

The Magazine of the Consumers' Association of Ireland

Consumer Choice



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NOVEMBER 2015

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Our 2016 TAX GUIDE
spells out what you need to know....

€ MONEY

- BUDGET 2016
- BOI ENDS PAPER STATEMENTS

📺 LIFESTYLE

- CONSUMER RIGHTS QUIZ
- HEALTHY IRELAND SURVEY

📺 PRODUCT TESTS

- WASHING MACHINES
- SMARTPHONES

The Consumers' Association of Ireland

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November 2015

Dear Members,

The approach taken in the recent days by Bank of Ireland to cut back and out on its service provisions will come as no surprise to Members. However, it will do little to limit your level of anger and frustration at what is one of the most two-fingered actions to date by any of our banks.

This decision is another clear indicator of how, due to a complete lack of competition in our market, long-standing customers are being placed in disadvantaged and unsuitable positions - despite the fact that they are, or have been for all of their previous working years, paying for the services.

The security concerns alone must raise questions regarding safety at ATMs and the reality that these provisions will necessitate a greater number of our older consumers withdrawing large sums of money and retaining it either at home or on their person - neither of which are ever recommended.

The complete lack of interest in this situation is further highlighted by Bol's added 'solution' where it advises that it can increase ATM withdrawal limits to €1,300!

This bank is focussed solely on its bottom line and profit-take regardless of the consequences for thousands of its long-supporting customers. The CAI would suggest switching but, let's be honest, that lack of competition I referred to at the outset, almost guarantees that this will be a wasted effort as the remaining few will surely follow suit.

Of course, now there has been a rowing back - a nicer spin to suggest that the original determination was not intended to seem so barefaced and harsh.

Too late!



Dermott Jewell



Our Reports

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

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

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Consumer Choice

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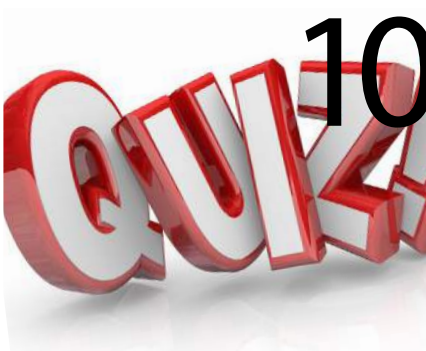
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News Briefs by Dermott Jewell

News Briefs

The latest information
on the world of the
consumer

Steps to Avoiding Tragedy

A new, simpler, approach to CPR has been advocated by the American Heart Association (AHA). Experts, recognising that time is of the essence in a case of cardiac arrest, suggest it is important to take action. Case history shows that, where bystanders perform CPR, there is an improved rate of survival and reduced risk of brain damage. Importantly, the hands-only method – which does not involve mouth to mouth – is recommended as the best technique. The AHA advises how you push both hands into the centre of the person's chest and keep pumping until help arrives. For pace it is recommended that CPR be done to the tempo of 'Stayin' Alive' by the Bee Gees – I kid you not!



Somewhat CarLess Attitude

As it is obviously an issue that is going to go on for years in terms of claims and counterclaims, it is nonetheless worth advising how, together with our colleagues in BEUC, a co-ordinated approach has been initiated against VW. In what was the first step of a more general and long-term coordinated enforcement action, a common letter was issued demanding corrective actions and clarification. The BEUC Members' reactions were enthusiastic and are considered to be a unique opportunity for us to demonstrate a strong common impact to consumers in Europe. This and the follow-up press and updated statements can be viewed on the website at www.beuc.eu.

IT'S STALE MATE

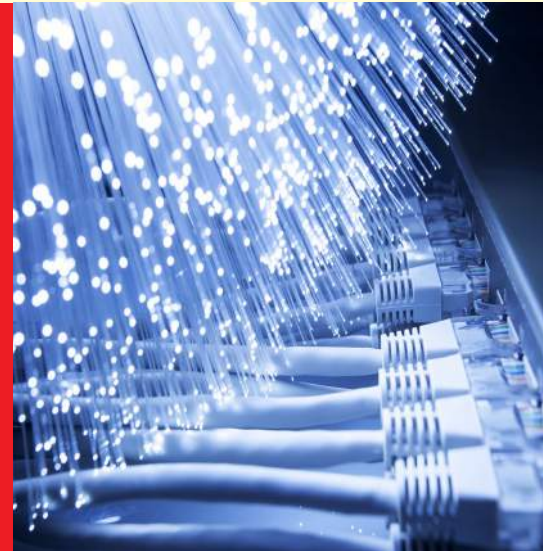


I have to be honest and express both surprise and concern at the results of the EU barometer survey showing that a majority of consumers do not understand 'best before' and 'use by' dates. As a result, it would appear that the European Commission is, therefore, considering changing the Regulations around date marking. New guidelines for 'best before' dates are also on the cards because a very significant 70% of consumers polled, apparently, advised that they would use foods, for example, pasta, even if it did not bear a 'best before' date. The focus, therefore, for the consumer appears to be almost entirely on a 'use by' date for fresh produce. Where there is a non-perishable food, the suggestion is to not put a 'best before' or any 'warning' advice on the label as it will help to avoid confusion. This potentially means that we will soon see 'Do Not Eat Past 11.15' advice on food products. The question to follow will likely be for clarification if that is am or pm!

Technology in Megameters

Ireland has just seen the entry of Virgin Media to the market and in that context I can tell you about how the town of Chesham in the UK has become the first town there to get a smart pavement that beams high-speed Wi-Fi from beneath the feet of consumers. The development, through Virgin Media, involved the laying down of a series of submerged access points, all of which are connected to the company's wider fibre-optic

network. It's suggested that your presence on the path would enable a download speed as high as 166Mbps. In context, this equates to a speed that is seven times that of the average UK broadband user. Rain and weatherproof access points use a mixture of the latest fibre-optic cabling and technology to protect both the user and the system and are supported by on-street cabinets connected to the network.



BUILDING RELATIONSHIPS

I was always impressed how, in the US, because they use partitions so much in building, they had developed a tool to detect timber frames within the plasterboard. Well, it has moved significantly further, over there. Researchers at the Massachusetts Institute of Technology (MIT) have developed a new technology to wirelessly track human movement, not within, but through walls. They have been experimenting since 2013 to the point where they now can detect both body movements and gestures, using wireless tracking devices, from the other side of the wall. Marty McFly would be highly impressed. Personally, I find it a little worrying to be honest.



FEATHERS TO PLUCK

At a recent meeting of the EU Directorate General AGRI Civil Dialogue Group meeting on Poultry Meat and Eggs, there were very strong arguments made against the use of Peroxyacetic Acid (PAA) - or any kind of chemical rinse - on poultry meat. There are concerns how under the ongoing Transatlantic Trade Investment Partnership (TTIP) discussions this initiative is contributing to opening up the EU market to US chicken. There is also criticism of the EFSA opinion on PAA as being solely based on US studies, whereas the efficacy of PAA should have been tested in the EU production context. Vegetarianism suddenly becoming more appealing...?

Food & Health



 by Clodagh O'Donoghue

Health of the nation

In October 2015, the first Healthy Ireland Survey was published, revealing key insights into the state of the nation's health. It has been eight years since a national study of the country's health has been conducted, with the new survey polling more than 7,500 participants over the age of 15 years to provide the most up-to-date analysis of how Irish people are faring in terms of their general health and wellbeing, taking into account such lifestyle factors as diet and nutrition, alcohol consumption, level of physical activity, smoking and weight management.

Some encouraging changes have taken place since 2007's Survey of Lifestyle, Attitudes and Nutrition in Ireland (SLÁN 2007). For example, fewer than one in five people (19%) are now smoking on a daily basis and 4% are occasional smokers. Findings further show that smokers can successfully kick the habit, with more than one in four people (28%) saying that they used to smoke - which means that there are more ex-smokers than people who currently smoke. Moreover, 3% of the population has quit smoking in the last year and of the total 23% of smokers in the country, 63% are planning or considering quitting.

Obesity and overweight levels in the country appear to be stabilising since the 2007 study - but with 37% of the population currently overweight and a further 23% obese, the fact remains that the majority of the population (60%) is at an unhealthy weight, with all the associated negative effects on general fitness and wellbeing and links to serious health conditions. Although many of those who are overweight or obese are trying to take action in relation to weight loss, around a quarter of those with excess weight are not currently engaged in trying to manage their weight. The report notes that helping those seeking to lose weight and encouraging those who are currently not taking any action to do so will be vital

to the success of reducing the significant challenges facing Ireland in this area. In the 2015 survey, 85% of survey respondents defined their general health as good or very good. However, 28% of the population has a long-standing illness or condition, of which 57% experiences limitations in everyday activities.

In terms of alcohol consumption, 76% of the Irish population drinks alcohol and 39% binge drinks - defined as consuming six or more standard alcoholic drinks - on a typical drinking occasion. However, just 15% of those drinking at harmful levels recognised that drinking adversely affected their health, indicating that many of those drinking to excess on a regular basis are unaware of the associated risks.

The 2015 survey points to many positive aspects in relation to diet and nutrition in Ireland, with 95% of survey respondents across all age groups reporting that they eat/cook using either fresh, raw ingredients only or combining these with packets, jars of ingredients or sauces. Moreover, over three out of four people (78%) eat fruit and vegetables on a daily basis, although just one in four (26%) reports achieving the recommended five portions or more a day. Younger people are less likely to eat fruit and vegetables and, at the same time, are more likely to consume snack foods and sugar-sweetened beverages. There are also differences to be addressed with poorer diet and nutrition in evidence among those from more deprived areas and with lower levels of education.

Findings show that only 32% of Irish people achieve the required level of physical activity to positively impact health, although awareness of the benefits of physical activity is high, with 38% of people citing "being more physically active" as the key change they can make towards improving health and wellbeing. The Healthy Ireland Survey also provided key findings on the mental and sexual

health of the population as well as on the awareness and understanding of dementia. The intention is to repeat the survey on a yearly basis in order to provide a robust data source that may be used to monitor, measure and evaluate progress towards the Department of Health's Healthy Ireland Framework. The Healthy Ireland Framework seeks to address concerns that the current health status of the Irish population - including lifestyle trends and health inequalities - is leading the country towards a dangerously unhealthy, and potentially unaffordable, future. This government-led initiative aims to create an Ireland where everyone can enjoy physical and mental health and where wellbeing is valued and supported at all levels of society - and the findings of the annual Healthy Ireland Survey can play a key role in helping to inform policy and programme delivery.

Information on how this survey was conducted and details of its findings can be found at <http://health.gov.ie/wp-content/uploads/2015/10/Healthy-Ireland-Survey-2015-Summary-of-Findings.pdf>.



