.9	5.8	254
Dunnes Stores Reduced-fat Houmous	100g	19	0.8	252
Supervalu Reduced-fat Houmous	100g	16.4	0.5	239
Tesco Reduced-fat Houmous	100g	16.4	0.7	239
Crisps				
Walkers Cheese and Onion	25g	7.7	0.7	130
Walkers Lights Cheese and Onion	24g	5.3	0.5	115
Walkers Baked Cheese and Onion	25g	2.1	1.8	103

Information gathered online and in-store, April 22-25, 2015.



Guide to purchasing a new home

The CAI compiles the top tips for consumers purchasing a home.

At a glance

- Mortgages
- Second-hand homes
- Making an offer

There are many potential variables to consider when making the decision to purchase a home. The property market may have been lifeless for years now but life, on the other hand, goes on. People start or expand families; people change jobs; and others find themselves in a home too big once children have grown up. The current shortage of supply in the market and the increase in prices, particularly in our cities, is causing many of us to feel rushed to get on that ladder. The CAI wishes to remind consumers of the great commitment home purchase is and to emphasise the need for research before such a commitment is made. Below are some of the common areas that potential home purchasers must become familiar with.

Mortgage application

For most of us, a mortgage will be the

means by which we purchase our home. In our April issue, we looked at mortgage applications, detailing the Central Bank's changes to borrowing rules. In short, borrowers must deal with a loan-to-income limit of 3.5 times their gross income. Secondly, borrowers must meet the deposit hurdle of a loan-to-value ratio of 80%, meaning 20% of the purchase price must be saved. It should be noted, however, that an exception to this second rule arises for first-time buyers, with only 10% deposit required up to €220,000 and anything above this requiring 20%. While these changes came into force in mid-February 2015, it remains unclear how exactly they will play out.

Creditworthiness

To successfully secure a mortgage, applicants will need to convince a bank of

their financial health and creditworthiness. They should begin by reviewing their credit history through the Irish Credit Bureau to make sure everything is in order. Next, they need to organise their current account - cancelling payments that are not being met, making sure not to become overdrawn, avoiding missing loan repayments or hire purchase payments and trying to clear their credit card when it falls due. Lenders want to be able to judge mortgage applicants from their bank statements, so it is important to make it as easy as possible for them by using one account to pay all outgoings and using this account to pay bills rather than paying by cash. Potential mortgagees need to demonstrate consistent, responsible money management and regular savings go a long way in this regard - a gift or a loan from family to cover the new deposit

requirements will not exempt borrowers from the need to show an ability to save regularly. Those thinking of borrowing for home purchase in the future should remember that there is no time like the present to start creating a track record of good money management

Approval in principle

Once you are ready to approach the bank, you can attempt to get 'approval in principle'. This means that your lender approves you for a mortgage of up to a certain amount, based on the details you provide in your application. Having approval in principle does not mean that you need to purchase at the maximum level of your budget. Spend some time becoming aware of your needs and wants for your new home and be guided by this. When you are researching property for sale, look at more than just the price and keep those needs in mind.

Insurance

Mortgage protection insurance is required once you draw down your mortgage – however, you should search for the right policy once you have been approved in principle. This insurance covers the balance of your mortgage to be repaid in the event of your death and it can take some time to get final approval and cover depending on your medical history. Mortgage protection insurance is now a legal requirement for mortgagees. Another insurance that is often overlooked is house insurance and cover will be required from the date of signing contracts. If any damage was to occur once contracts are signed, even though you as the purchaser may not yet have possession of the property, you will nevertheless bear such a loss. While this may be a concern at later stage of the purchasing process, it is one to keep in mind.



Number crunching

It is absolutely imperative that you get to grips with the numbers - the interest rate and what you will pay in real terms. The amount you will pay over the full term of the mortgage is extremely important to be able to calculate on current rates, keeping in mind that interest rates can increase or decrease over time, affecting your repayments. Many offers on the market at the moment catch people's eye by offering to pay stamp duty. While it sounds good, it can only be judged when you understand all the numbers involved. For example, the stamp duty is the equivalent of 1% of the purchase price of homes under €1 million, so accepting a slightly higher interest rate for the payment of stamp duty is very unlikely to make sense given the length of the usual mortgage.

For example, if you purchase a home worth €300,000 and you pay a deposit of €30,000 and borrow €270,000 at an interest rate of 4.7% over a 30-year period, then your monthly repayments will be approximately €1,400 over 360 months. The total interest you will pay on this interest rate over the term will amount to €234,115 and when you add what you actually borrowed to this you will end up with a staggering figure of approximately €504,115.

