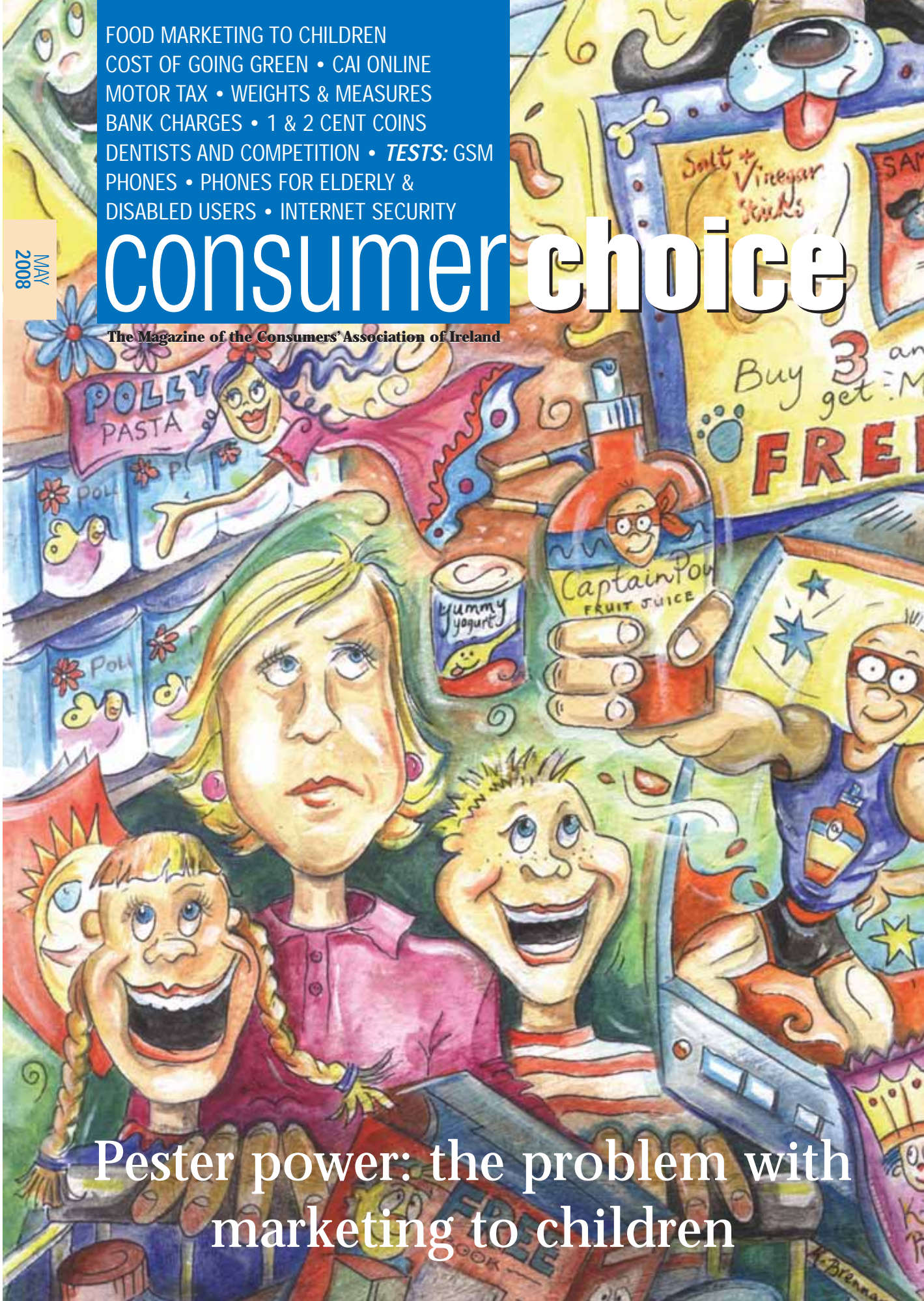


FOOD MARKETING TO CHILDREN
COST OF GOING GREEN • CAI ONLINE
MOTOR TAX • WEIGHTS & MEASURES
BANK CHARGES • 1 & 2 CENT COINS
DENTISTS AND COMPETITION • **TESTS:** GSM
PHONES • PHONES FOR ELDERLY &
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consumer choice

The Magazine of the Consumers' Association of Ireland

MAY
2008



Pester power: the problem with marketing to children

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*To independently protect, promote and represent
the interests of consumers.*

Editorial & Contents

MAY 2008

It was with sadness that I learned of the death in March of Eirlys Roberts at the age of 97. This name may not mean much to many of our members, but Eirlys was a pioneer of the consumer movement in the UK. She was instrumental in the founding of the Consumer Association there, and the publishing of their magazine *Which*. Together with Peter Gorman, she promoted the setting up of our own Association in 1967 and we are eternally grateful for the advice and help, (including significant financial help) that we received in our early days.

Eirlys was a remarkable lady. She had a classical education and during the Second World War worked in military and political intelligence. After the war she worked in Albania with the United Nations Relief and Rehabilitation Administration. She returned to the UK to work in the Treasury and it was there that she developed an interest in the need to provide information, which would allow consumers to make informed choices in the purchase of goods. This led her to her involvement with the beginning of *Which*.

Eirlys was head of the Consumers' Association's research and editorial division from 1958 to 1973 and retired as its deputy director in 1977. She retained her interests in consumer affairs and was particularly interested in the European dimension. In 1978 she founded the European Research Institute for Consumer Affairs on which the CAI was represented, and of which I was chairperson, until 1997. She was awarded the OBE in 1971 and the CBE in 1977.

Eirlys always remained interested in the fortunes of the CAI and was generous with her advice. She was a frequent visitor to these shores and had many friends here. I last met her when she was visiting her friend Emo in the late '90s. She was as alert as ever, demanding a full report as to how our Association was faring. A good friend of CAI who will be greatly missed.

E. Frank Dawe, Hon. Treasurer

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.

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

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

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

CONSUMER CHOICE

Consumer Choice is published monthly by the Consumers' Association of Ireland (CAI) Limited, a wholly independent, non-government, non-profit making body. CAI was founded in 1966 to protect and promote the interests of the consumers of goods and services, and to enhance the quality of life for consumers. CAI is registered with charitable status: CHY 8559.

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COMING SOON

Some of the reports we plan for you:

- Allergen food labelling
- Animal cloning
- Bargain food shelf
- Building energy ratings
- Child restraints in cars
- Direct marketing
- Folic acid
- Food brand battles
- Grocery price survey
- Health Service satisfaction
- Herbal medicine
- Ladies' shavers
- Organic food
- Plant sterols
- Role of pharmacy in healthcare
- Steam irons
- Sun creams
- Tea
- Yoga explained

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Indexes are printed in the April, July, October and December issues of *Consumer Choice*. Turn to p149 in the April issue for the complete index of reports from January to March 2008.

Pedalty Points


In the US state of California, the law requires cyclists to follow the same road rules as motorists and issues fines to those found breaking the law.

Cyclists who continue through stop signs, mount pathways or commit similar breaches are fined as much as \$200 per offence. In a move to increase awareness of the law among cyclists the city of Santa Cruz is offering to waive fines imposed provided the cyclist involved attends a two hour traffic school class similar to that required of motorists.

A Peer Review

The Consumer Council of Hong Kong highlighted, in its December issue of *Choice* magazine, how it had uncovered a high failure rate in the optical precision of lenses for spectacles. Out of 100 samples more than half (54 pairs) were found to be fitted with lenses that failed to conform to those prescribed. The optical industry maintains that the variances found were within tolerable limits. However, the Consumer Council holds the view, correctly in my opinion, that it is the responsibility of the optometrists to ensure that any products dispensed are in conformity with the prescription.

Clearly, this is one to watch – assuming of course that your spectacles are up to scratch. Sorry!

News by
Dermott Jewell 



Words Cannot Describe....

My thanks and congratulations once again to our colleagues and their readers at *Choice*, the magazine of the Australian Consumer Association, for their continued focus on the marketing and media muddles that advertisers create for themselves. Examples this time include the dishwasher which, despite the \$1,899 price tag, comes with the warning that 'These Can't Last!' The pure Ceylon black tea with the 'Taste and Quality' that's 'Only Fair' is possibly more attractive than the DIY Floodlight and Sensor unit that 'must be installed by a licensed electrician'. Best for me though is Crazy John's call plan that boldly headlines for the FIRST TIME EVER!!! a cheap 25c per second call rate. This, as is pointed out, at \$15 a minute, is not what most of us would regard as cheap - but crazy, yes!

Clery Unacceptable!

The Advertising Standards Authority for Ireland (ASAI) recently upheld a complaint against long established Irish department store Clerys. They offered: 'spend over €500 & you will get back €100 in Clerys vouchers*'. The asterisk was to highlight a condition that the offer was 'Applicable to Furniture only & not in conjunction with any other offer'. The complaining consumer bought a headboard and bedroom locker costing over €500 but was refused the vouchers as it was pointed out then that the 'furniture only' term now also specifically excluded bedroom furniture! I am not going to go on with this as, to be clear, I believe that this should be a banned anti-consumer practice and the defaulters heavily fined for the breach and the inconvenience forced upon the consumer. The customer got the vouchers but, as I understand it, nothing else. Where is the justice in that!

BROADLY, PLAINLY, CLEARLY

Our friends at *Insight*, the consumer magazine of India, report on the actions of the Telecom Regulatory Authority of India (TRAI), which has required all Indian Internet Service Providers (ISPs) to clearly indicate the minimum speed guaranteed in each of their plans. The one I particularly like is the insistence that terms such as 'up to' must be avoided when advertising their broadband tariff offers. Referring specifically to Airtel, a particularly large provider, the TRAI advised the company to 'promptly display the conditions applicable to facilitate customers to make informed decisions'.



Food marketing to children

Research suggests that food marketing affects children's food preferences, purchasing behaviour and consumption. Is there a need to increase restrictions on food marketing to children?

Marketing aims to influence consumer behaviour. So food marketing aims to influence the foods we choose to eat. Children are thought to be more vulnerable to influence by marketing than adults. Adults may evaluate marketing more critically and recognise its purpose, which is to sell goods or

services. Just as children enjoy the TV programmes they watch, they also engage with food marketing. Ads can mimic cartoons and use fictional characters. Research has highlighted that children may fail to see the difference between ads, features in magazines and actual programmes on TV.

It's not just TV

A number of types of food marketing are aimed at children. As well as TV, food can be advertised to children in magazines and on billboards. The internet is also used by food companies to promote food products. Websites can feature interactive games and competitions. Celebrities and

AT A GLANCE

Junk food.

Ads.

Obesity.

Useful contacts

Advertising Standards

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IPC House
35-39 Shelbourne Road
Dublin 4
tel (01) 660 8766
fax (01) 660 8113
email standards@asai.ie
www.asai.ie

Broadcasting Commission of Ireland (BCI)

2-5 Warrington Place
Dublin 2
tel (01) 644 1200
fax (01) 676 0948
email info@bci.ie
www.bci.ie

Broadcasting Complaints Commission (BCC)

2-5 Warrington Place
Dublin 2
tel (01) 676 1097
fax (01) 676 0948
email info@bcc.ie or complaints@bcc.ie
www.bcc.ie

Useful websites

Consumers International
www.consumersinternational.org

Junk Food Generation
www.junkfoodgeneration.org

EU pledge
www.eu-pledge.eu

Food Dudes – Healthy Eating Programme
www.fooddudes.ie

Food Standards Agency (UK)
www.food.gov.uk

Mini-Chefs
eu.mini-chefs.eu

Report by
Aisling Murtagh 

cartoon characters can be used in food promotion. Promotion to children also occurs on food packaging itself. It can feature games, competitions and images attractive to children. This is where 'pester power' can kick in, as the child relates to a cartoon character or a new movie release they see on food packaging.

A 2003 report 'Broadcasting bad health' by the International Association of Consumer Food Organisations found that some marketers aim to harness pester power so that children will nag their parents to buy certain products. More recently, advertising does seem to have shifted focus and some children's food products are targeted at parents. Foods themselves can be aimed at children, where the food mimics a toy or a toy comes with the food product (see *How companies target children*).

All of these marketing mechanisms aim to create strong brand recognition. Of all brands, food and non-food, McDonalds and Coca-Cola are two of the world's most recognised.

The food

Research has suggested that foods marketed to children are generally high in fat, sugar and salt (see *Junk food: a matter of quantity*). In 1996, Consumers International (CI, see *Useful websites*) conducted an international comparative survey of TV ads aimed at children. They found that ads for confectionery, pre-sugared breakfast cereals, savoury snacks and fast foods were most frequently shown. Advertising for healthier foods, such as fruit and vegetables, was rare or non-existent. In 2003, the UK Food Standards Agency (FSA) conducted a review of research into the effects of food promotion to children. This review looked at food promotion in general, not just on TV. The FSA identified the same range of foods as CI, but also found that soft drinks were frequently advertised to children. The FSA identified an increase in the promotion of fast foods in the last 10 years.

The health of our children

In Europe, obesity in childhood is on the increase. This pattern is also reflected in Irish data.

The 2005 National Children's Food Survey found that 11% of 5 to 12 year olds in Ireland were obese. A further 11% were overweight. Nutrient intakes were not ideal: 40% consumed too much fat, 61% did not consume enough

fibre, and salt intake was too high. Children's fruit and veg intake was only half the recommended amount.

The 2008 National Teens' Food Survey found that 11% of 13 to 17 year olds are overweight and 8% are obese. Nutrient intakes were also problematic: 50% consumed too much fat, 81% were not getting enough fibre and salt intake was too high. While most teenagers ate biscuits, cakes, pastries, savoury snacks, chocolate and non-chocolate confectionery, one in three teenagers did not consume any fruit. Fruit and veg intakes were found to be well below international recommendations.

Children's food intakes are not the best, and the data for teenagers shows that these patterns do not improve, but worsen during teenage years.

“Research has highlighted that children may fail to see the difference between ads, features in magazines and actual programmes on TV.”

Nutrition plays a crucial part in maintaining health and preventing illness. For the growing child, good nutrition is the foundation of healthy growth and development. Dietary patterns identified in national food surveys show that Irish children and teenagers have far from the best diets.

The marketing effect

Obesity is an increasing problem. Measuring the effects of food marketing to children is difficult. The relationship between the two is not a simple cause and effect. Many factors affect food choice, not just marketing. However, the FSA review did find evidence of a link between television viewing, diet and obesity. They found that while food marketing does not have a great influence on children's perception of a healthy diet, it does affect children's food preferences and choices. However, the more TV children watch, the less they potentially engage in physical

activity, also contributing to obesity.

Research has focused on TV advertising, but there are many other ways food is marketed to children. The FSA suggests that the many types of marketing are likely to have a greater effect overall. It suggests that direct proof of an effect cannot be established, but there is enough evidence to conclude that one exists.

One indicator that such marketing is effective is the expenditure of food companies on this activity. Marketing is a costly business and we can only assume it would not be such big business if not worthwhile.

Will children eat junk anyway?

Junk food can be used as a treat or reward and restricted on other occasions. Are these forbidden foods what children would most often choose to eat anyway, or are they being influenced solely by marketing? If foods high in sugar, fat and salt are available, does how they are marketed make a real difference? Children don't just choose these foods based on taste. Marketing adds to the likelihood that children will purchase these foods or coerce their parents to buy them. Marketing just makes the forbidden even more desirable.

Not all junk

Some food products marketed to children cannot be truly classified as junk food. Is it acceptable if healthier foods are marketed to children? It seems positive if marketing can increase children's consumption of better foods.

However, in the same way that marketing unhealthy foods can create pester power, so can the marketing of healthy foods. These products can be considerably more expensive than equivalent non-marketed generic or own brand foods. For example, Golden Vale Cheestrings are just 'real cheese'. They are targeted at children as they hold fun qualities and can be torn apart before eating. But compared to a regular block of cheese, they are significantly more expensive, over one and a half times, from our calculations. Regardless of the health value, pester power can place extra pressure on the cash-strapped, time-poor parent to compromise their tight budget because of the short-lived ease of guilt relieved by buying the product.

Increasingly, dairy products are marketed to children, emphasising their

nutritional content. They are a source of vitamin D and calcium. But consumers must look beyond the marketing façade, as although they may be a good source of these nutrients, so are other less expensive foods not targeted at children. Also, the product may not be ideal if its overall nutritional value is evaluated. Depending on the variety, Dairylea Dunkers have about 1g of salt per serving. Some dairy drinks and yogurts aimed at children are high in sugar. Nestlé's Munch Bunch 'drinky' probiotic dairy drink is 13% sugar.

On the decrease?

Are fewer foods marketed directly to children than in the past? Research in 2007 by the Swedish Consumers' Association showed that the number of ads for unhealthy foods aimed at children has decreased since 2005. The research identified changes in the media where food companies are marketing to children. The proportion of food advertising to children was highest on the internet and had fallen in more traditional media, such as TV. The FSA 2003 review also highlighted that TV ads were on the decrease. Rather than fewer foods being marketed to children, the marketing environment does seem to be changing.

