

IDENTITY THEFT • FORTIFIED FOOD
MORTGAGE SWITCHING • VAT RATES
LOW COST AIRLINE CHARGES
CROSS BORDER PRICE COMPARISON
MUSIC DOWNLOADS • SUPERFOODS
TESTS: MP3 & MP4 PLAYERS
DISHWASHERS • EURO NCAP CAR SAFETY

consumer choice

The Magazine of the Consumers' Association of Ireland



Music downloads, digital
rights and the best new
personal media players

AUGUST
2008

**CONSUMERS'
ASSOCIATION OF
IRELAND (CAI)**

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

Editorial & Contents

August 2008



The Council is CAI's policy-making body and is elected by the members. As members you will be aware of the tremendous contribution made by Council through its lobbying activities and representations on your behalf and all Irish consumers.

Despite its voluntary capacity, the Council has issued opinions on telecommunications, fluoridation, food safety, housing, pharmacies, transport, the A&E crisis and life insurance. Council members also represent CAI on a wide range of boards and committees.

Elections to Council take place in October. I urge members who have been subscribing for at least a year and who believe that they could bring a degree of expertise and experience to the work of the Council, to please put themselves forward for election in the event of a seat becoming vacant.

Please forward by post only, to arrive no later than 5.00pm on Friday, 5 September 2008:

- Name, address and phone number.
- Subscription number.
- A 50 word CV on your areas of interest and expertise.
- Your occupation - important to ensure that there is no conflict of interest.
- A recent passport size photo.

We look forward to hearing from you.

Dermott Jewell CEO

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.

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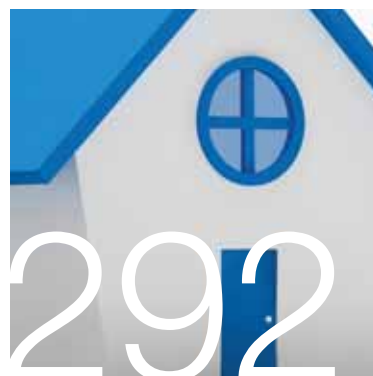
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eFlow
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Sounds great...

Last June, in Tallinn, Ministers for Health from the 53 countries of the World Health Organisation (WHO) European Region signed a new charter on health systems, committing themselves to concrete actions that would allow both their own peoples and the international community to hold them to account.

The charter stresses that strong health systems must be put in place to remove barriers such as insufficient access, costs and lack of information, to ensure coverage across the board. It commits the Member States to "promote shared values of solidarity, equity and participation through health policies, resource allocation and other actions, ensuring due attention is paid to the needs of the poor and other vulnerable groups".

The charter details the key actions needed to make health systems stronger, such as improving transparency and accountability for health spending. The only question is - will we live to see it?

Eyed With Suspicion

Choice magazine, produced by our colleagues in Hong Kong, recently challenged the claims of the Chinese University of Hong Kong's Department of Ophthalmology and Visual Sciences.

Their laboratory studies had demonstrated that a group of water soluble pigments in some berries, fruit and vegetables have some potential beneficial effects on the health of the eyes. However, randomised controlled clinical trials found no proof of these claims, prompting the Consumer Council to advise consumers to be particularly cautious of the claims of marketers of dietary supplements.

News by
Dermott Jewell CC



Absolutely Almost!

Courtesy of our colleagues at *Consumer Reports* I can present to you our continuing world-wide trawl and highlighting of magnificent marketing muddles. The gems for special mention include, in third place, the flashlight that lights up when you shake it for one minute. Interestingly, on-pack instructions in English advise that when shaken it stays lit for up to an hour.

Rather uniquely, if you read the same pack instruction in French you get 45 minutes lighting at best.

Second prize goes to the Staples brand Letter Opener, for the use of which 'safety goggles are recommended'.

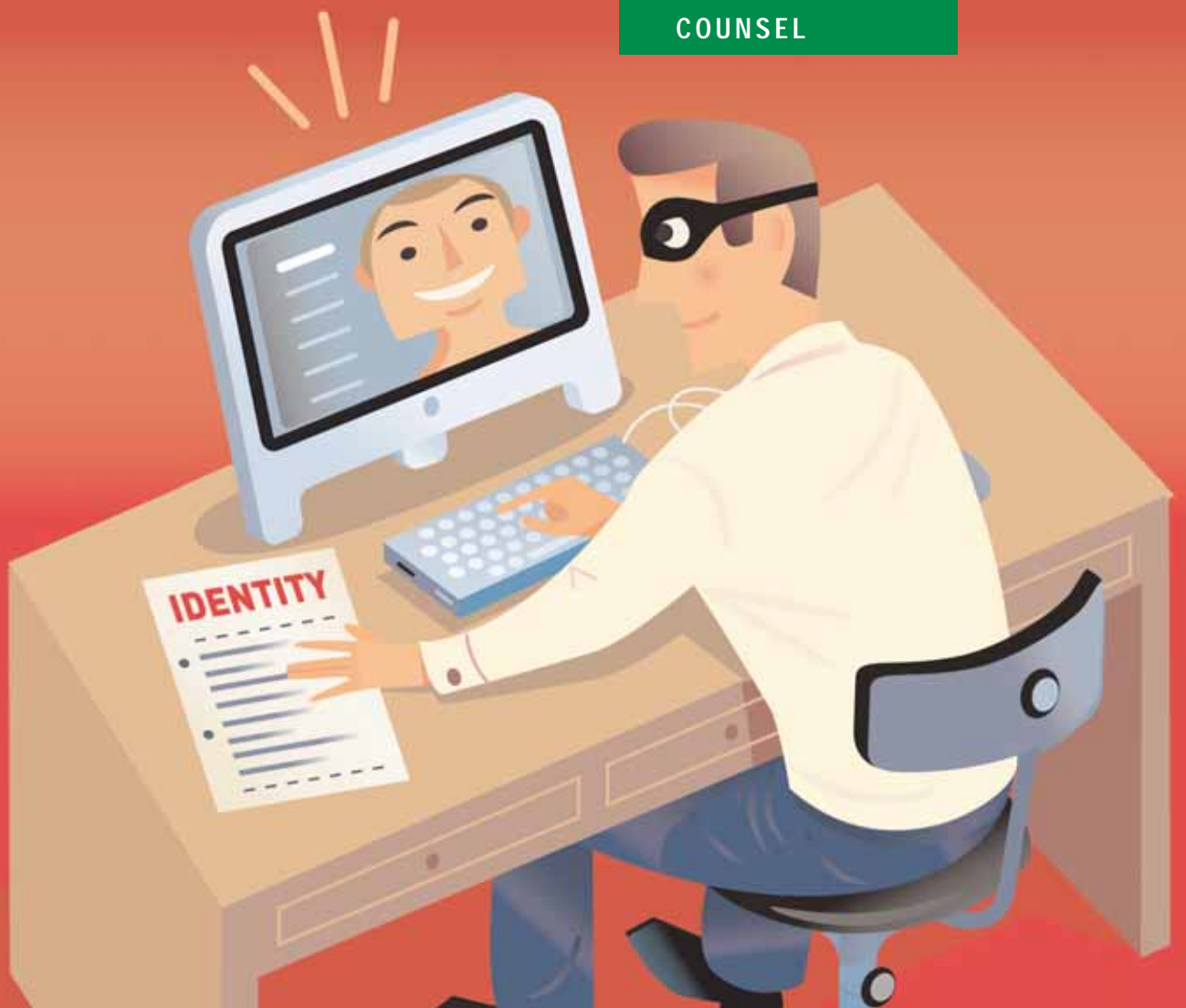
The winner however, is Concorde Foods Cream of Broccoli Soup Mix which advised in bold front-of-pack print that you can have homemade soup in minutes! Just add... broccoli.

Packed with Information

The Food Safety Authority of Ireland (FSAI) has launched a national food labelling public consultation calling on Irish consumers to express their views and opinions on food labelling. This process is in light of an EU proposal to amend labelling regulations. The new proposed regulation will apply to all stages of the food chain and aims to consolidate and update the current EU labelling legislation by providing accurate and comprehensive information that is clearly presented on packaging. A number of proposals for food labels are covered seeking public comment and include: mandatory front of pack declaration of all nutrients including energy, fats, saturates and carbohydrates; clarity with minimum font size of at least 3mm; name of food and net quantity must be declared in the same field of vision; allergen labelling must be displayed on all food displayed in restaurants, retail and other catering outlets; country of origin must be declared; full mandatory labelling on all alcoholic beverages. If you are interested in putting forward your views then you should visit www.fsai.ie, noting that the closing date for responses is 19th September 2008. All comments will be considered in the FSAI submission to the Department of Health and Children and will form the structure of Ireland's national policy on food labelling.

IT'S YOUR CALL

In the US, similar to our own provider structure, the Apple iPhone is only available through one carrier - AT&T. The Washington Post recently carried the news that AT&T have decided to offer the phone to consumers with no contract required. However, there is a proviso and it comes in the form of a massive additional price hike. The iPhone 3G was released in July at a cost of \$199 to new AT&T customers or existing customers eligible for an upgrade and under a two-year contract. The greater capacity 16 gigabyte model will cost \$299 under the same conditions. But, for any consumer seeking to buy the phone and use a different provider the 16-gigabyte version will cost a very, very expensive \$699. Watch this space!



Identity crisis

The advance of technology has made our lives easier and more convenient. However, it has also created new opportunities for those engaging in fraud and theft.

There can be no doubt that computers and technology have brought tremendous changes to the way we live our lives. Many of us now use computers to do our banking, to book travel arrangements and to buy goods and services over the internet. We pay for our transactions with an array of credit and debit cards. We use the internet to interact with a raft of government departments, companies and private individuals. Recent figures from the Central Statistics Office (CSO) show that over 65% (998,000) of households have a home computer, and 87% of these are connected to the internet. The CSO Information Society and Telecommunications Report 2007 also found that 1.15 million people claimed to have used a computer every day or almost every day. With that, more and more information is being electronically

transferred, collected and stored about our increasingly complex lives. The danger for the consumer is that this information may fall into the wrong hands and be used by criminals to assume our identities to commit fraud.

What is it?

Identity theft occurs when your personal information is stolen or obtained and used to carry out fraud. Most people probably think that identity theft is a new crime, made possible by the proliferation of computers and the internet. However, stealing someone's identity has long been a criminal practice. The first forms of identity theft involved actually stealing a person's physical identification such as a passport or drivers license. In the past, a credit card, for example, could not be obtained without photographic identification or

having a bank manager vouch for you personally. This meant identity theft was a rarer practice but then obtaining credit was much more difficult and time-consuming.

Types of identity theft

The most prevalent form of identity theft is financial, and occurs when thieves obtain personal financial details and use this information to commit fraud. A classic example would be where an individual's personal financial information is used to fraudulently obtain a loan from a financial institution. Credit card fraud is perhaps the most well known and widespread form of this kind of identity theft. According to the Irish Payment Services Organisation Ltd (IPSO), card fraud was reported to have cost €14 million in Ireland last year – its highest level yet and seven times the €2

AT A GLANCE

Identity theft.

The internet.

Data protection.

HOW TO PROTECT YOUR IDENTITY

In the online world:

- Only share your primary email address with people you know and tell them it's private.
- Only make online purchases from companies that have a clear privacy policy and use a secure website. You can tell if a website is secure because the address will begin with https://.
- Always make sure you use an anti-virus program and keep it up to date.
- Make sure your passwords are kept private and never write them down.
- Never open suspicious attachments or click on pop-ups.
- Do not respond to emails that ask you to confirm your security details, even if they seem genuine.
- If you change your computer make sure you dispose of your old one properly.

In the real world:

- Never write down secret pins or passwords.
- Destroy sensitive documents such as bank statements and utility bills. Use a shredder if possible.
- Check bills and statements regularly and look out for any transactions you don't recognise.
- Don't carry important items like your passport around unless you need to.
- Never give bank or personal details to cold callers.
- If you move house make sure to have your mail forwarded by An Post.
- When using a cash machine or your debit card, make sure you enter your pin discreetly and be mindful of 'shoulder surfers'.
- Cancel lost or stolen credit cards immediately.

million reported in 1997.

Criminal identity theft occurs when an individual who has been apprehended on suspicion of committing a crime assumes someone else's identity in order to escape punishment. Typically this scenario can arise when an individual, who has already fraudulently obtained another person's drivers license or other identification, is apprehended for a traffic violation or other misdemeanour and goes on to be charged under an assumed identity. This can lead to criminal proceedings being initiated against a wholly innocent individual.

Medical identity theft involves the theft of health related personal information, such as health insurance details, which are then used to obtain medical goods and services or to make fraudulent insurance claims.

The medical consequences can be that false information ends up as part of the victim's medical history and can involve the creation of fictitious medical records in their name. What's more, while there is a formal process to remove blemishes from a person's credit history after a financial identity fraud, there is no equivalent process to correct errors in medical records. This means the mess can be difficult to untangle.

Bin raiding

Before considering the more advanced and sophisticated ways our personal information is being recorded and stolen, it is worth remembering that it is often the simplest methods that are the most effective. Bin raiding or dumpster

"We feel that until there are real costs associated with security lapses for data controllers, the importance of protecting the consumer's private data will not be elevated to the status it deserves."

diving is the practice whereby people sift through rubbish in order to find useful items which may be of value. In the case of the identity thief, it is not an old piece of furniture that is the object of desire, but discarded documents and correspondence which contain personal information. These documents could be utility bills, bank statements or correspondence from health insurance providers. A bag of rubbish can be like a treasure chest for fraudsters who know that we all have to dispose of our private correspondence, and often do so without having a shredder to hand. Furthermore, given that we receive so much unwanted junk mail in our letterboxes on a daily basis it is no surprise that much valuable personal information also ends up in the

bin. Consumers need to be vigilant that they don't end up throwing out their identity with their rubbish and remember that even seemingly useless personal information can end up being invaluable to identity fraudsters.

The internet

The widespread use of the internet has created new opportunities for your identity to be stolen. No longer do thieves have to rely on physically impersonating an individual in order to commit fraud or actually sift through rubbish in order to obtain personal information. With so much business done over the internet in the form of online banking, bill paying and shopping we regularly transmit much of this important information across the World Wide Web. This has created endless opportunities for thieves both to devise ways to obtain the information and also to use it to commit fraud. It is no surprise that identity theft is widely considered to be the fastest growing crime in the world.

Phishing

Phishing is an illegal activity whereby cyber criminals, or phishers, masquerade as legitimate, trustworthy entities and attempt to extract personal information such as usernames, passwords or credit card information. Banks and credit card companies which have online operations are typically falsely represented by phishers as are online-only entities such as eBay or PayPal. A typical phishing attempt will involve sending the target individual an email purporting to be from a trustworthy source such as a bank. Often the email will ask the recipient to verify their account details by clicking on a link which will lead them to a 'secure' website where they can input their information. Although it might sound unlikely that this sort of technique would work, the emails and websites are so authentic looking that often people are tricked into passing their bank account details directly to fraudsters.

Phishing is not limited to the online world either. Voice phishing, or vishing is the practise of fraudsters leaving a message on a person's phone claiming to be from a bank or other trusted body. The individual is then tricked into disclosing their account details by entering the information using their touch-tone phone. For consumers, the

Useful contact

Data Protection Commissioner

Canal House
Station Road
Portllington
Co. Laois
1890 252 231
www.dataprotection.ie

Useful website

www.makeitsecure.org

Report by

Mark Channing 

IDENTITY THEFT CAN HAPPEN TO ANYONE...

If you thought that the risks of having a fraud committed in your name ended when you died then you would be wrong. In fact, the risks of having our identities stolen can sometimes be greater after we are gone. Criminals have been known to monitor death notices in newspapers to find where a deceased person has lived and then proceed to go through the rubbish in order to glean that all important personal information which will allow them to obtain credit cards under the dead person's identity. Not only does death make the act of stealing a person's identity easier but because

there may often be no-one monitoring credit records it may take much longer for the fraud to be discovered. It is important to remember that stealing the identity of a deceased person is not a victimless crime. Apart from the obvious distress that relatives may feel when they discover that their loved one's identity has been assumed to commit fraud, there is also the financial cost associated. Someone must pay for the fraud that has been committed, and that will end up being the consumer after losses borne by credit card companies and retailers are passed on.



RECENT CASES OF INFORMATION BREACHES

Patient records

In the outskirts of Cork, near Glounthaune, confidential patient medical records ended up in a former landfill site. The files originated from hospitals in the Cork area and dated back to the 1970s and 1980s. The files contained the names, addresses, medical conditions, lab reports, prescription sheets and correspondence between family doctors and medical specialists. The Health Service Executive admitted that it does not know how the files ended up at the site and could not say if it was an isolated incident or if similar breaches of patient information had occurred.

Blood donors

A laptop containing the details of 175,000 Irish blood donors was stolen in New York. The laptop belonged to an employee of the New York Blood Centre (NYBC) and contained the patient names, addresses and mobile phone numbers. The Irish Blood Transfusion Service had sent the information to the NYBC in order for them to develop a query tool for its blood records. However after an investigation by the Data Protection Commissioner it was concluded that because the information contained on the laptop was encrypted the risk of records being accessed by a third party was remote.

Jobs.ie

Personal Information supplied by job applicants to an online recruitment agency, Jobs.ie was unlawfully accessed by internet hackers. CVs submitted to the website were downloaded by hackers who used illegally obtained logins and passwords to access areas of the site limited to employers. The breach exposed those affected to phishing activities whereby fraudsters attempt to extract sensitive personal information by contacting individuals posing as a legitimate company or organisation.

Bank of Ireland

It was revealed that four laptops belonging to Bank of Ireland (BoI), containing the details of over 30,000 customers were stolen in 2007. The laptop theft, which was initially said to affect 10,000 of its customers, was only reported by BoI to the Data Protection Commissioner in April 2008. The nature of the information contained on the laptops included names, addresses and medical records of its life assurance customers. The bank confirmed that the customer data was only password protected and not encrypted. It is widely accepted that password protected information is easily accessed to someone with a reasonable level of computer knowledge.

best rule of thumb is to never disclose personal details if contacted to do so, no matter how genuine or authentic the communication may seem.