The bricks and mortar

Finding the right property can be difficult and with a current shortage of new homes it is likely many will be purchasing second-hand homes. Some things to consider include whether the property is leasehold or freehold. If leasehold, find out the years remaining on the lease. Has the property been altered in any way - such as a kitchen extension, an attic conversion or any major alterations to the exterior – and if so, was planning permission granted? Do any alterations made meet fire safety requirements? Has the roof been repaired or replaced since the property was originally built? You need to ensure that the property is structurally sound. While you may be a DIY enthusiast, you skip a building survey by a chartered building surveyor at your peril. Purchasing a home is likely to be the greatest investment of your life – so do not scrimp when it comes to researching this investment. The notion of caveat emptor applies to the purchase of property, with some limited protection

for those purchasing a new home in the form of a builders bond. The bottom line is buyer beware.

Future renovations

If you intend doing renovations, consider the Home Renovation Incentive (HRI), which was introduced in Budget 2014 and which provides an income tax credit on the VAT paid by homeowners carrying out work on their home in the subsequent two years. Do not underestimate the importance of planning permission and building regulations and the costs involved in having work done to this standard using the services of the required professionals. An absence of either will make your home incredibly difficult to sell in the future. Again, if you are a DIY enthusiast and considering taking on intended building works yourself, you may need to adjust the budget.

Employing a solicitor

When choosing a solicitor, it is important to make your decision on more than price alone. While it is an expensive time, it is also a very significant and complex legal transaction. Despite how it appears, each conveyance is unique with each property having a particular type of title, a particular list of owners, and how these owners came to hold it - for example, through a will, through intestacy, a long lease, a purchase for money or a gift from a parent. Questions arise about whether the property was ever a family home, whether correct planning permission and building regulation was granted for the particular building that exists, and whether the property was ever used for security for a loan? Were judgements ever granted against the property and if so can you even purchase it?



Are there any problems with the title? Is the Building Energy Rating (BER) available and has the household charge been paid? How much is the property tax and who will pay this year's property tax?

Your solicitor will review the title documents, which are the legal documents showing the ownership of a particular property. Each time the ownership changes a new deed is drawn up to show the change. Your solicitor will also advise you as to how much and when stamp duty will have to be paid. It is important to find a solicitor that you trust to investigate fully and avoid some of the disastrous scenarios that occurred during the Celtic Tiger years ending in long legal battles. Spend some time asking friends and family for recommendations and try to choose a solicitor who deals with residential conveyancing regularly. If you feel unsure in any way about bidding on a property, invoke the services of the solicitor at an early stage and get the advice required.

Making an offer

When placing a bid with the estate agent, be clear about what you expect to be included in the offer, such as fixtures and fittings in the property. If your offer is accepted, it is usually called 'sale agreed' and you will need to pay a booking deposit to the estate agent or auctioneer. Booking deposits vary but generally are approximately €5,000 and this booking deposit is refundable up until you sign the contracts. If your offer is accepted, the auctioneer or estate agent will exchange details of you, the purchaser, and the vendor to solicitors representing both parties. Details of the price, property and the deal struck will also be disclosed as well as the desired closing dates - that is, the date money and keys are exchanged. Once a deal has been struck with you and the vendor, you can contact your lender, who will ask for details and have a valuation survey carried out. At this stage, if the lender is happy with the results of the valuation survey, your mortgage will be approved with a formal letter of offer. Be warned, however, that these letters of offer have strict time limits - so in order to avoid having to reapply for a mortgage you must get the sale complete within the timeframe, often three to six months. This might sound like a long period but in the world of property purchasing and conveyancing

many obstacles can cause delays and even cause sales to fall through, leaving you back at the beginning searching for another property. When your solicitor reviews contracts and you sign them, you will at this stage usually pay 10% of the purchase price - although payment structures do vary. At this point, the seller has legally agreed to sell you the property.

Closing dates

Both solicitors will arrange for a final "closing date" and time, at which stage you will take possession of the property. First payment must be made, title documents drawn up and all certificates and searches relating to the property must be in order before closing. For many - if not most - sales, closing dates are aspirational and move further and further away the deeper into the process you get. Do not be discouraged and try to remain flexible but home purchasing is not for the faint-hearted or the impatient. Moving home is stressful enough so keep in mind the likelihood of delay.

Each step of home purchase from beginning to end is important and is fraught with complexity and potential difficulty. Consumers should consider their current needs and their possible future needs - and always keep in mind the saleability of any potential purchase because at any stage in the future you may need to or wish to relocate or trade up or downsize. Arm yourself with research and with patience.