Current broadcasting codes

The Broadcasting Commission of Ireland (BCI, see *Useful contacts*) is the statutory body that regulates broadcasting. The BCI Children's Advertising Code came into effect in 2005. It governs advertising to children during children's programmes. Audience profiling also governs how the code is applied. This means anticipating the age profile of those who are most likely to be watching. The code applies where more than 50% of the audience are under 18 years of age. Audience profiling has received criticism as children are thought to watch a greater range of TV programmes than profiling accounts for, including soaps. The code is being reviewed this year, with research being conducted on its effectiveness and broadcaster compliance. The code has specific rules in relation to diet and nutrition, which include:

- Ads should not encourage unhealthy lifestyle or eating habits.
- If the ad depicts mealtimes, the product must be depicted in the context of a balanced diet.

- Must not mislead as to the nutritional value of the product or depict that the product could replace fruit or veg.
- Ads for fast food must include the message 'should be eaten in moderation as part of a balanced diet'.
- Celebrities or sports stars should not promote food or drink products, unless the ad is part of a public health or education campaign. This rule applies to ads targeted at children aged under 15.
- Ads for confectionery must include the message 'snacking on sugary food and drinks can damage teeth.'

Self-regulation of advertising

The Advertising Standards Authority of

Ireland (ASAI, see *Useful contacts*) regulates advertising in Ireland, through self-regulation. The ASAI is not a legislative body. It was set up and is financed by the advertising industry. Regulation takes a post marketing approach, and is based on complaints received.

The ASAI advertising code states that ads should have regard for the special characteristics of children, how they perceive and react to ads. A child is defined as anyone under the age of 18. In relation to food, the ASAI code echoes the BCI code where ads should not encourage unhealthy lifestyle or eating habits. If a mealtime is depicted in an ad, it should represent the role of the food

HOW COMPANIES TARGET CHILDREN

Competitions

Kellogg's recently ran a promotion to enter a daily draw for the chance to be a zookeeper for a day. To enter you must text the code on promotional packs. Everyone who enters and provides a mobile phone number will receive an 'amazing animal fact' by SMS and the chance to download an animal ringtone.

Free stuff

Danone Danisimo, a yogurt drink aimed at children, gave away free letters of the alphabet magnets and urged children to 'collect them all'.

Food is fun

Were you told not to play with your food? Well some products are now designed with this exact theme in mind, such as Kellogg's Fruit Winders, Coco Pops Straws, Golden Vale Cheestrings, and Dairylea Dunkers.

Characters and idols

Spaghetti shapes are an old favourite. Children can eat Barbie and the Teletubbies, spaghetti shaped of course.

Target the parents

Food marketing can contain messages for both parents and children. Marketing can undermine the parent who aims to provide the best diet for their child. For example, Nutella is advertised as a great addition to breakfast for children. It's full of hazelnuts and milk. They fail to mention it's also high in fat and sugar.

Event sponsorship and merchandising

Well known brands, such as Coca Cola, have sponsored school sports events with free products for all involved. The marketing tactic aims that teens link happy memories with their product.

choice comment

Marketing cannot be blamed entirely for rising levels of obesity and the unhealthy diets of many young people. However, marketing is one factor that can significantly contribute to compromised nutrition and this has a big impact on child growth and development. Moreover, it is one factor that can be controlled, whereas other factors affecting eating habits are more difficult to pinpoint and manage. In Ireland, codes of conduct for advertising to children are already in place and voluntary restrictions have been set by the food industry. But are these enough? Protection will only follow from the current codes. If food advertising to children was banned outright, would this have a real impact? Research has found that a direct cause and effect cannot be established. If the food industry is truly committed to ensuring that children have healthy diets then some of their hefty advertising budgets would be better spent on investment in independent health promotion.

The CAI supports Consumers International's 'Junk Food Generation' campaign and joined forces with the Children's Rights Alliance on World Consumer Rights Day, March 15th, to call for the Government to support the CI code and lobby the World Health Organisation (WHO) for its introduction.

within a balanced diet. Snack food should be represented as such, and not as a substitute for a meal. The code applies to a range of advertising including: television, radio, print, and internet advertising.

Regulation changes

Advertising is subject to regulation by the country where the ad originates, not where it is received. This can mean that national regulation can be ineffective as it just applies to national broadcasting and we watch more than just Irish TV. There has been some action on this at the EU level.

The 2007 EU Audiovisual Media Services Directive states that broadcasters should be encouraged to develop codes of conduct on the marketing of unhealthy food to children. Member states must report to the Commission on the implementation of the Directive by 2011. A report must be produced every three years assessing if the rules in relation to children's programmes have afforded the level of protection required. In January 2008, Communications Minister Eamonn Ryan stated that the Directive would be transposed into Irish law as quickly as possible. He also commented that "the adoption of EU-wide codes on unhealthy foods only adds to our own efforts in this area."

Food industry responds

The food industry has made voluntary efforts to restrict food marketing to children. A number of food companies who operate in the European market have signed a pledge to stop advertising junk food to children under 12 (see *Useful websites*). This pledge will be fully implemented by the end of the year. The pledge covers television, print and internet advertising. Those who have signed are: Burger King, Coca-Cola, Danone, Ferrero, General Mills, Kelloggs, Kraft, Mars, Nestle, PepsiCo and Unilever.

International code

Consumers International (CI) has questioned the value and impact of self-regulation of food marketing to children and have recently launched the campaign 'Junk Food Generation' to stop the marketing of unhealthy food to children. It published an International Code of Marketing of Foods and Non-

Alcoholic Beverages to Children in March. Consumers can sign an online petition in support of the code (see *Useful websites*). Voluntary codes of practice from food companies can focus on limiting advertising to younger children, whereas the CI code aims to restrict advertising to those up to 16 years. It covers broadcast and non-broadcast marketing.

At the 2007 WHO World Health Assembly it was agreed to develop a set of recommendations on the marketing of food and non-alcoholic beverages to children as part of the implementation of their Global Strategy on Diet, Physical Activity and Health. CI hopes its code will be adopted by the World Health

Organisation (WHO), when it could then be adopted by national members.

Regardless of effects, it is right?

Outside of debates on nutrition and obesity, there are ethical issues to consider: should children be protected from such targeted marketing? The UN Convention of the Rights of the Child states that in all actions concerning children, the best interests of the child should be a primary consideration. The best interests of the child are not at the heart of food marketing to children. The importance of good nutrition to the growth and development of children cannot be overstated. Marketing can compromise this.

MAKING A COMPLAINT ABOUT ADVERTISING

If you feel a particular advertisement is inappropriate, you can complain to the ASAI (see *Useful contacts*) in writing, by fax or by using their website's online complaint form. State the grounds for your complaint, where and when the ad appeared and where possible, include the marketing material. The ASAI Complaints Committee evaluates complaints against the relevant section of the code to decide if they uphold or dismiss the complaint. The Committee is composed of individuals involved in advertising and independent

representatives, including four members nominated by the National Consumer Agency. If the complaint is upheld the ad must be withdrawn. The ASAI regulates advertisers. The Broadcasting Complaints Commission (BCC, see *Useful contacts*) is statutory body that deals with all broadcasting complaints, whether programmes or advertising. Consumers can complain in writing, by fax or email to the BCC concerning advertising that is in breach of national codes, such as the BCI children's advertising code.

JUNK FOOD: A MATTER OF QUANTITY

If junk food should not be marketed to children, we need to decide exactly which foods are 'junk'. Should we include all foods that are high in fat, sugar and/or salt? Is it wrong to label any type of food as 'junk'?

All types of food can play a role in a healthy diet. If we eat too much of any one thing, it is not good for us. This is the crucial point when it comes to junk food. Foods with a low nutritional value are less likely to benefit health, especially when we eat more

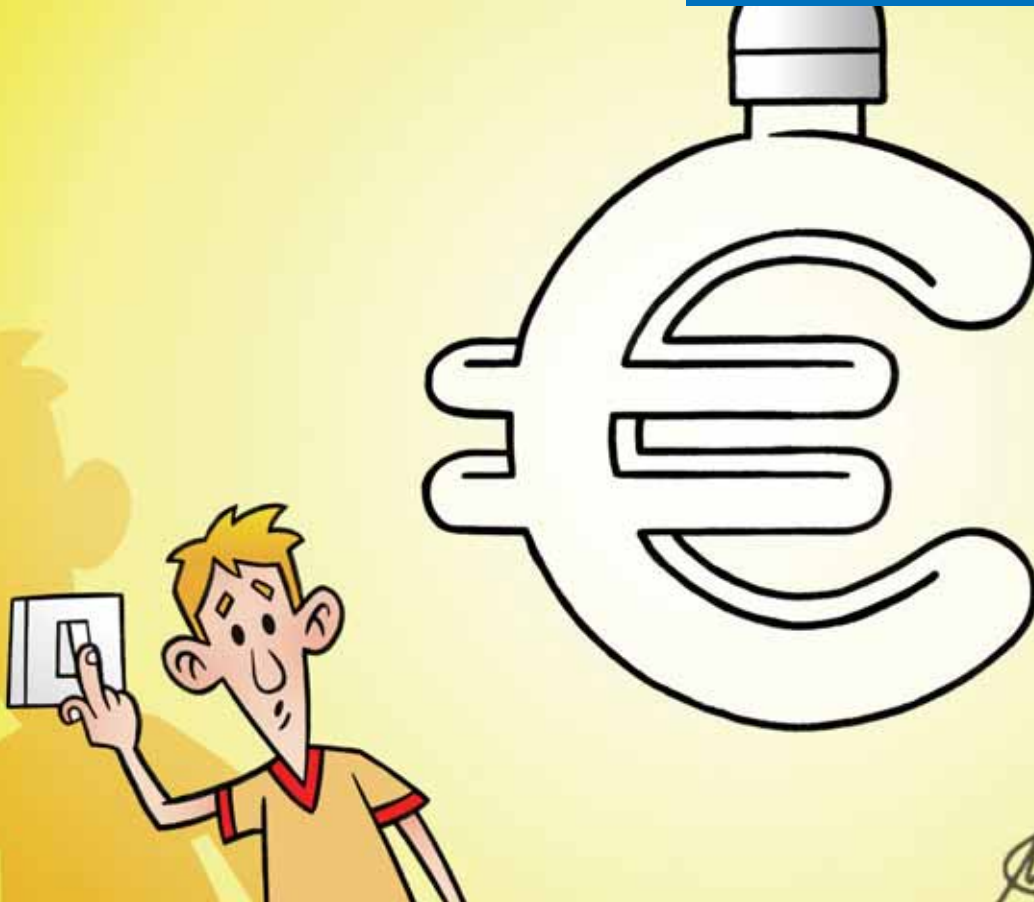
of them instead of foods that have a better nutritional balance.

Childhood is a crucial time to get good nutrition. When the type of foods advertised to children and the aims of marketing are considered, this practice does impinge upon child nutrition. Food marketing and the increased consumption patterns it encourages can heighten the potential for this food to become excess 'junk' for children's bodies.

BALANCING THE FOOD PROMOTION BATTLE

Children are most frequently confronted with marketing of the foods they should consume least of to achieve a healthy, balanced diet. This creates an imbalanced nutritional message as children receive little promotional information on healthy foods. There have been attempts to rebalance this imbalance through public health promotion. This approach recognises the power of food marketing: it can change

behaviour for the worse, but it can also be harnessed for the better. Food and nutrition education programmes have been introduced in some schools in Ireland, such as 'Food Dudes' (see *Useful websites*). In November 2007, we even had a European Day of Healthy Food and Cooking for Children. Workshops were held around Ireland where children observed cookery demonstrations and tried new foods.



The high cost of going green

Using taxation as an effective way to encourage consumers to think 'green' when buying goods and services is nothing new. But has it gone too far? We ask whether it reduces choice and increases costs for consumers.

If it was ever difficult to persuade people about the threat of climate change and the need for all of us to 'do our bit' to cut down on unnecessary carbon emissions, then it became even more difficult after 24 January 2008.

This was the day that the EU announced that Ireland's carbon emissions must decrease significantly and imposed onerous targets in this regard. Greenhouse gas emissions from Ireland will have to come down by 20% from 2005 figures by 2020. In mathematical terms, this means a drop in emissions from about 70 million tonnes of CO₂ to about 55 million tonnes.

In order to achieve this, it will require the following: severe cuts in fossil fuel use for transport, energy and heating; windmills everywhere; wave energy; solar panels; fewer cars, more bicycles; public transport; energy-efficient appliances and lightbulbs; congestion charges; carbon

levies; huge bills to insulate and retrofit houses; smart meters; and the end of cheap air travel.

This also means carrots and sticks - lots of sticks, such as carbon levies and congestion charges and penalties for wasteful use of energy.

The CAI has no issue with encouraging its members to be good consumers in terms of considering the environment when making consumer choices and using utilities.

But why are greener choices so much more expensive? We object to the speed at which some popular choices are being taxed out of the reach of the elderly and less well-off simply because they are now deemed environmentally unfriendly. Here are a few examples:

1: New VRT and motor tax

The new VRT and motor tax system will unfairly penalise those who want to buy a personal used car import,

particularly an older one.

While the new VRT and motor tax system based on CO₂ emissions has been broadly welcomed as a significant 'carrot' for motorists to drive small and lower emissions cars, it has also reduced choice for a significant minority.

Thousands of Irish motorists have been flocking to Northern Ireland and Britain to buy good used cars for much less than the same cars would cost on the Irish market. The favourable exchange rate for the euro against sterling makes such a decision even more attractive.

However, after July 2008, those who import older used cars into Ireland (particularly those over four or five years of age and, in all probability, higher CO₂ ratings) will have to have their vehicles taxed on the basis of their CO₂ emissions rather than engine size as under the present system, once re-registered in Ireland. At a stroke this will make used car imports uneconomic in many cases.

AT A GLANCE

Eco incentives.

Extra costs.

Unfair measures.

Report by
John Cradden 

Yes, the new VRT and motor tax rules are designed to encourage people to buy lower emissions cars - including personal used imports - but we believe it should be recognised that running and maintaining older cars for as long as possible is, in itself, just as environmentally friendly as buying a new low-emissions car. The new system will effectively discourage the import of good, well maintained older cars from the UK, which has accounted for much of the increase in the number of personal imports over the last few years.

Why not allow older car imports, such as those first registered before 2003, to remain on the old motor tax and VRT system?

2: Light bulbs

The incandescent, or traditional, light bulb is set to be phased out, forcing households to use less convenient and much more expensive alternatives.

The European Commission supports the plan put forward by the Minister for the Environment, John Gormley, to ban incandescent light bulbs by January 2009.

It is claimed that the move would deliver carbon emissions savings of up to 700,000 tonnes per year, cutting householders' electricity bills by €185 million annually.

Traditional incandescent bulbs are very inefficient compared with the newer generation of energy-saving or compact fluorescent lamps (CFLs). Incandescent bulbs only convert about 10% of the electrical energy into visible light with the rest wasted as heat.

However, CFL bulbs still have their issues, despite their advantages in terms of longer-life and greater efficiency. A CFL needs 20 to 40 seconds to warm up to produce full light, making them unsuitable for areas of the house, such as cupboards, under stairs, some toilets, attics, spare rooms, garages etc, where light is needed for short periods only.

Coupling this with the shorter life of CFLs when turned on and off for short amounts of time makes incandescent bulbs a better choice in many parts of the house.

Then there's the cost. CFL and other small energy-saving bulbs are much more expensive than their ordinary bulb equivalents. For instance, a 100w incandescent Solus bulb sells for less than 80c in supermarkets, while an equivalent CFL typically costs €5 or more.

One reason for the extra cost of CFL

bulbs is that, unlike incandescent bulbs, they are subject to the EU's new WEEE (Waste electrical and electronic equipment) recycling rules. Under these rules, a levy of 50c is added to each CFL bulb to cover disposal and recycling costs.

Furthermore, the development of alternative and inherently more efficient lighting technologies such as halogens and LEDs (Light Emitting Diodes) is still at an early stage. So, where's the choice?

“We object to the speed at which some popular choices are being taxed out of the reach of the elderly and less well-off simply because they are now deemed environmentally unfriendly.”

3: ESB NightSaver

ESB's NightSaver tariffs are designed to encourage users to use electricity during the night, when it's cheaper and more environmentally friendly, but the standing charges and daytime unit charges are more expensive, not to mention the NightSaver installation cost.

The NightSaver tariff is advertised by ESB as a way to make 'substantial' savings on your electricity bill by maximising the use of electricity during the night, when electricity is approximately half the price of during the day.

The tariff is also promoted as an environmentally responsible choice, as the ESB use their most efficient generating systems at that time.

However, those on the NightSaver tariff are charged a much higher tariff and standing charges for their daytime usage than customers on the normal tariff. Then there is the once-off installation cost of €256 to add a second NightSaver meter, which makes

the supposedly 'green' choice a lot more expensive.

ESB insists that it is possible for the NightSaver customer to make savings on their bill compared to the ordinary customer, depending on the number of electricity uses customers switch to the cheaper overnight rate. Maybe so, but how many electricity uses, other than heating a water tank, can you switch to night time hours? Dishwasher and washing machine maybe, but the noise might keep some people up!

4: Home heating

The new building energy ratings can add to the value of your home, but also reduce it if you cannot afford to invest in retrofitting energy efficient materials, particularly exterior insulation for walls and roofs.

Of the 1.7 million homes in Ireland, it is estimated that up to 1 million require investment to improve their energy efficiency.

However, there is a possibility of some grant assistance towards the costs of retrofitting insulation to older homes, particularly private-sector homes built prior to 1981, originally built with no energy efficiency features. Over 300,000 of these remain with low efficiency standards, according to the Department of Energy, Communications and Natural Resources.

