

25 April 2024 School of Law

Submission in respect Search Engines – Digital Platform Services Inquiry Issues Paper 18 March 2024

Introduction

I am a professor of law at The University of Queensland.

I have degrees in computer science and in law. I have worked as a technology lawyer since 1991 in both New York and Australia.

The University of Queensland offers a Master of Laws subject titled *Current Issues in Legal Practice - Internet law, AI and Information Technology issues*. I am course coordinator of that subject. This course covers some of the issues raised in the Issues Paper.

In 1995 and 1996 as an attorney in New York, I represented Alta Vista, one of the original search engines.¹ On 18 April 1998, I gave a seminar at The Seventh International World Wide Web Conference (WWW7) in Brisbane on "Intellectual Property in Cyberspace". At this conference in Brisbane, Sergey Brin and Lawrence Page presented a paper that introduced Google.² As a lawyer in Australia, I have been involved in disputes involving Google.

This submission represents my opinion. It does not represent an official position of The University of Queensland or any other entity.

I make the following comments on parts of the Issues Paper only.

Ouestions 1 - 3 and 12 - 13 and 15 - 17 and 21 and 24.

Search engines and generative AI tools are different. They have different roles and operate differently.

A search engine is a tool to find information, typically information located online. For Internet search, it is like a library card catalogue for Internet sites and information on the Internet. A search engine also can be used for searching a defined space, such as a single website or an email inbox. A search engine crawls, indexes and finds content.

A generative AI tool generates (i.e. makes up) content using statistical techniques. The tool is trained on content (not necessarily Internet content) but is not designed to find that content.

A user of a search engine has different aims to a user of a generative AI tool. A search engine is used primarily for three purposes:

² The anatomy of a large-scale hypertextual Web search engine available at https://dl.acm.org/doi/10.5555/297805.297827



https://en.wikipedia.org/wiki/AltaVista



- Navigation typing in the name of a website to find the website, e.g. "ACCC" or "Woolworths". Search engines do this well; currently, generative AI does not. See Figs. 1A and 1B attached.
- Research / Exploration the user is not looking for a single fact or answer but is searching for information to research or explore a particular topic, e.g. "patent law in Australia" or "family law firm in Brisbane" or "what to watch on TV tonight". Often, there is no single correct answer. At the present time, when comparing search engine to generative AI, the results are mixed. Depending on the question, generative AI may present a more helpful result, but often not. For the search "what to watch on TV tonight", Google presented a list of useful websites for TV guides; Google Gemini produced recommendations for actual shows but with fabricated results and times. The shows that were recommended by Gemini were not in fact showing on TV tonight. See Figs. 2A and 2B.
- Specific informational request the user is looking for an answer to a question. Typically, there is one correct answer. Example questions include "what time is it in London", "who is the prime minister of Canada", "who is playing in the AFL game today", "did the Lions win their last game" or "weather tomorrow". For these queries, Google Gemini did well, mostly returning the exact same results as the Google search engine. Both made the same "mistake" regarding the "Lions" question, answering in respect of the Detroit Lions rather than the Brisbane Lions. Gemini could not answer the question regarding the Canadian PM, returning: "I'm still learning how to answer this question. In the meantime, try Google Search."

Generative AI has different and more uses than a search engine because its purpose is to generate content rather than find content. For example, search engines are unable to produce useful results in response to prompts requiring creation of content or for complex requests, such as "write me a farewell speech for my assistant who is retiring after 20 years and will spend time with her husband and dog Sammy travelling around Australia in a van" or "draft me a friendly professional letter to my best client who is very late in paying her invoice".

Generative AI is more useful than search as a personal tutor, for brainstorming ideas, for creating personalised content, for computer coding and for the creation of artistic and other works.

There are important legal differences between finding content and generating content. For example, Google argues that Google is not responsible for the content that Google presents in its search engine results, because (like a library) Google is just finding and delivering third party content. This logic will not apply where Google Gemini generates the content – here, Google is a content creator not a content finder. This is discussed in further detail below.