Money News

Bank of Ireland ends paper statements

Bank of Ireland has recently changed its 365 Phone and Digital Banking terms and conditions so that many of its 570,000 customers will no longer receive a printed statement from 17th November 2015. Customers affected by this change in policy are those who have signed up for internet banking. As we are all aware, banks have been actively encouraging customers to sign up to internet banking and while many customers actively use their online accounts it is likely that a considerable number of customers signed up for internet banking at one stage but never actually actively used the account online.

Bank of Ireland is changing this policy unilaterally and, rather than writing to individual customers to offer them the opportunity to opt out of paper statements, it plans to simply stop sending paper statements to these customers who have signed up to internet banking, despite the fact that they may not be active online users, or the fact that many consumers do not have access to internet and printers very easily - in fact, many consumers may not have the technological skills to use their online banking effectively.

In these changes, the Bank of Ireland declares: "All customers will automatically have access to statements for their eligible accounts in 365 online and will have paper

delivery of these documents turned off. Customers can at any time opt to be provided with paper documents and statements by editing their statement preferences in 365 online." The bank says that customers are, of course, free to end their use of Banking 365 but adds: "If you do not notify us that you wish to end your use of 365 Phone and digital banking, you are deemed to have accepted the changes on their effective date. In this instance the effective date of the change is 17th November 2015." It very well may be the case that some consumers are not aware that they are signed up to internet banking, and for many who are not active online users it is very likely that they may find themselves unable to edit their statement preferences online. It can be presumed that the paper bank statement will be a great loss to many people who rely on it to manage their finances and to check transactions for fraud, as is responsible consumer behaviour. Bank statements are also frequently used as a domestic identification document required for many tasks.

We asked Bank of Ireland about its change in policy and customers options with regard to opting in or out of this change. We also asked how affected customers were being informed. We received the following reply:

Bank of Ireland recognises that our business activities impact on the environment and it is our policy to minimise this impact wherever possible. Therefore from Thursday, 19 November 2015 we will automatically provide eStatements to all 365 online customers. Customers have been able to opt to receive eStatements by logging onto our 365 online portal since 2012. We have now automated this process enhancing our customers' ability to access, view and print statements safely and securely at any time by logging onto 365 online. 365 online customers can at any time opt to receive paper statements. It is important to note that customers not signed up to 365 online will continue to receive paper statements.

We are communicating this change to 365 online customers through a broad number of channels including:

- 365 online message when customers log in;
- FAQs on Bank of Ireland website www.bankofireland.com/estatemnts
- Statement inserts and statement messages to credit card customers;
- letters to joint current customers where one party is not active on 365 online;
- letters to LTD Company customers who's account is active on 365 online;
- national newspaper advertisements.

As well as the environmental benefits, eStatements also reduce the risk of lost or stolen mail.



Consumer Choice was not satisfied with this response and we further asked Bank of Ireland whether they had given any consideration to customers who may not be computer literate given the fact that customers are encouraged to sign up for online banking and given the fact that many customers affected will be customers who are not active online users, despite having signed up at some stage. Finally, we asked Bank of Ireland whether the ending of this service would be reflected in a reduction in banking charges for affected customers. At the time of printing, we have not received a response from Bank of Ireland.

The Consumers' Association of Ireland (CAI) sees the unilateral change in terms and conditions by Bank of Ireland as unacceptable. It is a lesser standard of service and will make it difficult for customers to manage their spending. Many consumers use bank statements as an integral part of their household budgeting, with online statements less likely to receive the same scrutiny. Customers can go into their local branch and ask to have their online banking cancelled - that is, if they have the time and patience to face the often long delays with most counters shut or changed to lodgement machines.

We will bring you any further updates that we receive from Bank of Ireland but, the CAI believes that customers should be given the option to opt out of receiving paper statements and should not be forced into accepting a lesser level of service because they may not be technologically capable.

The end of low-value coins

Following on from the trial in Wexford town, the plans to reduce the circulation of low-value coins has now been launched nationwide. The idea, as previously documented by *Consumer Choice*, is to have consumers' change rounded to the nearest five cents when making a purchase. Importantly, consumers must consent to the rounding up or down of their change. Similar schemes have been successfully implemented in such European countries as the Netherlands, Sweden and Denmark. Ireland has spent €37 million issuing one and two cent coins since the euro was introduced and it appears that most of these coins remain stored in people's homes. It appears that consumers and retailers will support this measure but these coins remain legal tender and the rounding up or down will only apply to cash transactions and therefore it will not apply to credit card or electronic payments. It remains to be seen if this scheme will have the success that the pilot scheme has had, but the Central Bank predicts that consumers will support it.

The right to be forgotten

As internet use precipitates further into our daily lives, our eyes are slowly opening to the possible consequences of having an online presence. We now appear to be getting our heads around the fact that what is uploaded to the internet remains in cyberspace, despite our wishes. That is until recently, when the European Court of Justice (ECJ) ruled on a case known as *Maximilian Schrems v Data Protection Commissioner*. This case was taken by an Austrian student named Max Schrems against the Irish Data Protection Commissioners regarding data on his Facebook account and how such data can be shared with the US. For over a decade, many multinational companies have relied on data transfer principles known as Safe Harbour to enable such transfers - that is, until this ruling. The ECJ has invalidated these Safe Harbour principles on the basis that these rules did not ensure protection from US surveillance. Further, it was stated that these rules undermined the data privacy rights Europeans enjoy in the EU.

This case has extensive implications for internet search engines and for the extent of the information available to the general public when carrying out name searches using internet search engines. This comes in the context of the 2014 decision in the case of *Google Spain v AEPD*, which was again ruled by the ECJ and led to individuals in certain circumstances having the right to have information removed from the results of an internet search carried out against his or her name. In this case, the applicant objected to the fact that a search of his name on Google returned an article from a Spanish newspaper from ten years previous that stated that some of his assets were sold to pay

outstanding social security debts. It was the applicant's view that this information was no longer relevant and that his data protection rights were violated. The Spanish Data Protection Agency agreed with the applicant and directed that Google was to remove the articles. The ECJ subsequently upheld this position and held that a person could request certain information to be removed if "the data appeared to be inadequate, irrelevant or no longer relevant". This right, created by this decision, became known as the right to be forgotten. Since this decision, Google has introduced a web form through which European citizens can request that links to information about them be taken off search results.

When filing a request with Google using the 'forget me' form, an individual will have to submit an objectionable link and explain why the link is "irrelevant, outdated or otherwise inappropriate". Each case is then examined on a case-by-case basis by the internet search engine and a decision will be made as to whether the removal of the link can be justified. If an individual is refused and the link is not removed, they can appeal to the Data Protection Commissioner. If they are successful, then the article or page relating to that person will not appear for any search results using the person's name. The right to be forgotten is based on privacy rights of individuals and does not apply to companies.

What people wish to have removed may be as simple as the removal of information from social media sites such as Facebook or Twitter. A top complaint reported as the motivation for applying through the right to be forgotten form was the disclosure of

an individual's home address. Often, people's desire to be forgotten is less to save on embarrassment and more to keep personal details private. Internet users searching related topics online will see a message saying "some results may have been removed under data protection law in Europe" at the bottom of the page. Importantly however, those visiting from the American site www.google.com would have been unaffected, even if they reside in Europe. The most recent decision of *Maximilian Schrems v Data Protection Commissioner* means that this aspect of the right to be forgotten may now close.

In excess of 280,000 requests have been made to Google asking for links to information to be removed from Google's European site branches. Google does not disclose the identity of the complainant but applicants must supply proof of identity to prove that the links relate to them or that they have the legal authority to act on behalf of the claimant.

The Irish Data Protection Commissioner, Helen Dixon, welcomed the decision in *Maximilian Schrems v Data Protection Commissioner* and stated that it will require careful consideration but emphasised the importance attached to the right of individuals to protect their personal data - this was also highlighted by the Court. It appears that the level of responsibility that national data protection authorities must bear is significant. The judgement prescribes that national data protection supervisory authorities take on mechanisms by which data privacy rights must be protected. It remains to be seen how this judgement will affect the future of our online data but the need to be vigilant with personal data remains for each and every individual.



Product/Tech News

In the bag

A UK company has developed what it is calling “the ultimate solution in protective packaging”. Bubl Bags are touted as offering perfect protection to shipped goods at the lowest possible cost to clients and the environment. Essentially plastic bags that sport an inflatable inner core, Bubl Bags are aimed at providing a cost-effective alternative to cardboard boxes, padded envelopes and bubble wrap to protect goods and hold them safely and securely in place during delivery. The user simply pops the item into the bag and inflates the bag via the tube or straw supplied, suspending the item in a cushion of air and holding it firmly in place. A one-way valve then traps the air and the bag is sealed and can be put into a regular envelope for shipping. The unique design can reportedly accommodate all manner of fragile and/or awkwardly shaped items as the inflatable core forms around the item.

To open the package, the recipient simply has to insert the supplied tube to break the seal and deflate the bag. The bag is then reusable, making it an environmentally sustainable solution, and it folds flat so it takes up little storage space. The company sees a market for its Bubl Bags among a range of ecommerce and manufacturing businesses, and it suggests that it could be an ideal solution for online shopping returns or sending back faulty products. The manufacturer or online retailer simply has to send the customer a Bubl Bag along with a tube and clear instructions, and the customer will then be able to safely package the item for return.

The bags come in 20cm x 30cm and 30cm x 30cm sizes, with a pack of five 20cm x 30cm bags currently available for £3.60 (€4.91), so anyone sending fragile gifts in the post in the run-up to Christmas might like to consider this option. Those interested to see how to use a Bubl Bag can go to <http://bublbag.myshopify.com/pages/how-it-works>.



Bubl Bag

Self-healing tyres

Getting a puncture, particularly in the rain, is never a pleasant experience but, in the future, rather than patching or replacing your damaged tyre, you may be able to simply leave it alone for a while to let it heal itself. As reported by the American Chemical Society, a group of scientists has been working on a process that turns commercial rubber into a self-healing material.

Since their invention, inflatable tyres have needed to undergo a process of vulcanisation, which involves adding sulphur and other compounds to make the rubber more durable by forming cross-links between the polymer chains while retaining the material's elasticity. However, once the tyre is pierced by a piece of glass or other sharp object and the links are broken, they cannot be repaired for long-term use. To circumvent this problem, scientists in Germany and Finland have managed to avoid the vulcanisation process altogether, adding a carbon/nitrogen compound to commercial rubber to achieve much the same effect in terms of improving durability but that also allows broken polymer links to reform over time. In tests, a cut in the new material healed by itself at room temperature and, after eight days, the rubber was able to withstand a stress of 754 pounds per square inch - far greater than a car tyre will have to handle. In addition, heating the material to 100°C for the first ten minutes accelerated the process. Thus, in theory, if you experience a puncture, you could just leave your car parked for a time and the damaged tyre will fix itself. A video that demonstrates how the self-healing rubber works can be accessed at <https://www.youtube.com/watch?v=q6oBbLaRx4&feature=youtu.be>.