“Energy savings arising from bringing such houses up to a high standard of energy efficiency would pay for the capital cost of works within a reasonable period of time, making this a sound investment for homeowners,” said a Department spokeswoman. “However, to encourage these homeowners, it is considered necessary to subsidise the cost through a grant.”

Some €5 million has been made available to Sustainable Energy Ireland in 2008 to develop a pilot grants scheme to improve the energy efficiency of older housing stock. A multi-annual scheme is likely to be rolled out in subsequent years, the spokeswoman said. The core expenditure of the scheme is likely to be on improved wall and roof insulation, as exterior insulation measures are said to provide a greater improvement in energy efficiency than interior-based ones.

Let's hope this scheme, when rolled out nationally, will ensure a level-playing field in terms of our ability to meet the costs of reasonable Building Energy Ratings for all households.

The Consumers' Association of Ireland
43-44 Cheimsford Road, Ranelagh, Dublin 6 Tel: (01) 497 8600, Fax: (01) 497 8601

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Consumer Choice online

The new CAI website has been live for just over three months now, but are you getting the most from it?

In February 2008 Dermott Jewell, CEO of the Consumers' Association of Ireland, launched the new and improved CAI website (see *Useful Contacts*). As well as all the services you have come to expect from the CAI website, such as information on your consumer rights and our National Consumer Complaint Register, we have added a brand new members' area and an email sign-up service where you can receive news about *Consumer Choice* and other consumer topics. Below, we explain these new features and how to use them.

Logging in

On the CAI homepage (www.thecai.ie) there are several ways of logging in to the members' area. Firstly you will see a button near the top right-hand corner which says 'Membership'. That will bring you to the login page. Clicking on the current *Consumer Choice* image or text will also bring you to the members' login area. A third option is the aptly named 'Members' area' link on the bottom left-hand corner of the page.

Username and password

Having clicked on any of these links,

the user is brought to a 'Membership Login' page and is asked to enter their username and password. Your username is your surname followed by your first initial. If your surname begins with 'O', for example O'Neill, the apostrophe is omitted. In case of double-barrelled names, your username is the last surname and first initial of your first name. So if your name is John McNally, for example, your username is McNallyJ. Note the use of capitals in the username, as it is case sensitive. The first letter of both first and surnames should be capitalised.

Your password is the four or five digit subscription number at the end of your magazine label each month. Schools, companies and libraries should contact the subscriptions department for details of their username and password.

If you have any further questions about your username and password contact the subscriptions department on (01) 497 8811.

Current issue

Once you have successfully logged in, you will see the current issue of *Consumer Choice*, which is updated at

the beginning of each month. By clicking either the issue date, for example May 2008, or the front cover, a document will open with the entire magazine in .pdf format. You will need Adobe Acrobat to view this type of file which is free to download (see *Useful Websites*). Each individual article from the current issue can also be viewed by clicking on the article titles on the right hand side. These files can then be saved onto your computer or printed.

Article archive

Looking to buy a new kettle? Or need some information on organic food or current accounts but can't find the relevant copy of *Consumer Choice*? The CAI members' area now contains an archive search. In the box below the current issue you can type whatever it is that you are looking for. Results will be shown for articles dating back to 2005, and the database is, of course, updated every month. Again, to view these articles you will need Adobe Acrobat installed on your computer (see *Useful Websites*) and then the articles can be saved onto your computer or printed.

Useful contacts

The Consumers' Association of Ireland
tel (01) 4978600
www.thecai.ie

Useful websites

Adobe Acrobat
www.adobe.com

AT A GLANCE

Username and password.

Article archive.

Report by
Jenny Harrow



New VRT and motor tax rules

A new VRT (Vehicle Registration Tax) and motor tax system is to be introduced from July 2008, based on the vehicle's CO₂ emissions output. We take a look at the potential impact for consumers of the new system and answer the question on every prospective car buyer's mind: Should you buy now or wait until after July?

As part of moves to change the Vehicle Registration Tax (VRT) system to take greater account of CO₂ emissions of motor vehicles, the Minister for Finance, Brian Cowen, announced in Budget 2008 that the VRT system would be based on a seven-band CO₂ emissions system.

Shortly afterwards, the Minister for the Environment, John Gormley announced that the annual motor tax system would also be based on the seven-band CO₂ emissions scheme

that will underpin the new VRT system.

The rationale behind the changes is to encourage motorists to buy cars with lower CO₂ emission outputs. Cars with low emissions usually tend to be smaller cars while those with higher emissions are usually larger, high performance cars and SUVs.

How VRT is currently applied

VRT is a tax levied at the time of the registration of a vehicle in Ireland. While it applies to all new vehicles

bought in the state, it also applies to new or used vehicles personally imported in Ireland from another country. When used car imports are re-registered in the State, as is legally required, VRT is then applied at the relevant rate.

At the moment, the rate of VRT ranges from 22.5% to 30% of the open market selling price (OMSP) of the car in Ireland, with the exact rate depending on the size of the engine. Cars with an engine size of 1,400cc or

AT A GLANCE

Motor tax update.

CO₂ emissions.

Criticisms.



choice comment

There have been calls from various quarters, including motor industry group SIMI, to amend the new road tax system to allow drivers who have already made 'clean' choices to avail of the new lower road tax bands for their lower emissions cars.

The CAI supports these calls. We also told the Department of Finance, during its consultation on VRT reform in 2007, that we believe it is unfair not to allow those who import older used cars into Ireland (particularly those over four or five years of age and, in all probability, higher CO₂ ratings), to remain on the old tax system once re-registered in Ireland.

Yes, the new VRT and motor tax rules are designed to encourage people to buy lower emissions cars - including personal used imports - but we believe it should be recognised that running and maintaining older cars for as long as possible is, in itself, just as environmentally friendly as buying a new low-emissions car. The new system will effectively discourage the import of good, well maintained older cars from the UK, which has accounted for much of the increase in the number of personal imports over the last few years.

Motor tax after July 2008

However, the motor tax system is due to be completely changed to a CO₂-based system similar to that of the VRT, which will take effect from 1 July 2008, the same date as the VRT system changes. Motor tax will henceforth be determined on the basis of seven CO₂ bands (A-G). Charges will range from €100 a year for the greenest cars to €2,000 for cars with the highest emissions ratings.

If your car is registered any time before 1 July 2008, the current engine-size based tax will continue to be applied even after 1 July 2008. If your car - whether it's a new one bought in the State or a used car import - is bought and registered in Ireland after 1 July, the CO₂ emissions system will apply from then on. Amendments have also been introduced to allow consumers who have purchased a vehicle since 1 January 2008 to 'opt in' and receive the new rates. However, consumers who buy a vehicle between 1 January and 30 June 2008, who would have paid more under the new regime, may choose to continue paying tax based upon engine size rather than the CO₂ rates. Low-emission cars imported from the UK between 1 January and 30 June will qualify for the lower taxes. Unfortunately, those who bought low-emission vehicles before 2008 will be unable to switch to the new tax system.

What if you recently bought a new low-emissions car?

This has emerged as one of the more controversial issues of the new system.

Report by
John Cradden 

smaller are taxed at 22.5%; cars with engine sizes between 1,401cc to 1,900cc are taxed at 25%, and cars over 1,901cc are levied at the maximum 30% rate.

VRT changes from July 2008

For new cars and pre-owned imports registered after 1 July 2008, VRT will be determined on the basis of seven CO₂ bands (A-G). The VRT rates will range from 14% for the greenest cars to 36% for cars with the highest emissions ratings.

The changes will not apply if your car is currently registered in Ireland or is bought before 1 July 2008. If you purchase a used car import, the changes will also not apply as long as the car is re-registered in Ireland before 1 July 2008. While any new car

sold after 1 July 2008 will be subject to VRT based on its CO₂ emissions, any used car import that is re-registered after 1 July 2008 will also be subject to the new regime - no matter how old it is. So even if you import a 10 or 20 year-old car and re-register it after 1 July 2008, VRT will be applied based on the car's CO₂ emissions and not engine size as at present (see *Implications for used car imports*).

Current motor tax rules

Motor tax is paid every year, and the amount you pay depends on the size of your vehicle engine - in other words, the bigger the size of the engine of your vehicle, the higher the cost of your motor tax. Rates rose between 9% and 11% on 1 February 2008.

If you already drive a low-emission vehicle, it will not be possible to take advantage of the lower rates that will apply under the new VRT and motor tax system when it kicks into gear on 1 July 2008, unless you bought your car since 1 January 2008 and choose to 'opt in' to the new system.

Cars registered before this date will remain permanently taxed on the old system, which is based on the cubic capacity of the engine. To make matters worse, these rates rose by at least 9.5% in February 2008. This means that owners of cars which are now deemed to be 'clean', but which were registered before 1 January 2008, will in some cases pay significantly more road tax than the newer models.

For example, a new VW Golf or Skoda Octavia 1.9-litre TDI registered before 1 January 2008 will be subject to an annual motor tax of €560, but one purchased after 1 January will be

subject to just €150 a year.

Not only that, there is concern that this 'two-tier' system will affect their residual values, as buyers may be hesitant to purchase a car (even an ostensibly low-emissions one) that will cost them more in tax, and may instead wait for 2008 or eligible imported models to come onto the used market.

On the other hand, it may result in a boom in personal imports of nearly new low-emission cars after 1 July 2008, as buyers can benefit from the lower VRT rates that will apply after this date. For example, a current model Honda Accord 2.2 diesel costs €827 in annual road tax and a 30% VRT rate currently applies. Under the new regime, annual road tax is slashed to €290 and a 20% VRT rate is applied.

The pressure is on the Minister for the Environment, John Gormley, to change the system so those renewing

their road tax can do so under the emissions-based system. The CAI strongly supports this move, as it represents a much fairer system, as well as a far greater encouragement to buy cleaner cars.

How will it affect used car or trade-in values?

The cost of the new road tax system is likely to have some effect on a car's second-hand value. How much of an effect depends on the age, engine and size of the car.

Data on used car prices to date suggests that sales of diesels, which currently represent 10% of overall car sales, are likely to rise as a result of the new VRT and road tax system.

According to GE Money's latest Used Car Index, which tracks changes in Irish used car prices, prices for diesels look set to rise although the market has not yet begun to feel the full effect of the tax changes. Small city cars are holding their value well, with five year-old examples rising in price a little as many models fall within the affordable €4,000–€5,000 range.

Trade-in values are not expected to be affected too much between now and July 2008, the only exceptions may be with newer larger engine/high-emission (or 'gas guzzling') cars; those bought before July 2008 will be cheaper to buy and run than those bought after this date. Similarly, those buyers who bought a low emissions car before 2008 will not benefit from the lower cost of road tax under the new regime, and this may affect prices a little compared to those bought after July 2008.

BUYING A NEW CAR

If you were planning to buy a new or used car and are curious about the effect on new and used car values pre- and post-July 2008, here are a few useful pointers:

- If you plan on trading your current vehicle against a new one, get an assessment of your car's worth now and after July. Use both figures to calculate how much it will cost you to change/trade up now or later.
- Talk to the dealers, who will be anxious to accommodate your concerns, but also do your own homework.
- Given that some cars will, in theory, fall in price under the new VRT system, don't assume the dealer/distributor will pass on all the post-July savings to

you. There is every chance some will absorb some of the savings to boost profits and possibly offset them against models made costlier by the new system.

- Try to buy a diesel. If you don't want to, or find it too expensive, pre-July purchase may be the best option.
- If buying a new or used vehicle with a large/thirsty/petrol engine, buy before July.

Some biofuel/flexifuel and hybrid vehicles are currently good value, but the relief of up to €2,500 off their VRT will cease on 30th June 2008. So if you want one with larger engines or higher emissions you should buy before July.

IMPLICATIONS FOR USED CAR IMPORTS

After 1 July 2008, any used car imported and re-registered in Ireland will be taxed on the basis of its CO2 emissions instead of engine size. Cars bought in the first six months of 2008 may opt in to this system. This includes any car aged up to 30 years old (cars older than 30 years are regarded as classic or vintage and are exempt from VRT and motor tax).

When re-registering, you will need to produce evidence of the car's emission levels that is acceptable to the Revenue Commissioners for VRT assessment.

Documentary evidence of the CO2 rating could include the following:

- The model's Certificate of Conformity, a document which, since 2001, European law has required to contain

such information

- A previous registration certificate
- A National Car Test carried out elsewhere within the EU (it does need to list CO2 emissions)
- A certificate from the manufacturer or distributor.

If you cannot produce any of the above evidence or if this evidence fails to satisfy the Revenue Commissioners, they will charge the 'maximum VRT rate allowable', which is 36% of the OMSP and €2,000 in annual motor tax. However, such a VRT rating can be appealed through the VRT appeals system.

This means you need to take great care to ensure that you have the

appropriate evidence for an older personal import before buying and re-registering in the State, particularly for vehicles built before 2000. It is reasonably straightforward to obtain documentary evidence of CO2 emissions for cars built since 2000.

The Revenue Commissioners say it is at present examining a range of documentation and websites, such as www.sei.ie and vccarfueldata.org.uk, to ensure that their data in relation to CO2 reflects accurately the CO2 of vehicles at the time of manufacture.

A list of approved documentary evidence and reference points which meet Revenue's requirements will be published in due course, it says.



Measure for measure

The price we pay for goods and services is often determined by weight or volume: we can buy petrol by the litre, beer by the pint (or glass, depending on preference) and fruit and vegetables by the kilo. But can we be sure that we receive the actual amount we're charged for?

Ever visited a friend's house and jumped on their bathroom scales only to discover with horror that you weigh more than the last time you braved the scales at home? Then, with slight disbelief, you return home and stand up on your own scales, only to reveal that your weight is just what you thought it was. Have you gained a few pounds or is the scales just wrong? It's hard to say. It may be more important, rather than feeling blue and making drastic dietary changes to lose weight, to realise that your scales and your friend's scales may weigh differently. The exact weight you are is hard to determine, but if there is no change on the scales you regularly weigh yourself on, you can probably safely assume your

weight is the same. Measuring and weighing devices can differ.

Accuracy in measuring and weighing machines can be more important in some cases than in others. One area where accuracy is vital is for the consumer who buys all kinds of goods (e.g. petrol, food etc.) and even some services (e.g. pay by weight bin or airline luggage charges) by weight and volume. We even pay for some services by distance, such as taxis. Inaccuracy in weighing and measuring devices affects the price the consumer will pay. The consumer must be assured that the price they pay reflects an accurate measurement.

By law, the unit price of any product

sold by weight or volume must be displayed. But this does not give the consumer the means to fully evaluate if they have received the correct measure. We can check the change we receive when we pay for our shopping but cannot weigh every product we buy. Even if we did, it would not provide a full assurance that the product is the correct weight, as the weighing scales could be wrong. This makes consumer protection vital in this area.

Misleading commercial practices

The 2007 Consumer Protection Act prohibits misleading commercial practices. Amongst many other misleading commercial practices, it is an

AT A GLANCE

Metrology.

Calibration.

Inspection.

Useful contact

The Legal Metrology Service

NSAI
Glasnevin
Dublin 9
tel (01) 8073807
fax (01) 8073808
www.nsai.ie/index.cfm/area/page/information/legalmetrologyservice

Useful website

WELMEC
www.welmec.org

offence to mislead the consumer concerning the main characteristics of the product, its quantity, weight or volume. The accuracy of weighing machines is something we may not even question. Inaccuracy may not be intentional and mistakes could even mean the consumer pays less. However, it can go both ways, and some measuring devices could just be inaccurate due to a technical fault or in some cases could be tampered with in favour of the seller. This area is regulated, but the details of regulation have changed in recent times and are currently being updated.

Regulation

Weights and measures are not only regulated, they even have their own scientific discipline: metrology, the science of measurement. Metrology has applications beyond trade, for example in the areas of industry and medicine. For example, if the amount of the active ingredient in medication is not precisely accurate there could be safety implications for the consumer. Metrology assures us that measurements are completely accurate.

Legal metrology is one type of metrology which is mainly concerned with ensuring transparency in economic transactions. Until 1997, the accuracy of weights and measures was the responsibility of local authorities and the Garda Síochána, collectively known as the Weights and Measures Service. The Legal Metrology Service (LMS, see *Useful contacts*), which now holds responsibility for this area, was established in 1997. The LMS is part of the National Standards Authority of Ireland (NSAI).

The LMS is responsible for ensuring that each measuring device used on the Irish market is accurate. It will also inspect measuring instruments to ensure that they continue to measure accurately and prosecute traders for offences in breach of legislation. These activities should maintain consumer confidence in the quantities of goods they receive and services they pay for by weight or volume.

Measured measures

Specific weighing and measuring equipment is regulated by the LMS. This includes taximeters, retail shop scales, petrol dispensers, heating oil metering instruments, gas volume meters, weighbridges, glasses and measures used in pubs. The LMS is

responsible for ensuring that only those instruments that conform to strict criteria are used on the Irish market. Traders must only use instruments that have undergone this assessment. Within the field, this procedure is more commonly known as verification.

The EU Measuring Instruments Directive (2004/22/EC) came into force in 2006, aiming to introduce a common set of controls for measuring instruments across the EU. The directive states that if a measuring device has already been tested to show it conforms with essential criteria in another member state, it will no longer have to be re-verified for use in a different member state. This also creates a free market for some measuring instruments, such as beer glasses.