Trojans

Taking its name from Greek mythology, a Trojan is a type of software that is downloaded onto your computer without your knowledge. It gains access to your system by hiding behind the guise of a seemingly benign document or application. Once it becomes embedded in your system, the Trojan can collect information from your computer and transmit it to fraudsters. The information it transmits may be of a highly sensitive nature and may include passwords, bank details and other information. A recent sophisticated Trojan, known as Silentbanker, was developed to target online banking transactions by reading the data transmitted between the banks and users, manipulating the process and defrauding online banking customers of their money – all the while remaining undetected.

The best defence against allowing a malicious Trojan to gain access to your system is to make sure that you have anti-virus software installed on your computer and that it is regularly updated. Also, computer users should never open suspicious email attachments and should always err on the side of caution.

Spyware

Spyware is a general term used for

programs that monitor internet browser activity. Spyware works on a similar principle to Trojans in that it mostly installed unknowingly with a piece of software that is intentionally installed.

The idea behind spyware is relatively benign and is intended to be used to gather information about the user and relay it to advertisers and other interested parties. However, the functions of spyware extend well beyond simple monitoring. Spyware programs have the ability to monitor keystrokes, scan files on the hard drive and snoop on other applications such as chat programs. Personal information such as user names, passwords and bank information can then be transmitted across the internet. In order to avoid spyware, consumers should only download from trusted websites and ensure that they have anti-spyware software installed on their computer and kept updated.

Data protection

While individuals can and should take the necessary precautions to safeguard against the possibility of their identity being stolen, the risk of their personal information falling into the wrong hands certainly doesn't end there. Private companies and government departments also collect and store highly sensitive data on our personal and financial affairs. In fact, information security breaches by these entities create avenues for criminals to commit identity fraud on a massive

scale. Unfortunately we have seen such breaches occur in Ireland by both financial institutions and government bodies.

The Data Protection Acts, 1988 and 2003, govern the processing and storage of an individual's personal data. The Acts are designed to protect an individual's right to privacy and ensure that the data held on them is accurate, lawfully obtained and that there is no unauthorised disclosure of personal data. The Data Protection Commissioner is responsible for upholding the rights of individuals as set out in the Acts and enforcing the obligations upon data controllers.

The Acts state that you have the right to be informed if an organisation holds personal data pertaining to you and that you are legally entitled to be given this information should you request it. If you find the information to be inaccurate or irrelevant you have the right to have it corrected or erased. If an organisation uses the information that they have on you for the purposes of advertising or direct marketing then you have the right to have your details removed from their database. If you feel that an organisation is refusing to grant you access to the information that they file on you, then you can take the issue to the Data Protection Commissioner who will investigate the complaint. Should you suffer damage through mishandling of information about you then you have the right to seek compensation through the Courts.

choice comment

While identity theft is not a new crime, it is obvious that with the advance of technology and particularly the internet that there are countless more opportunities and methods for fraudsters to assume our identities and commit serious crimes in our names. It is also clear that despite the Data Protection Acts and the establishment of the Data Protection Commissioner, that legislation has not kept pace in ensuring full and speedy public disclosure in the event of an information security breach. This is plainly evident in the recent case of Bank of Ireland laptop thefts involving the personal information of over 30,000 bank customers. The thefts themselves occurred between the months of June and October 2007, but it wasn't until April 2008 that the breach was reported to the Data Protection Commissioner. It is hard to fathom that it took this long for the thefts to be flagged as having the potential for compromising sensitive customer information. What's more, the information contained on the laptops was unencrypted, thus considerably raising the potential for their contents to be exploited. Bank of Ireland has somewhat belatedly taken steps to contact its customers who were affected by the breach to inform them to be on the look out for any suspicious activity they may come across in their accounts. The bank has reassured customers that it has been actively monitoring their accounts and discovered no evidence of fraud. However it is undoubtedly the customers themselves who are best placed to spot unauthorised transactions in their accounts, not to mention that cases of identity theft might also involve other banks and financial institutions whose records the original data controller will have no access to. It is therefore prudent to suggest the introduction of a legally enforceable mandatory reporting system for data controllers to ensure individuals are promptly informed of any lapses in the security of their data. Furthermore, sensitive information that must be stored on mobile devices such as laptops should be encrypted as a matter of course. Ultimately, the best way to attack the problem of identity theft is to ensure the data never falls into the hands of fraudsters in the first place. Data controllers should guarantee the security of any personal information they hold. Should they fail to honour that guarantee, they should immediately inform those affected and even face the threat of fines and/or having to compensate individuals. We feel that until there are real costs associated with security lapses for data controllers, the importance of protecting the consumer's private data will not be elevated to the status it deserves.

Fortified food

Adding nutrients to foods should benefit consumer health - but is it an excuse for manufacturers to produce foods whose low nutritional quality is masked by the added vitamins and minerals? *Consumer Choice* did a health check-up on some popular fortified foods.

Food fortification was first introduced to combat nutritional deficiencies because of new food processing methods and the resulting loss of nutrients. Based on their origins, foods were enriched to make the processed food nutritionally equivalent to the wholefood.

The term fortification is now used in a broader sense. It includes adding nutrients to improve a food's nutritional make-up to help address deficiencies. Nutrients are also added to foods that are a substitute for others, when the alternative food does not contain nutrients that the original food contains. Examples include the addition of vitamins A and D to margarine spreads and low fat milk, and the addition of calcium to non-dairy milks.

Regulation

Rules were introduced in 2006 to regulate the addition of nutrients to foods in Europe, and to determine which foods cannot be fortified. Nutrients must not be added to unprocessed foods, such as fruit, vegetables, meat and fish. So in theory, all other foods can be fortified. Foods most often fortified include breakfast cereals, cereal bars, milks and juices.

The form of the nutrient added must be one that our bodies can make use of: it must be bioavailable. The label must not imply that a balanced diet cannot provide adequate levels of the added nutrients or mislead the consumer regarding the nutritional merits of the food.

Food fortification can be voluntary or compulsory. It has been proposed to

add folic acid to certain breads to help reduce the incidence of neural tube defects (see 'Folic acid and the prevention of NTDs', *Consumer Choice*, July 2008, p258). But, in most cases, nutrients are added voluntarily by food manufacturers. Adding vitamins A and D to margarine and low fat milk is compulsory in the US, but is also common practice in Ireland.

Limits on the levels at which nutrients can be added are currently under discussion in the EU. It is proposed that the minimum level to be added must be of nutritional significance (expected to be set at 15% of the RDA), but the maximum level must not exceed quantities that are considered safe.

AT A GLANCE

Nutritional value.

Added vitamins and minerals.

Deficiencies.

Useful contacts

Food Safety Authority of Ireland

Abbey Court
Lower Abbey Street
Dublin 1
Advice 1890 336 677
tel (01) 817 1300
fax (01) 817 1301
email info@fsai.ie
www.fsai.ie

Irish Nutrition and Dietetic Institute

Ashgrove House
Kill Avenue
Dun Laoghaire
Co. Dublin
email info@indi.ie
www.indi.ie

FOOD SURVEY

We surveyed 30 fortified foods to investigate, apart from the added vitamins, how they measure up on a nutritional evaluation. We included examples from the most common types of fortified foods, such as breakfast cereals, cereal bars, milks and juice.

Most of the foods surveyed (93%) had a medium or low fat content and 91% had medium or low saturated fat. Salt was not too high either, with 83% having a medium or low content. However, the findings were not all on the positive side. Sugar content was high in 57% of cases and fibre low in 60%. See our table opposite, for more details.

The most commonly added nutrients were B vitamins, folic acid and iron. There was variation in the amounts added to foods per 100g. For example, folic acid was found ranging from 10µg to a high of 500µg per 100g of food. But those foods with higher added amounts did tend to be those with typically smaller portion sizes.

According to EU rules, the nutrients added to fortified foods should be based on deficiencies. It does not seem that added nutrients in the foods surveyed are directly targeting deficiencies. B vitamins are not the most common nutrient we lack, yet they are the most common nutrients added to foods, according to our survey. And deficiencies vary depending on the individual: women are more often low in iron and teenage girls lack calcium. So the idea of targeting deficiencies through food fortification is in itself problematic. This does suggest that a greater level of regulation may be needed, with input from public health organisations to guide food manufacturers on which nutrients are most crucial.

Cereals should naturally contain high levels of fibre, but many cereal based products, such as breakfast cereals, cereal bars and bread, are not high in fibre. Some are fortified, but mostly with micro-nutrients, such as vitamins and minerals, and not with

the major nutrient that they have lost, which is fibre. Some fortified foods are also high in added sugar, most notably breakfast cereals, cereal bars, baby foods and hot drink powders. A limit on the amount of added sugars permitted in fortified foods is needed to improve the general nutritional value of these foods. Sugar is increasingly added to processed foods, and not just those that we would necessarily think of as containing a lot of sugar.

In addition to foods that EU rules clearly state cannot be fortified, regulations also refer to other food categories where fortification may not be permitted, based on their nutritional value. This is quite a vague requirement, which needs strengthening. Foods with a poor nutritional value, such as those high in fat, saturates, sugar and salt, should not be fortified. Our survey findings do raise the question of whether this principle is applied as stringently as it should be.

Quality

In 1999, the UK Food Commission surveyed fortified foods and found that almost three quarters were high in fat, sugar or salt. It suggested that fortification may be used as a marketing tactic, to promote a range of processed foods, many of which we should be eating less of. The Food Commission's co-director, Dr Tim Lobstein commented at the time: "Vitamins don't turn a fatty, sugary product into a healthy one. These

products undermine healthy eating advice to cut down on sugary, fatty foods and to eat more foods which naturally contain a wide range of nutrients, such as fruits and vegetables, lean meat and fish."

We conducted our own investigation on the issue. While our survey was not as extensive as the Food Commission's, it did find some similar patterns. The major finding from our research was that the main problem was not fat, but high sugar and low fibre (see *Food survey*).

Fortified food consumption

In Ireland, fortified foods are not new to the market. Findings based on data from the National Food Consumption Database in 2004 found that fortification brings benefits, with a low risk of excessive nutrient intakes. The data highlighted deficiencies in vitamins C, B2 and D, and especially iron and folate in women. Fortified foods were found to contribute to adults' intake of the following nutrients: vitamins D, B1, B2, B6, B12, folate and iron. In the case of teenagers, the 2008 Teens' Food Survey found the average diet to be low in vitamins A, D, iron, calcium and folate. Fortified foods contributed significantly to teenage B vitamin and iron intake.

EU rules on fortification state that when nutrients are added to foods there must be evidence of deficiency. Adding nutrients must also be generally positive from a nutritional perspective, or the addition should make up for dietary changes that could lead to deficiencies.

So, in the Irish case, fortification does seem justified and has positive dietary benefits, but only when vitamins and minerals are analysed. When the wider nutritional content of the food and dietary imbalances are correlated, fortified foods may contribute to a better nutrient intake, but at the expense of a balance of the major nutrients, such as fibre and sugar.

choice comment

Food fortification focuses on vitamins and minerals, the micro-nutrients. The macro-nutrients, such as fibre, fat, sugar, and salt, are not controlled in fortified foods. Deficiencies in micro-nutrients are one justification for adding them to foods. But our intake of macro-nutrients can also lead to health problems.

There is a link between refined sugar consumption and the development of Type 2 diabetes. A high intake of sugar can also contribute to tooth decay and the rising levels of obesity. Low levels of fibre are also a problem in many fortified foods. Bowel cancer is most common in countries with a low fibre and high fat diet and is the second most common cancer in Ireland.

We are encouraged to have a healthy, balanced diet and get nutrients from foods before relying on vitamin supplements. But when foods have nutrients added to make up for those lost during processing there seems a contradiction based on the general dietary advice consumers are given. We are encouraged to eat naturally healthy foods, but why is it accepted that food manufacturers can process foods and add nutrients back to make up for those lost?

It is possible to gain all of our nutrients from a balanced diet that does not contain fortified foods. Some foods currently on the market are not nutritionally up to scratch and adding nutrients is like applying a band-aid. It does not solve the problem's root cause.

Report by
Aisling Murtagh 

FORTIFIED FOODS - HOW HEALTHY ARE THEY?

Food	Added vitamins and minerals	Fat ¹ (g per 100g)	Saturated fat ¹ (g per 100g)	Sugar ¹ (g per 100g)	Salt ¹ (g per 100g)	Fibre ² (g per 100g)
BABY FOOD						
Farley's Rusks	A, C, D, E, B1, B6, B12, calcium, iron	7.4 medium	3.4 medium	29 high	0.05 low	5.1 medium
Liga	B1, B3, B6, iron	7.5 medium	0.6 low	25 high	0.4 medium	1.5 low
Milupa 7 Cereals Breakfast	A, C, D, E, B2, B3, B5, B6, B12, biotin, folic acid, calcium, iron, magnesium, zinc	9.5 medium	4.1 medium	35 high	0.3 low	4.4 medium
BREAKFAST CEREALS						
Kellogg's All Bran	D, B1, B2, B3, B6, B12, folic acid, iron, magnesium, zinc	3.5 medium	0.7 low	17 high	1.55 high	27 high
Kellogg's Bran Flakes	D, B1, B2, B3, B6, B12, folic acid, calcium, iron	2 low	0.5 low	22 high	1.3 medium	15 high
Kellogg's Coco Pops	B1, B2, B3, B6, B12, folic acid, calcium, iron	3 low	1.5 medium	34 high	1.15 medium	2 low
Kellogg's Corn Flakes	D, B1, B2, B3, B6, B12, folic acid, calcium, iron	0.9 low	0.2 low	8 medium	1.8 high	3 low
Kellogg's Rice Krispies	D, B1, B2, B3, B6, B12, folic acid, iron	1 low	0.2 low	10 medium	1.65 high	1 low
Kellogg's Special K	C, D, B1, B2, B3, B5, B12, folic acid, iron	1.5 low	0.5 low	17 high	1.15 medium	2.5 low
Nestlé Cheerios	C, B1, B2, B3, B5, B6, B12, biotin, folic acid, calcium, iron	3.9 medium	1.1 low	21.6 high	1.2 medium	6.6 high
Nestlé Shreddies	B1, B2, B3, B5, B6, B12, biotin, folic acid, iron	1.9 low	0.4 low	15.5 high	0.9 medium	9.8 high
Ready Brek	B1, B2, B3, B5, B6, B12, biotin, folic acid, calcium, iron	8.7 medium	1.2 low	1 low	<0.25 low	7.9 high
Weetabix	B1, B2, B3, folic acid, iron	2 low	0.6 low	4.4 low	0.65 medium	10 high
BREAD						
Brennan's White Slice	Folic acid	1.4 low	0.4 low	0.1 low	1.3 medium	3 low
Brennan's Whipper Snapper	B1, B3, calcium, iron	1.6 low	0.51 low	0.2 low	1.3 medium	3 low
CEREAL BARS						
Kellogg's Nutrigrain Apple	B1, B2, B3, B6, B12, calcium, folic acid, iron	9 medium	3.5 medium	32 high	0.75 medium	3.5 medium
Kellogg's Rice Krispie Squares	B1, B2, B6, B12, folic acid	12 medium	7 high	32 high	0.75 medium	0.9 low
DRINK POWDERS						
Ovaltine Original	A, C, E, B1, B2, B3, B5, B6, B12, calcium, folic acid, iron, magnesium, zinc	1.9 low	1.4 low	49.6 high	0.25 low	2.5 low
Nesquik Chocolate Powder	D, E, C, B1, B3, B5, folic acid, calcium, magnesium	3.2 medium	1.4 low	78 high	0.5 medium	5.8 medium
Horlicks Malted Food Drink	A, C, D, B2, B3, B12, folic acid	4.7 medium	1.8 medium	46.4 high	1.2 medium	4 medium
MARGARINE						
Flora	A, D, E, B6, B12, folic acid	59 high	12 high ³	Trace low	1.5 medium	Trace low
Low Low	A, D, E, B6, B12, folic acid	38 high	9.3 high ³	0.5 low	1.5 medium	Trace low
MILK / MILK SUBSTITUTES						
Avonmore Super Milk	A, D, E, B2, B12	1.5 low	0.9 low	5.2 medium	<0.3 low	Trace low
Provamel Soya Drink	D, E, B2, B12	1.9 medium	0.3 low	2.4 low	0.2 low	0.6 low
ORANGE JUICE						
Tropicana Essentials Fibre	A, C	Trace low	0 low	10.6 high ⁴	Trace low	3.4 medium
Tropicana Essentials Multivitamins	A, C, B1, B2, B6	Trace low	0 low	10.5 high ⁴	Trace low	0.1 low
SOUP						
Knorr Oxtail and Vegetable	C, E, B1, B2, B6, B12, folic acid	1.5 low	1 low	0.4 low	1 medium	0.3 low
Knorr Spicy Tomato Quicksoup	C, E, B1, B6, B12, folic acid	0.5 low	0.2 low	3.5 low	1 medium	0.3 low
YOGHURT						
Danone Vitillinea	D, B12, calcium, magnesium	0.1 low	Trace low	6.9 medium	0.2 low	2 low
Yoplait Frubes	A, B2, B5, B6, B12	2.9 low	1.8 medium	14 high	0.1 low	0.2 low

¹The high, medium and low evaluation is based on the UK Food Standards Agency nutritional criteria for traffic light signpost labelling, red, amber and green for the fat, saturates, sugar and salt.

² Fibre rating is also based on FSA criteria, but this nutrient is not part of traffic light labelling. We have given high fibre a green rating as a high fibre intake is encouraged, whereas for the other nutrients a high content is given a red rating as a high intake of these nutrients is not encouraged. ³ Application of traffic light coding to fats can be problematic. Olive oil is also 'high' in saturates, but not considered a saturated fat when compared with animal produce such as butter or fatty meat. If per portion guidelines are applied, these margarines fall into the medium or amber category.

⁴ Sugars represent natural sugars present in the fruit and not added, refined sugar.



Making the switch

New figures show that more people are switching mortgage providers than ever before. Are there really savings to be made?