Special delivery

In September, An Post launched its new Delivery Box service in the South East of the country, touted as the organisation's response to changing consumer needs and the increased parcel deliveries arising from the growing popularity of online shopping. The Delivery Box service comprises of a weather-resistant, wall-mounted, locked delivery box that is installed in a convenient location close to your home or business premises in accordance with An Post's directions. The box is aimed at helping consumers and businesses receive their packets and parcels that arrive in the post when there is nobody at home and to avoid the necessity of trekking to local postal delivery offices to collect missed deliveries.

According to An Post, for the price of €69.99, those who purchase a delivery box will also receive access keys, a unique barcode security feature, an installation template and an activation card. Unlike a

regular letter box, access to the delivery box is not via an opening but instead is controlled by the use of a unique key that An Post intends will only be in the possession of An Post and the owner of the delivery box. A smart scanning system will act as proof of delivery, so there will be no need for a signature from the recipient, and the customer will be notified when an item has been delivered. In addition, An Post says that customers can leave stamped mail and online shopping returns in the delivery box for collection by an An Post staff member.

The Commission for Communications Regulation (ComReg) is the national regulator for postal services and also has a role in promoting the interests of postal service users. With this in mind, ComReg points out to those who are considering buying a delivery box that they should be aware that this An Post product is not a substitute for the existing letter boxes in

homes and business premises and that it is solely for An Post deliveries. As a result, ComReg notes that it is important that users retain their existing letter box and ensure that it remains accessible for postal service providers, couriers and express providers other than An Post, for missed delivery notices from such providers, for receiving such items as information notices on government services or community newsletters, and so on.

An Post notes that its contract parcel business increased by 22% in 2013 due to the growth of online and catalogue shopping and that it successfully trialled its Delivery Box service in Dublin, Galway, Waterford and Donegal in 2014. The service became available in the counties Wexford, Kildare, Wicklow and Carlow in September, with a nationwide rollout to follow to make Delivery Box available throughout the country.

Umbrella organisation

Ireland gets its fair share of rain - but so does Vancouver in Canada apparently and a pilot scheme is being run there aimed at keeping citizens dry in a downpour. Inspired by bike-share schemes - not dissimilar to the dublinbikes public bicycle rental scheme, for example - a new company called UmbraCity is setting up kiosks that will deliver automated umbrella loans that are free for 48 hours. The first fully automated umbrella rental kiosks have been installed around the campus of the University of British Columbia (UBC). Users sign up for membership and then, in the event of a sudden heavy shower, they simply pop along to a kiosk, swipe their membership card, and borrow an umbrella free of charge. The umbrellas each have a unique identifier that is scanned by the kiosk as it is signed out and again when it is returned, so the company is able to monitor how long a user has kept possession of the umbrella. The umbrellas may be returned to any UmbraCity kiosk and there is no charge if umbrellas are delivered back within 48 hours - but after that a fee of C\$2 a day applies up to a maximum of C\$20.

UmbraCity touts its umbrellas as being lightweight and high quality and, as well as offering a convenient option for keeping users dry, the company is seeking an alternative to the huge number of low-quality, inexpensive umbrellas that people buy when caught in the rain and that break easily and wind up in landfills. The umbrellas, which are bright yellow to improve pedestrian visibility, are reportedly fully recyclable when they come to the end of their serviceable lifespan - further boosting their environmentally friendly credentials.

The pilot scheme was launched in September with five kiosks across the UBC campus, and the company will use the results to inform further rollouts across the region. Given our familiarity with sudden showers in this part of the world, this could be an initiative that is worth keeping a weather eye on!

Weigh to avoid excess baggage charges

Getting hit with excess baggage charges at the check-in desk before your trip even begins can really put a damper on the holiday mood - but a new product aims to eliminate the risk of overweight baggage with a spot of smart packing. The Weigh-to-Fly is an extendable luggage scales that will send real-time updates to your phone as you pack your case.

The adjustable, lightweight, telescopic frame slides in and out to fit different-sized cases and, once your case has been placed on the scales, the four sensors located at each corner send updated information to the accompanying app on your smartphone, which will then display the overall weight as you pack, showing how near you are to the weight limit. The app contains information on the weight restrictions of all the major airlines, so users simply have to input the airline they are travelling with and the app will make the necessary calculations. Weigh-to-Fly is powered by rechargeable batteries that are said to last up to five hours.

The Weigh-to-Fly device also boasts a built-in proximity sensor that will send a notification to your phone if you leave your case behind or move more than five metres away. The device is currently seeking funding on Kickstarter and has some way to go if it is to achieve its target, with shipping due to begin in April 2016 in time for next year's holiday season.





Know Your Consumer Rights – Christmas Shopping – Quiz

Test your knowledge of your consumer rights with these Christmas shopping case studies.

We never like to mention the 'C' word too soon here at *Consumer Choice*, but the fact remains that smart shoppers in their quest for value start preparing for Christmas weeks in advance. For many, once the clocks go back at the end of October, it is time to focus on the upcoming festive season and start hunting for gifts and other Christmas items. Retail Ireland is predicting the best performing Christmas in seven years for Irish retailers, which means that consumers will be doing a lot of buying and spending over the coming weeks. So before hitting the shops and parting with your hard-earned cash, test your knowledge of your consumer rights by considering the following five festive shopping scenarios. What rights do you think the consumer has in each case study? If you are unsure, the answers, along with an explanation, are on the next page.

Case Study A: Fitting excuse

Using her credit card, Alice bought a dress for the office Christmas party at the start of September that she hoped she would fit into by the time December arrived as a result of the new exercise regime she is on. December is looming and the dress is still a size too small for her. Alice decides to bring the dress back to the shop as it is no use to her and to get her money refunded. The only thing is...she is not sure she will be able to find the receipt. What rights does Alice have?

- i) Does the retailer have to refund her money?
- ii) Can she swap the dress for something that does fit?
- iii) Can retailers demand to see proof of purchase?

Case Study C: Online presents

Claire decided to buy her Christmas presents for her family online this year and purchased a number of items from a UK website. She bought a handbag for her mum, a DVD for her dad, a bikini for her sister and a T-shirt for her brother with a jokey photo of him and his mates that she had specially printed. Now the family has decided that they are not going to buy individual presents this year – instead they are going to pool all the money they would have spent and buy a new TV for the household. Claire's online purchases are due to arrive in the next couple of days.

- i) Can she cancel her order and return the goods?
- ii) And will she be able to get her money back?

Case Study B: Fault finding

Brendan buys a remote-control toy car for his young nephew with a 20% discount off the full price in a midseason sale in early November. He gives it to his nephew on Christmas Day and they are both very disappointed to find out that the remote-control car fails to move anywhere. Brendan wonders if it is because he bought the toy at a discounted price – though the shop never said there was anything wrong with the car. And though Brendan did remember to ask the returns policy in the shop before he bought the toy car, he was told that the period for returns was 28 days, which had expired some weeks before. What are Brendan's rights?

- i) Can he bring the car back to the retailer and look for a replacement?
- ii) And can he ask the retailer to provide some form of compensation for his nephew's disappointment and his own embarrassment at giving a gift that did not work?

Case Study D: Delivery failure

Deirdre ordered a new sofa that the company assured her would be delivered no later than December 8th. This date seemed ideal as she told the shop she was keen to have the sofa installed in time for Christmas. The sofa cost €1,000 and Deirdre paid a €300 deposit with the remainder to be paid upon delivery. December 8th came, but the sofa did not. Deirdre rang the retailer and was told that there had been an unavoidable delay but that the sofa would now be delivered on December 15th. Deirdre agreed to this date, but the sofa again failed to arrive. The retailer apologised and said it was beyond the company's control as the sofa was coming from overseas and bad weather had caused delays for all deliveries. Deirdre was told that the sofa would not now arrive until January 3rd. This, however, would mean that she would have no new sofa for Christmas. Meanwhile, she has seen another sofa that she likes just as much in a local shop and the retailer there has promised next-day delivery.

- i) Can Deirdre cancel her order for the first sofa?
- ii) Will she be able to get her deposit back?

Case Study E: Gift voucher woes

Ethan has three teenage nieces for whom he buys Christmas presents but he always finds it hard to know what to get them. Last Christmas, he got them each a gift voucher for €30 for three different shops. However, none of the girls got around to thinking about spending their vouchers until the last couple of weeks. One found that when she went to look for her voucher, which was for a book shop, she couldn't find it. She wants Ethan to go back to the shop and ask if he can get the voucher replaced. The second girl found that when she went to spend her voucher for a record shop, the outlet had closed down and a pet shop is now located on the premises. She wants Ethan to find out if she can get cash to the value of the voucher from the record shop or use her voucher in the pet shop instead. When the third girl went to spend her voucher for a department store, of the €30 originally paid, there was only €18 left. The store said that its policy was to deduct maintenance fees each month after the first six months and that the girl had better spend the rest of the voucher soon as it is due to expire completely at the end of December. The girl does not think this can be legal and wants Ethan to challenge the store about it and get it to agree that she can spend the full €30 in her own time. What are Ethan's rights in each case?

- i) Will he be able to get the first voucher replaced?
- ii) Can he claim the value of the second voucher from the new shop owner?
- iii) And will he be able to restore the full balance to the third voucher?

So how did you get on? Were you clear on the consumer's rights – or lack of them – in each of the above instances. Check below for both a quick answer and an explanation of how the consumer stands in each case.

Case Study A: Fitting excuse

Quick answers:

- i) No, Alice does not have the right to demand a refund.
- ii) No, Alice does not have the right to demand a replacement.
- iii) Yes, retailers can require proof of purchase.

Explanation: There are two aspects to this scenario – whether Alice has a right to return the goods and whether she needs proof of purchase? If a product is faulty, then a consumer has the right to seek a refund, repair or replacement. However, in this case, there is no actual fault with the product and the fact that the dress does not fit her does not constitute a fault – essentially, Alice has changed her mind about the product and whether or not she will be able to return it depends on the returns policy of the retailer. Many retailers offer a returns policy that stipulates that a good must be brought back within 28 days, which in this scenario would have expired.