“Inspections are vital so that consumers are not intentionally or unintentionally misled. Accurate measures make for a fairer marketplace for all involved”

Inspections

All weighing equipment regulated by the LMS must be inspected regularly to ensure it continues to measure correctly. There are set intervals for some instruments, but as a general rule inspections should be carried out every eighteen months to two years.

Metrology inspectors carry out inspections, during which they compare the quantity measured by a particular instrument with standardised measures. For example, if inspectors are checking a petrol pump, they fill a container that has been calibrated as exactly a litre, and when the pump reads one litre it should match the contents of the container. A small margin of error is allowed. This is known as the ‘maximum permissible error’, which the measuring instrument must not exceed. There is also a ‘tolerable negative error’ for pre-packaged goods (see *Pre-packaged goods*). If the inspector identifies an inaccuracy outside of the limits of allowed error, the measuring instrument

must be adjusted or re-calibrated. It must also then be re-verified as measuring instruments are when first put into use. Depending on the extent of the difference, if this is an ongoing problem or if the device has been tampered with, the trader may be prosecuted.

Frequency of inspections

The number of inspections carried out annually varies from year to year. In 2006, there were 4,000 inspections and 13,000 verifications. Approximately 16,500 taxi-metres also required re-verification in 2006. In 2007, there were 9,600 inspections, 15,000 verifications and 8,000 taxi-metres were also tested. Each year brings different demands on LMS resources. For example, when national taxi fares are increased, each taxi-meter must be re-verified. The introduction of pay by weight bin charges meant another area for the LMS to police. With such pressures, inspections that are deemed more critical are prioritised. Inspections carried out are evaluated in terms of risk of non-compliance with requirements. With developments in manufacturing and technology, some measuring equipment, such as retail scales, has become more reliable. This means that inspections may not be required as frequently as in the past.

Inspections for consumer confidence

Research by the UK National Consumer Council found that most consumers do not worry about receiving short measures. However, they did find that this trust was based on a lack of knowledge and understanding of the complexity of the processes involved. When consumers were concerned, the research found they felt that inspections should be carried out more frequently than they actually are. Consumers saw a greater need to inspect some instruments more than others, and evaluated risk on a relative level. Consumers were more concerned about petrol pumps rather than supermarket scales. Not that it is more likely that the petrol pump will be inaccurate, but if it is fixed in favour of the seller, it will proportionally cost the consumer more, depending on the degree of inaccuracy and the amount of petrol bought. Consumers were more tolerant of inaccuracies on lower value goods sold by weight, such as fruit and vegetables.

Consumers judged accidental inaccuracies more leniently than deliberate ones. They did not expect absolute accuracy, but accepted a small margin of error.

Metrology markings

Measuring instruments controlled and verified by the EU system will display the CE mark or the metrology mark. This is a capital M enclosed by a box. The M can be followed by the year the initial verification took place e.g. M 08. These markings are not intended to signal to the consumer that the instrument meets the requirements of regulations, but to show enforcement authorities, such as the LMS, that the instrument has met the required standards. The markings may be located where they are not easily visible to the consumer.

Currently, there are no markings that indicate when inspections have been carried out. However, when an instrument has been re-verified, the verification mark will be reapplied, which usually shows the year the verification was carried out.

Inspections policy

The LMS does not currently have a set inspections policy. A repeated concern expressed in NSAI strategic reviews is the need to develop an inspections policy and to increase the number of inspections on a planned basis. The NSAI 2007-9 strategic review highlights the need for the LMS to shift focus from verification to inspection activities. Up to now, the LMS has focused its activities on verification, generating an income for the service from the fees charged. Inspection of instruments does not earn a direct fee.

LMS review

A review of LMS operations was conducted in 2005 and recommendations were made to make changes to the structure, operations and resources of the service.

One recommendation made is the implementation of section 12 of the Metrology Act. This allows tasks normally carried out by the LMS, such as initial verifications, to be assigned to approved third parties with relevant expertise. Third parties who carry out verifications are to be monitored by the LMS, thus ensuring that their verifications comply with legal

requirements. If such a change occurs in how weights and measures are regulated, monitoring of this is vital for consumer protection. Implementation of section 12 aims to allow the LMS to focus on its core function, which is enforcement and inspection.

National metrology regulations are currently being revised and due to be finalised in May. Inspection intervals are being reviewed in the revision of national regulations.

The LMS is also developing an IT system that enables complaints and non-conformity with legislation to be collected and tracked at the national level. This system will aim to ensure inspections are targeted as much as possible on the risk of non-conformity with requirements.

Consumer strategy

In 2004, the Consumer Strategy Group was set up by the Government to help develop a national consumer strategy. The 2005 Consumer Strategy Group report, 'Making Consumers Count' identified that the National Consumer Agency (NCA) should establish better relationships with state bodies that have a consumer remit to facilitate interaction in areas of mutual interest. The LMS was identified as one of these organisations. The 2006-8 NSAI strategic plan highlights a key issue for the LMS is liaison with the NCA and other consumer and industry representative groups. The LMS is in ongoing contact with the NCA. However no formal arrangements have been put in place.

MAKING A COMPLAINT

If a consumer questions the quantity of goods bought or services paid for by weight, he or she can inform the LMS (see *Useful contact*). Currently, complaints mostly relate to home heating oil and petrol. In these cases, it is difficult for the consumer to check that they have received the correct measure. As a result, this can give rise to suspicion when a consumer questions the volume received.

In response to a complaint, the LMS will inspect the supplier of the goods. For example, if the complaint relates to petrol, the LMS will inspect the garage in question. If it relates to home heating oil, it will trace and inspect the truck that delivered the oil. When making a complaint, outline the nature of your query and inform the LMS of where and when you bought the goods.

PRE-PACKAGED GOODS

The LMS is also responsible for ensuring the accuracy of the quantity of pre-packaged goods through inspection of packing and importing premises.

When goods are sold pre-packed the package must not contain less than the declared quantity at the point of retail sale. However, the 'average system' allows an accepted level of non-conformity. Provided that the average weight of a group of packages conforms to the declared weight, one in forty (2.5%) packages can be below the declared weight. This is the tolerable negative error (TNE). But contents must not be below a set weight. For packages weighing between 200g to 300g the TNE is 9g. No package may contain twice the TNE below the stated weight. For example, if a package has a quantity declaration of 230g,

the average contents must be at least 230g. One in forty (2.5%) may contain less than 221g, but none may be below 212g.

Measuring instruments used by the packer to fill or check the packages must comply with the general rules for measuring instruments. Packers must carry out quantity checks using the appropriate equipment and keep records of these checks. Inspectors will carry out reference checks, which are based on these quantity checks carried out by packers themselves. Metrology inspectors must also inspect the weighing device within the interval set down by legislation.

If the 'e' mark is displayed on pre-packaged goods, this indicates conformity with EU directives that regulate the average system.

choice comment

If consumers are not adequately assured that they can trust measuring devices, they may become a paranoid bunch who question the accuracy of accuracy. A lack of trust does not make for an amicable trading relationship between the consumer and trader.

Inspections are vital so that consumers are not intentionally or unintentionally misled. Accurate measures make for a fairer marketplace for all involved, consumers and traders. At present, the LMS is restructuring its resources and activities. We hope to see a greater degree of consumer protection, through the development of a sound inspections policy by the LMS.



BANK

Banking charges

Perhaps due to heightened consumer awareness following revelations of illegal overcharging by banks, problems with banking charges now account for a significant proportion of the complaints received by the CAI. Many relate to overcharging, but online banking is providing its share of problems too.

The world of retail banking is undergoing a quiet transformation. Branch closures and the popularity of internet and telephone banking mean that the way banks interact with customers is changing rapidly.

But at the same time, the ability of banks to resolve customer complaints in a timely manner seems to have suffered. In addition, there is an overwhelming sense from consumers that their complaints are not taken seriously or are deliberately forgotten about.

A tide of unhappy Irish consumers has been rising against banks and building societies, particularly since the multiple revelations of illegal overcharging by banks over the last three years.

A look at the Financial Ombudsman's Complaint Trends document for the full year 2007 shows that overall complaints about both insurance sector and credit institutions (banks, building societies etc) rose by 15% over 2006, but

complaints about credit institutions alone rose 23% compared to 10% for the insurance sector.

Just under 60% of the complaints were resolved in complainants' favour – this figure rises to 71% for credit institutions alone. Nearly 600 of the 1,929 complaints about credit institutions related to account transactions, while 279 were about credit cards. The number of complaints in these two areas rose significantly in 2007 compared to the previous year.

Here are some of the more recent complaints and comments we've received regarding bank charges. Name references to the banks in question have been removed.

What is your last resort?

If you have a serious problem with your bank, building society or any other credit institution and it fails to deal with your problem or respond satisfactorily to your complaint, what

steps you can take?

The **Financial Services Ombudsman** is a statutory officer who deals independently with unresolved complaints from consumers about their individual dealings with all financial service providers. It is a free service to the complainant.

The Financial Services Ombudsman can investigate any matter relating to:

- The provision of a financial service
- An offer to provide a financial service
- Failure to provide a particular financial service that has been requested

He cannot get involved in a matter which has already been the subject of legal proceedings, or has occurred more than six years before the complaint is made. If your complaint is about pensions, you should approach the **Pensions Ombudsman**.

The **Small Claims Court** is another option. For more advice see 'Making your small claim', *Consumer Choice*, Sept 2007, p343.

AT A GLANCE

Overcharging.

Your complaints.

CAI comment.



Choice cases

Cross-border charges

I have been a customer with my bank using branches both North and South of the border for 15 years. I bank online and recently made use of their new facility for transferring money from my euro account to my sterling account. I completed 4 such transactions (at the end of October and beginning of November) before the money in sterling appeared in my northern account. I was surprised to find that on each occasion £12 sterling less appeared in my northern account than was transferred (£48 in total). I contacted the online banking unit who could not explain this as it clearly states that the charge is zero when completing the transaction on-line (the bank take a sufficient cut with the exchange rate difference). They blamed my northern bank for taking the money as a charge for accepting the transfer. I called into my northern branch who denied any knowledge. They also contacted Belfast and Dublin head offices who also could not explain where the money went. My southern branch then discovered that the money had been taken by an internal unit of the bank, something to do with international transfers. I have made numerous calls to customer care in the online banking unit over the past two weeks; they have said that international transfers are at a higher level and that they will phone me back (but never do). I have stated clearly that I did not consent to the charges and would not have completed the transaction if I had known that it would cost me £12 each time. I have also asked them to refund my money which they will not do. I am extremely angry that a bank can take my money and refuse to give it back especially as it was a charge that they took so long to explain themselves. Have you any advice for me?

CHOICE COMMENT

We have heard of several issues with cross-border transactions over the past couple of years. Online banking has made cross-border transactions considerably easier. Any bank (particularly if it is the same bank) which offers zero cost cross-border transactions and doesn't take into account any possible charges imposed by the other bank, is misleading and confusing its customers. This is a matter that should be reported to the Financial Services Ombudsman for investigation.

Balancing act

On the 11th September, I had a credit balance on my credit card of €182.97. Under the credit

card terms, I can withdraw cash up to this value and not incur a withdrawal charge. On the 14th September, whilst on holidays, I withdrew €60 in cash. There was still a credit balance at the time so I could not understand why I was charged a €2.54 cash advance fee on the 17th September, according to my October statement. The statement showed that the cash advance was registered on the same day, 14th September, that the transaction occurred. It turns out that the cash transaction did not hit my bank's systems until after I had made other credit card transactions which reduced my balance below the credit figure. I find this to be totally unacceptable because on the day of the cash advance, I had a credit balance in my account so there should not have been a cash advance fee charged. When I objected, they agreed to remove the fee and credit the sum to my next statement as a 'goodwill gesture'. This is absurd. It suggests that the bank does this kind of double charging habitually!

CHOICE COMMENT

We agree. This is effectively double-charging because you are being penalised due to delays in the bank registering your cash advance. While the bank agreed to refund the charge, calling it a 'goodwill gesture' is disingenuous in the extreme.

Online extras

It costs €15.00 to do a sterling transfer on my bank's online banking system, yet less than €5.00 to go to the bank itself and get a sterling draft. This is crazy. In every other walk of life, online transactions are cheaper for obvious reasons: it cuts out staff and queues. They are blatantly ripping people off.

CHOICE COMMENT

Online banking is not just of benefit to customers looking for convenience, it also benefits banks because it is cheaper to administer a transaction online or over the phone than through a branch. Banks want us to use internet banking as much as possible, but the charges should certainly reflect the lower cost of online administration.

Unauthorised withdrawal

"I purchased a pair of boots from a shoe store on 3rd November by Laser card using a chip and pin system. The boots cost €150 but the sales assistant mistakenly entered €1.50, which was confirmed by me, although I didn't spot the mistake. When I received my next bank statement I saw the amount of €148.50 was withdrawn on 6th November without my permission or authorisation. I want to enquire as to how any person can authorise money to be taken from my account without my permission, particularly since my PIN number was not used in the 6th November transaction. In other words, who forwarded my bank details to this shop to allow the money to be taken? When there are so many warnings about fraud with credit/laser/ATM cards how can any financial institution advertise this as a secure way of paying for goods when the above has happened?

CHOICE COMMENT

This is a highly alarming example of lack of communication. The bank responsible for administering the shop's laser system should have contacted your bank and advised it of the situation, and in turn your bank should have advised you that a second transaction was required to complete the sale because of the sales assistant's mistake and then asked your permission to complete the transaction.

Useful contacts

The Courts Service
15 / 24 Phoenix Street
North
Smithfield
Dublin 7
tel (01) 888 6000
www.smallclaims.ie
www.courts.ie

Financial Services Ombudsman
3rd Floor, Lincoln House
Lincoln Place
Dublin 2
1890 88 20 90
tel (01) 662 0899
fax (01) 662 0890
www.financialombudsman.ie

Report by
John Cradden 



Competition in dental services

Is competition in dental services the answer to providing quality, affordable dental services for consumers?

AT A GLANCE

Oral health.

Price.

Advertising.

Report by
Aisling Murtagh 

A 2007 report by the Competition Authority looked at key competition issues in the dental profession, and made recommendations on how the profession should be reformed to benefit consumers. It suggested that information on price, availability and entitlements to dental services would be more widely available than at present if its recommendations were implemented.

The Department of Health and Children is currently developing a new national oral health strategy, which is

expected to be complete in July 2008. The main areas for examination include a revised regulatory regime for the dental sector in Ireland, integration of oral health in the wider healthcare delivery system, manpower planning and specialisation, service delivery in areas such as orthodontic services and special needs dentistry, and streamlining the current state funded schemes for dental services. Declan Purcell, the director of the Advocacy Division at the Competition Authority says "The

Competition Authority is involved in the new national oral health strategy and it is confident that the recommendations made will be taken on board."

Ireland's oral health

Published in 2007, the Survey of Oral Health of Irish Adults 2000-02 found that overall our oral health is improving. Since the last survey in 1989-90, the percentage of Irish people who have lost all of their teeth has declined dramatically. We also have more of our



own teeth. The number of 35-44 year olds who have all of their own teeth increased from 96% in 1989-90 to 99% in 2000-02. This can also be attributed to patterns of treatment changing, with fewer teeth being extracted.

In the Oral Health survey, frequent consumption of foods with added sugar was found to be significantly associated with high levels of dental cavities in adults. Sugar is added to an increasing number of foods so we may now consume more hidden sugar than we are aware of. Ireland has an aging population and as we get older and want to retain our own teeth, more care needs to be taken of them. Although there is still room for improvement,

Irish consumers are more aware of the importance of oral health than in the past and visit the dentist more regularly for a greater range of treatments. These factors combined are likely to put greater pressure on dental services in the future.

Cost of dental care

Most of us, but not all, are entitled to some free dental treatment under the government dental treatment schemes. Up to 52% of the adult population are entitled to some free and subsidised dental services under the Dental Treatment Benefit Scheme (DTBS) and around 27% are eligible for free dental treatment under the Dental Treatment Services Scheme (DTSS). The DTBS entitles people who have made the required number of PRSI contributions to cover some of the cost of dental treatment. The DTSS entitles medical card holders to certain dental treatments free of charge and others at a reduced rate. Children up to age 16 are also eligible for free dental treatment at HSE dental clinics.

The Competition Authority report highlights that it is difficult to quantify the exact number of people who are not entitled to treatment under the available State schemes. It is estimated that those who are not entitled to any free treatment is in the region of 750,000 to 1 million people.

The adult consumer must pay the full cost of specific dental services that are not subsidised. These include fissure sealants, advanced restorative treatments such as crowns, bridges and veneers. However, tax relief is available for some of these treatments. Cosmetic dentistry treatments, such as tooth whitening are not subsidised.

Private dental treatment can be expensive. Based on data from the Central Statistics Office, it is noted in the Competition Authority report that the price of private dental services has increased above the general rate of inflation for health services. While health service costs increased by 147%, dental fees increased by 171%.