With house prices in decline and a tightening in the availability of credit there is still one section of the weakening mortgage market that is performing strongly: the switching segment. Latest figures published by the Irish Banking Federation (IBF) show that the overall value of new lending for the first quarter 2008 was down 19.8% on the same period last year. However, the level of switching activity continues to grow and now makes up 26.2% of the market by value, up 12% in the last 2 years.

Why do people switch?

There are a variety of reasons why people switch from one mortgage provider to another, with the main one being to save money. Switching to a provider with a more competitive interest rate can create savings of thousands of euros over the lifetime of a mortgage. Also, with the slowdown in the housing market, many potential vendors are deciding to re-mortgage their existing property and use the funds to build extensions or carry out home improvements. This is

particularly true of mortgage holders that have built up a considerable amount of equity in their homes during the boom years and can now negotiate attractive interest rates on the back of the wealth locked in the value of their property.

In the past, many people were discouraged from switching mortgage providers as it just wasn't the done thing and the process was prohibitively complicated and costly. Today, all that has changed, and with the increased level of competition in the lending sector, many of the banks have introduced specific switching products designed to encourage mortgage holders into moving their loan to them. Some of the deals lenders are offering will subsidise most or all of the fees associated with switching, and the switching process itself has been made easier with the advent of title insurance.

Title insurance

Traditionally, switching mortgage providers necessitated the conveyancing skills of a solicitor as for all intents and

purposes, when a person re-mortgages or switches, they are essentially selling the debt owed on their property from one loan provider to another. This requirement to seek the services of a solicitor was one of the prohibitive reasons why mortgage switching was generally less common as it was a costly and time consuming part of the switching process. However, today, many people are bypassing the need for a solicitor by making use of title insurance.

Title insurance is a policy which protects the lender against any defects in the title of the property so it allows switchers to 'sell on' their debt in exchange for a new mortgage. The new provider can then be sure they will suffer no financial loss if there turns out to be something wrong with the property at a later date. Using title insurance tends to be cheaper on average than going through a solicitor as well as reducing the time it takes to complete the conveyancing process from a period of months to a matter of weeks.

AT A GLANCE

Why switch?

LTV.

Interest rates.



LTV

Many loan providers will use the loan-to-value (LTV) ratio of the property when determining the interest rate at which they will calculate mortgage repayments. The LTV of a property represents the amount of the mortgage left to be repaid versus the value of the property. The lower the LTV ratio the better the interest rate a lender will charge on the new mortgage. Take the example of someone who bought a house in 2001 for €500,000 and has an outstanding loan amount of €250,000. If today that house is worth €1.25 million then the LTV ratio is 20% (€250,000/€1,250,000).

Obviously LTV mortgages are attractive to those lucky enough to have built up significant amounts of equity in their homes and who wish to switch to a more favourable rate. Most LTV mortgage providers will require a certain LTV ratio before they will consider applicants for these loans. They may also have a minimum requirement on the amount that is borrowed. National Irish Bank has recently launched an LTV calculator which allows customers with an LTV of less than 80% to calculate mortgage amounts and rates given their particular LTV ratio.

BAILING OUT YOUR BROKER?

One of the more obvious casualties of the latest slowdown have been mortgage brokers. Up until recently, mortgage brokers have typically earned a 1% commission on every mortgage they secured for a lending provider. However, in a drive to cut costs, many of the banks have cut the commissions they pay to brokers or even stopped dealing with them altogether. AIB, Bank of Ireland and First Active have all cut brokers' commissions from 1% to 0.5%. Many of the other banks have also announced plans to follow suit and Ulster Bank have said that it is going to stop dealing with brokers altogether.

The impact on brokers will be severe. A broker who secures a mortgage of €400,000 could have expected to receive a commission of €4,000 but will now see this halve to €2,000. Combine these cuts in revenues with a slowdown in the mortgage market generally and it is feared that brokers may seek to sell more of the mortgages that will earn them higher commissions while underselling those mortgages from providers who pay them less or nothing at all.

Brokers will of course strenuously reject this notion and will point to directives set out under the Consumer Protection Code which binds them to act in the best interest of consumers. They will also point out that once a product is recommended they must produce a 'reasons why' letter which should explain why a broker recommended a particular mortgage and mortgage provider to the consumer. However, the fact remains that there is a minimum

level of transparency in the process as far as the consumer is concerned.

It would be interesting to see the value of the business recommended by brokers to consumers who subsequently went on to take out mortgages and compare it against the commission rates that these providers pay. What's more, if brokers have lost revenue from the commissions paid by mortgage providers, it is reasonable to assume that they may try to make up these shortfalls elsewhere through the selling of other products such as home insurance or mortgage protection. Obviously these policies may not represent the best value for the consumer.

It's hard to feel sorry for brokers who have taken a hit because of the decision by the banks to cut commissions. A commission based structure of paying brokers is inherently flawed from the consumer's perspective as it blurs the agenda of the brokers' recommendation. It would be better for the consumer if banks and other lending institutions abolished the practice of paying commissions to brokers, who should operate on a fixed pricing structure. A fixed price would not only ensure there is no incentive for brokers to recommend anything but the best product to suit the consumer, but it is also in line with paying someone for the actual work that they do on a transaction rather than on the value of the transaction itself. Solicitors, brokers and estate agents have for too long been paid on a % basis which has grossly and unjustly distorted their incomes during the property boom.

Useful contact

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choice comment

For most people, their mortgage is the biggest financial commitment they will ever make in their lives so it is vital that they are getting the best deal. However, many may feel that having taken the property plunge that the process of switching mortgage providers is too expensive and time consuming. They may even feel deterred from switching out of a sense of loyalty to their bank. However, the fact is that they could end up paying a lot more money over the lifetime of their mortgage than they ever needed to. Using title insurance instead of going through a solicitor makes the process of switching your mortgage much easier and some providers will even pay many of the costs involved. Even if they don't, many banks and building societies are offering attractive rates to consumers who have equity in their homes. Given the boom in house prices over the past decade this could apply to a lot of house owners. The savings to be made from switching to just a slightly lower rate can be substantial. Take the example of a €400,000 mortgage at a 5.20% APR over 30 years. The same mortgage at a rate of 5.00% would cost over €17,000 less. That's a lot of holidays...

SWITCHING DEALS - WHAT'S OUT THERE?

EBS

Quickswitch from EBS does not charge switching fees and will pay the legal costs associated with switching provided you use a solicitor from their Quickswitch panel. They will also cover the cost of the required valuation which is worth up to €127. The maximum LTV ratio allowed is 85% and the minimum loan amount is €70,000. There is a penalty of €777 if you switch again within a 5 year period. The best rate EBS offers is 5.0% based on a switcher of greater than €250,000 and a LTV of less than 60%.

ICS

The Mortgage Store is the registered business name of ICS Building Society. Under its special switcher offer, it will contribute €1,000 towards the legal fees associated with switching to it. This offer only applies if the value of the mortgage is at least €150,000 and is subject to being clawed back if the mortgage is redeemed within 5 years. The maximum LTV ratio is normally 92%. The best rate offered by The Mortgage Store is 5.2% for a mortgage switch on a property with a LTV of less than 50%

First Active

With First Active Easyswitch Service customers can avail of a free legal switcher service worth €899 where all legal costs of switching the mortgage are covered from the customer's perspective. If the customer moves the mortgage to another institution within 5 years of switching the mortgage then the €899 will have to be repaid. The valuation is also offered free up to a value of €150. The LTV of the property can not exceed 92% and the minimum loan amount is €75,000. First Active has also just launched a new 50:50 Mortgage. This new product allows you to split your mortgage and pay 50% at a fixed rate and 50% at a

variable tracker rate. The aim being to give the security of fixed repayments with the flexibility of a tracker rate. As part of the switching package the bank will also pay 50% of your legal fees worth up to €450, 50% of your first year's premium on your home and contents insurance worth up to €250 and 50% of your first year's premium on your mortgage protection insurance worth up to €200.

Bank of Scotland (Ireland) / Halifax

Bank of Scotland (Ireland), which trades under the registered business name Halifax, operates its Switch and Save Mortgage in order to attract mortgage switchers. It will pay title insurance costs or €1,000 towards legal fees associated with moving the mortgage to them. If the mortgage is moved to another provider within 5 years this money will have to be repaid. They will also refund valuation fees up to €150 once the mortgage has been drawn down as well as making interest only repayments for the first 6 months. The maximum LTV ratio on switcher mortgages is 90% and the minimum amount the loan can be is €75,000.

Ulster Bank

If you switch your mortgage to Ulster Bank, you can avoid having to pay for legal costs by availing of the Mortgage Switcher Service whereby Ulster Bank will cover title insurance costs worth €899. The mortgage must be kept with Ulster Bank for at least 5 years or this will have to be repaid. A free valuation is available on tracker mortgages where a ufirst/ufirstgold current account is in place or where the LTV ratio is less than 75%. The minimum amount of a mortgage required to avail of the switcher offer is €75,000 and the maximum LTV ratio allowed is 92%.

Note: Information correct as at 25/6/08.

Report by
Mark Channing 

“Switching to a provider with a more competitive interest rate can create savings of thousands of euros over the lifetime of a mortgage.”

TABLE OF RATES

	AIB	Bol	Halifax	EBS	FA	IIB	The Mortgage Store	INBS	NIB	PTSB	Ulster Bank
Tracker (less than 60% LTV)	4.69 ¹	5.10 ¹	4.77 ⁵	5.0 ⁷	5.20 ⁹	5.22	5.20 ¹	-	4.50 ¹	4.90 ¹⁶	5.20 ¹⁷
Tracker (more than 60% LTV)	4.84 ²	5.30 ³	4.81 ⁶	5.10 ⁸	5.40 ¹⁰	5.38 ¹¹	5.50 ¹⁴	-	5.12 ¹⁵	5.00 ⁸	5.30 ¹⁸
Standard variable (APR) %	5.36	5.60	5.17	5.50	5.30	5.58	5.60	5.78	5.64	5.80	5.40
1 year fixed rate (APR) %	-	5.40 ⁴	5.13	5.50	5.20 ²	5.34 ¹²	5.40 ⁴	5.70	5.66 ¹²	5.40 ¹²	5.80 ¹²
3 year fixed rate (APR) %	5.36	5.30 ⁴	5.15	5.50	5.30	5.32 ⁴	5.30 ⁴	5.73	5.68	5.40	5.70
5 year fixed rate (APR) %	5.34	5.30 ⁴	5.24	5.60	5.20	5.35 ¹³	5.30 ⁴	5.73	5.73	5.50	5.60
10 year fixed rate (APR) %	5.49	5.70	-	5.60	-	-	5.80	-	-	5.80	-

Notes

¹ LTV < 50% ² LTV 50 – 80% ³ Amount < €500k and LTV 50 - 80% ⁴ LTV < 80% ⁵ LTV < 50% ⁶ LTV 50 – 75% ⁷ Loan amount > €250k ⁸ LTV 60–80% ⁹ LTV < 90% ¹⁰ LTV > 90% ¹¹ Amount > €250k and LTV < 80% ¹² Based on 2 year fixed ¹³ LTV < 92% ¹⁴ Loan amount > €500k and LTV > 80% ¹⁵ Amount > €100k and LTV 60 - 80% ¹⁶ Loan amount > €200k ¹⁷ LTV < 50%, ufirst current account holders only ¹⁸ Amount < €500k, LTV 50-80%, ufirst current account holders only
Information correct as at 22 May 2008. Rates based on €100,000 mortgage over 20 years. **LTV** loan to value ratio. **APR** annual percentage rate. - not applicable or not available.



Low fare, no fair?

Many of the low-cost airlines like to see themselves as consumer champions that allow us to jet across the continent for a low fare. However, most of us will end up paying a lot more than we expect.

Once upon a time, when consumers bought something, they could have a reasonable expectation that the price they paid included what was generally accepted as necessary to leave one satisfied with the product or service. Unfortunately today's consumers must contend with the increasing prevalence of stealth charging from service providers across a range of industries. Perhaps some of the worst offenders for stealth charging are the low-cost airlines

who it seems are using the practice as a clever way to increase profit margins.

Stealth charges

Generally speaking, stealth charges are hidden charges not immediately obvious to the purchaser. An example would be the practice of charging consumers for an item or service which is supplemental to what is being bought but is generally necessary in order for the full benefit of the product to be

appreciated. Another could be when a company enacts a charge on customers to pay in a certain way. Stealth charging not only increases a company's bottom line but it also allows them to boast that they offer value for money to their customers when the reality may be quite different.

Checking baggage

All of the airlines we surveyed had 'free' allowances for baggage. However, many

AT A GLANCE

Stealth charges.

Baggage costs.

Handling fees.

DON'T FORGET THE PARKING...

It's not just the airlines that know how to squeeze those extra euros out of consumers, as anyone who has had to park their car at the airport will know.

Parking in Dublin's short-term airport costs €3.00 for the first hour and €4.50 for each additional hour up to a maximum daily rate of €40. The cost of the long-term car park, which is situated away from the terminal building and serviced by a free shuttle bus, is €9.50 per day.

Cork airport's short-term car park charges €2.30 for the first hour of

parking and a daily rate of €16. The long-term car park costs €9 per day and €45 per week.

At Shannon the short-term car park comes in at €2.80 for the first hour and €20 per day, while the long term car park costs €9 per day and €45 per week.

Cork and Shannon airports operate a discount for frequent users of their airport car parks while Dublin airport caters for business travellers with an Executive Car Park although this costs €5000 (ex. VAT) per annum.

airlines will charge their customers for actually availing of these allowances. Passengers travelling with Ryanair who check in their baggage online will be charged €10 per bag. If they haven't checked in their bag online then to do so at the airport on the day of their departure will incur a charge of €20. This is added to the €5 charge that is levied on any passenger who checks-in at the airport desk. Ryanair has increased its baggage charges twice already this year and it appears that it has started a trend.

Aer Lingus has followed suit with recent increases to its baggage charges. It now costs Aer Lingus customers €12

to bring one item of checked luggage with them provided they check in this luggage online. To do so at the airport costs €18. Ireland's other low-cost carrier, Aer Arann, allows its passengers one piece of checked baggage and imposes no fee for the privilege.

Of the non-Irish airlines, Jet2.com charges the highest checked baggage charges, at €13 for one piece checked in online or €19.50 at the airport.

Allowances and excess charges

All of the airlines in our survey operate under strict rules regarding the sizes and weights that a passenger's luggage can be. Ryanair will allow you to check

in up to three bags subject to the usual check in fees. However, the weight of the bags should not exceed an allowance of 15kgs. Every kilogram over and above this limit will be charged at a punitive rate of €15 per kg. The only way you can avoid these charges is by not bringing any luggage apart from what you are allowed to carry onto the plane. Ryanair's hand luggage allowance is one piece only that weighs no more than 10kg and the dimensions of the bag should not exceed 55cms x 40cms x 20cms.

The checked baggage weight allowance for short haul Aer Lingus flights is 20kgs with no one bag permitted to exceed 32kgs. Every kilogram that exceeds the 20kg weight allowance is charged at €9 per kg. Hand baggage is restricted to one piece per passenger and must weigh under 6kgs. The maximum dimensions for a cabin bag are 56cms x 45cms x 25cms.

The checked baggage weight allowance of Aer Arann, which is free, is 15kgs and once piece of baggage cannot weight more than 32kgs. Excess baggage is charged at a rate of €7 per kg. Aer Arann's hand luggage allowance is 7kgs and items must be no bigger than 43cms x 28cms x 20cms.

Sky Europe and airBaltic have no weight allowance on passenger's hand luggage but the items must still conform to their size limits.

SUMMARY OF AIRLINE BAGGAGE CHARGES AND HANDLING FEES *

Airline	Checked baggage allowance (kgs)	Checked baggage fee (€)	Excess charge per kg (€)	Hand luggage allowance (kgs)	Hand luggage size allowance (cm)
Aer Arann	15	0	7	7	43 x 28 x 20
AerLingus	20	12/18 ²	9	6	56 x 45 x 25
AirBaltic	20	9/15 ³	15	Unlimited	50 x 40 x 23
Air Southwest	20	0	6/3 ⁴	7	53 x 34 x 22
BMI Baby	20	12.78/19 ²	10	10	55 x 40 x 20
Central Wings	20	0	6/10 ²	5	55 x 40 x 20
CityJet	20	0	12	7	115 in total
Flybe	20	0	10	10	50 x 35 x 23
German Wings	23	5/10 ²	7	8	55 x 40 x 20
Jet2.com	17	13/19.50 ²	9	10	46 x 30 x 23
Ryanair	15	10/20 ²	15	10	55 x 40 x 20
SAS Airlines	20	0	10	8	55 x 40 x 23
Sky Europe	20	7/20 ²	8	Unlimited	55 x 40 x 20
Wizz Air	20	7.50/15 ²	7.50	10	55 x 40 x 20
XL	15 ⁶	0	9.47 ⁷	5	115 in total

Notes

* Low-fares airlines operating from Ireland's main airports. Allowances and prices per one-way flight. Information correct as at 16/5/08.

¹ Sporting equipment per one-way trip ² If checked online / if checked at airport ³ Baggage & ticket paid together / baggage paid separately

⁴ 10kg of excess baggage can be purchased online for half price ⁵ Minimum payable amounts: 1.75% fee on debit cards and 3.75% fee on credit cards

⁶ Can be upgraded to 20kgs for UK£7.50 fee each way ⁷ UK£7.50 per kg converted to euro at conversion rate of 16/05/08.

⁸ £6 charge converted to euro at conversion rate of 16/05/08. ⁹ €5 transaction fee for online ticket purchases; €30 to buy a ticket at airport.

Special items

The three low cost Irish airlines all have provisions for passengers who may wish to bring special items such as pushchairs, musical instruments or sporting equipments with them on a flight. In the case of children's pushchairs, all of the airlines allow for one collapsible pushchair to be brought on board free of charge. In the case of sporting equipment and musical instruments that exceed hand luggage limits, Ryanair charges a fee of €30 if checked online or €40 if checked at the airport. Aer Lingus also charges online customers €30, or €35 if the item is paid for at the desk. If you want to bring your golf clubs on an Aer Arann flight the charge will be €20. Neither Aer Lingus nor Ryanair permit the transport of pets on their European routes but Aer Arann will allow certain domestic pets to travel in the cargo hold of the aircraft for a fee of €25. Guide dogs can travel free of charge across all three of the Irish airlines but passengers should ensure they advise the airline of this in advance.