In addition, the retailer is within its rights to require proof of purchase – however, this does not have to be a receipt. In cases where consumers cannot find a receipt and they have paid with a debit or credit card, they may be able to use a debit or credit card statement to show proof of purchase. However, in this case, even though Alice might be able to provide proof of purchase with her credit card statement, she has no rights to a refund or even to a replacement outfit. She could, of course, ask the retailer if, as a gesture of goodwill and in the interests of good customer service, she could exchange the outfit or get a credit note, but this would be completely at the discretion of the retailer.

Case Study B: Fault finding

Quick answers:

- i) Yes, the toy car has a fault so Brendan is entitled to a repair, replacement or refund.
- ii) No, Brendan will not be able to claim for compensation.

Explanation: Under the Sale of Goods and Supply of Services Act 1980, if a good is not of satisfactory quality, not fit for purpose or not as described, the consumer is entitled to a repair, replacement or refund. These are statutory rights so it does not matter in this case that the shop's returns period has expired. The fact that Brendan bought the toy at a 20% discount does not affect his statutory rights as he remains entitled to a product that is of satisfactory quality, fit for purpose and as described. However, while the retailer is obliged to refund, replace or repair the faulty item, there is no obligation to provide any form of additional compensation.



Case Study C: Online presents

Quick answers:

- i) Yes, there is a cooling-off period when you buy online, so Claire may be able to cancel her order for some of the items – but not all!
- ii) Yes, for those items that she can return, she will be entitled to get her money back.

Explanation: Claire has bought the goods from a UK website, which is within the EU and so governed by the EU Consumer Rights Directive. Under this directive, because they are unable to see the goods before concluding the contract, consumers who buy online have additional rights compared with when they purchase goods in a regular shop. Consumers who buy online are given a cooling-off period of 14 calendar days, which means that they have the right to withdraw from the contract. In the case of buying goods online, this 14-day period starts from the day on which the consumer receives the goods. Before the end of these 14 days, consumers can cancel an order for any reason, including because they have changed their mind – which is essentially Claire's situation – and they are entitled to be refunded by the seller.

However, there are some exceptions. The 14-day cooling-off period does not apply when goods have been made to a customer's specifications or personalised in some way – so Claire will not be able to return the T-shirt she had printed for her brother. Swimwear and underwear may not be returned for hygiene reasons, so again Claire will not be able to return the bikini she bought for her sister. In addition, CDs, DVDs and computer software that have been unsealed may not be returned, but if the seal is intact, Claire will be able to return the DVD she purchased for her dad along with the handbag she bought for her mum.

As Claire is returning these items due to a change of mind, rather than because they are faulty, she may have to pay the cost of posting the returns herself. Claire should get her money back within 14 days of cancelling the order, though the business is entitled to wait until it receives the returned goods or proof of postage before issuing Claire with a refund. Claire can rely on these rights because the website is based within the EU – if the website was based outside of the EU, these rights would not apply and Claire would have to look to the terms and conditions laid down by the trader to see if she could cancel her order.



Case Study D: Delivery failure

Quick answers:

- i) Yes, Deirdre is entitled to cancel the first contract.
- ii) Yes, she is entitled to be refunded her deposit.

Explanation: If a retailer fails to deliver the product within the initial period agreed, then the consumer can agree an alternative date with the retailer. However, as was the case here, if the retailer fails to deliver on the second agreed date, the consumer is entitled to cancel the contract and look for any money paid to be returned. The fact that the delivery of the sofa was delayed for reasons beyond the retailer's control is not relevant – the consumer is still left waiting for a purchase. In addition, Deirdre had stipulated that she wanted the sofa in time for Christmas and the retailer failed to fulfil this aspect of the contract. The retailer should refund Deirdre her €300 deposit within 14 days of the cancellation of the order. If Deirdre has paid by credit card and the sofa retailer is unwilling to refund her money, she should contact her credit card provider as she may be able to claim a chargeback due to non-delivery.

Know your rights...



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

Case Study E: Gift voucher woes

Quick answers:

- i) No, Ethan will not be able to get the lost voucher replaced.
- ii) No, he will not be able to claim the value of the second voucher from the new shop owner.
- iii) No, he is not entitled to get any maintenance fees charged to the third voucher reinstated.

Explanation: *As the law currently stands, Ethan can do little in any of the above situations. Gift vouchers are like cash - so once lost, there is no obligation on the shop to issue a new one in its place. Occasionally, vouchers may be issued to a consumer by name and, if so, the seller may have a record of this and could cancel the old voucher and issue a new one – but this is not the case here.*

Moreover, in the case of the record shop that closed down, the chances of getting back the value of the voucher are very slim, as although Ethan could register a claim with the liquidator of the business, he will be towards the end of a list of creditors to be paid and is unlikely to be reimbursed. Also, as he bought the voucher from the record shop, his contract was with that shop and he has no contract with the pet shop, which just happens to be on the same premises.

In the case of the third voucher, the department store is, currently, entitled not only to stipulate an expiry date on the voucher but it is also within its rights to charge maintenance fees. This is an aspect of the law on which the Consumers' Association of Ireland has long campaigned for change and which is under consideration as part of the new Consumer Rights Bill, with a target for the enactment of the legislation set for the middle of 2016. However, the current situation will stand for this Christmas period at least, so if Ethan decides to buy gift vouchers for his nieces again, he should remember to check any conditions before he parts with his cash.

Tips to take away

If you are doing a spot of spending in the run-up to Christmas, here are some tips you should keep in mind:

- You have no automatic right to return an item if you change your mind about it, so always ask what the returns policy is before you buy.
- Make sure to get and keep a receipt as you will need proof of purchase if you have to return the item to the retailer for any reason.
- When buying gifts, always ask for a gift receipt and hand it on to the person to whom you are giving the gift.
- When buying gift vouchers, check any terms and conditions, such as expiry dates and maintenance fees, and pass this information on to the recipient of the voucher.
- If you receive a gift voucher, use it as soon as possible – and urge anyone to whom you give a gift voucher to do the same.
- When shopping online, try to purchase from EU-based websites as you will be protected by EU law.
- Be aware of the cooling-off period when buying online within the EU and make sure to act within the 14 days allocated if you change your mind.
- When buying items for Christmas over the internet, be sure to leave enough time for delivery - and if something goes wrong in terms of delivery, be aware that you may be within your rights to cancel the contract.
- Paying by credit card rather than cash adds a level of security as you may be able to claim a chargeback from your credit card provider if something goes wrong. And you can also use the credit card statement as proof of purchase if you lose the receipt.



Tax Guide 2016



by Roisín Moloney

At a glance

- Main changes
- Credits, rates, reliefs
- Examples

Consumer Choice outlines the main tax changes introduced in Budget 2016.

On 13th October 2015, the Minister for Finance Michael Noonan and Minister for Public Expenditure Brendan Howlin announced the Budget for 2016. With the recent increase in economic activity together with the refreshing sense of optimism, all coupled with a looming general election, the 2016 budget promised to be a good one. It certainly offers a change from recent years of austerity and appears to have catered for everyone in the audience or different sectors of the voting public, as the case may be. In this guide, *Consumer Choice* reviews the main changes to welfare payments, tax payments and reliefs and we gauge just how different this budget is.

2016 major features

Some of the key points of Budget 2016 include changes to USC, PRSI, tax credits, and Child Benefit payments together with an increase in the threshold for Capital Acquisitions Tax for a child inheriting from a parent and much more.

Income tax and USC

There are no major changes to income tax rates and bands but some favourable adjustments can be seen in

the USC bands and rates. Rates have been reduced to 1%, 3% and 5.5% with some adjustments to the bands. The rate of 8% for income over €70,044 and 11% rate for relevant income over €100,000 remain unchanged.

Tax credits and PRSI

The home carer tax credit has increased from €810 to €1,000 together with an increase in the income threshold from €5,080 to €7,200. A new tax credit in the form of an earned income tax credit has been introduced for the self employed and business owners/managers who are ineligible for a PAYE credit on their income - this is to a maximum value of €550. A tapered PRSI credit (maximum level €12.00 per week) is being introduced for employees insured at Class A who earn between €352.01 and €424 in a week. A lower rate of 8.5% is to apply to weekly earnings up to €376.01 (up from €356.01).

VAT

The 23% and 13.5% VAT rates will remain unchanged for 2016. Currently, a 9% VAT rate applies to a range of services in the tourism industry, including restaurants, catering, hotel accommodation, cinema, and theatre and museum admissions.

This rate will remain at 9% for 2016. Disappointingly, the current 23% VAT on goods and 13.5% VAT on services remains unchanged, with no break for consumers and given the success of a lower VAT rate in the tourism industry, Budget 2016 offered the ideal time to decrease VAT and stimulate consumer spending.



Electronic payments

In order to encourage consumers to use electronic payment by debit cards and discourage the withdrawal of cash payments by debit cards from ATMs, the €2.50/€5 Stamp Duty on ATM/debit cards will be replaced by a €0.12 charge per ATM transaction (subject to an overall cap at the existing annual

stamp duty level). There will be no charge for debit card transactions. The transaction limit on contactless payment cards is being raised from €15 to €30 also.

Capital taxes

Capital Acquisitions Tax (CAT), which comes into play when an individual inherits, has certain thresholds under which an individual can inherit tax free. These thresholds are based on the relationship between the beneficiary and the donor. In the case of a parent-child relationship, the threshold is currently €225,000 and this is set to increase to €280,000. Anything inherited from parents in excess of this is subject to tax payable at 33%. A change in Capital Gains Tax (CGT) has been introduced in the form of entrepreneurs' relief. A rate of 20%, down from the standard 33%, will now apply to the net chargeable gain arising on the disposal by individuals of assets comprising the whole or a discrete part of a trade or business. This shall be subject to a lifetime limit of €1 million.

Property

The Minister for Finance will be making a proposal to Government to postpone the revaluation date for the Local Property Tax from 2016 to 2019 and, with recovering house prices, this could amount to a substantial saving for tax payers. Further to this, the Home Renovation Incentive (HRI) has been extended until 31st December 2016. The HRI has proven to be popular, with 36,543 home owners/occupiers claiming this tax relief as of September 2015. The scheme provides a tax relief by way of an income tax credit on repair, renovation or improvement works on principal private residences or rental properties carried out by a tax-compliant contractor. The works must cost a minimum of €4,405 (before VAT) per property, which will attract a credit of €595 per property. Where the cost of the works exceeds €30,000 (before VAT) per property, a maximum credit of €4,050 per property will apply.

Relief for farmers

Relief for farmers has come in a number of forms – firstly, relief for succession of farm partnerships. Where established farmers wish to pass their farm to the next generation of young trained farmers, they can

form a succession farm partnership. This requires that the ownership of 80% of the land is passed to the next generation within ten years. A tax credit of up to €5,000 per annum is available to be split between the partners. This measure is subject to EU State Aid approval. Secondly, Agri-Taxation General Stock Relief, Stock Relief for Young Trained Farmers and Stock Relief for Registered Farm Partnerships are being extended until 31st December 2018.