The business models for search and generative AI are different. Search is free to the consumer but is supported by advertising. Generative AI is moving towards a subscription model. AI is, currently, expensive. It is reported that Google is considering charging for AI features in advertising-sponsored search.³

Even though there are differences, at the present there *is* competition between search and generative AI. My informal observations are that University students are using both search and generative AI in a complementary manner, testing and switching between both, and

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³ Google Considers Charging for AI-Powered Search Results, New Report Says, Time Magazine, April 4, 2024 available at https://time.com/6963316/google-charges-users-ai-powered-search-results-report/



switching between different generative AI products, to learn about the capabilities of each and to find the best result. In fact, the more important an issue, the more likely a person will try different products for the same question. The cost to run the same query across each of Google search, Gemini and ChatGPT is minimal. At the present time, Google search is the incumbent, and it is hard to pick who or whether there will be a winner.

It does appear that Google is using its dominance in search to improve its position in respect of generative AI products and services. Is dominance in Google search being used by Google to boost Gemini? It appears so. For example:

- Gemini is using Google technology to improve Gemini. For example, Gemini is blending in search results from Google search and other properties such Google maps into the Gemini results. A search on Gemini for "family law firm in Brisbane" only returns results from Google map. See Fig. 3. As another example, a search for "who is playing in the AFL game today" returns the same information as Google search result except in Gemini format. Although not conclusive, it would be unusual for a generative Al program to return such results without at least having live Internet access and search capabilities. See Figs 4A and 4B. Gemini itself states "while I don't rely on directly querying Google Search like a web browser, I do leverage Google's search technology and vast information resources to power my responses." See Fig 5.
- In the Google search app, Gemini is presented as an alternative search option. See Figs. 6A and 6B, and https://support.google.com/gemini/answer/14554984.
- Google's dominance in search is entrenched partially because Google collects more data than anyone else regarding what people search and then click on (click and query data). Google appears to use search queries and user feedback from search to improve its generative AI. "To develop and improve generative AI experiences on Search and the machine learning technologies that power them, Google uses people's interactions with Search and those experiences. This can include interactions like what they search for and feedback they give, like thumbs up or thumbs down. Human review is one of many ways that we evaluate and improve the quality of our results and products responsibly."⁴
- Additionally, although not directly related to search, Gemini Advanced, which is Google's paid subscription to Google's Ultra 1.0 advanced AI model, is bundled with a free subscription to the Google One Premium plan.⁵

Thus, Google is using its dominance in search to improve Gemini. And it goes in both directions. Google is also using AI technologies to improve search:

- Search engines have been using AI to assist rank search results and feed advertisements for some time.
- Google claims that Google search has been improved by generative Al.⁶

4 https://support.google.com/websearch/answer/13954172?hl=en#zippy=%2Chow-data-helps-google-develop-generative-ai-in-search

⁵ "Gemini Advanced is available as part of our brand new <u>Google One AI Premium Plan</u> for \$19.99/month, starting with a <u>two-month trial</u> at no cost. This plan gives you the best of Google AI and our latest advancements, along with all the benefits of the existing <u>Google One Premium plan</u>, such as 2TB of storage. In addition, AI Premium subscribers will soon be able to use Gemini in Gmail, Docs, Slides, Sheets and more (formerly known as Duet AI)." See https://blog.google/products/gemini/bard-gemini-advanced-app/

⁶ Supercharging Search with generative AI, Google Blog, May 10, 2023 available at: https://blog.google/products/search/generative-ai-search/



 "Google plans to add conversational artificial-intelligence features to its flagship search engine, Chief Executive Officer Sundar Pichai said."

However, the answers today to the question of competition between search engines and generative AI do not give the answers for tomorrow. The technology and the products are consistently and rapidly changing and blending. The better question may be "can Google reinvent its results pages, its business model, and the way it presents and summarizes and surfaces information, faster than the AI companies can turn their chatbots into more complex, more multifaceted tools?"

Search engines such as Google change and enhance their interface and product features regularly. Consumers see different results and experience different product features over time. A Google search five years ago used different product features and had different interface features than Google search has today. (The experience can even change from week-to-week for some users due to A/B testing by Google of new features.)