Handling charges

If you are booking tickets using a credit or debit card, many of the low cost providers will add card handling charges. Handling charges may seem unfair when you consider that a lot of the time, payments made by credit or

debit cards do not of themselves incur an extra charge from the retailer. However, it is noteworthy that many of the airlines not only exact handling charges for credit or debit card payments, but also require passengers to pay with a card online in order to save on lower baggage and check in costs. Aer Lingus' handling charges are €6 for credit card transactions and €2 if you are using a debit card. Ryanair charges €4 and €1.50 while Aer Arann charges €6 and €1.50 for

“Many of the charges imposed by the airlines on passengers are essentially invented as ways to maximise profit margins. It is hard to see how airlines can justify charging such high prices for the act of checking your bag at the airport.”

its respective credit and debit card transactions. Jet2.com charges 3.75% (minimum fee of €10.50) on credit card payments and 1.75% (minimum fee of €3) payments using debit cards.

Other extras

It is not just buying tickets and checking baggage where consumers need to be aware of stealth charging by the low cost airlines. Aer Lingus has recently allowed passengers the option or pre-booking their seat – at a cost. If you want to pre-book a seat in the first five rows it will cost €10. To book one of the exit seats which tend to have more legroom the charge is €15. Remaining seats can be booked at a cost of €3 each. It is not possible to pre-book a seat on Ryanair flights but the company does operate a priority boarding policy which allows passengers to board the aircraft first. This costs €5 for all passengers – having previously been free for passengers who check in online. Selected Aer Arann routes allow customers to select their seat for free when they check in online. When using Ryanair's website to book flights, consumers also need to watch out that they are not paying for services they do not want - the options for travel insurance and priority boarding costing €5 each per one-way trip are automatically pre-selected so that action is required on the part of the passenger should they not wish to purchase.

Report by Mark Channing CC

Handling fees (€)		
Credit card	Debit card	Special items charge ¹ (€)
6	1.50	20
6	2	30/35 ²
5 ⁹	5 ⁹	29/36 ³
8	1.30	25
6	0	24/36 ²
6	3	25
0	0	20
3.50	1.50	29
6	0	25
10.50 ⁵	3 ⁵	33
4	1.50	30/40 ²
0	0	15
0	0	20/25 ²
4	0	30/40
7.55 ⁸	7.55 ⁸	30

choice comment

There is no doubt that the term low cost airline is somewhat of a misnomer when you consider all of the ancillary revenue that is generated by charging passengers at every turn. Many of the charges imposed by the airlines on passengers are essentially invented as ways to maximise profit margins. It is hard to see how airlines can justify charging such high prices for the act of checking your bag at the airport. Recent research carried out by NCB stockbrokers found that the cost to airlines of checking passenger luggage was minimal. They estimated that the cost to Ryanair of checking luggage to be €1 per bag. Now consider that at best, when using Ryanair's fee schedule, the consumer will be charged €15 to check in a bag and at worst, €25 if they were unable or didn't have the foresight to pay online. Should the bag breach its 15kgs allowance then after excess charges are paid the cost of bringing baggage on a flight could easily be the most expensive component of the journey. Airlines will try and justify these charges by saying they are trying to encourage people to bring only hand luggage and check in online. Enda Cornelle, Director of Aer Lingus Corporate Affairs said, "We want to encourage more of our passengers to carry hand baggage and also to travel with less baggage so the travelling experience can become even quicker and more efficient for everyone." However if this were true wouldn't it make sense to increase hand luggage allowances in conjunction with raising charges? It would appear that the real reason is to increase profits. What's more, the practice of rewarding those passengers who use online services while punishing those who don't will only erode the airline-to-customer relationship and charging punitive handling fees to accept credit and debit card payments is opportunistic, particularly when these may be the only methods of payment. We think it's time that airlines looked to their customers to generate goodwill rather than just revenue. Who knows, someday their business might depend on it.



Debating VAT rates

The 2008 Finance Bill moved condoms, and all other non-oral contraceptives, from the 21% VAT rate to the lower rate of 13.5%. This makes contraceptives more affordable. But do other goods also merit a reduction?

Value added tax (VAT) is a levy on goods and services, essentially a tax on consumer spending. The higher the net price of an item, and the higher the VAT rate, the greater the final purchase price.

At almost €14.5 billion in 2007, VAT made up 31% of Exchequer tax revenue. VAT is an important source of Government revenue, which makes removing VAT from a wide range of consumer goods questionable in reality. We also must comply with EU VAT law.

VAT rates

There are four rates at which VAT is applied: the zero rate, super low rate of 4.8%, reduced rate of 13.5% and standard rate of 21%. The super low rate only applies to livestock.

Ireland's standard rate of VAT at 21% is higher than the average in the Eurozone, which is 17.7%. Under EU VAT law, member states must apply a single standard rate of at least 15%.

Our reduced rate, at 13.5% is also quite high when compared with other EU countries. France's reduced rate is 5.5%

and Spain's 7%. VAT law states we must have a maximum of two reduced rates set no lower than 5%.

Some services are exempt from VAT, including financial, medical and educational activities. Most food has no VAT. It is not exempt, but VAT is applied at the zero rate. Unhealthy foods tend to have some VAT. Confectionery, crisps, ice-cream and soft drinks are taxed at 21%. Most cakes and biscuits have 13.5% VAT. Non-food products with zero VAT include: children's clothing and shoes, oral medicines, feminine hygiene products and certain medical equipment for the disabled.

Outside of what EU VAT law determines, VAT can be applied at different rates to goods and services in member states. For example, newspapers have no VAT in the UK, but 13.5% is applied in Ireland.

Too many taxes?

From the consumer perspective, there are a lot of taxes to pay, from motor and

vehicle registration to income and DIRT tax (see 'Tax guide 2008' *Consumer Choice*, February 2008, p48 for more details).

In 2007, income tax and VAT were the two biggest contributors to tax revenue. The rate of income tax we pay is determined by how much we earn; those on a bigger salary pay a higher rate of tax than those on low incomes. You can also argue that our income tax system is not as fair as it should be, with some of the country's top earners escaping the tax man. But at least, for most, there is some level of fairness in how income tax is applied.

But VAT is a different type of tax and is applied depending on net price of a product or service. Each person, no matter what their income, will pay the same rates. People on low incomes are VAT taxed just as much as those on higher incomes. Those on low incomes may buy fewer goods taxed at higher rates as these are, in theory, less essential. But are soap, shampoo, toothpaste, light bulbs and washing-up-liquid luxury items? They are all taxed at 21%.

AT A GLANCE

Exemptions.

Zero rates.

EU VAT law.

Visible VAT

We can't monitor how much VAT we pay as the purchase price is generally presented with VAT added. However, it is shown separately on some bills, such as ESB and gas. VAT has been described as an 'invisible tax' – when we buy goods and services we don't know which rate applies. Would making VAT visible give consumers a greater understanding of why VAT is applied in the manner it is? However, if this were the case, the final purchase price would have to be completely clear.

Fat tax

The idea of a 'fat tax' would introduce VAT on all unhealthy foods. But the concept is problematic as it's difficult to say definitively what foods are strictly good or bad.

Currently, VAT is applied to some less than healthy foods. But it's unclear exactly how it is applied and does not seem to be based solely on nutrition. Confectionery and snack foods are

subject to VAT at 21%. Other foods that don't fit neatly in the confectionery box can be just as unhealthy. A lot of breakfast cereals are high in sugar and salt, yet low in fibre and have no VAT. Jam, chocolate spread, frozen chips, sausages, sugar, salt, margarine, butter, dripping and mayonnaise have no VAT. Croissants have no VAT but doughnuts have 13.5%. While there is 21% on soft drinks and alcohol, this also applies to bottled water and fruit juice.

If unhealthy foods were a little more expensive, would this discourage their consumption? Not if we don't understand why they are taxed in this way. Assisting consumer understanding of such a method is crucial, or else consumers could just accept prices without realising why they are being penalised. Increased VAT on a wide range of unhealthy food is also likely to penalise low income consumers more than others, as the 'food poor' have been found to rely on energy dense and nutrient poor foods. Overall, it's not a good idea.

Useful websites

Revenue
Commissioners
www.revenue.ie

Irish Taxation Institute
www.taxireland.ie

Sustainable Energy
Ireland
www.sei.ie

VAT DEBATES

From the average consumer's perspective, it's difficult to understand the logic in how VAT rates are applied. Medical services are exempt, which makes sense, but this also includes non-essential cosmetic surgery. Cosmetic treatments, such as electrolysis, have VAT at the reduced rate of 13.5%. We outline a few cases that we think may need re-evaluation.

- **Dental care** Looking after teeth needs a few basic products such as toothpaste, mouthwash and a toothbrush, which are subject to VAT at 21%. Toothpaste can cost between €2 and €4, a toothbrush between €2 and €5, and a 500ml bottle of mouthwash about €5. Reducing VAT would make for more affordable products and better dental care.
- **Environmental consumption** As we face an era when climate change seems to be upon us, more of us consider the environment when making purchases. But it's expensive to be green (see 'The high cost of going green', *Consumer Choice*, May 2008, p169). Reduced VAT rates on more environmentally friendly consumption patterns could make it less so.

There is no VAT on public transport, a more sustainable way of getting around. But would adding VAT and returning the generated revenue into better service provision benefit the consumer and the environment? Another method of transport that is kinder to the environment is cycling. But bikes and helmets have VAT at 21%. This merits a reduction because of the benefits of cycling to the environment, not to mention our health.

Traditional light bulbs are to be banned by 2009. But they are much less expensive, at about 80c, than energy efficient ones costing around €5 each. Light bulbs are taxed at 21%. If energy efficient light bulbs become our only choice, reducing VAT only seems fair.

Making your home more energy efficient benefits the VAT man. Water tank lagging jackets have 21% VAT. The Greener Homes Scheme provides grant aid to cover part of the cost of installing renewable energy sources for homeowners (see *Useful websites*). However, it still can be expensive. For example, installing solar panels and heating is subject to 21% or 13.5%. If the value of the goods supplied exceeds two thirds of the total cost of the service, the lower rate of 13.5% applies. We could always revert to an old method of lighting VAT free - wax candles have zero VAT.

- **Sun safety** Skin cancer is the most common cancer in Ireland. Sun cream is expensive and not just important for the pale and freckly among us. A 200ml bottle can cost between €10 and €20, and you could spend more than this. Also, a higher SPF often costs more than a lower SPF. VAT is currently applied at 21%. In what seems contradictory, a session on a sunbed is taxed at the lower rate of 13.5%. Its falls into the service category, which means the lower rate is applied. Sunbeds are thought to increase skin cancer risk, as does exposure to sunlight.
- **Medicines** Most medicines have no VAT. However, non-oral medicinal products such as creams, ointments and suppositories are taxed at 21%. Pregnancy testing kits are also taxed at 21%. The Irish Pharmaceutical Union stated in January 2008 that all medicines subject to VAT at 21% should be reduced as they are not luxuries but absolute essentials.

Reducing VAT rates on goods is not as simple as it might seem. EU Directive 2006/112/EEC states what reduced rates can be applied to and Ireland must comply. But maybe the law itself needs revision to allow for reduced rates on the items not permitted from the above.

Report by
Aisling Murtagh 

Break for the border

Despite the strengthening euro, UK retailers are continuing to charge much higher prices in the Irish Republic than they are in Northern Ireland. Do they think we don't notice?

The strengthening of the euro against other major currencies has meant that Irish consumers travelling abroad have seen their purchasing power increase. This is evidenced by the many travellers going on shopping trips to the US in the hope of picking up a bargain on the back of the weak dollar. However, it is not just the dollar that has seen its value fall. Sterling too has been dropping and at the time of writing has now lost 20% against the euro over the past 10 months. This means that UK retailers are effectively making 20% more on products they sell in Ireland when they convert the euro back into sterling. Our comparison clearly shows that Irish consumers are paying more, sometimes much more.

Why such a big difference?

The price differentials in most cases are stark and in the overwhelming majority of cases consumers in the Republic are paying far more for their shopping than people in Northern Ireland. UK retailers will dispute the logic of comparing the prices of items bought north and south of the border and cite it as a simplistic method by which to measure inequality in pricing. It is true that retailers in Northern Ireland operate under a

different jurisdiction to the Republic where VAT rates are higher. The minimum wage is also higher south of the border standing at €8.65 versus approximately €6.94. It is argued that these and other differentials are reasons why the exact same product can be priced at such different levels. However, this argument neglects to mention that other factors associated with the cost of doing business in the Republic may actually be more favourable than in Northern Ireland such as the lower rate of corporation tax. In an effort to mitigate some of these differences our price table is calculated excluding VAT, yet the average price difference is still over 21% cheaper for goods to be purchased in Northern Ireland.

What's more, none of the mentioned reasons address the issue of the strengthening of the value of the euro against sterling. While Irish exports to the UK – one of our largest export markets – are struggling to maintain competitiveness, imports from the UK should become cheaper for the Irish consumer. This hasn't happened. Again, retailers will argue that it takes time for movements in the value of currencies to affect the prices that consumers see in shops. They will say

that advance ordering at the old exchange rate means that the prices they charge are reflecting these rates rather than what is happening in currency markets today. These arguments aren't persuading. The fall in the value of sterling is not a new phenomenon and has been happening for the past 12 months. It is not really believable that UK retailers are still doing business with wholesalers and manufacturers at a year-old exchange rate.

Our survey is not extensive and covers only a handful of available products yet there is clear evidence of UK retailers pocketing the gains made from currency movements. The argument that doing business is more expensive in the Republic and hence goods will cost more does not hold up. In fact, the 2008 report 'Doing Business' by the World Bank ranks Ireland 6th out of 178 economies for taxes paid by companies and 8th overall for the ease of doing business. Looking at exchange rates the euro has been strong for a long enough period for retailers to have passed on savings. After all, if the situation was reversed and the euro was weaker, it is hard to imagine retailers taking the financial hit as a result.

AT A GLANCE

Currency movements.

Overcharging by retailers.

What can be done?

Report by
Mark Channing 

CROSS-BORDER PRICE COMPARISON ¹

	Rol price less VAT (€)	NI price less VAT (€)	price difference (€)	% difference
TESCO ²				
Tropicana Smooth Orange Juice 1.75ltr	3.94	2.68	-1.26	-32
Dove Soap 4 x 100g	3.04	1.68	-1.36	-45
Pantene Pro-V Time Renewal Shampoo 250ml	4.73	3.04	-1.69	-36
Ariel Colour Powder 30 Wash 2.85kg	9.47	7.01	-2.46	-26
Carte Noire Coffee 200g	8.35	6.17	-2.18	-26
Tesco S/Fresh White Med Bread 800g	0.95	0.82	-0.13	-14
Nestle Shredded Wheat 16s	2.79	1.87	-0.92	-33
Tesco Value Curry Flavour Ins Noodles 65g	0.13	0.10	-0.10	-23
Cadbury Chocolate Digestives 400g	1.73	1.30	-0.43	-25
Domestos Blue 750ml	1.38	1.01	-0.42	-27
Walkers Doritos Variety 12pk	2.48	2.06	-0.42	-17
ARGOS ³				
Sony 1Gb MP3 Walkman w/ FM tuner	55.29	46.50	-8.79	-16
Morphy Richards Accents Traditional Kettle	46.21	41.54	-4.67	-10
Tefal Ceramic Soleplate Iron	47.79	41.54	-6.25	-13
Idect X1i Telephone with answer machine	47.23	36.30	-10.93	-23
Flymo 350 Electric Hover Mower	95.58	83.09	-12.49	-13
BOOTS ⁴				
Alldays Large Liners 28pk	2.36	2.02	-0.34	-14
Bonjela 15g	4.31	2.17	-2.14	-50
Boots Single Pregnancy Test	6.40	4.14	-2.26	-35
Durex Extra Safe Condoms 12pk	9.47	6.73	-2.74	-29
Nicorette 4mg Gum 105 pieces	33.00	21.37	-11.63	-35
Zovirax 2g	8.23	6.74	-1.49	-18
Seven Seas Cod Liver & Calcium Tablets 90 caps	10.35	9.19	-1.16	-11
MARKS & SPENCER ⁵				
M&S Stonetrim bikini top	19.75	16.62	-3.13	-16
M&S Autograph Black Top	11.46	9.87	-1.59	-14
M&S Per Una Stretch Roma Jeans	35.55	30.64	-4.91	-14
M&S Blue Harbour Grey Chinos	30.81	25.97	-4.84	-16
M&S Per Una Black Strapped Sandals	43.45	36.36	-7.09	-16
SPECSAVERS ⁶				
CibaVision Precision UV Contact Lenses 6 pairs	38.71	29.73	-8.98	-23
Tommy Hilfiger TH01 Glasses	149.31	130.41	-18.90	-13

Notes ¹ GBP prices were converted to € using the ECB exchange rate on the day the price was taken. This survey represents a random sample of retailers and is not intended to be exhaustive.

² Prices obtained from Tesco.ie and Tesco.com 4/7/08. ³ Prices obtained from Argos (Ireland) and Argos (UK) 29/5/08. ⁴ Prices obtained from Boots.co.uk and Boots, St. Stephen's Green, Dublin 29/5/08. ⁵ Prices obtained from Marks & Spencers, Grafton Street, Dublin 29/5/08. ⁶ Prices obtained from Specsavers.ie and Specsavers.co.uk 5/7/08.

choice comment

So what can be done? The traditional mantra of many politicians and others in authority is that consumers should vote with their feet and 'shop around'. They say that as long as we are prepared to pay these high prices then we cannot expect retailers to start reducing them. However this supposes that we live in a perfectly competitive world where consumer behaviour dictates price levels and implies that a fair price for a product is whatever someone will pay regardless of its inherent value. The reality is that for most people – who may have busy lives or long commutes – boycotting supermarkets or stores is not practical.