Useful contacts

Home Renovation Incentive scheme
www.revenue.ie

The Law Society of Ireland
www.lawsociety.ie

The Royal Institute of the Architects of Ireland
www.riai.ie

Society of Chartered Surveyors
www.scsi.ie

HOME IMPROVEMENTS

Renovating a property is not for the faint hearted and should certainly be given informed thought and consideration. Often expensive, labour intensive and rife with risk of complications, the brave souls considering such an undertaking should be aware of the Home Renovation Incentive scheme (HRI), which was introduced in Budget 2014 for owner occupiers and was extended to rental properties in Budget 2015. It works by providing an income tax credit on the VAT paid by homeowners or landlords carrying out work on their property. Qualifying work includes window replacement, extensions, attic conversions, kitchen fittings, electrical work, plumbing, plastering, tiling, landscaping, insulation and more. The expenditure must be at least €4,405 before VAT and should be under €30,000 - and of this a 13.5 percent tax credit will be calculated. If the expenditure exceeds €30,000 excluding VAT a maximum credit of €4,050 will be available to claim. It is important to be aware that in order to take advantage of this tax credit the services employed must be those of a tax-registered and tax-compliant builder/contractor.



Fridges

Consumer Choice has put 12 fridges to the test to find the models that can really keep their cool.



REPORT by Clodagh O'Donoghue

At a glance

- Fridge temperature
- Safe storage
- Two Choice Buys

Built-in or freestanding, tall or undercounter, fridges need to have great cooling power and maintain stable temperatures regardless of how the kitchen heats up during cooking or cools down at night-time. Fridges are hardworking, always-on appliances that also need to be energy efficient so they do not push up electricity bills and the best models offer plenty of storage options, with shelves that are easy to remove and replace and a range of shelf positions so you can configure the interior of your fridge in a way that best suits your needs. Our independent labs put 12 fridge models through their paces, assessing all of the above criteria as well as ease of use, noise and vibrations and the accuracy of the thermostat at the manufacturer's recommended temperature setting.

Fridge temperature

At temperatures of between 5°C and

63°C, bacteria can multiply on food and potentially cause illness. A good fridge will swiftly chill food to 0- 5°C and keep it at that temperature to slow the growth of bacteria. It is particularly critical to store foods like meat, fish and poultry at the right temperature, given that listeria - a harmful bacteria that can lead to food poisoning - can grow almost twice as quickly at 8°C as it can at 5°C. The numbers on the fridge thermostat dial do not necessarily show the temperature reading and our tests have found that the manufacturer's recommended setting does not always keep your fridge cold enough. As a result, the safest approach - no matter how long you have had your fridge - is to use a mercury-free fridge thermometer to check the temperature of the appliance's interior. This reading is best taken by placing the thermometer on the bottom shelf above the salad drawer and, ideally, the temperature should be checked first thing in the morning



when the fridge is opened for the first time that day. If needed, you can then adjust the thermostat accordingly. Some fridges do not cool evenly so it is a good idea to also check the temperature reading in different parts of the fridge and if there are areas that are warmer than the rest, make sure to store only low-risk foods there (e.g. opened jams, sauces, bottled items) keeping the coldest parts of the fridge for food items that could pose a greater health risk if stored incorrectly (e.g. meat, poultry and fish). A basic fridge thermometer can generally be purchased for less than €5 and will help ensure that food is stored safely in your home.

Savvy storage

Food waste is a major problem, with estimates suggesting that Irish households throw between €400 and €1,000 worth of food into the bin each year. As well as representing a substantial cost to hard-pressed consumers, most of this discarded food ends up in landfills, where it has significant environmental impacts. According to the Stop Food Waste website, the main foods that regularly find their way into our bins are the following: lettuce, with almost 50% of what we buy thrown away; fruit and vegetables, almost 25% is discarded; bread and bakery items, 20% go uneaten; and 10% of meat, fish, yoghurts, dairy products and milk are wasted. At least some of this food waste could be avoided through better storage practices. With this in mind, we present a reminder of what should go where in your fridge to make food last longer as well as to ensure food safety.

Top shelves: As the warmest part of the

fridge, the top shelf is best for ready-to-eat or pre-prepared foods and dairy products like yoghurts and cheeses. Cooked meat and leftovers can be stored underneath on the middle shelf and should be in sealed containers. If there is room, milk can be stored on the top shelves as it will keep fresh for longer than if it is placed in the door rack where it will be exposed to warm air every time the fridge door is opened.

Bottom shelf: This is the coldest part of the fridge and so is best for storing higher-risk foods like raw meat, poultry and fish, which should be kept in their original sealed packaging or in sealed containers so that they do not touch each other or other foods. An added bonus of storing such items on the bottom shelf is that it removes the risk of any juices dripping on to prepared food items stowed below.

Crisper drawer: The salad crisper drawer is designed for storing fruit and vegetables and some allow you to control the humidity and retain moisture, helping to keep contents fresher for longer. Vegetables that require high humidity levels include lettuce, cauliflower, broccoli, and leafy greens – all of which are best kept in perforated, loosely wrapped plastic bags that will let air in but prevent too much moisture from escaping. The fridge is not the best place to store certain fruits, with examples including bananas and pineapples, which fare better kept in a cool room.