In short, due to the rapid changes in technology and strong competition in the AI technology space, one **cannot** easily predict whether:

- Google will be able to successfully use its dominance in search to gain dominance in generative AI.
- Generative AI will develop into a genuine competitor to search.
- Google will use AI technology in search to maintain its dominance in search.
- Search and generative Al will blend into the one product.
- Consumers will migrate from search to generative Al.
- Consumer will use both advertising sponsored search and subscription-based generative AI.
- A new competitor to Google will arise with a totally new product approach that causes consumers to switch from Google.

It is too early in the game. One cannot predict by looking at a crawling baby whether the baby will develop into an Olympic champion runner.

Question 22

There are several competition and consumer issues that have emerged, or will likely emerge, from the integration of generative AI into search engines. Some of these are discussed below, with reference to case law where appropriate.

Issue A: Liability for Output

As mentioned above, Google argues that Google is not responsible for the content that Google presents in its search engine results. However, where generative AI is used to supplement

⁷ Google CEO Sundar Pichai Says Search to Include ChatGPT, Wall Street Journal, April 6, 2023, available at https://www.wsj.com/articles/google-ceo-sundar-pichai-says-search-to-feature-chat-ai-2fa0f54c

⁸ Here's why AI search engines really can't kill Google, by David Pierce, The Verge, March 26, 2024, available at: https://www.theverge.com/24111326/ai-search-perplexity-copilot-you-google-review



search engine results, Google becomes a content creator not a content finder. In such circumstances, the law should make it clear whether Google (and other search engine providers) are liable for results produced. Moreover, just as Google been organic search results and sponsored links (i.e. advertisements), it should be made clear to consumers what results are search results and what results are generative AI results.

In Google LLC v Defteros [2022] HCA 27, the High Court held that Google was not a publisher of defamatory matter contained in a newspaper article in circumstances where Google provided a link to that article in search engine results. The search result itself was not defamatory.

In *Google Inc v Duffy* [2017] SASCFC 130, the South Australian Full Court of the Supreme Court found that Google was liable because the defamatory content was included in the search results.

In *Trkulja v Google LLC* [2018] HCA 25, the alleged defamation involved photographs shown in a Google image search, with Mr Trkulja's photograph shown surrounded by photograph of real and fictional underworld figures.⁹

Under current legal principles, fine distinctions are being made as to when Google will or not be responsible for the search engine results it produces. ¹⁰ Cases of this nature will become more difficult when generative AI results are blended with organic search results.

Issues also arise as to whether a disclaimer or contractual exclusion by the technology provider is sufficient to evade responsibility.¹¹ For example, should a search engine provider such as Google be able to disclaim liability for content produced by its generative AI technology?

Who should be responsible if generative Al produces misleading statements about a third party product or service? For example, if I ask Google (using generative AI), who are the best lawyers in Brisbane, what is the safest car or the best credit card, and the results are misleading or wrong, should Google be responsible? Is Google providing personal financial advice or a comparison site service when Google Gemini answer's specific questions of this nature? See examples in Figs. 7A to 7F.

Utah recently passed an AI law that included provisions relating to consumer protection. (S.B. 149 Artificial Intelligence Amendments). For example, the Bill provides that an entity's use of generative AI does not absolve it from complying with the consumer protection laws. Specifically, the Bill provides that it is "not a defense to the violation of any statute administered and enforced by the [Utah Division of Consumer Protection], as described in Section 13-2-1, that generative artificial intelligence: (a) made the violative statement; (b) undertook the violative act; or (c) was used in furtherance of the violation." For example, a business is responsible for its misleading advertisements, even if the advertisements were created by a generative AI tool.

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⁹ See also Barilaro v Google LLC [2022] FCA 650; Rana v Google Australia Pty Ltd [2013] FCA 60; Rodgers Reidy (QLD) Pty Ltd. v Google Australia Pty Ltd (No 2) [2017] FCA 903.