Instead of blaming consumers for being prepared to pay too much, the government needs to start applying serious pressure to retailers. There are a number of ways they can do this. By taking a carrot and stick approach, the government should intensively lobby while also empowering consumer agencies to exact some sort of penalty on offending retailers (not forgetting those that operate online both in Ireland and in the UK). A government backed list that names and shames would act as a deterrent to the practice of overcharging as well as enabling consumers to know what retailers and goods to avoid. Rather than just telling consumers to 'shop around' this would help them to bring about their own pressure to bear on stores to reduce their prices. What's more, adjustments should be made to the retail planning system to ensure that new store developments are not blocked by the objections of rival retailers so that barriers to entering the market are reduced and competition increased.

Finally, the practice of large companies such as Tesco and Marks & Spencer of not releasing a breakdown of their Irish-made profits needs to be addressed. Consumers should be able to see who is making a profit and who is just profiteering.

Music downloads and digital rights

It is estimated that in 2006, 20 billion music files were illegally downloaded worldwide. The music industry estimates that for every single legal download, there are 20 illegal ones. *Consumer Choice* takes a look at legal download options and explores consumers' rights in the digital world.

In terms of legal download websites Apple's iTunes is one of the better known stores. But songs bought from this store come with restrictive digital rights management (DRM) software and are, in most cases, only compatible with Apple's iPod players and iPhones.

More legal music download websites are appearing online, opening up the market for consumers. New services such as streaming and subscription based downloading are also offering consumers more choice as to how they wish to purchase and use their music.

Downloads

Most online music retailers allow consumers to download individual tracks and whole albums. In general, an individual track costs around 99 cents, with albums costing around ten euro, but this can vary from website to website.

Depending on the type of music (i.e. pop, classical, jazz) you are looking for there is a wealth of legal sites to choose from. Apple's iTunes is one of the best known online music stores, but there are lots of alternatives. HMV (see *Useful websites*) operates a download service

from its website, and while consumers may remember Napster from its illegal music sharing days, it has now re-opened with over 600,000 legal tracks. eMusic offers 3.5 million songs and if you prefer classical music, or indeed jazz or blues, Classical.com offers unlimited listening to its entire catalogue and 100 permanent downloads a year.

Streaming

Streaming allows the user to stream, in most cases, an unlimited amount of music across their broadband connection for a set fee each month. Streaming means transferring data, in this case music, so that it can be received and processed in a steady stream. While consumers won't be able to copy this music to a portable music player, it can be played through speakers attached to the computer, or in some cases can be streamed via an internet radio. It may be necessary to have a fast broadband connection to avoid any disruptions to the stream.

Subscription

With subscription sites, consumers pay a monthly fee to download a set number

of music tracks. Most of these plans offer good value if you download a lot of music. However, if you just download occasionally, a subscription service may not offer the best value.

Free legal music

As mentioned on last month's news page (see *Consumer Choice*, July 2008, p164), a new site called Spiralfrog is offering free, legal music downloads. This new business model uses revenue from advertising to make money. In the future it is possible that we will see more of these ad-supported websites.

Lots of less well known artists also offer music to download for free. This music is also legal, as it is licensed by the artist or their record company, and can be found in many online music stores.

What to look for

- **DRM:** Check whether downloaded music comes with Digital Rights Management (DRM) and if it does, what the terms of this are, as it restricts how you can use the music.
- **Selection:** Check before signing up that the site has the type of music

AT A GLANCE

Downloading music.

DRM.

Criminalising consumers.

Report by
Jenny Harrow 

you're interested in. Some sites specialise in classical music, while some only offer the latest releases.

- **Available to Ireland:** Some sites will only allow consumers from Britain or America to download from their sites. This is usually checked using a postcode.
- **Player compatibility:** As music is available in a variety of formats, check compatibility with your player before you download. See 'Media on the move', p304, for more details on common audio file types.
- **Proprietary software:** Some sites require the consumer to download software in order to use their service.
- **Browser compatibility:** This will not be a problem if you use Microsoft Internet Explorer as your browser, but users of Firefox, Opera or Safari may occasionally encounter problems with some sites.

DRM

Digital Rights Management or DRM is technology that can be applied to digital content such as music or video files. It restricts how the content can be used and is primarily used to control the distribution of digital files.

DRM can be applied to any media which are protected by copyright to give the copyright holder more control over how their work is used. DRM can be embedded in CDs and DVDs as well as digital downloads of songs, movies, ebooks or games. DRM technology is being used to limit or prohibit certain perfectly legitimate practices, such as making a copy for private use.

Examples of DRM include DVDs that only work in certain regions. For example if you buy a DVD in America it may not work on European DVD players.

DRM is most commonly associated with music downloads. Software added to music files means that tracks can, for example, only be authorised on a certain number of computers or players or cannot be copied.

Some rights holders refuse to allow their content to be distributed online unless DRM technology is used. Only recently have the major record labels agreed to sell music online un-DRMed.

While it is possible to strip files of the DRM software, it is illegal to do so.

The crux of the problem

Old vinyl records could be played any number of times, borrowed or sold on

without too much thought. Similarly, when we buy a book, we are not told how many times we can read it, or forbidden to lend it to friends, or forced to wear one specific type or brand of glasses to read it. That would be ridiculous. However, this is what is happening in the digital environment.

Industries are trying to tell consumers what they cannot do in the digital world, rather than adapting to new technologies. While illegal downloading is without doubt a serious problem and a crime, painting the average consumer as a pirate and a criminal for making a copy of a song for personal use is not addressing the real problem.

What are your rights?

As an active member of BEUC, the European Consumers' Organisation, the CAI is asking policy makers to endorse the following six Consumer Digital Rights:

1. **Right to choice, knowledge and cultural diversity.** Because of restrictions by industry on the use of material from the Internet in order to protect its own economic interests, many consumers are unable to access this material. Consumers are entitled to benefit from a competitive market which promotes creativity, freedom of expression, choice and cultural diversity.
2. **Right to the principle of "technical neutrality" – defend and maintain consumer rights in the digital environment.** Digital technology should not take away established consumer rights, but should give them the same rights online as offline.
3. **Right to benefit from technological innovations without abusive**

restrictions. Technological development should be used to benefit consumers and artists, with industry having no excessive controls over digital content.

4. **Right to interoperability of content and devices.** Interoperability refers to the ability to use records or CDs in any player. This is no longer the case, with different music players being compatible with only certain file types.
5. **Right to the protection of privacy.** DRM systems are constantly being developed and are becoming more sophisticated to the point where it will be difficult to remain anonymous and retain our privacy.
6. **Right not to be criminalised.** Consumers should be given clear and fair rights over what they can do with digital content and should not be criminalised for non-commercial file sharing.

Graduated response

The European parliament spoke out in April 2008 against the idea of the 'Graduated response' to illegal downloading. The graduated response aimed to warn people who are suspected of illegal downloading and if the warning was ignored, to cut off internet access. This measure is considered disproportionate and inefficient, and more seriously, violates fundamental rights such as the right of presumption of innocence and of data protection.

According to Monique Goyens, Director General of BEUC, "The Graduated Response goes against some of consumers' fundamental rights and we applaud the European Parliament and its MEPs for rejecting the idea of its diffusion in Europe".

Useful contacts

Beuc

tel 0032 2743 1590
www.beuc.org
www.consumersdigitalrights.org

Useful websites

Classical.com

www.classical.com

eMusic

www.emusic.com

HMV

www.hmv.com

iTunes

www.apple.com/itunes

Napster

www.napster.co.uk

choice comment

The development and widespread use of higher broadband speeds, and the wider availability of MP3 players and digital devices has opened consumers up to new ways of purchasing and using music. Online distribution of music benefits the consumer, giving them access to more options than ever before, whether they prefer to buy a single music track or a whole album, or with streaming they can have access to a huge catalogue of music for a set fee. Artists can also benefit from this new distribution model, giving them access to a larger potential audience.

As the music and movie industries try to crack down on piracy, consumers should be given clear and fair rights when it comes to using digital material, and should not be criminalised for making non-commercial use of digital music files. Of course piracy is a serious global problem and consumers should not buy counterfeit copies of CDs or DVDs, which are often made in large volumes by organised criminals.

But consumers, using their digital music files for personal use, are not criminals and industry should stop portraying them as such. We must now work to find solutions to how consumers can effectively exercise their private use rights, while ensuring that artists are compensated for their work.

The **Choice Buy** Bang & Olufsen BeoSound 6 produced the longest running time of the models tested.



The **Choice Buy** Samsung YP-U3 MP3 player is shaped like a USB key.



The **Choice Buy** Creative Zen V Plus is a nice device with no bad results.



The **Choice Buy** iRiver B20 has the ability to record from the radio.



The iPod family still scores high in tests, with three of the four rated as **Choice Buys**.



Media on the move

Taking your digital media with you has never been easier. *Consumer Choice* looks at the latest music and video players on the market, and as always brings you our **Choice Buys**.

AT A GLANCE

Music and video players.

iPods.

10 **Choice Buys**.

The new buzz word is 'content'. And the new generation of music and video players allow you to maximise the use of this 'content' and to take it with you on the go. Digital or web content refers to text, images or photos, audio or music, videos and games among other things. MP3 players may have started out as devices that allowed

you to take your music libraries with you on the move but they have now evolved to allow you to put your whole digital library in your pocket.

You can download and watch your favourite TV shows and movies on some of these players, view photos, listen to music and podcasts, read eBooks and play games. The **Choice**

Buy iPod touch (14) has an internet browser that allows you to buy and download music directly to the device. The Archos 705 (10) allows you to wirelessly connect to the internet using a plug-in.

The iPod

Apple first introduced the iPod in 2001 with a 5GB hard drive which

choice buys

1: Bang & Olufsen BeoSound 6 €575

Typically for Bang & Olufsen, this is a very simple device. Also typical for this manufacturer is the expensive price. With this player only the necessary features are included but it's still quite an attractive and stylish player. It's easy to handle and use and the delivered headphones are quite good.

It produced the longest running time of the models tested, at 38 hours. Unfortunately there is no constant display of remaining battery life and it cannot play Wav files.

2: Samsung YP-U3 €55/70

This **Choice Buy** MP3 player is shaped like a USB key with a USB plug that you slip out of the player, so no cables are needed to transfer files. It comes in five different colours and it has lots of extra features such as FM radio and voice recorder and plays Ogg files. It doesn't however have a colour LCD screen.

Photos and videos can't be viewed on this player but has good sound quality with the delivered headphones, is easy to use and no poor test results. The player can run for 13.5 hours when listening to music.

3: Samsung YP-K3 €85/75

This **Choice Buy** MP3 player is a nice looking device that works well with good overall results. It produces good sound quality with the delivered headphones and is available in three colours.

It has quite a long running time with a full battery at over 28 hours. It also has some extra features available such as a volume limiter, a clock, sleep mode and an FM radio. Photos can be viewed with this player but the picture quality is poor and there is no video capability.

7: iRiver B20 €235/265/325

This is a very interesting device and because you can watch good quality video and digital audio broadcasts, it's also a very versatile device.

The memory can be expanded using a Mini

SD card and the player can also be used to view photos and video. The FM radio also offers the ability to record from the radio. It plays copy protected WMA-files and Ogg files, but no Wav files.

The player has quite a long running time when listening to music and watching videos and it produces nice picture quality when watching photos and videos.

8: Creative Zen V Plus €40/80/120/150

This **Choice Buy** MP3 and MP4 player is a nice device with no bad results. The one drawback is the small joystick which is used to control the functions and sometimes does not react perfectly. It has a photo and video player, an FM radio, and an audio recorder. Other functions include a clock and an alarm, a sleep timer, contacts, a calendar and the player can be used while charging. The picture quality is poor when viewing photos but overall it got quite good convenience ratings.

9: SanDisk Sansa View €146/187

The **Choice Buy** Sansa View is a nice device with quite a lot of extra functions. A big plus with this player is the long running time - you can listen to music for 35 hours. The earphones that come with the player produced quite good audio quality.

The memory can be expanded using Micro SD cards. It has a photo viewer and video player as well as an FM radio with the ability to record from the radio, although it has poor picture quality when viewing photos. It can play copy protected WMA-files, M4A and Wav files.

11: Cowon A3 €299/349

Apart from the very annoying joystick, the player is very interesting. Among the players tested it's the by far the most versatile device, because it plays most audio and video formats, although it doesn't play copy protected WMA files. It offers good picture and above average sound quality.

This player is packed with features including

a photo and video player, and an FM radio with the option of recording from the radio. It has a very fast file transfer rate and has a rather long video running time at five hours.

13: Apple iPod nano €139/189

The **Choice Buy** iPod nano is a very portable player with additional video and photo playback and performed better in our tests than its predecessor model.

You can also store contacts, text files, play games and the player has a calendar. It has quite a long running time at 31.5 hours for music and six hours for video. Files are transferred to the device very quickly and the sound quality is good. Photo and video playback quality is also quite good.

14: Apple iPod touch €279/369/459

The **Choice Buy** iPod touch is the latest incarnation of Apple's iPod range. Although at the higher end of the price range for MP3 players, the iPod touch is packed with features. It has a touch screen interface, giving it its name and includes an internet browser so you can surf the internet on the go.

This player produced good audio quality when using the delivered headphones and had good photo quality when viewing photos. The battery lasted 25.5 hours when listening to music and six hours for video.

15: Apple iPod classic €229/329

The **Choice Buy** iPod classic is so called as it resembles the original iPod released in 2001. With capacities of either 80GB or 160GB the player will be able to hold 200 hours of video according to Apple. *Consumer Choice* was also impressed by the battery life of the player, with it lasting 65.5 hours for music and 12 hours for video.

The audio quality again was great with the delivered headphones. The player is quite big compared to some of its counterparts but it's easy to use and navigate the menus.

Useful contacts

Apple

tel 1800 92 38 98
www.apple.com/ie

Bang & Olufsen

tel 1850 556677
www.bang-olufsen.com

Cowon

Sharptext
tel (01) 419 3100
www.cowonglobal.com

Creative

tel (01) 806 6909
ie.europe.creative.com

iRiver

iriver.eu.com

Samsung

tel 0818 717100
www.samsung.ie

SanDisk

www.sandisk.ie

THE LENGTHS WE GO TO...

Each portable device is tested in the lab for sound quality using a range of music genres including rock, pop and classical music. Five expert listeners listen to several pieces of music on the players, including Red Hot Chili Peppers 'By The Way', Pink Floyd's 'Another Brick in the Wall' and Handel's Mariengesänge. Tests are carried out using both the supplied headphones and a pair of Choice Buy headphones. For video players the quality of the video is judged by the testers watching scenes from Shrek to check for quality, brightness and colour reproduction. The batteries are charged and discharged several times before battery life is recorded. Firstly, to record how long the player will run, songs are played continuously until the battery is fully discharged. It is then recharged again to measure how long this takes. Convenience is rated by testing how quick it is to load music onto the player and how easy it is to navigate the menus among other things. Durability is rated by resistance to a nail and a key, emulating what it might come in contact with in a pocket or bag. The tumble test is also performed to see how well the player holds up to being dropped or jolted around. The players are placed in a drum and rotated so that the player falls 50 cm about 20 times, while playing music. They are then rated based on whether they continue to play music while being bumped about.



could hold 1,000 songs. Apple is now producing its sixth generation of iPods and currently offers the hard disk drive (HDD) based iPod classic, the touch-screen iPod touch, the video-capable iPod nano and the screenless iPod shuffle.

As with all Apple products the players are stylish looking, with some

models being available in up to six colours. Our tests show that in general they have good audio quality and are easy to use. Despite being an Apple product all iPods are compatible with Windows operating systems, including Windows Vista.

Unfortunately there are some downsides to these players. Users of

the iPods must use Apple's iTunes software to transfer music and video to their players. This software is not delivered with the players and must be downloaded from the internet, meaning that consumers who buy these players must have an internet connection and preferably a fast one. Once music is transferred to an iPod it's not possible to upload files to a different PC, so sharing photos and other media is not possible.

Apple also uses proprietary digital rights management (DRM) on music downloaded from its online iTunes store, meaning that this music cannot be used in most non-iPod MP3 players.

How many songs

Consumer Choice checked the websites of many of the manufacturers tested to see how many songs they advised would fit on a player. The answer varied quite a bit but the general consensus was that about 500 songs would fit on a player for every 1GB of space. This can vary depending on the size and types of the files and the compression used.

Buying online

We compared the prices of some of Choice Buy players in the shops and online. We found a variety of savings to be made, although one player was significantly cheaper in the shops. As always, the advice is to shop around.

PRODUCT	SHOP PRICE (€)	ONLINE PRICE (€)	PERCENTAGE SAVING (%)
Creative Zen V Plus 4GB	120	72	+40
Samsung YP-U3 1GB	55	35	+36
Apple iPod touch 8GB	279	249	+11
Apple iPod classic 80GB	229	210	+8
Apple iPod nano 4GB	139	128	+8
Samsung YP-K3 2GB	85	84	+1
Cowon A3 30GB	299	417	-39



MODEL		SPECIFICATION								
		Price (€)	memory capacity (GB)	size (cm) (hwxwd)	display size	mac	photo	fm radio	volume limiter	compatible file types
MP3 MUSIC PLAYERS										
1	Bang & Olufsen Beosound 6	575	4	9x4.5x1	3x3.5	✓				MP3, WMA
2	Samsung YP-U3	55/70	1/2	2x8x1	2x1			✓	✓	MP3, WMA, Ogg
3	Samsung YP-K3 ^a	85/75	2/4	9.5x4.5x1	3x3		✓	✓	✓	MP3, WMA, Ogg
4	Sony NWD-B103F	70/85	1/2	2.5x9x2	2.5x1			✓	✓	MP3, WMA, Wav
5	Goodmans GMP31G5/GMP32G5/GMP34G5	40/45/60	1/2/4	3x8.5x2	2.5x1					MP3, WMA, Wav
6	Wharfedale FM6687	50/55/75	1/2/4	2.5x6.5x1.5	2x0.5			✓		MP3, WMA
MP4 VIDEO PLAYERS										
7	iRiver B20	235/265/325	1/2/4	5x8x1.5	5x3.5		✓	✓		MP3, WMA, Ogg
8	Creative Zen V Plus	40/80/120/150	1/2/4/8	7x4.5x1.5	3x3		✓	✓	✓	MP3, WMA, Wav
9	SanDisk Sansa View	146/187	8/16	11x5x1	4x5		✓	✓	✓	MP3, WMA, M4A, Wav
10	Archos 705	300/500	80/160	13x18.5x2	15.5x9.5	✓	✓			MP3, WMA, Wav
11	Cowon A3	299/349	30/60	8x13.5x2.5	8.5x5	✓	✓	✓		MP3, WMA, M4A, Ogg, Flac, Apple Lossless, Wav
12	Goodmans GMP34G6	140	4	8x9x1	3x3.5		✓			MP3, WMA, Wav
IPODS										
13	Apple iPod nano	139/189	4/8	7x5x0.5	4x3	✓	✓		✓	MP3, AAC, Apple Lossless, Wav
14	Apple iPod touch	279/369/459	8/16/32	11x6x1	5x7.5	✓	✓		✓	MP3, AAC, Apple Lossless, Wav
15	Apple iPod classic	229/329	80/160	10.5x6x1	5x4	✓	✓		✓	MP3, AAC, Apple Lossless, Wav
16	Apple iPod shuffle	45/65	1/2	2.5x4x1	n/a	✓			✓	MP3, AAC, Apple Lossless, Wav

^a The YP-K3 has been replaced by the Samsung YP-T10. ^b The Archos 705 failed the tumble test (see *The lengths we go to*) and therefore is not considered a Choice Buy.