The survey of Oral Health of Irish Adults 2000-2 did not find cost the main barrier for infrequent attendance at the dentist, with more subjective issues rated higher, such as fear and not seeing the need to go. However, cost was a significant barrier with 17% identifying it as a factor in their

infrequent attendance at the dentist. Cost was a greater barrier at 22% for those who were not eligible for funded dental services. In 2007, the Combat Poverty Agency suggested in its report 'Poor Prescriptions: Poverty and Access to Community Health Services' that those in higher income groups visited the dentist more frequently. Also, an increasing trend sees consumers travelling to the UK and further afield to access dental services at a lower cost than at home.

Too many teeth, too few dentists?

Consumer demand for dental services has increased in recent years, but the number of dentists has not increased in line with demand. In its report on dentists, the Competition Authority found that the number of dentists trained in Ireland has not kept up with the increase in population and demand for dental services. Dentistry is the most expensive university training course at €35,000 per student per year, while training a business student costs €7,000 per student per year.

The undersupply of dentists trained in Ireland has led to a reliance on dentists trained outside of Ireland. Dentists who have not trained in the European Economic Area (EEA) must pass the Dental Council's examination to enable them to practice dentistry in Ireland. But places are limited. Forty applications were approved in 2007 and there is already a full quota of candidates for 2008. Reliance on dentists from overseas is not seen as a sustainable solution to the shortage problem, as these dentists eventually may wish to return home.

Access to dental services is one crucial part of looking after our oral health. In the survey of Oral Health of Irish Adults 2000-02, most people (80%) had no difficulty finding a dentist to treat them. However, the number of consumers regularly attending the dentist is not what it should be. About 32% of 16-24 year olds, 29% of 35-44 year olds and 34% of the over 65s attended the dentist less frequently than every two years.

In addition, 24% of 16-24 year olds went only when they were in pain or had a problem and a further 24% went when they felt they needed treatment. Regular dental check-ups could prevent the need for more expensive dental treatments in the future.

If we all went to the dentist as often as

Useful contacts

Irish Dental Association
Unit 2
Leopardstown Office Park
Sandyford
Dublin 18
tel (01) 295 0072
fax (01) 295 0092
email
info@irishdentalassoc.ie
www.dentist.ie

The Dental Council
57 Merrion Square
Dublin 2
tel (01) 676 2069
fax (01) 6762076
email
info@dentalcouncil.ie
www.dentalcouncil.ie

Treatment Benefit Scheme
Letterkenny Social Welfare Office
St. Oliver Plunkett Road
Letterkenny
Co. Donegal
1890 400 400
www.welfare.ie

Useful websites

The Competition Authority
www.tca.ie

Office of the Revenue Commissioners
www.revenue.ie

we should, how would this affect access to dental services? It is hard to say. There is no consensus on what the ideal ratio of dentists to population should be. In the 2004 EU Manual of Dental Practice the ratio of population to active dentists in the European countries was measured. The EU average is one dentist to about every 1,500 people. Ireland was found to have one dentist to every 2,200 people. However, other EU countries have a better ratio. Greece has one dentist to every 900 people.

New oral healthcare professionals

The Competition Authority report highlights that Ireland is out of step with most other developed economies in how dental services are provided. It might seem like an obvious statement, but the dentist is the route to most dental services in Ireland, such as getting dentures and having teeth cleaned. In many other countries there are a greater range of oral healthcare professionals who can practice independently of dentists, such as clinical dental technicians and advanced dental hygienists.

If a consumer needs dentures, they must first go to the dentist who will order them from the dental technician. The Competition Authority recommends that a new oral healthcare profession be set up: clinical dental technicians, who could then provide dentures to the public without the dentist's involvement. At present, if consumers buy dentures directly from a dental technician, this service is being provided illegally and there are no guarantees that the provider has adequate training. The Competition Authority has highlighted that there is no register for dental technicians and therefore consumers have no way of checking their qualifications. It recommends that a register of clinical dental technicians should be established in Ireland as a matter of urgency.

The Irish Dental Association (IDA, see *Useful contacts*) has raised a number of issues in relation to patient protection and the creation of the clinical dental technician as an oral health profession. Only the dentist is trained to fully assess the patient's oral condition and advise on all of the patient's options in relation to missing teeth.

In Ireland, dental hygienists cannot provide treatment to patients without

the patient first being examined by the dentist. Dental hygienists can operate independently of dentists in Sweden, Finland, Denmark, Norway and the Netherlands. Establishing a separate dental profession would provide consumers with greater access to basic dental services. The Competition Authority recommends that the profession of advanced dental hygienist be set up as a new oral healthcare profession in Ireland.

“ The price of private dental services has increased above the general rate of inflation for health services. While health service costs increased by 147%, dental fees increased by 171%.”

The creation of two new oral healthcare professions aims to make the best use of available oral healthcare resources and therefore provide better access for consumers to the services of oral healthcare professionals. Training dentists is costly. Training these new healthcare professionals would be less costly and time-consuming than training a dentist. The IDA have welcomed the move to broaden areas of practice, but suggest this has to be matched with appropriate technical qualifications and training to ensure patient safety and standards are maintained. They have also questioned if such training would actually be less costly and lengthy than training a dentist.

The need for both of these dental professions was found in the survey of Oral Health in Ireland 2000-02, which found a high level of periodontal (gum) inflammation and disease in the adult population in Ireland. It is suggested that dental hygienists could provide the treatment needed for these conditions. Problems surrounding the provision and quality of dentures were also found. About 48% of older adults who wore dentures were found to be wearing

dentures that were too old (at least ten years). Partial dentures were found to have adverse effects on the surrounding tissues in over 33% of people wearing them. Furthermore, 41% of older adults who wore dentures were not satisfied with the appearance, comfort or fit of their upper and/or lower denture.

The Competition Authority has recommended that the Dental Council be given the powers to deal with 'fitness to practice' issues for all dental workers. This would provide more protection for the consumer if such new professions were introduced.

Advertising and price

Dentists in the UK are permitted to advertise, but must only use advertising material that is legal, decent, honest, truthful and has regard for professional propriety. In Ireland, under the Dental Council guidance on professional behaviour and ethics, dentists are not permitted to advertise their services or prices. New dental practices can advertise, but are limited to six press notices during their first year of existence.

The Competition Authority argues that removing advertising restrictions will make dental services more consumer-focused and encourage dentists to compete on price. They also say restrictions on advertising limit consumer awareness of the availability of dental services in their area.

If dentists are permitted to advertise, the nature of this advertising is important. The Competition Authority recommends that only false or misleading ads be restricted. Advertising should also be truthful and informative so that it can empower consumers to make informed decisions about their oral health.

The Dental Council raised the concern that if advertising restrictions are lessened this must not result in any lowering of the quality of dental care. The Competition Authority provided evidence that advertising healthcare services in other countries did not have a negative impact on the quality of care provided, but in fact it lowered prices, without lowering the quality of care.

The IDA voiced reservations that if advertising is permitted the consumer may choose the best advertised dentist, rather than the best qualified and most appropriate clinician for their needs. Advertising may affect choice of dentist, but so do other factors. The

Competition Authority suggests that word of mouth, professional reputation and previous personal experience are more valued sources of information for consumers of professional services.

If advertising restrictions are removed, advertising for specific dental services, such as cosmetic dentistry, may need more strict regulation.

Discount dentists

Dentists cannot currently offer discounts and the Competition Authority recommends that this restriction be removed: "the Dental Council should only be concerned with ethical behaviour and the clinical practice of dentistry and not with the economics of how dentists carry out their businesses." But the economics of dentistry as a business has to interact with the ethics of dentistry as a clinical practice.

In relation to removing advertising restrictions, the Dental Council raised the issue of supplier-induced demand, where the patient is not in a position to judge what level of treatment is necessary and may result in over-treatment. The Competition Authority suggests that this 'information asymmetry' is common in relation to the supply of professional services and consumers are at no more risk of this in dentistry than other professional services.

Research by the Economic and Social Research Institute has suggested that information asymmetry is a distinctive feature of healthcare markets. The patient often relies on the provider for information and to act in their best interests when providing treatment. This means that suppliers of health services can also have an influence on demand for their service. The patient cannot evaluate the quality of dental services until they have used the service. This leaves concern surrounding how competition may affect professional norms in dentistry.

Caution is advised with regard to applying a purely economic approach to healthcare services. With reform on the way, competition should become part of how dental services are provided in Ireland. Other accompanying measures are also crucial, that will protect the consumer and change our attitude towards attending the dentist.

PREVENTION IS BETTER THAN CURE (AND COSTS LESS)

It is vital to have routine check-ups to keep your teeth in good shape. A 2003 review of Oral Health Promotion/Education Activity in Ireland found that priority was placed on treatment, rather than prevention of oral health problems. Limited structures and resources are allocated to this area, with low priority placed on oral health promotion in the past.

This is reflected in the reasons why people did not make visiting the dentist a regular event. The survey of Oral Health of

Irish Adults 2000-2 found the main barrier for infrequent visits to the dentist was that people did not see the need to go (67%), with fear the second most common barrier (27%).

In the Competition Authority report it is noted that the IDA have suggested if the ban on advertising is removed, this should be accompanied by an information campaign on oral health that includes information on dental procedures and consumers' entitlements under State schemes.

STATE DENTAL TREATMENT SCHEMES

If the cost of a dentist visit is putting you off and you haven't made use of free entitlements to dental services, then money should not be a barrier. Currently, use of state dental treatment schemes is not at its highest. A 2005 report by the Oral Health Services Research Centre at University College Cork looked at utilisation of the Dental Treatment Services Scheme (DTSS) and found that only around 25% of eligible persons used the scheme. The survey of Oral Health of Irish Adults 2000-2 found that medical card holders were not always aware of their entitlements. The Competition Authority report suggests that consumers may be unaware that these services are available and fail to use them.

The survey of Oral Health found a high level of awareness of the Dental Treatment Benefit Scheme (DTBS), with over 90% aware of their eligibility. But this does not measure use. Given the findings discussed earlier on the frequency of our visits to the dentist, utilisation is most likely not at its best.

In May 2006, a review group was set up

to look at the DTSS. An issue arose with regard to professional fees and subsequently a number of dentists have withdrawn from the scheme. In April 2007, the IDA raised concern that the DTSS scheme was on the verge of collapse, and 92% of dentists voted for the IDA to remove support for the DTSS (see 'Dental fees', *Consumer Choice*, July 2007, p245).

In October 2007, the IDA again raised concern: because of the decrease in the number of dentists participating in the scheme, pressure on public dental clinics has increased. This has an effect on patients who most regularly use public dental clinics, such as children and those with special needs. The IDA give the example of Meath, where 31 dentists operated in the DTSS in 2006, but only six in 2007.

It seems likely that existing state-funded dental schemes may be combined as part of the national oral health policy reform. These schemes are crucial to allow consumers access to financially assisted dental treatment in the current costly environment.

choice comment

There are benefits to the consumer from competition in dental services. If it can reduce the already sky-high costs of dental treatment, while making consumers more aware of the availability of, and access to, quality and safe dental services, then it must be encouraged.

However, along with competition, accompanying changes also need to be put in place. An oral health promotion strategy needs to be devised by the Government, with focus on the benefit of regular check-ups to avoid more costly treatments in the future.

Oral health promotion will assist consumers overcome the fear factor that too often leads to putting off that dreaded visit to the dentist. Encouraging citizens to avail of their dental treatment entitlements would also be essential to assist consumers overcome the cost barrier. Bottom line – we must do more and the Government already knows this.

The **Choice Buy** Sony Ericsson W910i is one of the best phones *Consumer Choice* has ever tested.



The **Choice Buy** Samsung G600 has a digital camera with a huge 5MP resolution.



The **Choice Buy** Sony Ericsson W610i is a very slim phone.



The screen of the **Choice Buy** Nokia 6500 Slide is large, pin sharp and bright.



The **Choice Buy** Sony Ericsson K550i has loads of features.



GSM phones

If you're in the market for a new mobile phone, look no further. We bring you test results on the latest handsets on the market from all of the Irish network providers.

When mobile phones were first introduced they could be said to resemble a brick. These bricks could make phone calls and little else. Then came the text message or SMS, allowing users to send short messages to each other's phones. Cameras were then added to the phones and shortly after came WAP, allowing access to the Internet from your phone. As MP3 players grew in popularity these were also integrated into handsets. Now phones can have

colour screens, HTML browsers, java games, RSS readers, email clients and video calling to mention a few possible features.

But as more and more features were added to mobile phones, the phones themselves began to shrink. They not only got smaller overall, but they became incredibly thin, and the design evolved from the classic bar type phone, for example the **Choice Buy** Nokia 3110 Classic (19), to a clamshell, for example the Motorola

MOTOKRZR K1 (10), to the current incarnation, the slider phone.

With slider phones the screen is always visible, with keypad sliding down from behind. This has a distinct advantage over the clamshell design, as you can see who's calling or texting you without opening the phone, but you may need to take more care of the screen as only the **Choice Buy** Sony Ericsson W580i (8) showed good screen resistance to scratches in our rigorous durability tests.

AT A GLANCE

Features.

Slider phones.

12 Choice Buys.

choice buys

1: Sony Ericsson W910i €349

This phone may be a little on the expensive side but it's one of the best phones *Consumer Choice* has ever tested. For your money though you get a small, stylish phone with a keypad that slides down from behind the display and a host of features. The large display is pin sharp and bright and the camera produced sharp images. An orientation sensor allows auto rotation of images. A motion sensor allows parts of the music player controls to be operated with the motion (acceleration) of the phone, but the music player key must be pressed at the same time.

3G yes **Camera** 2.0MP **FM radio** yes
MP3 Player yes **Flight mode** yes
3.5mm headphone jack yes

2: Samsung G600 €129 billpay

Another slider type phone, the **Choice Buy** Samsung G600 has a digital camera with autofocus built-in and a huge 5MP resolution, which is great if you don't want to carry around a camera and a phone. There is also a music player and radio, and a jack which allows you to use your own headphones. The music player is a bit longwinded to use, but it has good music transfer and good sound quality. You can also make hands-free calls with this phone. It has excellent battery life, particularly in standby mode. It's available with a contract only.

3G no **Camera** 5.0MP **FM radio** yes
MP3 Player yes **Flight mode** yes
3.5mm headphone jack yes

3: Sony Ericsson W610i €159

The **Choice Buy** Sony Ericsson W610i is a very slim phone that would easily fit in a pocket and did very well in durability tests. It has two music player keys, one on the side and one on the keyboard, and has a 3.5mm headphone jack so you can use ordinary headphones with it, great if you like using your phone as a music player. You'll also be glad to know that the music player isn't much of a drain on the battery. It has an email client and an RSS reader, which were both very easy to use. The keys are thin and hard so may be uncomfortable for some people, but are easy to use.

3G no **Camera** 2.0MP **FM radio** yes
MP3 Player yes **Flight mode** yes
3.5mm headphone jack yes

4: Nokia 6500 Slide €229

The screen of the **Choice Buy** Nokia 6500 Slide is large, pin sharp and bright. It's quite a heavy phone at 124g, but the metal casing makes it a very stylish-looking phone. It comes with two built-in digital cameras, a 3.2MP resolution camera with auto focus for taking photos and a second camera for video calls. It can playback and record video clips and supports video streaming. There is no separate on/off key, they are the same as the end call key, but this is not marked. The video cable supplied with the phone makes displaying images or video on a television screen easy.

3G yes **Camera** 3.2MP **FM radio** yes
MP3 Player yes **Flight mode** yes
3.5mm headphone jack no

5: Sony Ericsson K550i €139

The **Choice Buy** Sony Ericsson K550i is a more traditional bar type phone. It has a ton of features including an FM radio and MP3 player, with music player key on the side, email client, RSS reader and HTML browser. It doesn't however have either a 3.5mm or 2.5mm jack, meaning you have to use the headphones supplied. The built-in camera has a maximum resolution of 2.0MP. You can autofocus the camera, but it has no zoom. It stood up well to our durability tests, although the screen wasn't very scratch resistant.

3G no **Camera** 2.0MP **FM radio** yes
MP3 Player yes **Flight mode** yes
3.5mm headphone jack no

6: Nokia 6288 €149

Another slider model, this phone is also 3G enabled, giving you faster speeds when online. It has an email client, HTML browser and two digital cameras for taking photos and video calls. The camera was of average quality, although the display and photo transfer got a very good rating. You can also record video clips and it supports video streaming. It has a clever intuitive voice dialling feature. The music player is let down by sound quality and also by the fact that you can only use the supplied headphones. The durability rating was good especially in the shock and water resistance tests.

3G yes **Camera** 2.0MP **FM radio** yes
MP3 Player yes **Flight mode** yes
3.5mm headphone jack no

7: Nokia 5300 Xpress Music €109

A **Choice Buy** for the second time, this Nokia phone has no less than three dedicated music player buttons on the side of the phone, although this makes the navigation of the player a bit tricky. It's equipped with a host of features including an email client, digital camera, FM radio and MP3 player, although it has no games installed. You can play and record video clips and it supports video streaming. It also has voice dialling which was very easy to use. Again, this phone performed well in the durability test, but was let down by the scratch sensitive screen.

3G no **Camera** 1.3MP **FM radio** yes
MP3 Player yes **Flight mode** yes
3.5mm headphone jack no

24: Nokia 2626 €49

This is quite a basic phone, but if you're not bothered about extra features then this may be the phone for you. It has no digital camera or MP3 player, but does have a FM radio, and has an excellent battery life. You can make handsfree calls and there's a stereo headset supplied with it. The results for versatility are low because of the lack of extra features, such as games or a media player, but all in all this is a very easy phone to use. This phone narrowly missed out on being a **Choice Buy** phone for the elderly and disabled (see current issue, p188).