This is not only an Australian issue. For example, in Canada, Google went to great lengths to avoid complying with a Canadian court order requiring removal of misleading search engine results. See https://www.lawyer-monthly.com/2017/11/google-vs-equustek-the-internet-ip-and-global-injunctions/ As another example, Google is currently challenging the constitutional validity of a Brazilian law regarding Google's responsibility for content. See https://www.reuters.com/technology/meta-google-defend-brazilian-law-internet-platform-responsibility-content-2023-03-28/

¹¹ Defamation Law and Generative AI: Who Bears Responsibility for Falsities?, by Clay Calvert, August 22, 2023, available at https://www.aei.org/technology-and-innovation/defamation-law-and-generative-ai-who-bears-responsibility-for-falsities/



Australian Government policy in this area is inconsistent. For example, the Model Defamation Amendment (Digital Intermediaries) Provisions 2023 prepared by the Australasian Parliamentary Counsel's Committee¹² provide for statutory exemptions from defamation liability for a narrow group of digital intermediaries, including search engines, in relation to organic search results.¹³ On the other hand, the eSafety Commissioner's current fight with Elon Musk regarding the removal user content from the X social media platform applies different policy issues regarding responsibility for user content.

Australia needs coherent and consistent laws as to when a search engine business or generative AI provider is liable for the content that its technology publishes and distributes, particularly in relation to misleading and deceptive content.

Issue B: Liability for Advertisements

In *Google Inc v ACCC* [2013] HCA 1, the High Court decided that Google was not responsible for misleading advertisements created by Google's customers and that were displayed by Google alongside search engine results. Google is now using AI technology to determine which customer advertisements to display and the order in which the advertisements will be displayed. Google also provides customers with "smart bidding" algorithm technology and other AI technology to assist in respect of creating advertising campaigns and bidding to have advertisements displayed.¹⁴

These advances in technology raise issues not considered by the High Court in 2013. Google uses AI technology to select and place advertisement that are predicted to bring Google the highest revenue; that is, Google's AI selects and places advertisements that consumers are likely to click. Consumers are more likely to click on misleading advertisements than honest advertisements (e.g. "Fly to NY for \$99"; "Free iPhone with purchase"). Thus, one could conclude that the display of misleading advertisements and clickbait is more profitable for Google. If Google's AI technology learns to prefer the selection and display of misleading advertisements over truthful advertisements, then why should Google not be responsible for selecting and displaying such advertisements?

Because Google keeps its advertisement selection technology confidential, it is not transparent how and why Google's AI selects and displays advertisements.

Additionally, if Google provides AI technology to its advertiser customers to assist them in the creation of the advertisements, and the advertisements that are created are misleading, then should Google have some responsibility?

Issue C: Identification of Bad Customers

Google is unhelpful when bad customers advertise on Google using misleading or fraudulent advertisements or when bad customers post misleading or defamatory Google reviews. Google (who says it is not responsible for customer conduct and goes to great lengths not to remove content from its search engine index) then creates barriers for the victim to obtain information as to the identity of the bad customer. Google forces victims to go to court to seek orders to provide the identification of Google's bad customers.

¹² On 22 September 2023, the members of the Standing Council of Attorneys-General (other than South Australia) approved by majority all the amendments made by these Provisions, subject to the completion of Cabinet processes where necessary.

¹³ It appears that these exemptions will not apply to defamatory statements produced by generative AI. It is unclear how the exemption will apply to defamatory statements produced through a combination of search and generative AI.

https://support.google.com/google-ads/answer/10970825?hl=en and https://support.google.com/google-ads/answer/10724817?sjid=4043841627225554866-AP



See, for example:

- Titan Enterprises (Qld) Pty Ltd v Cross [2016] FCA 890
- Kabbabe v Google LLC [2020] FCA 126
- Melbourne brothel owner sues Google over bad reviews¹⁵
- Lin v Google LLC [2021] FCA 113
- Kandola v Google LLC [2021] FCA 1262
- Garde-Wilson v Google LLC [2021] FCA 243
- Moran v Google LLC [2024] FCA 181

This problem will only increase. Moreover, the use of Al may make it more difficult for victims to identify who created the misleading or defamatory content, and the role Google played.

There needs to be an efficient and cost effective procedure to allow Australian victims to find out the identity of Google's bad customers who are engaged in misleading conduct and defamatory publications, and to efficiently have misleading, wrong or illegal content (whether as part of search engine results or in advertisements) taken down.