Technical terms explained

- **Charging** your MP3 player can be done in most cases via the delivered USB cable while connected to a computer. Some also offer the ability to charge the device with a charger plugged into a socket, but these do not always come with the MP3 players. See *USB cables* for more details.
- **Firmware** is a computer program that is embedded in a hardware device. It allows the device to be updated after it has been manufactured. Firmware updates can be used to patch software flaws, add new functions or upgrade the existing functions of the device.
- **ID3-Tags** hold metadata and allow information such as the title, artist, album, track number or other information about the file to be stored in the file itself.
- **USB (Universal Serial Bus)** cables were designed to allow peripherals, such as MP3 players, digital cameras etc., to be connected to the computer using a standard connector. Some of the players tested have a custom size USB socket where it connects to the device. This means that the cable will only work with that particular device, or particular

manufacturer. A standard connector would allow users to use a generic USB cable with any device.

COMMON AUDIO FILE TYPES

- **MP3:** The MPEG Layer-3 format is the most popular format for downloading and storing music. By eliminating portions of the audio file that are essentially inaudible, MP3 files are compressed while maintaining good audio quality.
- **WMA:** The popular Windows Media Audio format is owned by Microsoft. It is designed with DRM abilities for copy protection.
- **AAC:** The Advanced Audio Coding format is based on the MPEG4 audio standard owned by Dolby. A copy-protected version of this format has been developed by Apple for use in music downloaded from their iTunes Music Store.
- **Wav:** A standard audio file format used mainly in Windows PCs. It is commonly used for storing uncompressed, CD-quality sound files, which means that they can be large in size.



TEST PERFORMANCE

SCORE %

audio quality (20%)	battery (15%)	convenience (38%)	software (2%)	portability (10%)	durability (5%)	versatility (10%)	music player	multimedia player
★★★★★	★★★★★	★★★★★	★	★★★★★	★★★★★	★★★	64	n/a
★★★	★★★★★	★★★	★★★★★	★★★★★	★★★★★	★★★	64	n/a
★★★★★	★★★★★	★★★	★	★★★★★	★★★★★	★★★	63	n/a
★★	★★★★★	★★★★★	★	★★★★★	★★★★★	★★★	56	n/a
★★	★★★	★★★	★	★★★	★★★★★	★★★★★	46	n/a
★★★	★★	★★	★	★★★★★	★★★★★	★★★	42	n/a
★★★	★★★★★	★★★★★	★★★★★	★★★	★★★★★	★★★★★	64	40
★★★	★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	64	39
★★★	★★★★★	★★★★★	★	★★★★★	★★★★★	★★★★★	64	43
★★★	★★★	★★★★★	★	★	★★ ^b	★★★★★	58	70
★★★	★★	★★★★★	★★★★★	★	★★★★★	★★★★★	55	66
★★	★★	★★★	★	★★★★★	★★★★★	★★★★★	42	26
★★★★★	★★★★★	★★★★★	★	★★★★★	★★★★★	★★★★★	67	50
★★★★★	★★★★★	★★★★★	★	★★★	★★★★★	★★★	65	58
★★★★★	★★★★★	★★★	★	★★	★★★★★	★★★★★	64	50
★★★★★	★★★	★★	★	★★★★★	★★★★★	★★	48	n/a

USING THE TABLE

The more stars the better.

SPECIFICATION

Price: Typical retailer's price if you shop around. Online prices are in *italics*.

Size: Rounded to the nearest 0.5cm.

Display size: Rounded to the nearest 0.5cm.

Mac: If the player is compatible with Apple Mac computers. All players tested are compatible with Microsoft Windows XP and Microsoft Windows Vista.

Photo: If you can view photos on the player.

Fm radio: If the player has an fm radio.

Volume limiter: If the player has an option to limit the volume to a safe level.

TEST PERFORMANCE

Audio quality: Tested with the delivered headphones and a control set of headphones.

Battery life: Running time and how long it takes to charge the batteries.

Convenience: Includes loading music onto the player, navigation of the menus and basic functions.

Software: Ease of use and ease of installing and uninstalling the software.

Durability: The resistance of the player to damage by keys, the resistance of the display to scratches, and results of the tumble test.



The **Choice Buy** Whirlpool ADP 5406 offers great value with outstanding performance.



The Miele G1162 SCVi is the only **Choice Buy** slimline dishwasher.



The **Choice Buy** Miele G 1222 SC is a very quiet dishwasher.



AEG-Electrolux F 60870



Zanussi ZDF 601



Dishwashers

Consumer Choice helps you choose the best dishwasher for your needs and explains how using the eco program can save water and energy.

AT A GLANCE

Eco program.

Dishwashing tips.

3 Choice Buys.

Consumer Choice has tested thirteen dishwashers for our latest test: nine full sized, and four slimline models for smaller spaces. We found three **Choice Buys** in this batch with two brands, Miele and Whirlpool coming top of the table.

All dishwashers were tested on the main program as well as an eco program. Different manufacturers give these programs different names, such as main, universal or automatic for the main program

and eco or energy saving for example. The main program will generally wash at around 65°C while the eco program uses cooler water, usually around 50°C.

Washed dishes are then assessed for cleanliness, for any residual watermarks or streaks, and for dryness. Water use and energy use for each of the programs are also taken into account when evaluating how well the dishwasher performed in our strict tests.

Getting the most from your dishwasher

When loading your dishwasher, larger items, such as plates, should be placed at the side and the back of the machine, so as not to stop the water getting to the detergent dispenser at the front.

Smaller, less soiled items, such as cups and glasses, can be put on the top rack. Load plates and glasses so they aren't touching and put cutlery in the special basket, handles

choice buys

1: Whirlpool ADP 5406 €340

This **Choice Buy** Whirlpool ADP 5406 offers great value with outstanding performance. It's a full sized freestanding model with a delay timer which can be set to three, six or nine hours. This is great if you're on the NightSaver electricity tariff as it allows you to take advantage of the lower electricity rate at night. It has six program options including glasses, quickwash, eco, intensive, half load and anti-bacterial.

The normal program tested was the intensive program. There was no significant difference in test results between this and the eco program with both giving great cleaning results. While they used about the same amount of water, there are savings to be made in terms of energy use. Both programs take quite a while, with the normal program lasting 2 hours and 39 minutes and the eco program lasting over three hours. However the results are worth waiting for. All items were clean and dry with no watermarks on the glasses at the end of each cycle.

The control panel was easy to use and is well laid out and clearly labelled. It consists of a mixture of buttons and dials, but one missing feature is a display monitor to let you know how long is left in the cycle.

The lab found the handle to be slightly uncomfortable, the upper rack can't be adjusted, and the program dial can be a bit slippery. Apart from these few issues this is a great machine overall.

2: Miele G 1222 SC €949

The **Choice Buy** Miele G 1222 SC is a top performing and very quiet machine that lives up to Miele's high standards, producing great results on both the normal and eco programs. Program options include pre-wash, quickwash energy save, light soiling,

normal, pots and pans, sensor wash and sensor wash gentle and the machine has a delay timer which can be set between 30 minutes and 24 hours, allowing you to take advantage of lower electricity costs if you're on the NightSaver tariff.

This was the quietest machine tested, and was the only machine to receive a five star rating for noise. It's easy to load the dishes into it and has a hoist and clip mechanism to adjust the upper basket height, making it easier to raise or lower a full rack. It also comes with a separate flat top tray for cutlery.

10: Miele G1162 SCVi €994

The well performing, quiet and efficient Miele G1162 SCVi is our only **Choice Buy** slimline model, so it's great if you're bit tight for space. This dishwasher is essentially a smaller version of Miele's larger dishwashers, but with a performance that is fully up to size.

The normal program took 2 hours 14 minutes and gave good cleaning, rinsing and drying results. It was fairly economical in terms of water and electricity usage, and was the quietest slimline dishwasher on test, which is great if you're in a small kitchen. It's also the most expensive, but as with most Miele appliances you get what you pay for.

The eco program produced excellent results but took a full three hours. Other programs include sensor wash, quick wash, light soiling, energy save, pots and pans, and prewash. There's no delay timer with this machine, but it's very easy to use. The door and handle are well designed, but we did find it a bit difficult to remove the upper spray arm for cleaning and the design of the upper basket doesn't always make loading easy.

facing downwards.

For better cleaning results, the dirty side of the dish should face the centre of the dishwasher. If you find there's a lot of food residue on the plate, wipe it off or use the rinse and hold program. This saves time and water compared to pre-rinsing by hand.

To avoid breakages, most manufacturers recommend against putting delicate glasses, especially long-stemmed wine glasses, in the dishwasher. Problems can also occur with aluminium, silver and lead in crystal glasses, which can discolour.

If you do want to put your delicate glassware in the dishwasher it's advisable to spread them out to stop them touching each other and to use a low temperature wash. And to help prevent damage, remove the glasses

THE LENGTHS WE GO TO...

Each dishwasher is first tested when empty, to check that it works properly and that there are no leaks. Three cycles are performed with a load but no test measurements are taken. Two cycles are then performed to measure cycle length, water and electricity consumption. The dishwasher is loaded with twelve place settings including dinner plates, soup plates, desert plates, cups and saucers, glasses, beakers and cutlery. Also included is a fruit bowl, a salad bowl and an oval platter, two serving spoons, a serving fork and a sauce spoon. This gives a grand total of 127 pieces in each dishwasher. All plates and cups are made of white porcelain with no pattern and the cutlery is stainless steel.

Dinner plates are soiled with eggs, spinach and oat flakes. Glasses are filled with tomato juice and left for 30 minutes before being emptied. Similarly, the cups are filled with tea, left for 30 minutes and then emptied. The dishes are left to dry for two hours on a table. These tests are repeated three times for each model.



from the dishwasher as soon as the cycle has finished.

If putting plastic in the dishwasher, check whether it is dishwasher safe. This should be marked on the item. These items are better placed in the upper rather than lower rack, where the heating element may affect the plastic during drying.

Cleaning the machine about once a month will remove any grease and limescale deposits which can build up on the inside of the machine.

Where to buy

Consumer Choice has, on occasion, been contacted by members wondering where to buy certain models that we have featured. We asked manufacturers the same question: if there's a specific model you want, how do you go about finding it?

They all told us that they distribute to the major retailers around the country, but if consumers are having trouble locating a specific model, in most cases these can be ordered through local retailers. Some of the retailers we spoke to told us it could take around three days to get a model from another branch, but if it had to be ordered from the warehouse, that would take up to three weeks.

Independent retailers are smaller shops that are not linked to any of the major retailers and many pride themselves on being able to track

down any model.

Alternatively, most of the manufacturer websites (see *Useful contacts*) offer information on where their products are stocked. Look for links that say 'where to buy' or contact the customer care helpline.

The eco program

All dishwashers were tested using the main program, which washes dishes at a hot temperature. The eco program was also tested. This uses less water and electricity by washing at lower temperatures.

Because a lower temperature is used, it usually takes a bit longer to wash. Of the models *Consumer Choice* tested the normal program took an average of 2 hours 12 minutes, compared to just over three hours for the eco program. But heating the water to this lower temperature uses less energy. For example, a typical normal program uses around 20 litres of water and 1.5 kWh of electricity, but the eco program can reduce this to 15 litres and 1.0 kWh.

And with our **Choice Buy** models the cleaning results were similar whichever program we chose, but used a lot less water and electricity on the eco program. So it's good for your pocket as well as the environment, while still achieving great cleaning results.

Choosing a program

Most dishwashers have a variety of programs to choose from. The economy, or eco, program is designed to save water and electricity, but this can take longer. And there is no standard eco program; how economical this program is can vary from manufacturer to manufacturer.

If you have a lot of dirty pots and pans that would ordinarily need soaking, the intensive program may help. The results are generally very good, but intensive programs tend to use more energy and water than either of the other programs. Delicate programs are designed, as the name suggests, for delicate items like fine china or delicate glasses.

If you can't wait until the dishwasher is full then some models offer a half-load program. This program will save between 10% and 25% on water and energy, so it's better to wait until the dishwasher is full for the best efficiency.

Automatic programs are designed to detect how dirty the dishes are and change the program length and water and electricity used accordingly.

Extra drying increases the temperature at which the contents of dishwasher are dried, and can often shorten the length of a program.

Features explained

- **Child safety locks** These stop the

MODEL		SPECIFICATION					NORMAL PROGRAM (32.5%)		
		price (€)	size (cm) (wxhxd)	place settings	adjustable upper basket	energy label	cleaning	watermarks	drying
FULL-SIZED									
1	Whirlpool ADP 5406	340	84x60x60	12		AAA	★★★★★	★★★★★	★★★★★
2	Miele G 1222 SC	949	85x60x61	12		AAA	★★★★	★★★★★	★★★★
3	AEG-Electrolux F 60870 ^a	427	85x60x62	12		AAA	★★★★	★★★★	★★★★★
4	Zanussi ZDF 601	377	85x60x60	12		AAA	★★★★	★★★★★	★★★★
5	Maytag MSE 760 FARS	700	86x60x60	12		AAA	★★★★	★★★★	★★★★★
6	Smeg DF6 FAB	855	89x60x67	14		AAA	★★	★★★	★★★★
7	Hoover HOD 7715	358	84x60x62	15	✓	AAA	★★★	★★★	★★★★
8	Indesit IDL 500	335	85x60x60	12	✓	AAB	★★★	★★★★	★★★★
9	Kenwood KDW 12 ST 3A	315	85x60x60	12	✓	AAA	★★★	★★★	★★★★★
SLIMLINE									
10	Miele G1162 SCVi ^a	994	13x18.5x2	9		AAA	★★★★	★★★★	★★★★
11	Electrolux ESF 46010	449	8x13.5x2.5	9		AAA	★★★★	★★★★★	★★★★★
12	AEG-Electrolux F 54750	390	8x9x1	9	✓	AAA	★★★★	★★★★★	★★★★★
13	Cookworks WQP8-9239	245	7x5x0.5	9	✓	BBB	★★	★★★	★★★★★
^a Fully integrated model.									

^a Fully integrated model.

door of the machine being opened while the machine is running. Few dishwashers have this feature, which is surprising given that they use strong detergents and extremely hot water.

- **Delayed start** This allows you to run the machine at a delay of up to several hours. This can allow consumers using the NightSaver electricity tariff to take advantage of the cheaper electricity overnight. It also allows consumers to run the machine when it suits them, allowing it to fit into their lifestyle.
- **Flexible basket** Some models have adjustable or removable lower baskets and a height-adjustable upper basket, allowing you to fit large plates or saucepans in the lower basket. The upper basket can

also be lowered to allow for larger items to be placed on the top, while reducing the amount of space in the lower basket.

- **Controls** Some models have controls that are hidden along the top of the door, and cannot be seen when the door is closed. This gives the machine a smooth and modern exterior look. Other models have the more traditional front-facing control panels with either raised buttons or buttons level with the surface of the door. LCD displays are also becoming more common.
- **Anti-flood device** Many of the dishwashers have devices to prevent flooding should something go wrong. Float switches identify if there is any water at the bottom of the machine and stop the

dishwasher from filling any further. Aqua-stop prevents the machine from flooding if the hose filling the dishwasher splits or leaks. This hose is encased with another hose. If the inner hose splits or leaks, the water pressure in the second layer closes a safety valve and stops further leaks.

- **Indicator lights** These tell the consumer when the rinse aid or salt are low and need topping up. These are commonly found on the door of the machine. Rinse aid helps to speed up drying and helps prevent water marks. Dishwasher salt helps to soften hard water. Both are necessary for the correct running of the machine, but don't need to be added every time the machine is used, making indicator lights a useful addition to the machine.

Useful contacts

Miele Ireland
tel (01) 461 0710
www.miele.ie

Whirlpool Ireland
tel (01) 623 1013
www.whirlpool.ie

USING THE TABLE

The more stars the better.

SPECIFICATION:

Price: Typical retailer's price if you shop around.

Size: Includes the door and the handle.

Place settings: How many place settings you can expect to fit into the dishwasher.

TEST PERFORMANCE:

Normal program: The main or normal program is intended for use with normally soiled dishes. Different manufacturers give this program different names for example normal, universal, daily.

Eco program: Again this program is given a different name by different manufacturers such as ECO, energy saving, or BIO. With this program the consumer should save energy compared to the normal program.

Cleaning: How clean the dishes are at the end of the cycle.

Watermarks: Presence of watermarks at the end of the cycle.

Drying: How dry the dishes are at the end of the cycle.

Water use: How much water is used by the machine.

Energy use: How much electricity is used by the machine.

Instructions: How complete and clear the instruction leaflet is.

Ease of use: How easy it is to load and unload the machine and work the controls.

Noise: How noisy the machine is while running.