Door shelves: The shelves housed on fridge doors are subject to being warmed by the ambient air in the kitchen every time the fridge door is opened and so are best suited to storing low-risk food items like opened jars of condiments, jams, fruit juices and bottled drinks.

Other points to remember to keep food fresh for as long as possible and to cut down on waste include the following:

- Never overfill the fridge as the cool air will be unable to circulate freely and the stored food may not remain properly chilled.
- Try not to open the fridge too often as warm external air gets in, raising the temperature inside. A well-organised fridge cuts down on the time the door is left open as you search for contents.
- Avoid putting hot food in the fridge as this raises the temperature of the fridge's interior.
- Remember to put leftovers into

the fridge within two hours of cooking and eat them within three days.



Useful contacts

Bosch

tel (01) 4502655
www.bosch-home.co.uk

Zanussi

Electrolux Group
 tel 0044 8445 610645
www.zanussi.co.uk



1. Bosch KIR81AF30G €1,000 (Built-in)

The **Choice Buy** Bosch KIR81AF30G is undoubtedly very expensive but it will provide powerful cooling and versatile storage for those who want a first-class appliance that can be integrated into their fitted kitchen. This tall fridge will cool food extremely swiftly to the recommended 5°C and a handy “super cool” function will deliver an added boost of chilling power if you are inserting a large amount of food at one time. The temperature inside the fridge is even throughout and remains stable regardless of how the temperature fluctuates in the surrounding room. For a built-in appliance, the interior of this fridge is quite roomy, with 245 litres of usable storage and a range of options for organising shelving to maximise space: the five glass shelves are height-adjustable and there is a removable half shelf, a hanging bottle rack, and a crisper drawer on a rail system for ease of access. This Bosch fridge is very energy efficient, which will keep running costs down and help to somewhat offset the very considerable purchase price.



2. Zanussi ZRA40100WA €430 (Freestanding)

With a relatively modest price tag compared to our other **Choice Buys**, the **Choice Buy** Zanussi ZRA40100WA is a huge fridge that will do a great job of cooling your food and keeping it safely chilled. There is a very substantial 321 litres of usable volume in this freestanding fridge so it would be well suited to large households that need plenty of storage space. The interior offers a full-width salad drawer and five height-adjustable glass shelves that can be configured to match your needs. Food will be chilled to the recommended 5°C swiftly, and temperature stability within the fridge will be maintained no matter how the heat of the surrounding room rises or falls due to the time of year. A very energy-efficient appliance for its size, this Zanussi fridge will not push up your electricity bills and it is also quite a quiet appliance, so you won't have to get used to a constant humming or clanking noise in the corner of your kitchen.



The lengths we go to....

When assessing fridges, our independent labs carry out stringent tests to rate all aspects of performance. Ease of use is evaluated by three experts who consider how easy it is to access the contents of the fridge, to set and adjust the controls, to alter the positions of shelves and door racks and to clean both the outside and the inside of the appliance. The experts assign a rating of between one and five stars to each element of the test. When calculating practical usable volume, our testers leave all the various storage features and fixtures in place and measure how much food the appliance will actually hold.

To determine a fridge's cooling power, the room temperature is set to 25°C and gel packs are placed inside the appliance to simulate the food items that would normally be stored there. Measurements are then taken to determine how long it takes the gel packs to reach 7°C and 5°C. The ambient temperature is increased to 32°C and lowered to 10°C to check if the temperature of the gel packs remains stable inside the appliance. Measurements are also taken of the temperature of the gel packs on the top, middle and bottom shelves in the fridge to check for evenness of temperature throughout.

MODEL		SPECIFICATIONS				TEST PERFORMANCE								SCORE
		Price (€)	Freestanding or built-in (F or B)	Energy label	Size (cm) (hwxwd)	Usable fridge volume (litres)	Super-cool function	Energy use	Cooling power	Temperature stability	Ease of use	Thermostat accuracy	Noise and vibrations	%
1	Bosch KIR81AF30G	1000	B	A++	177x55.8x55.7	245	✓	★★★★★	★★★★★	★★★★★	★★★★	★★★★★	★★★★	81
2	Zanussi ZRA40100WA	430	F	A+	193.7x60.1x70.4	321		★★★★★	★★★★	★★★★★	★★★	★★★★	★★★★	68
3	Beko TL546APW	369	F	A+	150x49.7x60.5	212		★★★	★★★★	★★★★★	★★★	★★★★★	★★★	63
4	Bosch KSV29NW30G	599	F	A++	161.3x60.2x72.3	249	✓	★★★★★	★	★★★★★	★★★	★★★★★	★★★★★	61
5	Bosch KSV36VW30G	726	F	A++	186.1x59.9x72.2	285	✓	★★★★★	★	★★★★★	★★★	★★★★★	★★★★	60
6	Zanussi ZRG16600WA	200	F	A+	94.3x50x60.9	129		★★	★★★★★	★★★★	★★★	★★★	★★★	57
7	Hotpoint RLAAV22P	200	F	A+	105.3x89.8x59.1	103		★	★★★★★	★★★★★	★★	★★★★	★★★★	46
8	Zanussi ZQA14030DA	430	B	A+	89x60x55	109		★★	★	★★★★	★★★	★★★★★	★★★★	43
9	Electrolux ERY1401AOW	430	B	A+	89x60x55	109		★★	★	★★★★	★★★	★★★★★	★★★★	43
10	AEG SKS58200FO	500	B	A+	89x60x55	109		★★	★	★★★★	★★★	★★★★★	★★★★	43
11	Hotpoint HUL 1622	349	B	A+	81.5x57.9x56.3	99		★	★★★★★	★★★	★★★	★★★★★	★★★★	38
12	Hoover HFLE54W	200	F	A+	84.4x55.2x63	104		★	★★★★★	★★	★★	★★	★★★★	23