Conclusion

The law has not kept up with search engines and with generative AI. The law is not nimble and looks backwards. Technology is developing at a rapid pace. New issues in this field are arising regularly. If parliament does not make the necessary laws, then lawlessness will develop with Google becoming the *defacto* lawmaker in this space.¹⁶

I look forward to the outcome of this consultation.

If I can be of any further assistance, or provide you with any further information, please do not hesitate to contact me.

John Swinson **Professor of Law**

25 April 2024

¹⁵ The Age, March 10, 2020 https://www.theage.com.au/national/victoria/melbourne-brothel-owner-sues-google-over-bad-reviews-20200310-p54808.html

¹⁶ See Lawless: The Secret Rules that Govern our Digital Lives by Nicolas Suzor, Cambridge University Press, 2019.



Fig. 1a Typing "ACCC" into Google Gemini









The ACCC stands for the Australian Competition and Consumer Commission. It's the main government body in Australia that regulates competition, consumer rights, fair trading, and product safety. Here's a breakdown of their key roles:

- Protecting Consumers: The ACCC ensures consumers are treated fairly by businesses. This includes enforcing laws around product safety, warranties, misleading advertising, and fair contracts. They also provide resources to educate consumers about their rights.
- Promoting Competition: The ACCC works to prevent businesses from engaging in anti-competitive behavior, like price fixing or forming cartels. This helps to keep prices fair and encourages innovation.
- Regulating Industries: The ACCC regulates specific industries, like telecommunications and energy, to ensure they operate efficiently and provide fair prices to consumers.

Here are some resources you might find helpful on the ACCC website:

- Information about consumer rights and guarantees: [ACCC consumer rights ON Australian Competition and Consumer Commission accc.gov.au]
- Help on how to protect yourself from scams: [ACCC scamwatch ON Australian Competition and Consumer Commission scamwatch.gov.au]



Fig. 1b
Typing "ACCC" into Google Search

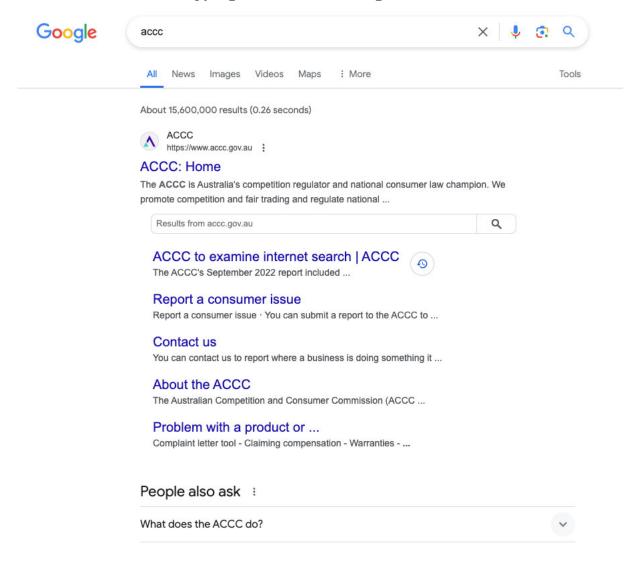




Fig. 2a Typing "What to watch on tv tonight" into Google Gemini



what to watch on tv tonight





Since you're in Brisbane, Australia, here are some suggestions on what to watch on TV tonight (Thursday, April 25th, 2024):

Drama

 "Mystery Road: Origin" (ABC TV, 8:30 PM): This drama is a prequel to the popular Australian crime series "Mystery Road." It follows the early career of Detective Senior Sergeant Jack Irish as he investigates a suspicious death in outback Queensland.



Mystery Road: Origin (ABC TV)

 "Wentworth" (Foxtel, 8:30 PM): This gritty drama is set in a women's prison in Melbourne. It follows the lives of the inmates and the staff who work there.

Comedy

 "Have You Been Paying Attention?" (Channel 10, 8:30 PM): This is a popular Australian comedy quiz show. It features a panel of comedians who answer questions about the week's news and current affairs.