3G no **Camera** no **FM radio** yes
MP3 Player no **Flight mode** no
3.5mm headphone jack no

8: Sony Ericsson W580i €189

Yet another slider type phone, it has one music player key on the keyboard. It has all the features you would imagine such as an email client, RSS reader, radio, MP3 player and a digital camera. It also has an automatic pedometer which offers the possibility to check daily walking activity over a longer period of time. The keys are quite close together, which may be awkward for some. It has a built-in fitness application with various functions such as a pedometer and facilities to let you track distance and calories, a little unusual on a phone, but for anyone interested in fitness, maybe this is the phone for you.

3G no **Camera** 2.0MP **FM radio** yes
MP3 Player yes **Flight mode** yes
3.5mm headphone jack yes

Useful contacts

Nokia
tel 0870 946 245
www.nokia.ie

Samsung
tel 0870 7267864
www.samsung.ie

Sony Ericsson
1850 545 888
www.sonyericsson.ie

19 Nokia 3110 Classic €99

This **Choice Buy** Nokia 3110 Classic is equipped with an MP3 player, but was not tested as music phone because only a mono headset is supplied with the phone. It also has an email client, a digital camera and an FM radio. The digital camera is of average quality, but a good display rating and good photo transfer rating. This is a very straightforward and easy to use phone, and is also a **Choice Buy** in our test of mobile phones for the elderly and disabled (see current issue, p188). This is a very portable and durable phone with a good battery life.

3G no Camera 1.3MP FM radio yes

MP3 Player yes Flight mode yes

3.5mm headphone jack no

25 Nokia 3109 Classic €99

Another double **Choice Buy** (see current issue, p188) this is a basic phone with no digital camera or FM radio. It has a MP3 player, but because it's only delivered with a mono headset it was not tested as a music phone. It makes up its lack of features by doing what it does very well, having great scores across the board; however the display is sensitive to scratches. The basic functions are all very simple and intuitive to use. It has a good keypad, with large and well spaced keys and you can make hands free calls.

3G no Camera no FM radio no

MP3 Player yes Flight mode no

3.5mm headphone jack no

9 Nokia 6300 €99

This **Choice Buy** phone is a traditional bar type phone. Again it's packed with features such as an email client, digital camera, FM radio and MP3 player, but has no games installed. It also has an easy to use voice dialling feature, but the MP3 player was a bit fiddly to navigate. The 2MP camera is very good and has a very good display and easy photo transfer. This is a neat phone that you can easily slip into your pocket, and was extremely durable in our tests. This is overall a very easy to use and very versatile phone.

3G no Camera 2.0MP FM radio yes

MP3 Player yes Flight mode yes

3.5mm headphone jack no

MODEL	AVAILABILITY			SPECIFICATION				
	available on	cheapest pre-pay price (€)	cheapest bill-pay price from (€)	3G	camera resolution (MP)	FM radio	MP3 player	standard 3.5mm headphone jack
MUSIC PLAYER AND CAMERA								
1 Sony Ericsson W910i	V, O2, 3	349	149	✓	2.0	✓	✓	✓
2 Samsung G600	M, O2	-	129		5.0	✓	✓	✓
3 Sony Ericsson W610i	M	159	29		2.0	✓	✓	✓
4 Nokia 6500 Slide	M, 3	229	free	✓	3.2	✓	✓	
5 Sony Ericsson K550i	M	139	29		2.0	✓	✓	
6 Nokia 6288	V, 3	149	free	✓	2.0	✓	✓	
7 Nokia 5300 Xpress Music	M	109	-		1.3	✓	✓	✓
8 Sony Ericsson W580i	O2, M	189	29		2.0	✓	✓	✓
9 Nokia 6300	V, O2, M	99	free		2.0	✓	✓	
10 Motorola MOTOKRZR K1	V, O2, M	99	free		2.0		✓	
11 Nokia 6234	V	129	9	✓	1.9	✓	✓	
12 Samsung U600	O2, M	249	29		3.2	✓	✓	
13 Sony Ericsson W200i	V, O2, M, T	59	free		0.3	✓	✓	✓
14 Sony Ericsson K800i	V, O2, 3	149	free	✓	3.1	✓	✓	
15 Samsung J600	V, O2, T	129	free		1.3	✓	✓	
16 Sony Ericsson W300i	M	99	-		1.2	✓	✓	✓
17 Nokia 6131	O2, M	119	29		1.3	✓	✓	
18 Nokia 5200	V, T	129	9		0.3	✓	✓	
CAMERA BUT NO MUSIC PLAYER								
19 Nokia 3110 Classic^a	V, O2	99	free		1.3	✓	✓	
20 Nokia 5070	O2, M	69	-		0.3	✓		
21 Samsung M300	V	79	free		0.3	✓		
22 Sony Ericsson K610i^a	3	99	free	✓	1.9		✓	
MUSIC PLAYER BUT NO CAMERA								
23 Samsung F200	M	149	-		n/a	✓	✓	✓
BASIC PHONES								
24 Nokia 2626	V, M	49	free		n/a	✓		
25 Nokia 3109 Classic^a	V, O2, M	99	free		n/a		✓	

^a Not tested as music phone, because no stereo headset is supplied.



Our rigorous tests put these mobiles through their paces in over 140 categories.

THE LENGTHS WE GO TO...

All phones from *Consumer Choice* tests are rigorously tested in our labs and over 140 individual test ratings are recorded in order to give a complete test score. These include ratings for the ergonomics and portability of the phone, the battery life, music player and camera if applicable.

As part of durability testing, the shock resistance test, also known as the tumble test, is performed using a tumbling barrel with a fall height of 80cm. The barrel is rotated with a frequency of 5 turns per minute and the barrel is turned 25 times altogether. The phones are checked for loose parts such as the battery, as well as if there is any visible damage and if the phone still works.

A rain test is also performed. Artificial rain of 5mm per minute is applied for one minute, and the phone is then immediately checked to see if it still works properly. Four or five days later the phone is checked again to see if it's still functioning.

TEST PERFORMANCE							SCORE %
delivered memory card (MB)	concept (35%)	phone (30%)	sms (10%)	pictures (10%)	music (5%)	versatility (10%)	
1024	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	71
512	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★	69
512	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	68
256	★★★★	★★★★	★★★★	★★★★	★★★	★★★★	68
n/a	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	67
512	★★★	★★★★	★★★★	★★★★	★★	★★★★	66
256	★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	66
512	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	66
128	★★★★	★★★★	★★★★	★★★★	★★★	★★★★	65
n/a	★★★★	★★★★	★★★	★★★	★★★	★★★★	65
64	★★★★	★★★★	★★★★	★★★★	★★★	★★★★	65
n/a	★★★	★★★★	★★★★	★★★★	★★★	★★★★	64
128	★★★★	★★★★	★★★	★★	★★★★	★★★★	64
n/a	★★★★	★★★★	★★★★	★★★★	★★★	★★★★	64
n/a	★★★★	★★★★	★★★	★★★	★★★	★★★	63
256	★★★★	★★★★	★★★	★★	★★★★	★★★★	63
n/a	★★★	★★★★	★★★★	★★★★	★★★	★★★★	63
256	★★★	★★★★	★★★★	★★	★★★	★★★★	62
n/a	★★★★	★★★★	★★★★	★★★	n/a	★★★★	65
n/a	★★★★	★★★★	★★★★	★★	n/a	★★★	62
n/a	★★★★	★★★★	★★★	★★	n/a	★★	61
64	★★	★★★★	★★★	★★★★	n/a	★★★★	50
512	★★★	★★★★	★★★	n/a	★★★★	★★★	61
n/a	★★★★	★★★★	★★★★	n/a	n/a	★★	66
n/a	★★★★	★★★★	★★★★	n/a	n/a	★★★	65



The CAI rain test: can your phone stand up to the Irish weather?

USING THE TABLE

The more stars the better.

AVAILABILITY

Network: V Vodafone, M Meteor, 02 02 Ireland, T Tesco Mobile, 3 Three Ireland.

Price: Typical retailers' price if you shop around. Prices for billed phones are linked to certain tariffs.

SPECIFICATION

Standard 3.5mm headphone jack:

This is the standard size for headphone jacks, allowing you to use your own headphones with the phone. **Delivered memory card:** if a memory card comes with the phone we note here the size in megabytes (MB).

TEST PERFORMANCE

Concept: Refers to ergonomics of the phone, the battery, portability and durability of the phone.

Phone: Includes rating for the convenience of the phone and sound quality.

SMS: Writing, receiving and displaying text messages.



The **Choice Buy** Nokia 3110 Classic was a favourite of two of our panel of testers.



The **Choice Buy** Emporia Life has huge buttons and writing.



The **Choice Buy** Secufone BX55 has a colour touch-screen display.



The colour screen of this **Choice Buy** Nokia 3109 Classic has good resolution and the buttons are quite large.



The **Choice Buy** Nokia 5070 has a good display with a high resolution and large buttons.



Mobile phones for the elderly and disabled

Many older people may feel a bit scared about embracing new technologies, such as mobile phones, so we tested the latest handsets to take the drama and mystique out of this particular piece of equipment.

Almost everyone would agree that mobile phones are very useful. They make it easier to contact our loved ones, by a phone call or a simple text message, no matter where you are. But developments in new technology happen so fast that it can be difficult to keep up. Most phones these days have cameras, MP3 players and FM radios to name a few features. This can make them much more complicated to use for those of us who are not so 'tech savvy'.

During the course of our research *Consumer Choice* asked a panel to try out phones from this test, and it is clear from talking to them that many

of the older generation are enthusiastic to learn about new technologies, even if it's only to understand their grandchildren a bit better. But there are also people who see a mobile phone as something expensive and confusing.

For this reason *Consumer Choice* has tested a range of phones to assess their suitability for those people who may have some minor disability or who may never have used a mobile phone before.

The phones

Three types of phones were selected for this test. The first are 'normal'

mobile phones that have been selected from the general mobile phone test (see current issue, p184). These include very simple, up-to-date models and those with large displays and big keys.

The second are simplified mobile phones, which, though they don't have many fancy additional features, can at the very least send and receive calls and text messages.

The final category has more limited functionality. These phones are designed specially for the elderly or people with disabilities. They have bigger buttons and writing, as well as a direct emergency button which calls

AT A GLANCE

Dedicated phones.

'Normal' phones.

5 Choice Buys.

choice buys

SIMPLIFIED

5: Secufone BX55 €399 SIM-free

The **Choice Buy** Secufone is a big and heavy phone at 185g, but because of its size is especially suitable for those with severe sight problems. It has a colour touch-screen display where the numerical keypad is shown, and text messages can be written using a full alphabetical keyboard on the touch-screen. However you may need someone with more technical knowledge to insert the SIM card and prepare the phone for use. It also has an integrated general positioning system (GPS) receiver with emergency button on the top, which connects you to a helpline based in the UK. However the phonebook is quite restricted and adjusting the ringing tone is limited. This was the favourite phone of two of our panel of testers.

6: Emporia Life €204 SIM-free

This **Choice Buy** phone is a slider design, meaning that the keypad slides down from behind the screen. It has huge buttons and writing, and the display is monochrome with orange and black colours, which can be clearly seen. It is possible to send and

receive text messages and the phonebook can be filled via text message. There is an emergency button on the side of the phone which dials a predefined number for help. The earpiece was quite loud. You might, however, need someone a bit more technical to insert the SIM card.

NORMAL

7: Nokia 5070 €99 Prepay with O2, Meteor

This phone is most suitable for people with mild sight and manual dexterity problems. It has a good display with a high resolution and large buttons. It also fared well with our panel of testers, who liked the clear display layout. The SIM card and phone were easy to set up and it has a long battery life. It's straight forward to make and receive phone calls and to send and receive text messages. Unlike some of the dedicated or simplified phones, this **Choice Buy** phone has a camera and a radio, should you want such facilities.

8: Nokia 3109 Classic €99 Prepay with Vodafone

This phone would be suitable for older

people without severe sight problems or manual dexterity problems. It was also liked by the testers, who found it particularly easy to turn on and off. They liked the setup assistant to help with setting time and date, although they found the manual a bit complicated, despite the large font. The speech quality was good, with a good sound in handsfree mode. The colour screen has good resolution and the buttons are quite large. It has plenty of extra features but no built-in camera.

9: Nokia 3109 Classic €99 Prepay with Vodafone, O2

This phone is again, like all the **Choice Buy** 'normal' phones, suitable for the older person without severe sight problems. It has a large display with good resolution and clear buttons, and was a favourite of two of our panel of testers. This phone, as with the Nokia 3109 Classic (8), has a setup assistant for setting the time and date. When it came to the display layout, our testers found that had a very clear layout and there was no need to change it to make it easier.

Also consider

The **ITT Easyuse (1)** is a dedicated phone for the elderly, but was considered only partly suitable by our panel because you would need a 'technical buddy' to program and adjust the phone settings. There are four special speed dial buttons but no access to the SIM phonebook entries. The numbers are huge, which is particularly good if you have severe sight problems, but the display is quite small and doesn't show the name of the caller, only the number. Text messages are also not possible on this phone.



Motorola F3 Motofone (4) has some useful features, like speech guided setup and a large, high contrast, monochrome display. However, only six characters or numbers are displayed at a time and the menu is restrictive. Two of our panel members gave this phone their **Choice Buy**.



Nokia 6300 (12) is partly suitable if you want a very compact and thin mobile phone. It has a good display size and resolution, with an easily readable wallpaper and menu. It also has a voice command. However, the button contrast is a bit weak. This model has a T-Coil adjustment for hearing aids, and was picked as the best phone by one member of our panel.



Useful contacts

Emporia
tel 0044 845 217 7712
www.emporialife.co.uk

Matomobile
tel 0044 845 217 7712
www.matomobile.co.uk

Nokia
1890 946 245
www.nokia.ie

Secufone
tel 0044 118 962 9441
www.secufone.co.uk

a special emergency call centre. This feature, however, was not tested. These dedicated phones cannot send or receive text messages, don't have a display, or are limited in the amount of numbers that can be called.

None of the simplified or dedicated phones tested are available directly in Ireland. *Consumer Choice* found them on Matobmobile in Britain (see *Useful Contacts*) and they assured us that all the phones can be shipped to Ireland and are unlocked, meaning that any prepay SIM card can be used in them (see *SIM cards*); however your network will not be able to provide support for them if you have a problem with the handset.

The test

All phones initially were tested in the main GSM phone test, according to the same protocols. However the weightings of different aspects of functionality were changed to better suit the needs of the elderly and disabled. For example, the elderly may just use the phone as a phone, and have no interest in how good the camera is or if it can be used as a music player, so the total test result as a phone gets 50% instead of 35% in the

standard test.

The phones were also tested by a panel of 'inexperts', to evaluate how easy or difficult these phones are to use. Eleven older people took part, seven male and four female. The average age was 63 years old, all of the subjects wear glasses and three of them use a hearing aid. They had varying degrees of previous experience with mobile phones, three having had none at all.

The eleven volunteers were given the phones, along with the manual and charger, and were asked to follow twelve different tasks step by step, including inserting the SIM card and charging the phone. They were also asked to receive an incoming call and to receive a text message and then reply to it.

SIM cards

The issue of SIM cards and phone credit can be a bit confusing. A SIM card is a card that you get from your network, which holds your information and phone numbers.

If you decide to get a pre-pay SIM card, as opposed to a bill, you buy credit in advance for your phone. Your phone will still work if you

don't have credit, i.e. you will be able to receive calls but you won't be able to make any.

Meteor has no restrictions on how much credit must be bought each month, but if a phone has not been topped up for 300 days a reminder will be sent to top up. Credit will only expire if the account is inactive for a year. After six months of being inactive, a phone will be blocked from making outgoing calls but not from receiving calls, but once it is topped up it will become active again and any credit previously on the phone can be used again.

Vodafone requires a top up every six months to keep the number active, the smallest amount available being €5. If the phone is not topped up within this time, the number will become de-active, allowing you to receive calls and texts but not send any. After a further six months you can no longer receive calls and texts. After a total of 18 months of not topping up the number expires, and at this point any remaining credit is lost.

O2 has no restrictions on how much credit must be bought each month. Credit will only expire if you

MODEL	AVAILABILITY			SPECIFICATION				SUITABLE FOR	
	available on	cheapest pre-pay price (€)	cheapest bill-pay price (€)	weight (g)	volume	colour display	vibration function	hearing weakness	sight problem
DEDICATED (WITHOUT SMS)									
1 ITT Easyuse	-	n/a	170	111	★★★★		✓		✓
2 Senotech BasicPhone	-	n/a	238	139	★★★★				✓
3 ITT Easy 5	-	n/a	124	73	★★★		✓		
SIMPLIFIED (WITH SMS)									
4 Motorola F3 Motofone	-	n/a	33	70	★		✓	✓	
5 Secufone BX55	-	n/a	399	185	★★★★	✓	✓		✓
6 Emporia Life	-	n/a	204	150	★★★★		✓	✓	✓
'NORMAL'									
7 Nokia 5070	O2, M	69	-	110	★★	✓	✓	✓	✓
8 Nokia 3109 Classic	V	99	147	90	★★	✓	✓	✓	✓
9 Nokia 3110 Classic	V, O2	99	163	91	★★	✓	✓	✓	✓
10 Nokia 2760	O2, M	79	129	81	★★	✓	✓		✓
11 Nokia 2626	V, M	49	-	82	★★	✓	✓	✓	
12 Nokia 6300	V, O2, M	99	299	94	★	✓	✓	✓	
13 Samsung E250	V, T	63	179	83	★	✓	✓	✓	
14 Motorola W220	T	50	83	90	★	✓	✓		
15 Nokia 6131	O2, M	119	224	102	★★	✓	✓	✓	

don't make a phone call, send a text or top-up for six months.