USING THE TABLE

Star ratings are out of five.

Specifications

Price: Typical retailer’s price if you shop around. Prices found online are in italics.
Usable fridge volume: As measured in our labs and rounded to the nearest litre.

Test Performance

Energy use: Ratings for the energy consumption of the appliance over 24 hours with the ambient room temperature at 10°, 25° and 32°.
Cooling power: The time taken to cool down a light load in the fridge to a maximum temperature of 7°C and 5°C.
Temperature stability: The evenness and stability of the temperature in the fridge and freezer compartments at room temperatures of 10° and 32°.
Ease of use: Includes ratings for the ease of opening the door and accessing the contents, adjusting the controls, cleaning the exterior and interior of the fridge and for the quality and handling of the storage features.
Thermostat accuracy: A rating for the accuracy of the manufacturer’s recommended thermostat setting on the appliance.
Noise and vibrations: The level of noise and vibration emitted by the appliance when switched on, while running and when switched off.



Espresso Machines

If you are looking for a convenient coffee fix, a capsule espresso machine could be the way to go. Consumer Choice samples 16 models to find nine Choice Buys that are very much to our taste.

 **REPORT** by Clodagh O'Donoghue

At a glance

- Capsule-based models
- Market developments
- New EU rules
- Nine Choice Buys

Though true coffee aficionados are likely to favour traditional manual or semi-automatic coffee machines that allow them room to experiment with strength and flavour, those who just want a reliable, consistent and swift coffee that they can make themselves at home are turning in growing numbers to capsule-based espresso machines. We have put 16 models through our stringent tests to rate just how easy they are to use, how speedily they can produce results and the quality of the beverage brewed. Among the models in our current tests are some older machines that featured as Choice Buys when last we examined this category in July 2013 and that we remain happy to recommend. Some newer models have also emerged at both the lower end and the top end of the price range to give plenty of excellent options for coffee lovers who are looking for a quick, no-mess method of producing a great-tasting cuppa.

Capsule convenience

Capsule-based espresso machines have surged in popularity in recent years. Illustrating this growth are 2014 figures from Euromonitor, which note that sales of coffee capsules, or pods, in Western Europe almost doubled over the last four years to more than €4 billion, with the worldwide market estimated to be around €10 billion. These fully automatic

machines cater to those looking for an at-home coffee option that delivers a more authentic taste than instant coffee and that does not involve the time associated with using a semi-automatic or manual coffee machine, where loose ground coffee needs to be correctly prepared before brewing and the filter has to be cleaned afterwards. In contrast, coffee capsules are small, sealed pods of ground coffee that can be popped straight into the machine, which then pierces the capsule and forces hot water through it to produce a single serving of espresso. Capsules involve a minimum of fuss and mess with the pods containing the precise amount of coffee compressed to the right pressure and operation of the machine generally comprising of little more than pulling a lever, inserting the pod and pressing a button. Afterwards, you simply remove the empty capsule and there is no need to clean out a filter.

Of course, you do not have the same control over the coffee produced as you would with a more traditional machine – but not everyone is an experienced barista, so this may not necessarily act as a disincentive. Another drawback often cited is the cost of the capsules compared to buying ground coffee. Most proprietary capsules will cost upwards of 36 cents for a single serving, which is undoubtedly pricey compared to buying a packet of coffee

in the supermarket but, on the other hand, does compare favourably with the €2.50-€3.00 per beverage commonly charged in a coffee shop. See the box below for a rundown of coffee capsule prices.