Relief for the corporate world

Budget 2016 introduced numerous measures relevant to the corporate world, including an employment and investment incentive scheme allowing SMEs to raise finance in excess of the previous €2.5 million to €5 million. For the film industry, there is an increase in the cap for eligible expenditure qualifying for film relief from €50 million to €70 million. Micro-breweries will now qualify for a special relief from Alcohol Products Tax where output does not exceed a certain level. In addition, a measure known as Corporation Tax Knowledge Development Box (KDB) has been introduced, which allows a company that has engaged in Research & Development (R&D) in Ireland and that now earns profits from patents or copyrighted software resulting from that R&D, to avail of tax relief under the KDB. The profits associated with the Irish R&D will be taxable at an effective rate of 6.25%. Full details of this measure will be contained in the Finance Bill.

Relief for entrepreneurs

A Three-Year Relief for Start-up Companies has been introduced and this measure provides relief from corporation tax on trading income (and certain capital gains) for new start-up companies in the first three years of trading. This relief was due to expire at the end of 2015 and is being extended to companies commencing a qualifying trade over the next three years. A second relief known as Capital Gains Tax (CGT) Entrepreneur Relief means that a revised CGT relief is being introduced for entrepreneurs. As noted above, gains on disposals of business assets made on or after 1st January 2016 will be charged at a reduced rate of 20% up to an overall limit of €1

million. Full details will be included in the Finance Bill.

A double income household with each earning €70,000 per annum and with two children are the real winners for the 2016 budget being better off to the tune of €2,000 for 2016. The changes to the USC comes as no surprise and reaches the greatest number of consumers with the threshold increasing from €12,012 to €13,000, resulting in 42,500 people now becoming exempt from USC.

Useful contacts

The Office of the Revenue Commissioners
PAYE workers living in Dublin should use
1890 333 425.

Clare, Cork, Kerry, and Limerick
1890 222 425.

Carlow, Kildare, Kilkenny, Laois, Meath,
Tipperary, Waterford, Wexford, and
Wicklow
1890 444 425.

Any other county 1890 777 425.

Tax Relief at Source 1890 46 36 26

Forms and Leaflets 1890 30 67 06

Revenue Online Service www.ros.ie

Technical Support 1890 20 11 06

www.revenue.ie

Citizens Information Board

Ground Floor
George's Quay House
43 Townsend St
Dublin 2
D02 VK65
tel: 076 107 4000
www.citizensinformation.ie

Irish Taxation Institute Registered Office

South Block Longboat Quay
Grand Canal Harbour
Dublin 2
tel: 01 663 1700
fax: 01 668 8387
www.taxireland.ie

INCOME TAX RATES, CREDITS AND RELIEFS FOR 2016

Here are the main income tax rates, credits and reliefs for 2016 as introduced by Minister for Finance Michael Noonan in the Dáil on 13th October 2015.

PERSONAL INCOME TAX RATES	2015	2016
Standard rate	20%	20%
Marginal rate	40%	40%

INCOME TAX BANDS	2015	2016
Standard rate for single people	€33,800	€33,800
Married couples with one income	€42,800	€42,800

Exemption Limits for Over 65s	2015	2016
Single/Widowed	€18,000	€18,000
Married Couple/Civil Partnership	€36,000	€36,000

MORTGAGE INTEREST RELIEF	2015	2016
First time buyers	0%	0%
Non-First Time Buyers	0%	0%

RENT TAX RELIEF	2015	2016
Single Under 55	€600	€400
Married/Widowed under 55	€1,200	€800
Single 55 or over	€1,200	€800
Married/Widowed 55 or over	€2,400	€1,600

State Pension Contributory	2015	2016
80 years or older	€240.30	€243.30
Under 80 years	€230.30	€233.30
Widow(er)s' contribution pension	€193.50	€193.50

STATE PENSION NON CONTRIBUTORY	2015	2016
80 years or older	€229	€232
Under 80 years	€219	€222

CARER'S ALLOWANCE	2015	2016
66 years or older	€239	€242
Disability Allowance and Blind Person's Pension	€188	€188
Carer's Annual Support	€1,375	€1,700

Fuel Allowance	2015	2016
Weekly Fuel allowance	€20	€22.50

Child Benefit (Monthly)	2015	2016
One Child	€135	€140
Two Children	€270	€280
Three Children	€405	€420
Four Children	€540	€560
Five Children	€675	€700
Six Children	€810	€840
Seven Children	€945	€980

Maternity/Adoptive Benefit *	2015	2016
Maximum Rate	€230	€230
Minimum Rate	€230	€230
Guardian's Payment	€161	€161

*Budget 2016 introduced a new two-week paternity benefit that applies to births from September 2016. The PRSI contribution and the rate of benefit paid will be the same as those for maternity benefit.

Stamp Duty - Financial Cards	2015	2016
Charge Cards & Credit Cards	€30	€30
ATM Cards	€2.50	€0.12 charge per ATM transaction with overall cap of €2.50.
Debit Cards	€2.50	€0.12 charge per ATM transaction with overall cap of €2.50.
Combined ATM/Debit cards	€5	€0.12 charge per ATM transaction with overall cap of €5.
Cheque/Bank Drafts	€0.50	€0.50

Stamp Duty-Residential Property	2015	2016
Property values up to €100,000	1%	1%
Excess over €100,000	2%	2%

Personal Tax Credits	2015	2016
Married Couple	€3,300	€3,300
Single Person	€1,650	€1,650
Earned Income Tax Credit for self employed	€0	€550
Widowed Person without dependent children	€2,190	€2,190
Widowed Parent		
Bereaved in 2015	€0	€3,600
Bereaved in 2014	€3,600	€3,150
Bereaved in 2013	€3,150	€2,700
Bereaved in 2012	€2,700	€2,250
Bereaved in 2011	€2,250	€1,800
Bereaved in 2010	€1,800	€0
Single Parent	€1,650	€1,650
Incapacitated Child Credit Max	€3,300	€3,300
Blind Person single	€1,650	€1,650
One Spouse Blind	€1,650	€1,650
Both Spouses Blind	€3,300	€3,300
Age Tax Credit		
Single/Widowed	€245	€245
Married	€490	€490
Job Assist		
PAYE tax credit	€1,650	€1,650
Home Carer	€810	€1,000
Dependant Relative	€0	€70

Universal Social Charge	2015	2016
First €12,012	1.5%	First €12,012 1%
Next €5,564	3.5%	Next €6,656 3%
Next €52,468	7%	Next €51,376 5.5%
Balance over €70,044	8%	Balance over €70,044 8%
Relevant income > €100,000	11%	Relevant income > €100,000 11%

PERSONAL TAX SCENARIOS 2016

Single person employed earning €45,000, property owner

2016 changes	
Change in Tax Bands	€0
Change to Tax Credits	€0
Change to PRSI	€0
Change to USC	€527
Change to Marginal Income Tax Rate	€0
Net Saving	€527

Married couple, both self employed, one earning €150,000, one earning €30,000, property owner

2016 changes	
Change in Tax Bands	€0
Change to Tax Credits	€1,100
Change to PRSI	€0
Change to USC	€1,204
Change to Marginal Income Tax Rate	€0
Net Saving	€2,304

Married couple, one employed, earning €50,000, three children, property owner

2016 changes	
Change in Tax Bands	€0
Change to Tax Credits	€190
Change to PRSI	€0
Change to USC	€602
Change to Marginal Income Tax Rate	€0
Change to Child Benefit	€180
Net Saving	€972

Unmarried couple, living together, renting, both employed, one earning €80,000, one earning €35,000

2016 changes	
Change in Tax Bands	€0
Change to Tax Credits	(€80)
Change to PRSI	€0
Change to USC	€1,279
Change to Marginal Income Tax Rate	€0
Net Saving	€1,199

Married couple, both employed, one earning €150,000, one earning €30,000, property owner

2016 changes	
Change in Tax Bands	€0
Change to Tax Credits	€0
Change to PRSI	€0
Change to USC	€1,204
Change to Marginal Income Tax Rate	€0
Net Saving	€1,204

Married couple, both employed, one earning €250,000, one earning €90,000, one child, property owner

2016 changes	
Change in Tax Bands	€0
Change to Tax Credits	€0
Change to PRSI	€0
Change to USC	€1,804
Change to Marginal Income Tax Rate	€0
Change to Child Benefit	€60
Net Saving	€1,864

The above scenarios were provided by KPMG. These scenarios have not taken the Local Property Tax into account on the basis that the rate will depend on the specific location of the property. The Finance Act 2011 introduced a reduction in the rent credit on a sliding scale over seven years. The impact of this will be a reduction of €80 for 2016.

Washing Machines

It'll all come out in the wash with a **Choice Buy** washing machine.

 **REPORT** by Clodagh O'Donoghue

At a glance

- What to consider
- Decreasing reparability
- Nine Choice Buys



Depending on the size of your household and how quickly your laundry pile builds up, washing machines can be extremely hardworking devices, sometimes in almost daily use. They can also represent a significant financial investment so it is important that the model you choose suits your needs and delivers great cleaning performance. *Consumer Choice* outlines what you need to consider as you browse the appliance aisle and recommends nine freestanding Choice Buy models that will really clean up.

What to consider

Size - Washing machine capacity has increased, with our current Choice Buys ranging from a relatively modest 7kg to a positively massive 12kg. While it may be tempting to opt for the larger model that will let you get all the laundry done in one go and can even cope with duvets and blankets, this may not be practical once washloads are properly sorted out. Washing machines work best when loaded to the stated limit of each programme and very-large-capacity machines may only really be suited to bigger households or those with very significant laundry loads who will be able to fill the drum on a regular basis. Generally, 7kg machines will be adequate for most medium-sized households, and those who need a bit more room in the drum can opt for an 8kg appliance. Users should not be tempted

to overload a washing machine, as this can be bad for the appliance, cause more wrinkles in clothes and lead to poorer cleaning results - so getting the right size for your needs is key. To get a good idea of the capacity you require, you can try weighing a typical maximum washload on a bathroom scales before going appliance shopping.

Features - Added features inevitably push up the cost of the machine so think about which ones are really useful and which ones you could do without. Some washing machines offer a huge range of automatic programmes but, given that you may only use a couple of these on a regular basis, do not be overly swayed by this. It is handy, however, if the appliance offers a quick-wash option for lightly soiled items and 'handwash' or woollen programmes that use lower temperatures and less drum rotation for more gentle washing. An extra rinse cycle can be useful if someone in the household has sensitive skin and you want to minimise any detergent residue that will be left on freshly laundered clothes. Households with small children might find it worth investing in a machine with a child lock that disengages the controls on the panel so that tiny hands cannot change settings and programmes.