Report by
Jenny Harrow 

ENERGY-SAVE PROGRAM (32.5%)						PERFORMANCE					SCORE %	
program time (hr:min)	water use	energy use	cleaning	watermarks	drying	program time (hr:min)	water use	energy use	instructions (5%)	ease of use (20%)	noise (10%)	
02:39	★★	★	★★★★	★★★★★	★★★★★	03:04	★★	★★★★	★★★★	★★★★	★★★	68
02:17	★★	★★	★★★★	★★★★	★★★★	02:56	★★★	★★★	★★★★★	★★★★★	★★★★★	68
02:06	★★	★★	★★★	★★★★	★★★★★	02:45	★★★	★★★★	★★★★	★★★★	★★★★	64
01:59	★	★	★★★	★★★★	★★★★	02:45	★★★	★★★★	★★★★	★★★★	★★	60
02:32	★★★	★	★★★	★★★	★★★★★	02:46	★★★★	★★★	★★★★	★★★★	★★★	59
01:53	★★★★	★★	★★★	★★★★★	★★★★	03:09	★★★	★★★	★★★★	★★★★	★★★	56
01:44	★★	★★	★★★	★★★	★★★★	02:35	★★★	★★★	★★★★	★★★	★★★	55
01:29	★★★	★★★	n/a	n/a	n/a	n/a	n/a	n/a	★★★★	★★★	★	53
02:36	★★	★★★	★★	★★★	★★★	01:38	★★★	★★★★	★★★★	★★★★	★★	52
02:14	★★★	★★★	★★★★	★★★★★	★★★★	03:00	★★★	★★★★	★★★★★	★★★★	★★★★	68
01:50	★★	★★	★★★★	★★★★	★★★	02:54	★★★	★★★★★	★★★★★	★★★★	★★	62
01:50	★★	★★	★★★★	★★★★	★★★	02:54	★★★	★★★★★	★★★★	★★★★	★★	61
02:26	★★★	★★★★	★★★★	★★★★	★★★★	01:52	★★★	★★★★	★★★★	★★★	★	51



★ The Choice Buy Skoda Superb received maximum points for safety performance in side and pole



PRODUCTS

Test

★ The Choice Buy Citroën C5 protects the driver's knees using an airbag mounted in the lower dashboard.



★ The Choice Buy Audi A4 features adaptive airbags.



★ The Choice Buy Seat Ibiza scored maximum points for its protection of the 18 month old dummy.

Euro NCAP crash test

Safety is a major concern for most people when it comes to buying a car. Euro NCAP crash tests rate each car in terms of adult occupant protection, child occupant protection and pedestrian protection.

By law all cars sold must pass certain safety tests. But these safety tests only set out minimum standards that cars have to pass. The Euro NCAP (see *Useful contacts*) safety tests are stricter than these minimum standards and their aim is to encourage manufacturers to think more about car safety and exceed these minimum requirements.

Euro NCAP was formed in 1997 and is now backed by seven European Governments, the European Commission and motoring and consumer organisations in every EU country, including Ireland. Since then it has been instrumental in encouraging safety improvements in new car design.

Euro NCAP awards each car three test ratings based on their performance on adult, child and pedestrian protection. Each rating is given out of a maximum five stars. All tests are based on European Enhanced Vehicle-safety Committee guidelines.

In 2001, the Renault Laguna was the first car to be awarded a five star rating for adult occupant protection. Although many cars are now awarded five star ratings, it was originally felt that the requirements were too strict for superminis to be awarded the maximum rating. But in 2004 the first five star rating for a supermini was awarded to the Renault Modus. It is now common for cars to

receive a five star rating because standards have risen since Euro NCAP started testing and manufacturers increasingly see this rating as a goal when designing new cars.

The test results are divided into different categories: pick-up, supermini, small and large family car, executive, small and large MPV, roadster sports, and small and large off-road 4x4s. We have included cars from five of these categories in this report.

Results overview

Pick-ups were tested for the first time and the results reveal poor scores for the Isuzu D-Max Rodeo (13) and the

AT A GLANCE

Safety ratings.

5 Choice Buys.

Useful contacts

Audi

Motor Distributors Ltd.
tel (01) 409 4458
www.audi.ie

Citroën

tel (01) 409 2400
www.citroen.ie

Euro NCAP

tel 0032 2 400 77 40
www.euroncap.com

Ford

tel (021) 4329290
www.ford.ie

Seat

tel (01) 4698700
www.seat.ie

Skoda

tel (01) 409 4444
www.skoda.ie



The Choice Buy Ford Kuga scored maximum points for its performance in the side impact and pole tests.

Nissan Navara (12). Nissan consequently has now announced a service campaign with the intention of improving the airbag software of every Navara on the road since the start of production. Euro NCAP has assessed the modified car and since awarded it a three star rating for adult occupants. Isuzu is currently investigating the safety issues revealed in Euro NCAP's tests of its vehicle, the D-Max Rodeo.

The latest batch of tests also focused on six cars aimed at consumers with families across four different categories. These include the Audi A4 (3), Skoda Superb (1), Citroën Berlingo (8), Ford Kuga (4), and two superminis, the Hyundai i10 (10) and the Seat Ibiza (9). The CAI is glad to see that all of these cars received four stars in child occupant protection, which is currently the maximum safety protection available on the market.

Adult protection

The first rating given to each car, and

the rating most often quoted by manufacturers, is for adult occupant protection. The total adult protection rating is based on a combination of frontal and side impact tests as well as a pole impact test. These tests are described in further detail below.

Frontal impact

Frontal impact tests are performed at 64kmph, which represents a collision at around 55kmph, with the deformable face of the barrier absorbing the excess energy. The car hits the barrier and ratings are taken from the crash test dummies. These are used to measure the protection given to both an adult driver and adult passenger. This type of front-on crash test is designed to represent the most common type of car crash resulting in serious or fatal injury and simulates a crash involving cars of similar size.

In most frontal crashes the cars do not hit each other head on; they hit each other slightly to the side. Therefore the test is offset by having

40% of the car hit the barrier to replicate a half width between cars. The barrier used is deformable, or slightly flexible, to represent the deformable nature of cars.

Side impact

The side impact crash test is designed to replicate the second most dangerous type of car crash. This is simulated using a mobile deformable barrier that hits the driver's door at 50kmph.

Since Euro NCAP has started testing, it has seen great improvements in side impact crash tests. Because the head is the most frequently injured body part in side impact crashes, side impact airbags are now standard for most cars tested by Euro NCAP.

Pole impact

Euro NCAP estimates that within Europe, side impact crashes account for approximately a quarter of all serious-to-fatal injuries. Side impact crashes occur when one car runs into the side of another.

Report by
Jenny Harrow 

choice buys

LARGE FAMILY

1: Skoda Superb €27,990 - €46,015

In the front impact test, the passenger compartment remained stable and dummy readings indicated good protection for the front seat passenger's legs. Side and pole impact tests also received maximum points for safety performance.

In terms of child safety the tests show that the Superb gets maximum points for the 18 month old dummy. The passenger airbag can be disabled which allows parents to put a rearward facing child seat in the front of the car. However, Euro NCAP felt that the information about the status of the airbag, whether it was enabled or disabled was not sufficiently clear. There was no adequate warning of the dangers of using a rearward facing child seat without first disabling the passenger airbag. The presence of ISOFIX anchorage points was not clearly marked. The Superb does however have a seatbelt reminder for the driver and front passenger seats, should you forget to belt up.

In the pedestrian protection tests the bumper scored the maximum points for protection of pedestrians' legs and the bonnet surface provided mostly fair protection in the area where a child's head might hit. However, the bonnet was rated as predominantly poor for the protection offered to an adult's head and the front edge of the bonnet scored no points.

2: Citroën C5 €27,295 - €39,995

During the front impact test, the passenger compartment remained stable in the **Choice Buy** Citroën C5 and the driver's knees were well protected by an airbag mounted in the lower dashboard.

This airbag would also protect people who are larger or smaller than the dummy used in the test, and those sitting in different parts of the car. The passenger dummy was well restrained during the test and the knees didn't come too close to the dashboard. The C5 scored maximum points in the side impact and pole tests.

As with the **Choice Buy** Skoda Superb the passenger airbag can be disabled to allow a rearward facing child seat to be put in the front passenger seat. Again the information about whether the airbag is disabled is not

very clear but the label warning of the dangers of using such a seat when the airbag is enabled was clear and permanently visible. ISOFIX anchorage points are present in the back of the car but not clearly marked.

Euro NCAP requires the seatbelt system to be able to warn front seat occupants that they are unbuckled at the start of a journey. However, the seatbelt reminder system for the new C5 does not detect a front passenger until the seatbelt has been buckled. A warning is only present if the person then unbuckles the seatbelt. Apart from this the system met Euro NCAP's requirements for the driver's seat and the rear seats.

In the pedestrian safety test the C5 received no points for protecting pedestrians' legs from the edge of the upper front bumper. The bonnet surface was also rated as predominantly poor in the area likely to be struck by an adult's head. However, the lower bumper scored maximum points.

3: Audi A4 €40,300 - €64,500

There was little or no distortion of the passenger compartment in the frontal impact tests. The **Choice Buy** Audi A4 features adaptive airbags and seatbelts which adapt the timing and amount of restraint to suit the size of the person and the severity of the crash. Both the driver and passenger were well protected in these tests and the A4 scored maximum points in the side impact and pole tests.

It also scored maximum points for its protection of the 18 month old infant and the 3 year old child. However, there was no clear label warning of the dangers of using a rearward facing child seat in the front passenger seat but the ISOFIX mounts were clearly marked in the back of the car. Both front seats have a seatbelt reminder system which met Euro NCAP's requirements.

The upper bumper scored maximum points for its protection of pedestrians' legs but the front edge of the bonnet scored none. The bonnet was rated as poor for the protection it offered to the head of an adult in a collision.

SMALL OFF-ROADER

4: Ford Kuga €33,245 - €37,835

In the front impact crash tests, the passenger compartment stayed secure. However, the pressure in the driver's airbag was insufficient to stop the driver's head from hitting the steering wheel, although the legs

of the passengers were well protected. The **Choice Buy** Ford Kuga scored maximum points for its performance in the side impact and pole tests.

Based on dummy responses the Kuga received the maximum points for its protection of the 18 month old dummy. A switch can be fitted by Ford dealers, which allows the passenger airbag to be disabled if required. However, information on whether the airbag is engaged or not is not sufficiently clear. There were no clear warnings on the dangers of using a seat suitable for an 18 month old in the front passenger seat without first disabling the airbag. ISOFIX points are installed in the back of the car but this is not clearly marked.

The Kuga has a seatbelt reminder system for the driver and front passenger seats. The bumper scored maximum points for its protection of pedestrians' legs. However, the front edge of the bonnet was rated as predominantly poor, as was the protection offered to the head of an adult if their head hit the bonnet surface.

SUPERMINI

9: Seat Ibiza €13,995 - €25,700

The passenger compartment of the **Choice Buy** Seat Ibiza remained stable during the front impact crash tests and dummy readings showed that the legs were well protected during the test. Seat demonstrated to Euro NCAP that, with the exception of the steering column, the dashboard would provide similar levels of protection to the legs of people of different sizes or sitting in different positions.

The Ibiza scored maximum points for its protection of the 18 month old dummy. The passenger airbag can be deactivated but again the information provided to the driver regarding the status of the airbag was not adequately clear and no clear warnings are given regarding the dangers of using these child seats. The presence of ISOFIX anchorage points in the back of the car is not clearly marked.

The Ibiza has a seatbelt reminder for the driver and front passenger seats. The bumper scored maximum points for the protection it offered to pedestrians' legs and the bonnet was rated predominantly fair for its protection of a child's head. However, the protection offered to the head of an adult struck by the car was rated as predominantly poor.

Where head protection devices are fitted, an optional head or pole crash test is performed. Side impact head airbags are designed to protect the head by padding it and by preventing it from going through the window. For the pole impact test, the car is propelled sideways at 29kmph into a rigid pole which is relatively narrow, so there is major penetration into the side of the car.

Child protection

During the front and side impact crash tests, dummies representing children of 18 months and three years are used in the back of the car, seated in the type of child restraints recommended by the manufacturer. See *Consumer Choice*, June 2008, p. 227, for Choice Buy child restraints. Each car is given a separate Euro NCAP rating for child protection based on these tests.

Euro NCAP has encouraged manufacturers to design better ISOFIX mounts and child restraints for cars. Because of this, ISOFIX designs have been improved, so that the child is less likely to hit the inside of the car in a serious collision.

Pedestrian protection

The third Euro NCAP rating given to each car is for pedestrian protection. Tests are performed to reproduce accidents involving child and adult pedestrians where the car hits them at 40kmph. Impact sites are then assessed and rated poor, weak and fair.

It is very difficult to accurately perform tests of this nature using dummies, so Euro NCAP uses upper and lower legforms and child and adult



headforms to make their assessments.

Pedestrian friendly bumpers which deform or distort when they hit a person can improve protection for pedestrians. Protection is also improved if the leg is hit lower down, away from the knee, and if the forces are spread out over a longer length of leg.

Head protection can be improved if the bonnet can deflect the head and has no unnecessarily stiff structures underneath.

Not such a dummy

All crash tests and accident simulators need to have a passenger and driver in the car to allow Euro NCAP to get a full picture of what injuries are likely in a real-life crash. For pedestrian safety tests simulated limbs are used.

These dummies are steel-skeletoned and rubber-skinned and are packed with sensing equipment. They each cost in excess of €130,000. They provide important evidence of what injuries are likely to happen in a real-life crash.

We can find out a lot from the dummies. Their heads are made of aluminium and covered in rubber 'flesh'. Each head has three accelerometers inside the casing, set at right angles, and each of these supplies Euro NCAP with data on the forces and accelerations to which the brain would be subjected in a real-life crash situation. In addition, a knee slider measures energy passed through the dummy's knees, particularly if they strike the lower part of the steering block.

MODEL	SPECIFICATION	TEST PERFORMANCE		
	starting price (€)	adult occupant protection rating	child occupant protection rating	pedestrian protection rating
LARGE FAMILY				
1 Skoda Superb	27,990	★★★★★	★★★★★	★★
2 Citroën C5	27,295	★★★★★	★★★★★	★★
3 Audi A4	40,300	★★★★★	★★★★★	★★
SMALL OFF-ROADER				
4 Ford Kuga	33,245	★★★★★	★★★★★	★★★
5 Daihatsu Terios	22,745	★★★★	★★★★	★★★
6 BMW X3	58,800	★★★★	★★★★	★
SMALL MPV				
7 Renault Kangoo	19,200	★★★★	★★★★	★★
8 Citroën Berlingo	19,950	★★★★	★★★★	★★
SUPERMINI				
9 Seat Ibiza	13,995	★★★★★	★★★★★	★★★
10 Hyundai i10	11,995	★★★★	★★★★	★★★
PICK-UP				
11 Mitsubishi L200	30,595	★★★★	★★★★	★
12 Nissan Navara	33,495	★★★★	★★★★	★★
13 Isuzu D-Max Rodeo	38,000	★★★	★★★	★

USING THE TABLE

The more stars the better.

★ one star

★ half star

SPECIFICATION:

Price: Typical retailer's price if you shop around.

TEST PERFORMANCE:

Adult occupant rating: As described above, this rating incorporates ratings obtained in the front, side and pole impact crash tests.

Child protection rating: How good the car would potentially be at protecting a child in a crash, using child restraints recommended by the car manufacturer.

Pedestrian protection rating: How good the car would potentially be at protecting a pedestrian in a collision.



Overseas healthcare

While EU consumers have long been entitled to avail of public healthcare while travelling in other EU states, many people are unaware of how to claim their entitlements. A new proposed directive aims to dissolve the confusion and clarify consumer rights in this area.

Irish consumers currently have access to two types of healthcare in other EU states. If they plan to travel abroad, they can apply for a European Health Insurance Card (see www.ehic.ie for details), which entitles them to the same public healthcare services as any resident of that state while they are there. Various costs may apply, depending on the healthcare system of the state involved, but these will be charged at the same rate as for a resident of the country.

In addition, Irish consumers can use the E112 scheme to travel to another EU state for particular medical treatments that are not available in Ireland, or for which there are undue delays in this country. If a consumer wishes to travel abroad for medical treatment, he or she must apply to the local Health Authority for permission, with a letter of referral from a consultant. When the application is approved, the cost of the treatment will be paid for by the Irish Health Services Executive.

The new directive aims to make the provision of overseas healthcare more accessible and less confusing for consumers. While discussions are still underway, it is envisioned that consumers would simply be able to seek healthcare abroad and be reimbursed up to the amount they would have received to pay for such treatments in their home country. Measures would also be taken to increase international cooperation and sharing of resources in healthcare. We await developments with interest.

Cross border complaints



Irish consumers have become far more confident about shopping abroad and buying online in recent years, and are showing themselves to be well able to complain when things go wrong. The European Consumer Centre Network, which deals with cross-border complaints within the EU, recently released its annual report for 2007, showing that Ireland was third only to Austria and France when it came to the number of cases brought against troublesome traders.

About 25% of the complaints received by the ECCs involved contract terms, primarily unfair cancellation of contracts (70%). Cooling-off periods also caused problems for consumers, accounting for 19% of complaints in this area, while 7% of complaints were due to unfair contract terms. The second largest category of complaints

(22.4%) related to goods and services, with most of these occasioned by defective items (49%) and non-conformity (27%). Delivery services were the third most common cause of complaint – the most common faults being that items failed to show up at all (71%) or only arrived after significant delay (18%).

More than half of complaints concern on-line transactions (55%), while 'on the premises' sales accounted for just 24.7%, and distance selling only 9%. In terms of subject matter, 22% of complaints recorded by the ECCs dealt with transport services, in particular air passenger rights, followed by recreational and culture services (almost 12%) and then by audio-visual services (almost 10%).

Apple juice recall

Fruit juices make a great healthy alternative to fizzy drinks, but before you enjoy that healthy glass of chilled juice, check the label!

The Food Safety Authority of Ireland has recently issued a product recall on several batches of 750ml Killowen Orchard bottled juices, which have been found to contain high levels of a toxic contaminant called patulin.