Market developments

Until recent years, the purchase of a capsule-based espresso machine meant you were restricted to buying one proprietary brand of pod, locking you into paying whatever the manufacturer decided to charge. Third-party capsule manufacturers have been producing alternative pod options, often at a cheaper price point, and these offerings have been the subject of legal challenges taken primarily by Nestlé, the world's biggest food and drink manufacturer and owner of the hugely successful Nespresso brand. In defending its Nespresso coffee capsules against competition from third-party capsule manufacturers, Nestlé enjoyed little success in the courts of various European countries. In October 2013, Nestlé lost a key patent covering its Nespresso coffee system following a ruling by the European Patent Office. In addition, after an antitrust investigation was launched by the French Competition Authority in 2014, Nestlé offered to remove obstacles to competitors that make alternative capsules for Nespresso coffee machines in France,

the largest market for the brand. Nestlé has proposed giving competitors four months' notice about technical changes to its machines and promised it will not discourage consumers against third-party capsules or automatically revoke its warranty if compatible capsules are used.

New EU rules

As of January 2015, new EU rules came into force that affect all new coffee machines, requiring them to automatically switch off or go into standby mode after a specified amount of time. The rules are aimed at reducing energy wastage in the EU by making coffee machines – as well as other devices like printers and smart TVs – more energy efficient. The European Commission notes that these new eco features will save money for the consumer by cutting down on electricity bills. Different types of coffee machine have different requirements:

- Espresso machines have to switch off a maximum of 30 minutes after the completion of the brewing cycle.
- Drip-filter coffee machines with an insulated jug have to switch off five minutes after the last brewing cycle is finished.
- Drip-filter coffee machines that do not

have an insulated jug have a maximum of 40 minutes after completing the brewing cycle before they must switch off.

The rules will not affect older coffee machines that people already own, nor do they apply to coffee makers used in the commercial or industrial sector. Many coffee machines, including most of those tested in our current batch, already feature an automatic shutdown function.



The cost of capsules

When you buy a capsule-based espresso machine, you are not just purchasing the appliance -you are agreeing to buy the appropriate capsules. Nespresso sells its offerings at a small number of "boutiques" in Ireland as well as online, with capsules coming in a range of flavours and intensities for purchasing individually or in cardboard "sleeves" containing ten capsules. Nespresso capsules are priced at between 36 cents and 42 cents each.

Examples of Nespresso-compatible capsules, made by third-party manufacturers, that are currently available on the Irish market include the following: Bewley's Excelso and Prima capsules, priced at €3.59 for a pack of ten (36 cents each); Cafepod Intense Espresso and Ristretto Espresso capsules, available in Tesco, priced at €2.99 for ten (30 cents each); and Lidl's Bellarom and Aldi's Alcafe ranges, costing €1.99 for ten (20 cents each).

Other coffee capsules used by the espresso machines in our current tests are Lavazza coffee capsules, available in packs of 16 for €6.00 or approximately 38 cents per pod; Dolce Gusto capsules, which again come in packs of 16 for €4.60-€4.99 per pack or around 29-31 cents per pod; and Tassimo pods or T discs, which offer a variety of beverages in capsule form and which we found recently ranging in price from €4.89 for a pack of 16 Morning Coffee Pods (approximately 31 cents each) to €7.19 for a pack of eight Costa Latte Coffee Pods (almost 90 cents each).



1. Magimix M400 Gran Maestria €550

The **Choice Buy** Magimix M400 Gran Maestria is a stylish, silver retro-looking coffee machine that delivers consistently good espressos. It retains its top Choice Buy status from the last time we looked in detail at espresso machines in July 2013 and it has not come down in price since that time. This machine, which takes Nespresso capsules, is very easy and straightforward to use with clear instructions and well-labelled dials. It offers variable volume

control with five different settings and it won't leave you hanging around too long for your coffee as it heats up and produces espressos very swiftly. The Magimix Gran Maestria offers such useful features as an effective cup warmer, pivoting cup support for different sized cups, and a stainless steel "Aeroccino" that will do an impressive job of heating, steaming and frothing milk. However, you might find the price tag very steep for a capsule-only machine.



2. Magimix 11301 Nespresso CitiZ & Milk €309

The **Choice Buy** Magimix 11301 Nespresso CitiZ & Milk not only brews great espressos, you can use the removable milk frother to produce creamy lattes and cappuccinos. Our testers were impressed with the quality of the appearance, aroma, crema and taste of the coffee produced by this solidly constructed machine. Using the separate Aeroccino, milk froth can be prepared both hot and cold and this function again scored highly in our tests.

The water container holds a very decent one litre of water and can be readily removed for ease of filling, though water may also be added when the container is in place at the back of the machine. Another Nespresso machine, the CitiZ & Milk is very simple to use as well as being quick to produce espressos at the perfect temperature. This is the cream coloured model but it is also available in black, the 11300 CitiZ & Milk.