Electric Ireland suggests that a delay timer that lets you postpone the

start time of a cycle could represent a saving in the future as it is likely that smart meters will be installed in Irish homes in coming years and lower cost electricity will be available during "off-peak" hours, typically at night-time. Thus, a delay timer would allow you to set your washing machine to run during the night - though it would be important to have a good smoke alarm positioned nearby for safety.

Ease of use - Life is always simpler if the appliances we use regularly are both easy and comfortable to use. With washing machines, look for clear, well-marked controls and programme selection that will not require constant cross-referencing with the instruction manual as well as a door opening that is sufficiently large and wide to facilitate easy loading and unloading. These are aspects of the machine that you can check for yourself on the shop floor. It is also worth checking how easy the detergent drawer is to slide open and shut and if it can be removed for cleaning purposes.

Decreasing Reparability

Evidence indicates that washing machines do not appear to be lasting as long as they used to and that when they fail, they are so expensive to repair that buying a replacement is the more economically viable option. Our colleagues at *Which?*

recently conducted some research into why this might be the case and how these appliances are now being constructed. *Which?* asked a panel of experts to take apart a selection of 2015 washing machines from popular brands and to compare their construction with three older appliances – an 1980s Hoover model and two AEG models from the 1990s. This process revealed that a key reason for the shorter life of newer machines is the growing use of a sealed drum by manufacturers. With a sealed drum, the metal drum and the bearings that it rotates on are all encased in a plastic surround that is welded shut. Some manufacturers tout sealed drums as being more reliable and helping to prevent leaks. However, such construction also has the effect that when the bearings fail or wear out – as is a common problem – engineers are unable to access them to replace them as they would have with all older

models. Instead, a complete new drum is required, which, combined with the labour involved, will likely cost more than the purchase price of a new washing machine. Other recent trends in washing machine construction are a sealed door, so if a handle breaks the entire door will have to be replaced, and inaccessible filters so owners are likely to have to call out an engineer to remove a coin or other stray object caught in the filter rather than do the job themselves. Though not all manufacturers are adopting these approaches – a notable exception in the *Which?* test was Miele – such new trends in washing machine construction are reducing the possibility of being able to cheaply repair these appliances. It is also disastrous from an environmental perspective with these appliances becoming throwaway items. Before purchasing, consumers should ask retailers if the machine has a sealed drum and if it is designed to be repaired.

Previous Choice Buys

Consumer Choice last looked at washing machines in its July/August 2014 issue and two Choice Buys covered then remain available in shops. The Miele W5780 is a 7kg machine from the highly reliable manufacturer that delivers top-notch cleaning, rinsing and spinning. We found the Miele W5780 recently priced at a steep €1,299. Again at the expensive end of the scale and with a generously-sized 8kg drum, the Siemens WM14Y590GB was recently priced at €937 and is a feature-laden washing machine that is great at washing cottons and even better at cleaning synthetics, with very good rinsing capabilities and a highly effective spinning function. For full reviews of these products, see page 39 of the July/August 2014 issue of *Consumer Choice*.



1. Samsung WW80J6410CW €750

The **Choice Buy** Samsung WW80J6410CW delivers excellent cleaning across the board, so both cottons and synthetics should emerge from the 8kg drum spotless. With a highly effective rinse function, there is unlikely to be any remaining detergent on freshly laundered clothes and the particularly proficient spinning action means that clothes should have little moisture left. This Samsung washing machine boasts the manufacturer's ecobubble™ technology that claims to use bubbles to activate detergent and help it quickly penetrate fabric to remove dirt even at low temperatures. Whereas it scored about average for energy use, this appliance tends to use a good deal of water and it is rather noisy. However, it is very easy to use and offers plenty of helpful features and programmes, including a time delay function and a 59-minute Super Speed wash. This is a white model but a stainless steel version, the Samsung WW80J6410CX, is also available for around €40 less.



2. Samsung WW12H8420EW/EU €1,400

The **Choice Buy** Samsung WW12H8420EW/EU is undoubtedly a very pricey appliance but you get a lot for your money, including a drum that can hold a whopping 12kg of clothes. As a result of its huge capacity, this machine is particularly suited to large households where the laundry can really mount up – smaller households, on the other hand, may well find this appliance too large for their needs and struggle to fill it on a regular basis. Not only is it impressively roomy, the cleaning power of this Samsung model is outstanding – with first-class results achieved across both cottons and synthetics programmes. Boasting a maximum spin speed of 1400rpm, the spin function on this machine is extremely effective at wringing moisture out of clothes and it is a very easy-to-use appliance with an extra-wide door to facilitate loading and unloading, an interior drum light and a range of automatic programmes.



3. Samsung WW10H9600EW €1,700

The **Choice Buy** Samsung WW10H9600EW has an eye-watering price tag but it comes with lots of clever credentials and delivers outstanding cleaning performance. Both cottons and synthetics receive a thorough wash for a dirt-free result and the superb spinning function effectively wrings moisture out of your laundry. This Samsung washing machine fits an impressive 10kg into its drum, and it also offers smart functionality so that users who download the accompanying app can start, pause or monitor the progress of their wash remotely. Despite the high-tech capabilities, this appliance is quite easy to use with a touchscreen panel for selecting from a large range of programmes – and the manufacturer claims that it will remember most-used settings to further simplify your laundry routine. This appliance is fairly quiet but it is heavier on energy use than average, which will push up running costs on top of the whopping initial purchase price.



4. Miele WDA100 €680

The **Choice Buy** Miele WDA100 will produce outstanding results and leave your laundry spotless. Whether you are washing cottons or synthetics, this appliance can be relied upon to deliver powerful cleaning and its spinning capabilities are also impressive, removing much of the moisture from your laundry and reducing the amount of time it will need in the tumble dryer or hanging on the washing line. With a capacity of 7kg, this machine is suited to medium-sized households and the manufacturer claims that the drum's patented honeycomb design helps to protect delicate garments as they rotate in the wash. Users can choose from a wide range of programmes, including a quick-wash option that freshens up lightly soiled garments in just 20 minutes. Testers did find that this washing machine was fairly noisy, however, which could influence the decision on where to position it in your home.



5. Miele WKF120 €1,300

Another expensive appliance, the **Choice Buy** Miele WKF120 will deliver top-notch cleaning. It particularly shines when it comes to washing synthetics but the results for the cottons programme are also very good. With a maximum spin speed of 1600rpm, the spin function on the Miele WKF120 is highly effective, reducing drying time for your fresh laundry. The generous-sized drum can accommodate up to 8kg of clothes, which is probably sufficient for most large households, and there is a range of automatic programmes to choose from, including a QuickPowerWash that provides a thorough clean in under an hour. Testers found this Miele model simple to use but the rinse function failed to impress, so there is a risk that some detergent might be left in laundry when the cycle is complete. This is quite a frugal and environmentally friendly machine both in terms of water consumption and energy use, helping to keep running costs low.



6. Bosch WAQ283S1GB €520

The **Choice Buy** Bosch WAQ283S1GB will do a great job of getting dirt and grime out of your laundry to leave it clean and pristine. Both the cottons and synthetics programmes deliver first-class cleaning results and the spinning function, with a maximum speed of 1400rpm, effectively eliminates much of the water to shorten drying times, whether in a tumble dryer or on the washing line. This freestanding appliance is quite easy to use and, with a drum that holds up to 8kg of clothes, it might appeal to households that are a bit larger than average with substantial washing loads. Users can choose from a range of special programmes, including Super Quick 15, Jeans and Delicates 30°C, and handy features include a time-remaining display to let you know how soon your clothes will be ready and the ability to delay the start time for up to 24 hours.



7. Bosch WAQ2836SGB €580

The **Choice Buy** Bosch WAQ2836SGB is a freestanding washing machine that is great at lifting dirt out of cottons and particularly excels when it comes to cleaning synthetics. Its rinse function does a reasonable job of getting detergent out of your clothes and the spin function, with a maximum speed of 1400rpm, is extremely effective when it comes to removing moisture from your laundry, which will ultimately save on drying time. At 8kg, the drum capacity is a little above average and should be adequate for most medium-to-large-sized households. This Bosch model is quite intuitive to use so there should be no need to keep the instruction manual handy and special automatic programmes include a Super Quick 15 and Delicates 30°C options. Among the useful features offered on this appliance are a time-remaining display, a start delay function and a self-cleaning detergent drawer.



8. Zanussi ZWF81663W €450

The least expensive of the Choice Buys in our current batch, the **Choice Buy** Zanussi ZWF81663W particularly excels at cleaning synthetics but also is great at getting cottons clean. The powerful 1600rpm spin does an outstanding job of wringing moisture from laundry, reducing the time your clothes will spend hanging on the line or churning around in the tumble dryer – though the spin cycle is on the noisy side. The rinse function is satisfactory without being overly impressive and this machine is not very efficient in terms of energy and water use. It is, however, a simple-to-use appliance with intuitive touch controls for selecting from a range of programmes and a large door opening for ease of loading and unloading laundry into the 8kg drum. If an 8kg machine is a little large for your needs, the Zanussi ZWF71663W offers the same great qualities but has a capacity of 7kg and costs around €50 less.



9. Samsung WW90H7410EW €1,050

The **Choice Buy** Samsung WW90H7410EW can handle a very generous 9kg of clothes, making it ideal for larger households where the laundry pile quickly mounts up. This Samsung model delivers a great cleaning performance on the cottons programme and excels at cleaning synthetics, though you will have to wait longer than average for your synthetic clothes to emerge from the machine. A highly effective 1400rpm spin leaves laundry fairly moisture-free, cutting down the time it needs to spend in the tumble dryer or on the washing line. This appliance is rather heavy on water consumption but it is quite easy to use with an extra-large door opening to facilitate loading and unloading. In addition, the manufacturer touts the Smart Check feature of this machine to allow users to detect and diagnose problems and be notified of quick and easy troubleshooting solutions via a smartphone app.



Smartphones

The latest batch of smartphones has been sent to our labs to see which ones get the best reception from our testers.



REPORT by *Clodagh O'Donoghue*

At a glance

- Smartphones on test
- Smartphone security
- Eight Choice Buys

Smartphones remain some of the hottest products around, judging by the interest and indeed excitement that continues to greet the newest high-end offerings, particularly from market leaders Samsung and Apple. You can now buy a smartphone for a relatively modest sum - in our current batch the lowest-priced offering is a fairly thrifty €69. However, models at the top end of the market, particularly those that offer generous storage of 64GB or even 128GB, will likely approach the €700-€1,000 mark. Such a significant investment warrants careful consideration and with the constant stream of new smartphones hitting the market, tempting consumers to upgrade to the latest and greatest model, our labs are kept busy testing these devices as they arrive to offer independent results on all key elements - from screen quality to processing power, from battery life to ease of use, and from call clarity to camera capabilities.