Fig. 2b
Typing "What to watch on TV tonight" into Google Search

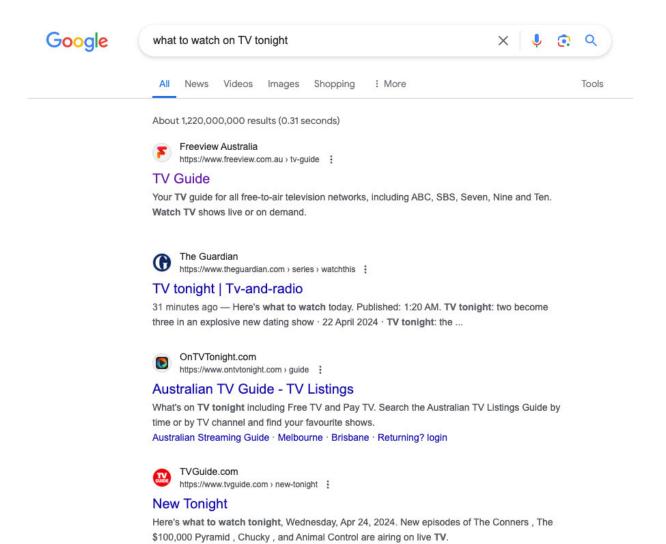




Fig. 3 Typing "family law firm in Brisbane" into Google Gemini



Here are some family law firms in Brisbane that you might be interested in:

- DA Family Lawyers has a 4.7 star rating on Google Maps and is located at 8/183 N
 Quay, Brisbane City QLD 4000, Australia. Their hours are Monday to Friday 8:30
 AM 5:00 PM.
- <u>Kate Austin Family Lawyers</u> has a 4.9 star rating on Google Maps and is located at Level 54/111 Eagle St, Brisbane City QLD 4000, Australia. Their hours are Monday to Friday 8:30 AM - 5:30 PM.
- Michael Lynch Family Lawyers | Family Lawyers Brisbane has a 4.5 star rating on Google Maps and is located at Level 9/193 N Quay, Brisbane City QLD 4000, Australia. Their hours are Monday to Friday 8:30 AM - 5:00 PM.
- Emerson Family Law has a 4.6 star rating on Google Maps and is located at 8/231
 N Quay, Brisbane City QLD 4000, Australia. Their hours are Monday to Friday 8:30
 AM 5:00 PM.
- <u>Phillips Family Law</u> has a 5 star rating on Google Maps and is located at 145 Ann St, Brisbane City QLD 4000, Australia. Their hours are Monday to Friday 8:30 AM -5:00 PM.

It is recommended that you contact the law firm to schedule a consultation to discuss your specific needs.





Fig. 4A
Typing "who is playing in the AFL game today" into Google Gemini

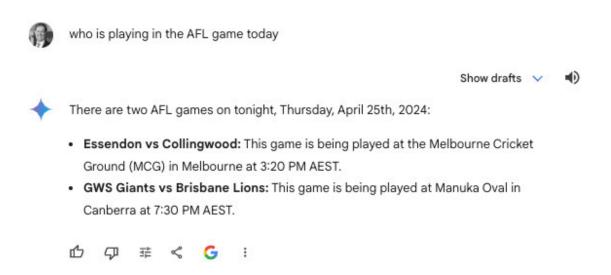


Fig. 4B
Typing "who is playing in the AFL game today" into Google Search

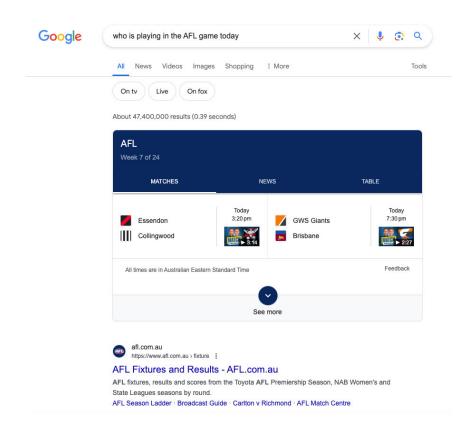




Fig. 5



goes gemini use google search





I don't directly use Google Search in the same way you might. However, I am trained on a massive dataset of text and code that includes information from the real world through Google Search. This allows me to stay up-to-date and access the latest information.