3. DeLonghi EN750.MB Lattissima Pro €499

The **Choice Buy** DeLonghi EN750.MB Lattissima Pro is at the top end of the price range for capsule machines but will do a premium job of delivering consistently good espressos using the Nespresso system. This machine scored highly in our tests for the aroma, appearance, flavour and temperature of the espressos produced. In addition, the DeLonghi EN750.MB Lattissima Pro is capable of making a range of coffee-based beverages like lattes and cappuccinos, thanks

to its integrated milk frother. A simple-to-use machine, beverages are produced automatically by scrolling through the menu on the LCD touchscreen and tapping your selection. The touchscreen can also be used to customise the amounts of espresso and milk in each drink and the amount of froth produced can be adjusted via a dial on the milk container. The water container holds a very generous 1.3 litres and this machine will automatically switch itself off after nine minutes if left unused.



4. Krups XN7006 CitiZ €178

With a slimline design, the **Choice Buy** Krups XN7006 CitiZ fits neatly on a countertop where it focuses on doing the simple things well. Another previous Choice Buy, espressos are delivered very speedily by this machine and an adjustable flow stop system means you can alter the volume of coffee produced. Like most capsule machines, the XN7006 CitiZ scores top marks for ease of use with a two-button control system and an instruction manual that is clear and

well laid out - and keeping it clean is no problem either. The espressos made by this hassle-free Nespresso machine did well in our taste tests in terms of appearance, aroma, flavour balance and the colour and texture of the crema (the golden halo on top of the coffee). As there is no milk frother, cappuccino and latte lovers might need to invest in a separate milk steamer or consider another machine.



5. Krups XN1001 Inissia €100

The **Choice Buy** Krups XN1001 Inissia is a modestly priced espresso machine that does the basic task of producing a great cup of coffee very well. Exceptionally neat and slimline, this machine will not take much room on your countertop and is extremely easy to use. To operate, you simply lift the lever, insert the capsule, pull down the lever and press one of two buttons, depending on whether you want an espresso or a longer drink known as a lungo.

Our testers judged the appearance, aroma, crema and taste of the coffee produced to be all of a high quality, though they did note that this machine is quite noisy when operating. The Krups Inissia comes in a variety of colours to fit in with your kitchen décor and you can buy it on its own or bundled with the very effective Aeroccino milk frother for around €160.



6. Magimix M400 Maestria €400

Another Nespresso capsule machine and previous Choice Buy, the **Choice Buy** Magimix M400 Maestria is a stylish, 1950s-style espresso maker that produces consistently good espressos. It is extremely easy to operate, with simple-to-follow instructions and clearly labelled dials that are intuitive to use. The generous 1.4 litre water tank can be removed and refilled easily also and the movable cup support accommodates different cup sizes. This machine heats up quickly for fast delivery

of your espresso. Like the Gran Maestria, the Magimix Maestria has a variable volume selector that lets you choose between five different settings from 25ml to 150ml. Unlike the Gran Maestria, this machine lacks an Aeroccino milk frother and instead has a steam pipe for heating and frothing milk. However, in our tests, the steam pipe failed to impress with its milk frothing capabilities, so cappuccino lovers may need to look elsewhere for the right machine for them.



7. Krups XN3005 Pixie €150

The **Choice Buy** Krups Pixie is an attractive-looking, compact Nespresso machine that will fit neatly on a kitchen countertop where it will make great espressos. This machine has consistently featured as a **Choice Buy** in successive espresso machine product tests since its launch in 2011 and it is still up there with the best. With this very simple-to-use machine, you can choose between a single and a double espresso - 40ml and 110 ml, respectively - both of

which are delivered quite quickly. To save energy, this machine will power off after nine minutes - though you have the option of increasing the shutdown time to 30 minutes. However, as coffee machines do not use a lot of energy anyway, this won't make a huge difference to your electricity bills. In our taste tests, the espressos made by this machine achieved high scores for appearance, aroma, flavour balance and crema texture and colour.



8. Magimix M110 Pixie €150

If the **Choice Buy** Magimix M110 Pixie looks very like our previous **Choice Buy**, it is because both Krups and Magimix make the same Nespresso machines with only very slight cosmetic differences. Available in a range of colours - red, green, aluminium and steel - the Magimix Pixie has all the excellent attributes of the Krups version. It is sleek, compact, and fast and produces great espressos. This Nespresso machine is again very easy to use,

as you just need to pull a lever, insert a capsule and press the start button. It is not the quietest machine, scoring only average for noise and there is no milk frother, though a separate Aeroccino may be purchased for around €70 for those who favour cappuccinos over espressos. Other features include a cup support that flips up to make room for taller glasses or mugs and internal storage for the power cord.