Smartphones on test

As noted in our last report on smartphones in the December 2014/January 2015 issue of *Consumer Choice*, smartphones are getting bigger as usage changes and these devices are no longer solely for calling and texting but perform a range of

tasks, from web browsing to emailing to watching videos - all of which benefit from the larger screen size. It is noticeable that two-thirds of the phones in our test are 5 inches or larger, with the Motorola Nexus 6 straying into phablet territory with a screen diagonal measuring 5.9 inches. As well as growing in size, smartphones are getting ever faster, with several models on our table featuring octa-core processors for even speedier operation than quad-core processors, though high-end phones have become so fast and adept at multitasking it may be hard to truly appreciate the improvement in speed.

Our current batch of smartphones is dominated by Samsung, which has long produced quality devices that have scored highly and featured at the top of successive product test tables. For years, the South Korean manufacturer appeared to favour substance over style, and although its products have generally impressed in terms of performance, it has often been noted that their plastic finish robbed them of a premium feel. However, since last year's Samsung Galaxy S5, the manufacturer has taken a new approach to design with its higher-end offerings, fitting them with metal and glass casing that lends a sleek elegance to the devices.

In our current batch, the Samsung Galaxy S6, S6 Edge and Alpha – and even the midrange Galaxy A5 and Galaxy A3 – have upped their stylish credentials in a move that seems aimed at rivalling Apple iPhones in the looks stakes as well as in terms of performance.

You may notice the lack of Apple products on our table below but the company's latest offerings, the iPhone 6s and 6s Plus, launched in September 2015, are currently in our labs and we should have the results back shortly. No doubt these phones will score highly and achieve Choice Buy status and we hope to be able to provide all the details in our upcoming December issue.

For many, smartphones are increasingly used as the sole means of recording photos, due to their ready availability and the ease with which pictures can be shared and transferred, and smartphone manufacturers are responding to this trend by providing increasingly impressive camera capabilities.

In our recent report on compact digital cameras in the July/August 2015 issue of *Consumer Choice*, we noted the results of a test that put a range of smartphone cameras through the same paces as dedicated cameras. The 8MP camera on the Apple iPhone 6 topped the chart with great image quality and was also able to take excellent video footage, placing it on an equal footing with the best compact cameras and outshining many others.

Among our current batch of smartphones, manufacturers have sought to enhance the specifications

of their devices' cameras and several achieved four-star ratings. Those who rely on their smartphones to snap everyday moments and record special occasions should check which devices offer the best camera quality.

For those who fancy a physical Qwerty keyboard rather than a touchscreen for tapping out emails and messages, there are two BlackBerry products that offer this facility on our table, with the BlackBerry Passport looking particularly distinctive thanks to its square design, though at 196 grams it is on the heavy side and might prove an awkward shape for some users. The Motorola Nexus 6 mentioned above narrowly missed out on Choice Buy status but has a clear, detailed screen with impressive 1440 x 2560 resolution, a super-fast processor and long battery life, though its camera failed to impress our testers and the large size again may make it tricky to hold with one hand.

Smartphone security

Smartphones are unusual as they can represent a major financial investment running into hundreds of euro but, rather than keeping these precious possessions under lock and key, owners carry them with them everywhere they go, stuffing them into pockets, tossing them into bags, leaving them sitting on restaurant and bar tables and so on. And it is not only the financial aspect of smartphones that make them so valuable given the vast amounts of data and information they contain, not to mention photos representing irreplaceable memories, music collections that have been painstakingly built up, personal and professional contact details, and much else besides. With this in mind, we remind you of some precautions you should take to keep your smartphone safe:

- A basic step is to protect your device by setting up some kind of screen lock – either using a PIN, password, patterns, facial recognition, or fingerprint scanner. This will have to be inputted every time you use your device but prevents unauthorised use.

Evolving tests

Our labs are constantly modifying tests in order to adapt to the fast-moving advances and changing usage of technological products like smartphones. New tests are added to take account of innovative functions and features and, as specifications get ever more impressive, our tests respond by becoming ever more stringent and testers' expectations also are raised. For example, a smartphone screen that may have scored highly two years ago may not be as striking when compared to screens of today. As a result, direct comparisons of products are best made within batches rather than from year to year.

- When out and about, it is a good idea to keep your smartphone out of public view and make sure never to leave it behind in an unattended vehicle.
- Consider marking your phone with unique personal numbers or letters using an ultraviolet pen.
- Take note and keep a record of your phone's unique 15-digit mobile phone IMEI number, which is located on the back of your device underneath the battery or can be accessed by typing *#06# into your phone. If a phone is stolen, the IMEI number can help the service provider block the phone so it cannot be used with any SIM on any mobile network and the IMEI number can also help identify the phone if it is recovered.
- It is useful to download a location finder or tracker app, such as Find My Phone or LookOut, to help locate a lost or stolen device, remotely lock it and erase all data from it if necessary.
- It may help somewhat to minimise the distress of losing your phone if you have backed up all data, photos and so on. Prepare for a worst-case scenario by performing or enabling regular backups so that the loss of



your device will not mean the loss of valuable data and you will still be able to safely and easily access all your information and install it on another phone.

- If your phone is stolen, make sure to report it to your local Garda station with the IMEI number and details of any security markings. If you have taken out mobile phone insurance, your policy may stipulate that you must report a stolen device to your insurer within 24 hours of the phone going missing in order to claim successfully.



Mobile security apps

So far we have dealt with keeping your phone physically safe, protecting it from being lost or stolen, and putting yourself in the best possible position should these events occur.

But what about attacks from within and safeguarding your phone from malicious software? Few of us would dream of working away merrily on our computers or laptops without installing some level of security against malware and viruses and yet, despite the fact that our smartphones are often of comparable value, downloading security software here is less common.

Our colleagues at *Which?* have tested a number of mobile security apps, both free and paid-for, that are designed to weed out malware and found that several of the free options work just as well, if not better, than the paid-for offerings.

The security apps were each installed on a separate Google Nexus 5 running Android 4.4 and their reactions to the threat posed by the downloading of 20 malicious apps was recorded. The security apps were also tested with a number of phishing URLs to see how well these were blocked. The impact of the security apps on the devices' battery life was also assessed and tests revealed that none of the apps caused a massive drain on a phone's battery.

Paid-for apps may offer more advanced options and features than free apps, such as call and text blocking and parental controls, but smartphone owners may be happy to forgo these extras for a free app that does a good job of keeping their device secure. Two free apps that performed very well in the *Which?* tests are WebrootSecureAnywhere Mobile and ESET Mobile Security



& Antivirus. Both are very straightforward to set up, with clear, jargon-free explanations and help support, and both do an excellent job of detecting malware as soon as it is loaded onto the device thanks to real-time scanning. Importantly, both security apps allow users to remove viruses with a single touch. The Webroot and the ESET free apps also provide some theft-recovery tools, such as remote lock and remote location, though a greater range of features is offered by the premium versions of these apps.

Which? focused on Android phones in its tests as Apple phones tend to be more secure than Android devices and, because Apple vets the apps it makes available for iPhones, there is less risk of downloading malware. Apple also offers built-in theft recovery via its Find My iPhone and iCloud services - though these will need to be activated.

The lengths we go to...

To test the water resistance of each smartphone model, our labs perform a rain test. The phone is switched on, connected to a network and placed lying horizontal on a grid. A raining appliance is positioned 50cm above the grid and is used to create artificial rain that is applied at a rate of 5mm/min for five minutes. To assess whether the phone is still in good working order, a function check that involves making and receiving a phone call is performed immediately after the rain test and then repeated three days later and the operation of the charging function is also examined. For models that are claimed to be watertight, additional tests are carried out.



Useful contacts

HTC

tel 1800 995 482
www.htc.com/ie

LG

tel (01) 686 9454
www.lg.com/ie/

Samsung

tel 0818 717 100
www.samsung.com/ie

Sony

tel (01) 407 3341
www.sony.ie



1. Samsung Galaxy S6 €580

The **Choice Buy** Samsung Galaxy S6 is the new flagship phone from the South Korean manufacturer that offers outstanding performance to match its new premium appearance. With a sleek metal and glass casing, the Galaxy S6 is an elegant device that boasts an octa-core processor to generally keep everything moving at extremely swift speeds with virtually no lag at all. The Super AMOLED display on the 5.1-inch screen is stunning with very impressive resolution of 1440 x 2560 for dazzling detail and vibrancy – and visibility is excellent even in strong sunlight. When it comes to all-important call quality, the S6 delivers excellent clarity even in noisy surroundings and battery life is generous, yielding 17 hours of call time. Among this phone's many impressive features – that include an improved fingerprint scanner and heart-rate sensor – is a fantastic 16MP rear-facing camera, and even the front-facing 5MP camera – useful for selfies and video calls – does a very decent job. The 32GB version tested offered 25.4GB of usable storage space after the preinstalled apps and operating system are taken into account and there is no memory card slot to expand storage.

2. Samsung Galaxy S6 Edge €670

The **Choice Buy** Samsung Galaxy S6 Edge takes the stylish credentials of its S6 sibling and cranks them up a notch with a curved 5.1-inch screen that wraps around the left and right sides of the display, making for a very distinctive look. Again, this Samsung phone boasts highly impressive specifications, including the dazzling 1440 x 2560-resolution screen, the ultra-fast octa-core processor and the excellent 16MP rear-facing camera, which can compete effectively with a dedicated compact digital camera. Like the S6, this device scored top marks in our tests for its music and video functions, the call quality delivered, and the speed and ease with which it allows users to browse the internet. The fingerprint scanner, which has been improved since its appearance on the Galaxy S5, works well and the screen's curved edge is not purely decorative as it can be set to show notifications of missed calls, emails and messages when the phone is turned off or to indicate incoming calls by lighting up in various colours depending on who is calling. Unlike most other Samsung phones, there is no expandable memory, so for those seeking plentiful storage, 64GB and 128GB versions are available – though at an admittedly eye-watering price.