Additionally, when you interact with me, I can access and process information from Google products like Gmail and Drive to assist you with specific tasks.

So, while I don't rely on directly querying Google Search like a web browser, I do leverage Google's search technology and vast information resources to power my responses.





Fig. 6A
Screenshot of Google App (iPhone)

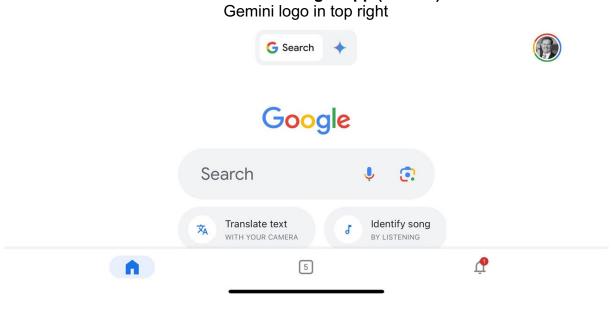


Fig. 6B Screenshot of Google App (iPhone) Gemini logo in top right now selected

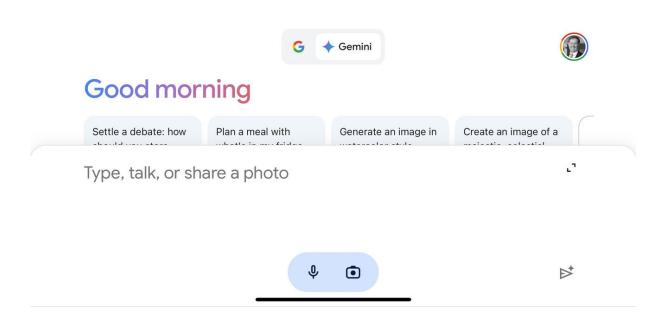




Fig. 7A



what is the best credit card if I want to get Qantas points and a low interest rate





Picking the "best" credit card depends on your particular spending habits and financial goals. However, two cards consistently rank highly for those looking to balance Qantas Points earning with a low interest rate:

Qantas Premier Everyday Mastercard() offers a low 19.99% (variable) interest
rate on purchases and a decent 1 point per \$1 spent on everyday purchases.
However, it does come with an annual fee of \$99 (increasing to \$119 from
November 11, 2024). This card offers bonus points during the first 3 months of
card membership - 10,000 bonus points for spending \$1,000 on eligible
purchases each month.



Qantas Premier Everyday Mastercard

ANZ Frequent Flyer Platinum Card() boasts a slightly lower variable interest
rate of 18.99% and a welcome bonus of 75,000 Qantas Points after spending
\$3,000 on eligible purchases in the first 3 months. However the annual fee is a bit
steeper at \$195 (annual fee waived for the first year). This card earns 1 Qantas
Point per \$1 spent on eligible purchases in the first year, then drops to 0.5 points
per \$1 thereafter.





Fig. 7B



what are the safest cars sold in Australia





The safety of cars sold in Australia is assessed by the Australasian New Car Assessment Program (ANCAP). ANCAP tests cars in a number of different categories, including occupant protection, adult occupant protection, child occupant protection, pedestrian protection, and safety assist. Here are the top three cars that received a five-star ANCAP safety rating in 2023:

Lexus RZ: This mid-size SUV achieved the highest overall safety score in 2023
according to ANCAP. It comes equipped with advanced safety features including
autonomous emergency braking, lane departure warning, and adaptive cruise
control.



Lexus RZ car

BMW 5 Series: This large car scored highly in all of the ANCAP test categories.
 Standard safety features include front and side airbags, autonomous emergency braking, and lane departure warning.





Fig. 7C



Who are the best law firms in Brisbane for intellectual property?