9. AEG Lavazza Favola Cappuccino €190

The top-rated non-Nespresso machine on our table, the **Choice Buy** AEG Lavazza Favola Cappuccino uses Lavazza A Modo Mio capsules to produce consistently good espressos with a pleasing appearance, aroma, crema and taste. It is not the swiftest machine but it won't keep you waiting too long for your coffee and the temperature will be perfect. As its name implies, this machine is also capable of making cappuccinos and other milky coffee-based beverages thanks to the integrated

milk frothing attachment, the operation of which did not impress our testers. The removable water container holds 0.9 litres and you can adjust the height of the coffee outlet depending on cup size. Keeping running costs down, this machine will automatically switch off 30 minutes after use and it is quite quiet when operating. There are two versions of this machine - the LM5400 in graphite grey and the LM5400MR in metallic red.



MODEL		SPECIFICATIONS			TEST PERFORMANCE									SCORE %
		Price (€)	Dimensions (h x w x d) in mm	Types of capsules	Capacity of water container in litres	Ease-of-use 30%	Quality 20%	Temperature 15%	Energy consumption 10%	Milk frothing 10%	Time taken 5%	Two cups 5%	User instructions 5%	Total test result
Espresso Machines														
1	Magimix La M400 Gran Maestria	€550	356x450x364	Nespresso	1.4	★★★★★	★★★★	★★★★★	★★★★	★★★★★	★★★★★	na	★★★★	81
2	Magimix CitiZ & Milk	€309	278x130x372	Nespresso	1	★★★★	★★★★	★★★★★	★★★★	★★★★★	★★★★★	na	★★★★★	80
3	DeLonghi EN 750.MB Lattissima Pro	€499	271x194x332	Nespresso	1.3	★★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★	na	★★★★★	78
4	Krups XN7006 CitiZ	€178	278x130x372	Nespresso	1	★★★★★	★★★★	★★★★★	★★★★	na	★★★★	na	★★★★★	78
5	Krups XN1001 Inissia	€100	230x120x321	Nespresso	0.7	★★★★★	★★★★	★★★★	★★★★	na	★★★★	na	★★★★	76
6	Magmimix La M400 Maestria	€400	352x470x193	Nespresso	1.4	★★★★★	★★★★	★★★★★	★★★★	★★	★★★★	na	★★★★	73
7	Krups XN 3005 Pixie	€150	235x111x326	Nespresso	0.81	★★★★★	★★★★	★★★★	★★★★	na	★★★★	na	★★★★	72
8	Magimix 11320 M110 Pixie	€150	235x111x326	Nespresso	0.81	★★★★★	★★★★	★★★★	★★★★	na	★★★★	na	★★★★	72
9	AEG Favola Cappuccino	€190	230x210x300	Lavazza A Modo Mio	0.9	★★★★★	★★★★	★★★★★	★★★★	★★	★★★	na	★★★★	72
10	Krups XN2501 U Pure Cream	€160	251x115x369	Nespresso	0.8	★★★★	★★★★	★★★★	★★★★	na	★★★★	na	★★★	70
11	AEG LM3100 Espria	€100	242x126x342	Lavazza A Modo Mio	0.9	★★★★★	★★★	★★★★	★★★★	na	★★★	na	★★★★	70
12	Magimix 11310 M100 Eco Nespresso	€120	252x166x291	Nespresso	0.95	★★★★★	★★★★	★★★★	★★★★	na	★★★★	na	★★★	70
13	DeLonghi Piccolo EDG 201.S	€80	287x159x220	Dolce Gusto	0.6	★★★★	★★★	★★★★★	★★★★	na	★★★★	na	★★★	69
14	Bosch TAS4011 - Tassimo T40	€157	260x185x310	Tassimo T discs	1.9	★★★★★	★★	★★★★	★★★★	na	★★★	na	★★★	67
15	Krups KP 1201 MiniMe	€135	300x160x230	Dolce Gusto	0.77	★★★★	★★★	★★★★	★★★★	na	★★★★	na	★★★★	67
16	DeLonghi EDG 305 BG Mini Me	€130	300x160x230	Dolce Gusto	0.77	★★★★	★★★	★★★★	★★★★	na	★★★★	na	★★★★	67

USING THE TABLE

The more stars the better.

SPECIFICATIONS

Price: Typical retailer’s price if you shop around.
Capacity of water container in litres: As measured in our labs.

TEST PERFORMANCE

Ease of use: How easy the machine is to set up, fill, empty, operate, clean and store.
Quality: Experts judge the colour and texture of the crema as well as the espresso’s aroma, flavour balance, after taste and body.
Temperature: The temperature of the espresso right after it is made as well as the temperature consistency across several cups of espresso.
Energy consumption: The energy used during heating up, whilst making the espresso and in standby modes.
Milk Frothing: Ratings are given for the increase in volume achieved, the temperature of the frothed milk and the decrease in volume of froth after five minutes of standing time.
Time taken: The time taken to make an espresso from pressing the start button to when the espresso is ready to drink.
Two Cups: For models that have a feature to make two cups of espresso at the same time, measurements are taken to assess if the two cups are equal in terms of volume and temperature.
User instructions: The completeness, clearness and readability of the user instructions.

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