3. Samsung Galaxy Alpha €560

Although its specifications are not quite as impressive as the previous two Samsung models, the **Choice Buy** Samsung Galaxy Alpha nonetheless performs excellently across the board. Again leaving behind the plastic casing that had been a feature of Samsung phones, the Galaxy Alpha sports a metal body to create a sleek look on the outside and a quad-core processor keeps everything working swiftly on the inside, delivering seamless web browsing and allowing you to switch between apps without irritating delays. Those who find 5-inch-plus screens a bit cumbersome might welcome this lightweight phone's 4.7-inch screen, which boasts a 720 x 1280 resolution display that is bright and detailed. The music, video, calling, and internet functions all scored top marks in our tests, though our labs were less impressed with the 12MP rear-facing camera, which will, nevertheless, deliver decent photos. An effective fingerprint reader adds a handy security feature and the 2.1MP front-facing camera is useful for selfies and video calls. With no memory card slot, it will not be possible to add extra storage once you have used up the provided 32GB, 25.8GB of which is available to users.

4. Sony Xperia Z3 €480

The **Choice Buy** Sony Xperia Z3, the updated version of the manufacturer's Xperia Z2, is an attractive Android phone with an aluminium and glass finish that performed very well in our tests. With a resolution of 1080 x 1920, the display is vibrant and clear and, measuring 5.2 inches diagonally, it offers plenty of screen space to make emailing, internet surfing and watching video very comfortable. The touchscreen is very responsive and the quad-core 2.5GHz processor keeps everything zipping along at a fast rate. Call quality is pretty clear and the 16GB storage, of which 11.5GB is available to users, can be expanded via the micro SD card slot. The camera offers impressive resolution of 20.7MP and tests found picture quality to be very good overall. In addition, this Sony phone offers the ability to capture 4K video – though it should be noted that our testers found that the device got quite hot when recording 4K footage. Like the Xperia Z2, this phone has the added bonus of being waterproof up to 1.5 metres – and even allows for a spot of underwater photography – though only if all the seals are closed.



5. Sony Xperia Z3 Compact €380

If you liked the sound of our previous Choice Buy smartphone, the **Choice Buy** Sony Xperia Z3 Compact is a version that is scaled down in size and price but that offers many of the same great qualities. The screen on the Xperia Z3 Compact measures 4.6 inches diagonally, down from 5.2 inches on the Z3, and could appeal to those who find the larger screen difficult to hold with one hand. The display resolution on the compact version has been reduced to 720 x 1280 but the screen is still bright and clear, and battery capacity is also a little lower. Apart from that, most of the specifications of the full-sized phone are featured on its smaller sibling, including the 20.7MP camera for taking good-quality photos and video footage and the ability to shoot video in 4K. In tests, the Z3 Compact achieved a similar overall score to its big brother and even improved on the full-sized version in terms of call clarity and the quality of the music function. However, as with the Xperia Z3, testers did note that this phone gets quite warm during use.

6. LG G Flex 2 €700

The **Choice Buy** LG G Flex 2 is a high-end Android smartphone with a striking design that will deliver great performance overall. This phone sports a contoured body and the curved 5.5-inch screen is very sizeable indeed, so it may be too big for some and testers noted that the curved display can create some odd reflections and focusing effects in bright sunlight. On the plus side, however, the large screen size offers plenty of space to admire the crisp and clear detail provided by the 1080 x 1920 resolution and the quality of both still photos and video shot with the 13MP camera is quite good. With a powerful octa-core processor, this phone is very speedy, handling graphics-intensive apps with ease, and it also scored highly in our tests in terms of call quality and for its music and internet functions. Of the 16GB internal storage, just 8.91GB is available for users but, handily, this may be easily expanded via the micro SD memory card slot. As well as voice control, this LG phone offers gesture control and the manufacturer also claims that the device's back cover is 'self-healing' and can recover from scratches.



7. Samsung Galaxy A5 €350

The lowest-priced of our current Choice Buys, the **Choice Buy** Samsung Galaxy A5 is positioned as a mid-range smartphone but although it sports lower specifications than top-of-the-range Samsung models, it delivers very good performance across the board. Again focusing more on style than it has in the past, Samsung has given the Galaxy A5 an all-metal frame to lend a premium feel. The 5-inch screen provides 720 x 1280 resolution and is not as dazzling as those that cram in more pixels but image quality is nonetheless crisp and clear and the touchscreen is nicely responsive. The quad-core 1.2GHz processor is not as zippy as the more powerful processors on some high-end phones but it generally keeps everything running at a good pace and the 16GB internal storage, of which 11.5GB is available to users, can be increased via the micro SD memory card slot. The sound quality on calls is very clear and the music and internet functions also scored top marks in our tests. Testers were not overly impressed with the 13MP camera on this phone, though shots taken are reasonable and video quality is quite good. Delivering 15 hours of permanent call time on a single charge, battery life is also very decent.

8. HTC One M9 €630

The **Choice Buy** HTC One M9 is the updated version of a previous Choice Buy from last year, the HTC One M8. With an attractive, metal frame, this well-built Android phone has a crisp and detailed 5-inch display with a resolution of 1080 x 1920 and a very responsive touchscreen. Everything is kept running at a swift speed thanks to the octa-core processor, which can handle multitasking and demanding apps and games with ease. Importantly, call quality is excellent, with a high level of clarity delivered. The manufacturer has significantly improved the camera capabilities on its latest flagship phone, with a massive jump in resolution from 4MP on the M8's rear-facing camera to 20MP on the M9's camera – and the enhanced camera quality was reflected in the test scores, with the new phone earning a four-star rating. A 4.1MP camera on the front of the phone delivers decent images for selfies or video calls, and the sizeable 2840mAh battery yields a very impressive 21.7 hours in permanent call time. Of the 32GB storage, 22.9GB is available to users and this can be expanded through the micro SD memory card slot for those who like to store lots of photos, music, apps and games on their phone.

MODEL		SPECIFICATIONS						TEST PERFORMANCE										SCORE
		Best price pre-pay (€)	Operating system	Weight (g)	Screen size (inches)	Screen resolution	Camera resolution (MP)	Internal storage (GB)	Handset (20%)	Ergonomics (16%)	Calling and SMS (15%)	Camera (10%)	Video (5%)	Music (10%)	Internet and email (15%)	Navigation (5%)	Synchronisation (4%)	%
1	Samsung Galaxy S6	580	Android 5.0.2	139	5.1	1440 x 2560	16	32¹	★★★★	★★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★	79
2	Samsung Galaxy S6 Edge	670	Android 5.0.2	132	5.1	1440 x 2560	16	32¹	★★★★	★★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★	79
3	Samsung Galaxy Alpha	560	Android 4.4.4	115	4.7	720 x 1280	12	32	★★★★	★★★★★	★★★★★	★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★★	77
4	Sony Xperia Z3	480	Android 4.4.4	153	5.2	1080 x 1920	20.7	16	★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★	76
5	Sony Xperia Z3 Compact	380	Android 4.4.4	129	4.6	720 x 1280	20.7	16	★★★★	★★★★★	★★★★★	★★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★	76
6	LG G Flex 2	700	Android 5.0.1	153	5.5	1080 x 1920	13	16	★★★★	★★★★	★★★★★	★★★★	★★★★	★★★★★	★★★★★	★★★	★★★★	75
7	Samsung Galaxy A5	350	Android 4.4.4	123	5	720 x 1280	13	16	★★★★	★★★★	★★★★★	★★★	★★★★	★★★★★	★★★★★	★★★	★★★★	75
8	HTC One M9	630	Android 5.0.2	161	5	1080 x 1920	20	32	★★★★	★★★★★	★★★★★	★★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★	74
9	Motorola Nexus 6	625	Android 5.0.1	186	5.9	1440 x 2560	13	32²	★★★★	★★★★★	★★★★	★★★	★★★★	★★★	★★★★★	★★★★	★★★★	73
10	Huawei Ascend G7	250	Android 4.4.4	168	5.5	720 x 1280	13	16	★★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★★★	★★★★	★★★★★	73
11	Blackberry Passport	620	BlackBerry 10 OS	196	4.5	1440 x 1440	13	32	★★★★	★★★★★	★★★★	★★★	★★★★	★★★★★	★★★★★	★★★	★★★★★	71
12	Yota Yotaphone 2	800	Android 4.4.3	144	5	1080 x 1920	8	32	★★★★	★★★★	★★★★	★★★	★★★	★★★★★	★★★★	★★★	★★★★	70
13	Blackberry Classic	460	BlackBerry 10 OS	180	3.5	720 x 720	8	16	★★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★★	★★★	★★★★★	68
14	LG G3 S	220	Android 4.4.2	135	5	720 x 1280	8	8	★★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★★★	★★★	★★★★★	68
15	HTC Desire 620	169	Android 4.4.4	165	5	720 x 1280	8	8	★★★★	★★★★	★★★★	★★★	★★★	★★★★	★★★★	★★★	★★★★★	68
16	Motorola Moto G 2nd Gen.	225	Android 5.0.2	152	5	720 x 1280	8	8	★★★★	★★★★	★★★★	★★	★★★	★★★	★★★★★	★★★★	★★★★	63
17	Huawei Ascend G620s	170	Android 4.4.4	170	5	720 x 1280	8	8	★★★★	★★★★	★★★★	★★★	★★	★★★★	★★★★★	★★★	★★★★	63
18	HTC Desire 510	120	Android 4.4.3	157	4.6	480 x 854	5	8	★★★★	★★★★	★★★★	★★	★★★	★★★★	★★★★	★★★	★★★★	60
19	Huawei Ascend G630	150	Android 4.3	165	5	720 x 1280	8	4	★★	★★★★	★★★★	★★	★★★	★★★★	★★★★★	★★★	★★★★★	59
20	Huawei Ascend Y550	90	Android 4.4.4	150	4.5	480 x 854	5	4	★★★	★★★	★★★★	★★	★★	★★★★	★★★★	★★★	★★★★	56
21	Sony Xperia E3	100	Android 4.4.2	144	4.5	480 x 854	5	4	★★★	★★★★	★★★★	★★	★★★	★★★★	★★★★	★★★	★★★★★	56
22	Microsoft Lumia 535	69	Windows Phone 8.1	146	5	540 x 960	5	8	★★★	★★★★	★★★★	★★	★★	★★★	★★★★	★★★	★★★★	47

¹ 64GB and 128GB versions also available

² 64GB version also available

USING THE TABLE

Star ratings are out of five.

SPECIFICATIONS
Best price pre-pay: The lowest available Pay-As-You-Go price. Prices are provided for the lowest specification model, generally with the lowest available memory option. Contract prices will vary.
Operating system: The dimensions given are for the appliance ready for use, rounded to the nearest centimetre.
Screen size: Measured diagonally in inches.
Weight: Including SIM card and battery in grams.
Internal storage: The internal storage available on the tested version of the device. The available storage will be less than this when the space used by the operating system and any preinstalled apps is taken into account.

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



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