The affected juices are as follows:

- Killowen Orchard - Pure Irish Apple Juice (best before: August 2008)
- Killowen Orchard - Pure Irish Apple Juice with Strawberry (best before: December 2008)
- Killowen Orchard - Pure Irish Apple Juice with Blueberry (best before: August 2008)

Patulin is produced naturally by moulds found in and on fruit. It is not immediately dangerous, but long-term consumption can have negative effects on the human immune system, nervous system and gastrointestinal tract. Patulin is not always visible, so cutting away mouldy or damaged parts of the fruit may not get rid of it entirely – something to be aware of if you are making juices at home.

The FSAI has said that high levels of patulin make the affected batches of juice unfit for human consumption. They have been withdrawn from sale, but if you find that you've already bought a bottle from one of these batches, you should dispose of it or return it to the place of purchase. If you have further queries, you can contact the FSAI advice line on 1890 336 677.



Hard to hear

For many of us, the morning commute is vastly improved by the music or radio shows that accompany us on radio or MP3 player, made socially acceptable through the use of headphones. It's common knowledge that too much loud noise can damage our hearing, but surely this is more relevant to industrial machines and wall-shaking gigs than our tiny personal players? Not so, according to a preliminary report commissioned by the European Commission from the independent Scientific Committee on Emerging and Newly Identified Health Risks (SCENIHR).

While workplace noise exposure is regulated in the EU, it's less widely known that users of MP3 players could exceed the occupational health limits simply by listening for one hour per day each week at high volume (more than 89 decibels). Users listening for longer periods at high volume (around 5-10% of

listeners, or an estimated 2.5 to 10 million EU consumers) risk a permanent hearing loss after 5 or more years. The report also highlights that excessive noise exposure doesn't just damage your hearing – it can also affect the cardiovascular system as well as contributing to cognitive and attention deficits in children and young people.

It's estimated that up to up to 246 million portable audio devices were sold in the EU over the last four years, including 165 million MP3 players. While some of those have volume limiting options that allow consumers to keep their listening at a safe level, in most cases, consumers are simply guessing at what a safe volume might be. Hopefully, the final report on this matter will influence product safety standards and lead to the compulsory introduction of volume limiting options on all personal media devices.

EU phone home...

Results from a new EU survey shows that our phone habits have changed significantly over the past few years. Just 9% of Irish households today cling to the traditional pattern of just having a landline phone, while despite the higher cost of mobile use, 20% have followed the EU trend of abandoning their landlines altogether in favour of exclusive mobile use. Phone boxes are becoming increasingly obsolete - more than 75% of Irish consumers report that they no longer use them.

Ireland is still lagging behind some of the other member states when it comes to phone innovation, though. Internet telephony may be the way of the future, allowing consumers to call anywhere in the world for the price of a local call, or for free if the call is made to another

computer, but it's still quite rare in Ireland, used by just 13% of internet-connected households. This is well below the EU average of 20%, and seems positively archaic when compared to Lithuania, where 58% of homes with internet access use their computer to make phone calls.

Of course, low usage numbers for internet calling may be due to the fact that most Irish users (35%) are still accessing the internet with a dial-up connection, and 20% are unhappy with the performance of their connection. It's easy to see how this might make the concept of internet phone calls somewhat irrelevant. However, broadband use has jumped significantly from 7% at the start of 2006 to 20% at the end of 2007, so perhaps the savings of internet phone services will soon be more widely enjoyed!



Superfoods

Stated simply, superfoods are healthy foods. Does the use of this term on food labels actually help consumers make better food choices?

Superfoods are a colourful bunch, literally. They include green, orange, blue, and red fruits and vegetables. Their super status is often attributed to the fact that they are a good source of vitamins, minerals and other compounds thought to benefit health.

High levels of antioxidant compounds (see 'Antioxidants', *Consumer Choice*, December 2007, p478), such as polyphenols and carotenoids, frequently merit the inclusion of a food in the superfood category. Other substances with more specific properties can also lead to foods being given this title. For example, onions and garlic contain allicin, which is thought to be antibacterial, while the antioxidant lutein, found in green vegetables, may benefit eyesight.

Oily fish, nuts and seeds have been classed as superfoods, since they contain the essential fats omega 3 and 6 (see 'Essential fats', *Consumer Choice*, April 2008, p137). Superfoods are often high in fibre, and wholegrains are on the superfood list.

Like functional foods, superfoods have health benefits beyond their nutritional value. Superfoods are functional foods, but functional foods are not always superfoods. The difference with superfoods is they are naturally super. Functional foods often contain added ingredients that give them their functionality.

Complicate simplicity

Attempting to draw up a comprehensive list of superfoods is a difficult task. The list is lengthy. However, they can be

grouped together and most fall into the following food categories: fruit, vegetables, wholegrains, beans, nuts, seeds and a few miscellaneous others (see below for details). Most of us with a grain of health knowledge already know that these foods are good for us.

The term focuses on the specific benefits of individual foods, and when it comes to health, balance is usually more important than specifics. If we eat a lot of one type of superfood, and not much else of decent nutritional value, we are not likely to reap great health

AT A GLANCE

Nutrition.

Health claims.

Superfood prices.

Report by

Aisling Murtagh 

SUPERFOODS: THE EVERYDAY AND THE EXOTIC

Because the term superfood lacks definition it's hard to draw up a definitive listing. The list below illustrates the diversity of foods that can be called 'super', but is not the beginning and end of 'superfoods'.

- **Beans** Chickpea, kidney bean, soya bean (and soya products; tofu, milk)
- **Fruit** Acai berry, apple, banana, blueberry, citrus fruits, cranberry, goji berry, pomegranate, raspberry, and strawberry
- **Nuts and seeds** Almond, Brazil, cashew, pumpkin, sesame, sunflower
- **Vegetables** Allium family (garlic, onions), beetroot, carrots, cruciferous vegetables (broccoli, cabbage, Brussels sprouts, cauliflower), green leafy vegetables (spinach, cabbage), peas, seaweed, tomatoes
- **Whole grains** Brown rice, oats, wholewheat
- **Others** Black tea, dark chocolate (70% cocoa), green tea, lean meat, oily fish

benefits. But having said that, eating a variety of superfoods can help provide a sound basis for a healthy diet.

Simply super

Superfood is a simple term that clearly informs the consumer this is a good food. However, it is important to realise that not all superfoods are exotic or unfamiliar, like goji berries or pomegranates.

Safefood (see *Useful contacts*) promotes the benefits of superfoods and highlights how simple, everyday foods, such as wholemeal bread, lean meat, porridge, bananas, and peas are just as much superfoods as other more unfamiliar foods. See the *Safefood* website for easy superfood recipes and fun activities to help gain children's interest in these healthy foods.

The term 'superfood' is used differently, depending on who uses it, e.g. in food marketing or public health promotion. This has implications for consumer understanding of the role of superfoods in the diet. A balanced diet should contain a variety of foods and this makes labelling foods as super a slight problem. And regardless of the individual value of a food, as already highlighted, there is no instant route to good health. A balance of foods is vital, and a balance of good foods is best.

Super but pricey?

It is interesting to compare the price of different superfoods. Berries are a superfood, and while delicious and healthy, they are expensive. Other less glamorous superfoods are cheaper (see *The superfood price scale*). But are some superfoods more super than others, thereby justifying the price difference?

Some have higher levels of certain nutrients than others. Berries, among the more expensive superfoods, may have more antioxidants than tea, one of the least expensive. But our body can only make use of a certain amount of nutrients each day.

According to our calculations, for the price of a serving of blueberries, you could have a cup of tea, a banana, an orange and a serving of each of the following: porridge, cabbage, carrots, sardines and avocado (not all at once of course!). It seems that eating more of the cheaper superfoods makes sense for our pocket and our health. However, for a healthy diet we don't need to focus on superfoods at all – eating more fruit, vegetables and wholegrains is a simpler approach.

Health and nutrition claims

Claims relating to a food's health and nutritional value are often made on product labelling and marketing, such as 'low fat', 'rich in vitamin C' or 'supports the body's defences'.

Regulation of such claims is currently being developed in the EU. By January 2010, a list of permitted claims will be drawn up. Claims must be supported by scientific evidence.

This may prove a problem for superfoods because there is no scientific definition of what the term means. If foods are to continue to claim they are super, they must explain why. They must have a minimum amount of the nutrient that makes them different, or if their super status is due to the presence of a particular substance, they must prove why it is beneficial.

THE SUPERFOOD PRICE (€) SCALE

FOOD	NUTRIENTS AND COMPOUNDS THAT MAKE IT SUPER	PRICE ¹ (€)
Tea	Polyphenols	0.04 per cup
Garlic	Allicin	0.05 per clove
Green tea	Polyphenols	0.07 per cup
Porridge oats	Beta glucan (fibre), B vitamins, iron, protein	0.09
Onion	Allicin, vitamin C	0.18 each
Tomato	Lycopene, vitamin C	0.23
Banana	Folate, potassium	0.25 each
Carrots	Carotenoids, vitamin A	0.26
Cabbage	Carotenoids, folate, iron, vitamin A, C	0.31
Sunflower seed	Omega 6, vitamin E	0.35
Avocado	Folate, potassium, magnesium, vitamin E	0.43
Sardines	B vitamins, calcium, iron, omega 3, protein	0.51
Pumpkin seed	Omega 3 and 6, protein	0.54
Orange	Antioxidants, vitamin C	0.59 each
Pomegranate juice	Antioxidants, vitamin C	0.75
Goji berries	Antioxidants, beta carotene, vitamin C	0.87
Linseed	Omega 3 and 6, protein	0.89
Brazil nut	Omega 6, protein, selenium	1.02
Walnut	Omega 3, protein, vitamin E,	1.14
Baby spinach	Carotenoids, vitamin C	1.18
Strawberries	Polyphenols, vitamin C	1.35
Dark chocolate	Iron, polyphenols	1.45
Almond	Calcium, protein, vitamin E	1.62
Pomegranate	Polyphenols, vitamin C	1.99 each
Raspberries	Polyphenols, vitamin C	2.20
Trout	B vitamins, omega 3, protein	2.27
Salmon	B vitamins, omega 3, protein	2.60
Blueberries	Polyphenols, vitamin C	2.71

Notes ¹ Typical retail price as at 22 April 2008. Average prices calculated from two leading supermarkets. Average serving of chocolate, dried fruit, nuts, porridge and seeds taken at 2oz, beans, fish, fruit and vegetables 3oz. Juice taken at 250ml per glass. Cabbage estimated to give six portions per head and cauliflower four. Others presented as price per item. 1oz equals 28.5g.

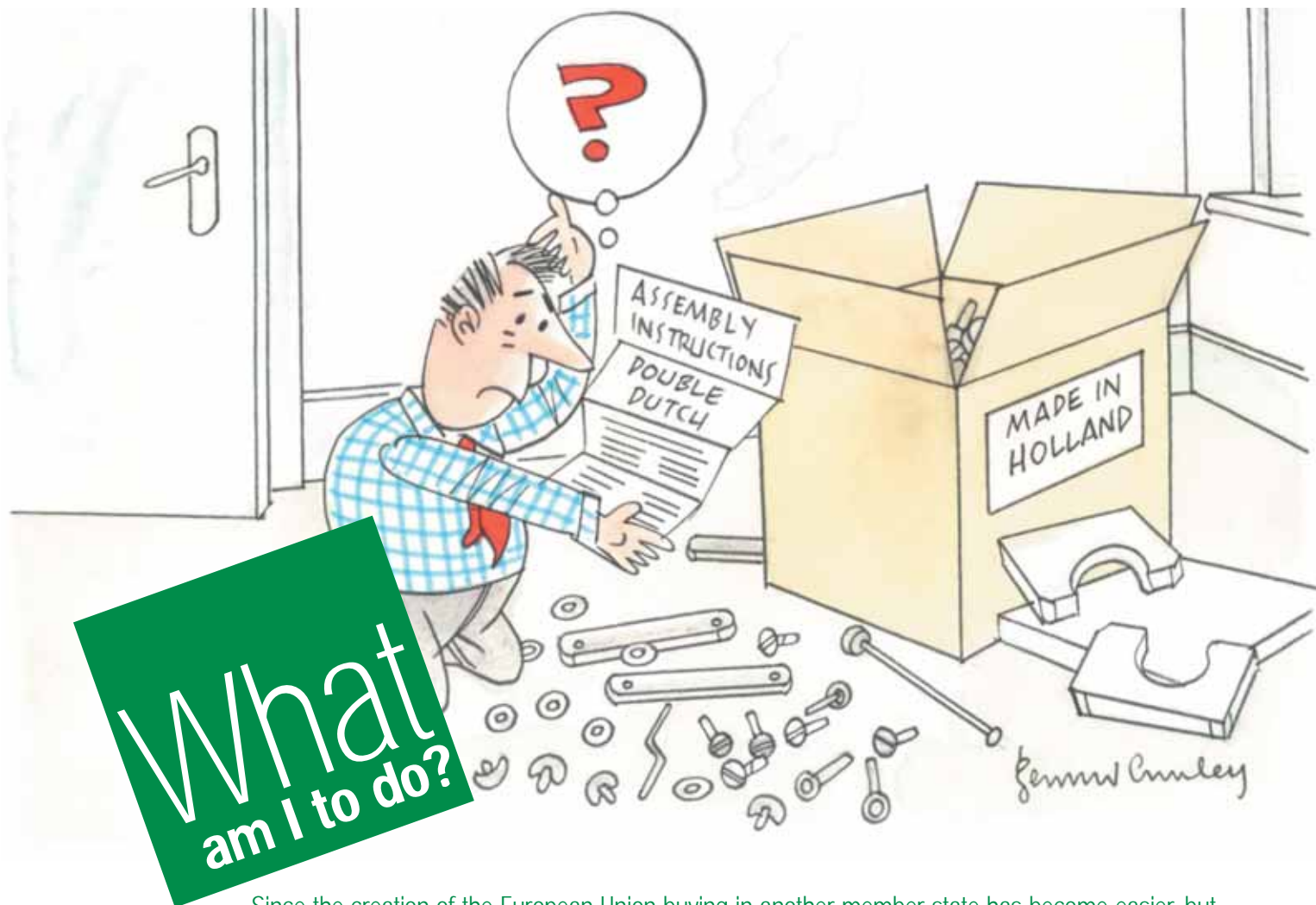
Useful contacts

Safefood
Block B
Abbey Court
Lower Abbey Street
Dublin 1
Helpdesk 1850 404 567
tel (01) 448 0600
fax (01) 448 0699
www.safefood.eu

Irish Nutrition and Dietetic Institute
Ashgrove House
Kill Avenue
Dun Laoghaire
Co. Dublin
email info@indi.ie
www.indi.ie

choice comment

By calling one food super does this suggest that others are not? The implication is there. Of course some foods are better for us than others, but just as there is no wonder drug, there is no magic food that when consumed makes us instantly healthy. The main benefit of superfoods is their nutritional value. Superfood is not a scientific term established by nutritionists and dieticians. It is a food marketing term. The food industry is very happy to admit when a food is good, but it rarely highlights when one is bad. A balancing term, the 'terriblefoods', could do just that. And why might they be terrible? Foods high in saturated and trans fat, salt, sugar and low in fibre could fit the bill nicely. But this would not be appropriate either as no food is simply good or bad. The term superfood does indicate a food is good for you, but is also a marketing tool. Some of the more expensive superfoods tend to be newer to our palate. These are also often the foods more heavily marketed as superfoods. This can result in the consumer overlooking simple and healthy superfoods that we already should consume as part of a balanced diet.



What am I to do?

Since the creation of the European Union buying in another member state has become easier, but what should you do if you run into problems?

Useful contact

European Consumer
Centre Dublin (ECC)
tel (01) 809 0600
www.eccdublin.ie

Organised excursion

During a trip to Italy I went on an excursion organised by a trader to sell us exclusive duvets. I bought one, but it was badly made and soon fell apart. Can consumer law protect me?

Normally, when you buy an item in another country the law of that country protects you. So if you had gone to Italy and bought the duvet in a normal shop, Italian law would apply. However, there are three particular cases in which the law of your home country also applies:

- If the trader receives your order in your country of residence.
- If the contract was preceded by publicity carried out in your country of residence.
- If you go to another country and buy a product or a service during an excursion organised by the trader with the aim of making you agree to a sale.

As you bought the duvet during a special sales excursion, you are protected by both Irish and Italian laws. In effect, this means that you have two years of guarantee after a purchase and are entitled to a repair or a replacement in case of fault. For more details, consult the European Consumer Centre (ECC, see *Useful contact*).

Buying abroad

Recently I went to Portugal and I bought a DVD there. When I arrived home I realised that it did not work. What are my rights?

EU law provides you with protection in many areas of consumer rights, including labelling, misleading publicity, door to door selling, mail order, after-sales guarantees, product safety, and dispute settlement.

However, not all member states have the same protection because, as with all European Union directives, each state can adapt them to its own legislation. So consumer rights are different depending on the country in which you are staying.

Normally, in this case, the Portuguese law would be the one that protects you and it states that during the first two years after making the purchase, consumers are entitled to ask for the goods to be repaired or replaced free of charge. For more information, contact the ECC (see *Useful contact*).

Nothing to declare

I bought a digital camera during my holidays in France. Do I have to declare it before returning to Ireland?

Between the EU member states economic borders, as such, do not exist. So you do not need to declare the items that you have bought in one country to enter another.

However, there are some exceptions to this rule. For example, you cannot exceed certain quantities of alcohol and tobacco if you are buying for personal use:

- 800 cigarettes
- 10 litres spirits (whiskey, gin, vodka...)
- 90 litres wine
- 110 litres beer

Travellers aged under 17 may not bring these kinds of items.

In addition, cars delivered less than 6 months ago or clocking less than 6000 km, aeroplanes with less than 40 hours of flight and boats with less than 100 hours of navigation are subject to VAT in the country where the consumer lives.

You must always declare certain products, such as live animals and plants, firearms and explosives, antiquities, drugs and certain meats. As the camera is not in any of these categories, you do not need to declare it.

Report by
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