Other services available

Meteor has told *Consumer Choice* that it is underway rolling out its 3G network, which once complete will be able to offer consumers the full range of 3G products and services, such as SMS to speech and video calls.

Vodafone offer services for the deaf and hard of hearing, allowing consumers to get their credit balance and remaining minutes texted to them free of charge. It also offers loudspeaker functionality and bills are available in audio format. For its blind and vision impaired customers it offers Braille or large font billing and a Vodafone speaking phone, allowing consumers to navigate their mobile phone menus and access key

information via an audio display, available on two handsets.

O2 has told *Consumer Choice* that the Nokia Series 60, of which it offers

several models, offer text to speech capabilities, but these are bill-pay only and are at the higher end of the range.



USING THE TABLE

The more stars the better.

AVAILABILITY

Network: V Vodafone, M Meteor, O2 O2 Ireland, T Tesco Mobile, 3 Three Ireland.

Price: Where items are available only online to Ireland, the price includes delivery and has been converted to euro. Online prices are indicated in italics.

SUITABLE FOR:

Hearing weakness: Speech quality on the receiving side.

Sight problems: Readability of the buttons and display of the phone.

Hand stiffness or tremors: Handling and convenience of the buttons.

TEST PERFORMANCE:

Preparation of the SIM: How easy it is to

prepare the SIM card to work in the phone.

Preparation of the phone: How easy it is to make the phone more user-friendly.

Ergonomics: Includes ratings for the display, buttons and manual.

Phone calls: How easy it is to send and receive phone calls.

SMS: How easy it is to send and receive text messages.

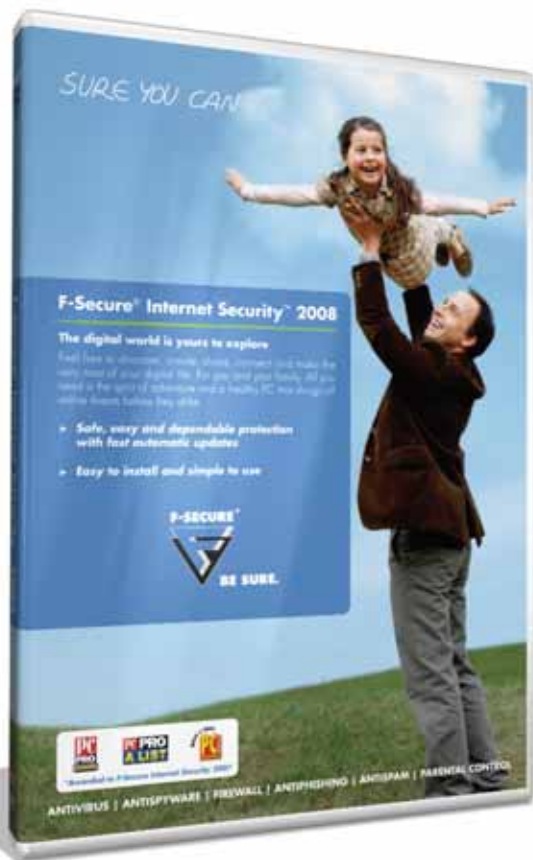
TEST PERFORMANCE

SCORE %

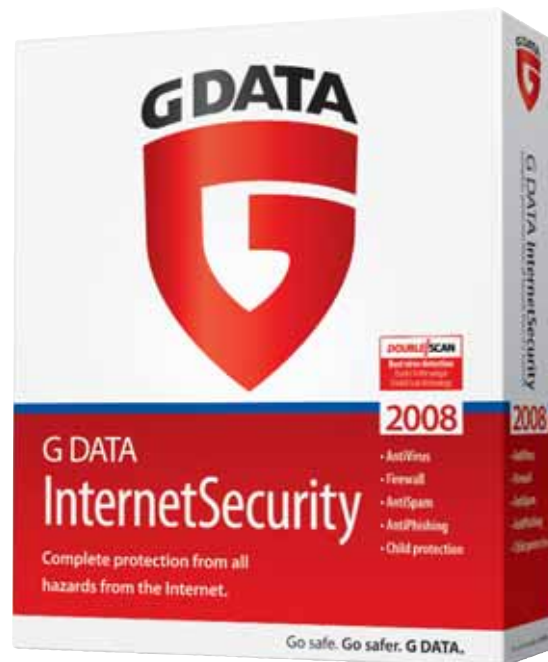
hand stiffness or tremors	preparation of sim	preparation of phone	ergonomics (15.75%)	battery (8.75%)	portability (1.75%)	durability (8.75%)	phone calls (50%)	SMS (15%)	
✓	★★★★	★★	★★★	★★★★	★★★	★★★★	★★★	n/a	35
✓	★★★	★	★★★★	★★	★★	★★★	★★	n/a	31
✓	★★★	★	★★★★	★★★★	★★★★	★★★★	★	n/a	16
✓	★★★★★	★★★★	★★★	★★★★	★★★★★	★★★★	★★★★	★	56
✓	★★★★★	★★★	★★	★★	★	★★★	★★★	★★★	50
✓	★★★★★	★★★	★★★	★★★★	★★	★★	★★★★	★★★	47
✓	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	68
✓	★★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★★	★★★★	67
✓	★★★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★★	★★★★	66
✓	★★★	★★★★	★★★	★★★★	★★★★	★★★★	★★★★	★★★★	66
	★★★★	★★★★	★★★	★★★★★	★★★★	★★★	★★★★	★★★	66
	★★★★★	★★★★	★★★	★★★	★★★★	★★★★	★★★★	★★★★	65
	★★	★★★★	★★★	★★★	★★★★	★★★★	★★★★★	★★★	62
	★★★	★★★★	★★★	★★★★	★★★★	★★★★	★★★	★★	62
✓	★★	★★★★	★★★	★★★	★★★★	★★★★	★★★★	★★	58



The **Choice Buy** F-secure Internet Security 2008 detected over 98% of viruses during the test.



The installation of the **Choice Buy** Bitdefender Internet Security 2008 security suite was very clear.



Having the top performing firewall and anti-malware software in the test, the **Choice Buy** GDATA is an excellent buy.

Internet security

In an age where the internet is developing at warp speed it is even more important to protect yourself from the ever-evolving threats. *Consumer Choice* explains why you need internet security and how best to protect yourself.

AT A GLANCE

Firewalls.

Anti-malware.

Five Choice Buys.

Report by
Jenny Harrow

The internet was first developed in the 1960s as a way to connect computers and share information. Today many of us use the internet on a daily basis to do business, to communicate, to shop and to do our banking. With the growing popularity of social networking sites such as Bebo or Facebook, some are using the internet to meet new people and make friends. You can even buy a fridge that will order more milk from your local supermarket over the internet if you run low.

We are now sharing more

information than I'm sure the developers of the internet could have ever imagined. And, as with everything in life, when valuable commodities such as information are being passed around, there are people trying to steal them. Hackers are becoming more and more prevalent as we transfer our lives online, making it more important than ever to protect your computer and your information.

For this test *Consumer Choice* tested 15 internet security suites (see *What's an internet security suite?*), three free

firewalls and four free anti-malware programs, as well as three operating systems Windows Vista, Mac OS X and Linux Ubuntu.

What's an internet security suite?

Your computer can be attacked in many different ways, so a simple anti-virus program may not be enough. An internet security suite allows you to protect all aspects of your computer with just one program. All the internet security suites tested have, at least, firewall, anti-virus, anti-spyware and

choice buys

1: GDATA Internet Security 2008 €54

Having the top performing firewall and anti-malware software in the test, the **Choice Buy** GDATA is an excellent buy. Installation was very clear and a complete scan was done once the product is installed, making sure that there are no nasty viruses already lurking on your computer. GDATA uses two different engines and you can use an online scanner to scan files too, making it even more secure. More than 98% of viruses were found in our tests and many of the websites infected with spyware were blocked by this software. If you buy the boxed version you also get a printed user handbook which was very helpful. This is also available online.

2: Bitdefender Internet Security 2008 €30

The installation of this **Choice Buy** security suite was very clear, and there is a repair option available, should anything happen to stop the program from working properly. A printed user guide is available with the boxed version, which was very useful. It can also be downloaded from the website. It re-enabled Windows firewall after

uninstallation, so if you decide to uninstall the program your computer is still protected. If you are a more advanced user different protection levels are available for anti-malware and privacy controls. As with the **Choice Buy** F-Secure, the CD that you get with the software can be used as a bootable CD. It also detected and blocked more than 50% of the phishing websites tested, which was quite good compared to the other suites *Consumer Choice* tested.

3: F-secure Internet Security 2008 €75

Installation was very clear on this **Choice Buy** security suite and as with GDATA a complete scan was done after installation. There is also a very handy facility whereby you can check to make sure that the software is working properly. Different protection levels are available for anti-malware, so you can configure the software to your level of expertise (or in-expertise) and over 98% of viruses were detected during the test. The CD that you get with the box, or that you purchase from the website can be used as a bootable repair CD. This means that if you do

become infected with a virus, you can use the CD to start up the computer to try to repair the problem.

Free software

If you only want a firewall, or don't want to pay for a whole suite of products, *Consumer Choice* was impressed with the **Choice Buy** Ashampoo Firewall Free, which was quick and easy to install and has a user friendly interface. We were equally impressed with the **Choice Buy** Comodo Firewall Pro, which was quick to install and offers different protection levels for privacy controls.

There are, however, drawbacks to using free software. The lab received about 20 advertising emails from Ashampoo in two months, no documentation is available for the software and it's not Vista compatible. As for Comodo, there is no help menu available in the dialog box and the installation wasn't very clear.

If none of this fazes you then these are great free options. The software can only be downloaded from the relevant website (see *Useful websites*).

anti-phishing software (see *Technical terms explained*). Some have additional extras such as anti-spam or parental controls, but these features were not tested.

By contrast, the free software tested performs just one such function, either firewall or anti-virus and anti-spyware.

What do I need?

You'll probably need at least firewall and anti-malware software but there are lots of other options such as anti-spam and parental control software.

It is important to understand how different programs will work together. For example, you should not have more than one firewall running at a

time. If you have more than one running, they may interfere with each other, and as a consequence neither may work properly.

While you only need one firewall, there is no limit (except for disk space and processor power) to the amount of anti-virus software programs you can have running. The test results show that even the best anti-virus and anti-malware programs can't catch everything, so running more than one might be a good idea. Be aware though that it may slow down your computer.

If you have invested in an internet security suite, you could consider downloading one of the free programs too, as a back-up.

Operating systems

You may be asking if the software provided by your operating system (OS) is enough. *Consumer Choice* also asked that question. Is it really necessary to spend money on an internet security suite when your OS has many of the features of a security suite built into them?

Microsoft Windows Vista Home Premium internet security features were easy to use, and the firewall and anti-phishing performance were adequate. It also has parental controls and Windows Defender anti-spyware software but there is no popup or logs about attacks. It received a total firewall score of 46%.

Apple Mac OS X Leopard internet

THE LENGTHS WE GO TO...

All software was tested on an identical hard drive, which had been formatted and Windows XP SP2 installed. The default settings for all programs were used, thus emulating how most people will use the programs. Firewall function was checked using simulated attacks. To test the anti-malware performance the lab used malware that was found 'in the wild'. We checked twelve different categories of malware including Trojan horses, spyware, rootkits, worms and other types of viruses. Anti-phishing performance was checked using Italian phishing emails.

Useful websites

Ashampoo
www.ashampoo.com

Comodo
www.comodo.com

G-Data
www.gdata.de

F-Secure
www.f-secure.com

Bitdefender
www.bitdefender.com

TECHNICAL TERMS EXPLAINED

A **computer firewall** is like an actual fire-wall, or fire-door in a building. Firewall software filters the information coming into and going out of your computer through a network or the internet, and protects from anything it perceives to be dangerous based on a set of rules. The firewall may alert you if a program is trying to connect to the internet and ask you to allow or deny access.

Malware refers to any malicious software and includes computer viruses, worms, spyware and adware, as well as any other unwanted software. The term anti-malware is used in this article to mean the combination of anti-virus and anti-spyware software.

A **computer virus** works in a similar way to a biological virus. It is a piece of malicious code that can copy itself and infect a computer. The results of such viruses can include damaged programs, deleted

files or reformatting of the hard disk. Trojan horses, worms and rootkits are all types of viruses.

Spyware is a piece of computer software that, once installed, monitors or spies on the user. It can log the characters you type, therefore potentially giving out passwords, making spyware incredibly dangerous. But there is more to spyware than just spying. It can collect personal information and change computer settings, or redirect your internet browser to particular sites.

Spam are unsolicited electronic messages. It is like an unsolicited flier which is posted in your letter box. Anyone who has an email address will have encountered spam, or junk mail, in their inbox. It has been conservatively estimated that spam comprises between 80% and 85% of all the email in the world.

Parental control software is designed to allow parents to control their children's internet access

and computer use. It can prevent users from installing unwanted software, accessing certain files or folders, using certain programs or viewing websites with unsuitable content.

Phishing, pronounced fishing, is an attempt to trick you into giving out personal information. It usually manifests itself as an email that appears to come from a reliable source asking you to input personal information such as passwords, credit card numbers or bank details. EBay, PayPal and online banking services are common targets. Anti-phishing software either warns the user of suspect sites or blocks access altogether.

Most of the software packages tested were not very successful at catching phishing, meaning that it is even more important to be vigilant and never give out personal information unless you are sure that the website is legitimate.

MODEL	SPECIFICATION		TEST PERFORMANCE		
	price (€)	version	vista compatible	installation/uninstallation (5%)	ease of use (25%)
INTERNET SUITES					
1	GDATA Internet Security 2008	54	Antivirus 2008 V18.0, Firewall V1.1, Antispam V2.1	✓	★★★★★
2	Bitdefender Internet Security 2008	30	Build 11.0.15	✓	★★★★★
3	F-secure Internet Security 2008	75	V8.00 Build 101	✓	★★★★★
4	Kaspersky Internet Security 7.0	46	V7.0.0.125	✓	★★★★★
5	Ashampoo Security Pack 2: includes Antispyware 2	40	Antivirus V1.50, Firewall Pro V1.14, Antispyware V2.01, Magical Security 2 V2.01	See ^b	★★★★★
6	Avira Premium Security Suite	40	V7.06	✓	★★★★★
7	ESET Smart Security	60	V3.0.566.0	✓	★★★★★
8	Symantec Norton Internet Security 2008	37 ^d	15.0.0.60	✓	★★★★★
9	McAfee Internet Security Suite	70 ^d	V8.0 Build 8.0.244	✓	★★★★★
10	Steganos Internet Security 2008	40	V7.5.516	✓	★★★★★
11	Panda Internet Security 2008	80 ^d	V12.00.00	✓	★★★★★
12	Trend Micro Internet Security 2008	65 ^d	V16.0.1645	✓	★★★★★
13	Microsoft Windows Live One Care	50 ^d	V2.0.2500.14	✓	★★★★★
14	Agnitum Outpost Pro Security Suite ^e	50	V6.0.2225.232.0465	✓	★★★★★
15	CA Internet Security Suite Plus 2008	65 ^d	V4.0.0.157	✓ ^a	★★★★★
FREE FIREWALL					
16	Ashampoo Firewall Free	free	V1.20		★★★★★
17	Comodo Firewall Pro	free	V3.0.14.276	✓	★★★★★
18	Agnitum Outpost Firewall Free	free	V1.0.1817.1645		★★★★★
FREE ANTI-MALWARE					
19	Alwil Avast! 4 Home Edition	free	V4.7	✓	★★★★★
20	Avira AntiVir PersonalEdition Classic	free	V7.06	✓	★★★★★
21	PC Tools Antivirus 3.6	free	V3.6.1.8	✓	★★★★★
22	Bitdefender 10 Free Edition	free	V10 Build 247	✓	★★★★★

^a You must first download an update for it to work with Vista. ^b Firewall not compatible with Vista firewall. ^c No real-time protection. ^d Licence for 3 years. ^e Download only, no backup CD available.



security software wasn't very easy to use and although the anti-phishing performance was good, it was let down by the firewall. It also offers parental controls, and personal data can be encrypted. Many Mac users would tell you that Macs are safer than PCs, due to the fact that not many hackers are designing software to attack them, but that is bound to change as more people are now buying them. The total firewall score was 34%.

Ubuntu 7.10 is a Linux based OS and its built-in security software wasn't user friendly and there was no advice or help to configure the firewall. The firewall performance wasn't great but the anti-phishing facility built into Firefox, which is bundled with Ubuntu, blocked 90%

of phishing websites. It received a total firewall score of 29%.

A note on downloading

The free software tested can only be downloaded online. All of the security suites can also be downloaded, and you can order a backup CD at an extra cost. Agnitum Outpost Pro Security Suite is the only suite where you can't buy a backup CD.

Most of the paid-for security suites are available as a boxed version which can be bought in shops, although you may need to look around to find some of the less well-known brands. Any of the paid-for software that can only be downloaded is marked in the table with the price in italics.



The **Choice Buy** Ashampoo Firewall Free was quick and easy to install, with a user friendly interface.

SCORE %						
management and resources (10%)	firewall performance (20%)	anti-malware performance (35%)	anti-phishing performance (5%)	anti-malware total	firewall total	internet security suite total
★★★★	★★★★★	★★★★★	★	72	73	69
★★★★★	★★★★★	★★★★	★★★★	62	73	65
★★★★★	★★★★★	★★★★★	★	67	69	64
★★★★★	★★★	★★★	★	62	60	58
★★★	★★★★★	★★★	★	55	66	56
★★★★★	★★★★★	★★★	★	51	70	56
★★★★★	★★★	★★★	★	53	62	54
★★★★★	★★★	★★★	★★★★★	51	57	54
★★★	★★★	★★★	★	49	55	49
★★★★★	★★★★★	★★	★	49	66	49
★★★	★★★★★	★★	★	41	59	45
★★★★★	★★★	★★	★	45	57	45
★★★★★	★★★★★	★★	★★★	37	60	37
★★★★★	★★★★★	★★	★	35	72	35
★★	★★★★★	★	★	30	60	30
★★★★★	★★★★★	n/a	n/a		66	
★★★★★	★★★★★	n/a	n/a		66	
★★★★★	★★★★★	n/a	n/a		59	
★★★★★	n/a	★★★	n/a	49		
★★★★★	n/a	★★	★	47		
★★★★★	n/a	★	n/a	27		
★★★★★	n/a	★ ^c	n/a	10 ^c		

USING THE TABLE

The more stars the better.

SPECIFICATION

Price: Price to download from the internet. For products only available online the price is in italics.

Version: The specific version tested.

PERFORMANCE

Ease of use: Includes factors such as the documentation and help function, and how easy the menus are to navigate among other things.

Management and resources: The amount of computer resources that the program uses up and usefulness of the default settings.

SCORE

Total test scores are given for anti-malware performance, firewall performance, and a grand total. This allows for an easier comparison between the free and paid for firewalls and anti virus software, as well as a total score for the suite of software.

For the total anti-malware score the anti-malware performance makes up 60% of the total. Similarly for the total firewall score, firewall performance makes up 60% of the score. For both of these scores anti-phishing is not considered.



What's it worth?

How much are your personal banking details worth? About €6 to an identity thief online, according to a new report from web security company Symantec. The report found a 'maturing underground economy' in stolen information, with bundles of 100 credit card numbers retailing at about €25 in 'cyber supermarkets' – online forums used by criminals to advertise and trade stolen information.

The report found that there are several factors that determine how valuable stolen information is on the black market. One, obviously enough, is the amount of money involved – lucrative business accounts are worth more than small consumer accounts. Perhaps more surprisingly, European information is in particularly high demand for

thieves because of freedom of travel between Member States, with a stolen EU identity demanding prices up to 50% higher than an American one. Finally, bank accounts that included personal information such as names, addresses and dates of birth were advertised at higher prices than those without this information.

The problem of stolen bank records made international news in 2006, when it emerged that hundreds of thousands of British financial records were being stolen from firms who had outsourced to Indian call centres.

Remember, always take precautions when revealing personal financial details, and don't forget to check out our report on internet security for ways to protect yourself and your computer from internet crime.

Impatient patients

Where does information provision stop and advertising begin? This is the question that has consumer groups shouting out against the EU draft proposals on drug information provision. The proposals are seen to be very much biased in favour of the pharmaceutical industry, and if they are accepted, critics say it's only a matter of time before vulnerable consumers are subject to pressure selling tactics. At present, prescription medicines may not be marketed directly to consumers in the EU. This is in striking contrast to the US, where medicines for all kinds of medical conditions are routinely advertised like any other product.

Consumer advocates such as BEUC and the CAI believe that pharmaceutical companies cannot provide impartial and comparative information to consumers, because their main goal is to sell their products. We believe that because of this clear conflict of interest, the role of pharmaceutical companies in providing information to consumers should be limited to clear labelling. The draft proposal would allow the industry to choose the particular diseases or medicines on



which information would be provided, as well as the extent of the information and how much money would be spent on promoting it. This clearly detracts from consumer access to comprehensive, comparative and unbiased information.

Mobile menace



New developments will soon see mobile phone use permitted on EU flights – good news for the talkative but a blow to those who will have to sit beside them! In-flight service is being tested by several airlines and is likely to be introduced gradually over the coming months. However, support is not universal. German airline Lufthansa has indicated that it will not provide the service, as surveys showed most consumers did not want it and would rather fly undisturbed.

The revolutionary element in all of this is that consumers can use their own handsets and their own networks. In the past, this would have interfered with the plane's operation, but now, onboard technology will enable up to 14 passengers at a time to make voice calls once the plane has reached a cruising altitude of

3,000 metres. Text and email usage will be unlimited, but passengers will still have to turn their phones off during takeoff and landing.

Whether consumers want to make airborne calls or not, it can't be denied that this development is likely to prove a huge moneyspinner for the mobile operators, who will be able to set their own rates for calls. The first commercial service, launched on Emirates flights between Dubai and Casablanca in March 2008, costs up to \$4 a minute. While EU prices have not been set, they are expected to be comparable with higher-end international roaming rates. EU Telecoms Commissioner Viviane Reding has warned operators to keep charges to a reasonable level. "If consumers receive shock phone bills, the service will not take-off," she said.

Consumer credit

Because of differences in national laws, few consumers have traditionally looked across borders when they needed credit. However, the cost of credit varies greatly across the EU (from less than 7% in Finland, to over 12% in Portugal) and so there are great potential savings to be made.

According to Consumer Commissioner Meglena Kuneva, the Consumer Credit Directive just adopted by the EU Council of Ministers will open up the market. "With this new Directive, consumers will enjoy a wider, clearer choice of consumer credit offers, together with a high level of protection," she said. There are five main elements to the new directive.

- Pre-contractual information: consumers must receive all the information they need to compare offers before concluding a credit contract. This information, which should include interest rates, amount, number and frequency of payments, insurance obligations and default charges, must be set out in a standardised European Credit Information Sheet.
- Contractual information: once a contract is concluded, consumers must be given comprehensive information on their rights and obligations.
- APR: the directive introduces a single EU-wide method for calculating the Annual Percentage Rate of Charge (APR) to enable consumers to make easy comparisons between credit offers – whether the two banks are on the same street or in different countries.
- Right to withdraw: consumers can withdraw from the contract for any reason without charge for 14 days.
- Right to repay early: consumers may repay early at any time, and standards are set for the penalties that may be imposed in case of early repayment.



A step too far

Following the EU ruling in January 2008 that the music and film industries could not force telecoms companies to reveal personal details of consumers suspected of file-sharing, digital rights campaigners have just scored their second decisive victory of 2008. In a move hailed by consumer advocates, the EU has rejected the proposed 'graduated response' to illegal downloads. Aiming to prevent consumers illegally downloading music and films from the internet, the 'graduated response' would have required internet providers to first warn suspected downloaders to stop their activities, and then to cut off internet access from those users who were believed to have ignored the warning.

The implications of the 'graduated response' were troubling on many levels: firstly, it operated on an assumption that consumers

were essentially criminals; secondly, in proposing to punish consumers on the basis of suspicion alone, it assumed that industry interests outweighed the individual's right to presumption of innocence and a fair trial; and thirdly, it represented an infringement on the consumer's rights of privacy and data protection.

The CAI and umbrella consumer group BEUC welcome the rejection of the 'graduated response' proposal. We certainly agree that artists deserve to be remunerated for their work, and we also acknowledge that digital piracy is a huge global problem. However, we thought that the 'graduated response' was simply a step too far, and we are happy that the European Parliament agreed that it was not the right solution to combat digital piracy.





Should we scrap one and two cent coins?

Finland and the Netherlands don't use them. Some Irish consumers seem to hate them and find the two cent coin hard to distinguish from the five cent. Not to mention the fact that they are practically worthless. So why are we hanging on to one and two cent coins?

It's an issue that's often raised by councillors and backbench TDs in a bid to grab a few extra votes from those who might care enough about it, but opposition to the idea of banning one and two cent euro coins or removing them from circulation seems to be getting weaker – at least in Ireland.

On the face of it, many shops, businesses and public services here don't like them. When was the last time you were able to use one or two cent coins in vending or ticket machines? Or parking meters? Not to mention the surly looks you will get from retail staff if you insist on handing over lots of coppers as part of a payment for small item.

The last major survey that attempted to get a fix on public opinion on this matter was in October 2005, when the European Commission-sponsored

Eurobarometer survey asked its participants in the 12 initial Eurozone states whether some of the smaller coin denominations should be removed from circulation. Irish people, along with the Belgians, Italians, Dutch and Austrians, were among the strongest advocates for a removal of small euro coins.

Of the 12 states, the Belgians (78%) and Irish (75%) were the most inclined to favour the removal of the one cent coin, whereas the Germans (32%) were the least willing to give it up.

In the case of the two cent coin, the Italians (66%) and the Belgians (64%) were most inclined to support its removal from circulation, while the Irish were not far behind with 54% in favour. The Germans (34%) were, once again, the least willing to see it go.

The survey found that, overall, a

majority of respondents across the 12 Eurozone states were in favour of removing the one cent (58%) and the two cent (52%) coins.

Finland and the Netherlands

In Finland and the Netherlands, one and two cent coins are generally not in use. In the case of Finland, these coins were simply never issued as the government opted to remove these coins from general circulation right from the beginning of the introduction of euro coins and banknotes in January 2002. It changed Finnish law so that prices were rounded to five cents and retailers would not have to provide change in anything less.

The Netherlands followed the Finnish example in September 2004 following pressure from retail businesses. After a successful pilot experiment in the city of

AT A GLANCE

One and two cent coins.

Case for withdrawal.

Finland and the Netherlands.

Woerden, retailers in the whole of the Netherlands have been permitted to round cash transactions to the nearest five cent amount since September 2004.

At least part of the rationale in both Finland and the Netherlands for removing small euro coins from circulation was the cost involved in producing them, particularly given rising prices of metals.

Despite this, the coins are still legal tender in both Finland and the Netherlands, so if customers with one- or two-cent coins minted elsewhere wishes to pay with them, they may. Since euro coins are minted in each Eurozone state with a common side and a national side, one and two cent coins are still minted in these two countries for collector sets as required by the European Monetary Union (EMU) agreement.

Possible inflation fears

The aforementioned 2005 Eurobarometer survey also asked respondents in the 12 Eurozone states what they felt would happen if the small euro coins were removed. Over 60% overall said it would increase prices. Over 30% perceived no potential effect. Among Irish respondents, 63% believed their removal would increase prices.

The retailers' view

According to RGDATA, the organisation that represents independent retailers, the issue was discussed a few years ago. "There was concern amongst the retailers that if items were rounded up or down to take account of the lack of one- and two-cent coins then retailers

would take the flak from consumers," says Tara Buckley, RGDATA's director general.

"The retailers said there would have to be a very clear indication from consumers that they did not want the smaller coins and it should not be imposed on them by banks or whatever."

Buckley added that there were issues regarding security, and that for a lot of its members who run convenience stores and smaller shops, where the average transaction is less than €5 and is paid for in cash, the issue of one and two cent coins is a significant one for them.

The main employers' organisation, IBEC, said that no serious discussions had taken place on the issue and as far as it is concerned, it is 'not on the table'.

The Government's view

The CAI asked the Department of Finance whether the removal of one and two cent coins has ever been seriously discussed. A spokesman for the Department said that it was not considering this either "either at a domestic or EU level".

Whilst stating that actually withdrawing one and two cent coins

as legal tender is only something that can be decided at EU level, the spokesman said the actual issuing of coins is a matter for the participating states who also bear the associated costs, but that they could take measures to reduce the demand for these coins, such as through 'rounding' of cash payments.

Rounding is what Finland and the Netherlands have done (see *What is Swedish rounding?*). In other words, one and two cent coins remain legal tender in these countries, but governments, banks and businesses have together simply agreed not to circulate and use them.

"Any proposal to allow rounding would require new domestic legislation, unless of course it was introduced by a directly applicable EU regulation," the spokesman said. "In either case proposals would only be put forward after extensive consultation, a regulatory impact assessment, which would have to include a consumer survey (and possibly a pilot study in a large town) and an education process. It would also require an extensive review of consumer legislation in relation to pricing and price display etc."

PROS AND CONS

The case for:

- Not used in Finland and the Netherlands.
- Wouldn't have to carry so much change.
- Small coins are almost worthless; what can you buy that costs 1c or 2c?
- Cost more to make than they are worth.
- People often discard them.
- People save them and don't return them to circulation.
- 2c coins are often confused with 5c.

The case against:

- Inflation may rise/things will cost more.
- Retailers may round prices UP to nearest five cent rather than down.
- Need coins to make exact change.
- Part of the currency.
- The cent is the base unit – not everything is divisible by five.
- Allows retailers to set prices to attract consumers, such as 99c or €4.99.

WHAT IS SWEDISH ROUNDING

In Finland and the Netherlands, where one and two cent coins are not in circulation, businesses and banks there employ a method known as 'Swedish rounding' when tallying sums. This is designed to resolve the issue of prices that don't end in €0.00 or €0.05.

While individual prices are still shown and summed up with €0.01 precision, the total sum in Finland and the Netherlands is then rounded to the nearest €0.05. Sums ending in €0.01, €0.02, €0.06 and €0.07 are rounded down to the nearest five cents; sums ending in €0.03, €0.04, €0.08 and €0.09 are rounded up to the nearest five cents.

choice comment

The clear message from Irish banks, businesses and the government seems to be that there will be no plans put forward to withdraw one and two cent coins from circulation here unless consumers say they want it. Finland and the Netherlands may well have removed them, they say, but the decisions to do so appear to be have been driven much more by government and business interests than by consumers. Yet there are indications from the most recent Eurobarometer surveys on the subject that consumers here would seriously consider their removal.

The advantages of removing one and two cent coins

possibly outweigh the disadvantages – but we must seriously consider what very real fears about the impact on inflation are. Charities could lose a significant revenue stream if the coins were to be withdrawn from circulation. Alternatively, of course, they could also see a surge through the minimum contributions of five cent coins flooding into their coffers.

The Swedish rounding system offers an interesting means of managing any future elimination of these coins. However, for now at least and in the absence of a clear demand, we will continue to watch our pennies. Well, that's our two cents worth at any rate!



What am I to do?

Thinking of buying a used car? Check out our consumer advice before you set out.

Checklist

I'm considering purchasing a used car, but am unsure of what to look for in terms of potential problems. What are the key areas of concern?

When buying a used car, bringing a checklist of the areas to check is a good idea. Here are a few things to examine:

- **Body:** look for rust, dents or scratches.
- **Windscreens:** check for chips or cracks.
- **Tyres:** check for pressure, tread, cuts or cracks. Are they all the same make?
- **Exhaust and muffler system:** check for leaks. When you test drive, the quieter the better.
- **Interior:** examine the dashboard meters and gauges, lights and radio. Check the condition of seats and belts.
- **Engine:** Check all the hoses and the oil. Remove the oil filler cap with the engine running, if large amounts of bluish gas emit, the engine is badly worn. When you test drive, how powerful does the engine feel? Is there any struggle during acceleration?
- **Transmission:** When you test drive, try all the gears for slips or delays when shifting.
- **Request a maintenance report.** This provides a background on what work was done, how the owner treated the car, and what parts have been replaced.

Report by
Justin Paulsen 

Cost control

When bringing my car in for repairs, I never know if I was fairly charged. How can I tell how long a repair takes, or the price of a particular part?

Most car owners are familiar with feelings of disbelief when studying a car repair receipt. It can be hard to decipher exactly what was done, how long it should have taken, and the average cost of parts. A few simple tips can help you avoid this situation.

- **Before committing yourself,** call competitors and get price quotes. This allows bargaining room when you ask for an estimate.
- **Ask for details beforehand.** How long does this usually take in terms of labour hours? How much will the part cost? Can I buy a used part instead? Can you guarantee me a price?
- **Ask the mechanic to call** if any additional issues arise or if they believe the cost will rise due to unforeseen problems. Request a call if any previously discussed work changes, and that they not continue until they've spoken to you.
- **Ask for a warranty,** just in case something was installed incorrectly. If mistakes were made in the repair, you should not be responsible for paying for them.

Maintenance

What can I do in terms of simple maintenance to extend the life of my car and keep it running well?

There are a few things the average car owner can do to maximize the life of their vehicle, ensuring it runs smoothly for as long a period of time as possible.

- Most preventive maintenance is inexpensive and easy, and will pay off in the long run. Here are a few suggestions to keep in mind:
- **Change the oil every 5,000 to 8,000km** to keep engine parts running smoothly for longer.
 - **About every 50,000km,** replace the brake fluids. They get dirty and water seeps in, which can damage your vehicle.
 - **Refill antifreeze regularly.**
 - **Check for leaks** (oil, battery fluid, or antifreeze).
 - **Keep tyre pressure constant** to avoid wear.
 - **Wash your car regularly** to prevent dirt build-ups, which can cause rust.