Here's some information to help you identify leading intellectual property law firms in Brisbane:

Legal Directories with Rankings:

- Doyle's Guide: While the 2024 rankings aren't available yet, you can reference the 2023 rankings for Queensland's best IP Law Firms: [Doyle's Guide Leading Intellectual Property & TMT Law Firms Queensland ON doylesguide.com]
- Law Society of Queensland referral service: While not a ranking system, the Law Society can connect you with qualified IP law firms: Law Society of Queensland: [invalid URL removed]

Individual Law Firms:

- Several law firms in Brisbane have strong reputations in intellectual property law.
 Here are a few examples (not an exhaustive list):
 - Spruson & Ferguson: A well-established firm with a team experienced in all aspects of IP law https://www.spruson.com/
 - King & Wood Mallesons: Known for their strong IP and consumer law team: https://www.kwm.com/au/en/home.html
 - Clayton Utz: A large firm with a dedicated IP practice group: https://en.wikipedia.org/wiki/Clayton_Utz
 - Thomson Geer: Offers a full range of IP services with experienced lawyers: https://www.tglaw.com.au/
 - Rouse Lawyers: Specializes in commercial law, including a strong IP practice: https://rouselawyers.com.au/



Fig. 7D



Please identify some domain name lawyers in Australia

Show drafts 🗸 🔳



Here are some resources and examples to help you find domain name lawyers in Australia:

Law Firm Directories:

- Law Council of Australia Find a Lawyer: [invalid URL removed]. Utilize the search function and filter by "Intellectual Property" as the practice area and your state or territory.
- LawRate Find a Lawyer: [invalid URL removed]. Use the search filters for "Intellectual Property" and your state.

Examples of Law Firms with Domain Name Expertise (not an exhaustive list):

- Cooper Mills Lawyers (QLD): https://www.coopermills.com.au/. Specializes in domain name law and has experience representing clients in domain name disputes.
- Progressive Legal (NSW): https://progressivelegal.com.au/sitemap/. Offers services related to domain name disputes, including cybersquatting and trademark issues.
- Mills Oakley (National): https://www.millsoakley.com.au/. A large law firm with a national presence, and their intellectual property team likely has expertise in domain name matters.



Fig. 7E



I wish to deposit \$10,000 in an Australian bank account with the best interest rate. Which bank account and which bank should I use?

Show drafts 🗸 💌



It's important to understand that there's no single "best" bank account in Australia for everyone. The ideal account depends on your individual needs and priorities. Here's how to find the best option for your \$10,000 deposit:

Factors to Consider:

- Interest Rate: While a high interest rate is attractive, it's not the only factor. Some
 accounts with high rates may have requirements you need to meet, like minimum
 monthly deposits or account balance thresholds.
- Account Fees: There may be monthly account fees, transaction fees, or fees for not meeting certain conditions. Factor these fees into your decision when comparing interest rates.
- Features: Consider features like unlimited ATM withdrawals (within Australia), online banking options, and ease of transferring funds.
- Accessibility: How easy is it to access your funds? Some high-interest savings accounts might limit withdrawals per month.

Current High-Interest Savings Accounts (as of April 25, 2024):

Here are a few examples of Australian bank accounts with competitive interest rates, but keep in mind this is not an exhaustive list and interest rates can change frequently. It's important to do your own research to find the latest offers.

- MOVE Bank Growth Saver: Offers 5.50% p.a. interest rate, but only on balances up to \$25,000. There are no monthly account fees. ([LINK move bank australia ON [invalid URL removed].au])
- ING Savings Maximiser: Offers 5.50% p.a. interest rate, but only on balances up
 to \$100,000. You need to make 5 eligible transactions per month and grow your
 balance each month to qualify for the high rate. There is a \$9.50 monthly account
 fee which can be waived if you meet certain conditions. ([LINK ing bank australia
 ON ing.com.au])
- ANZ Save (ANZ Plus): Offers a 4.90% p.a. interest rate with no minimum balance requirement. There is a \$2.50 monthly account fee. ([LINK anz bank australia ON anz.com])



Fig. 7F



which AAA battery lasts longer, Duracell or Eveready?







There isn't a definitive answer to which brand, Duracell or Eveready, lasts universally longer because:

- Battery Type: Both Duracell and Eveready offer various battery types, like alkaline, lithium, and zinc carbon. Alkaline batteries generally outperform zinc carbon in most devices, while lithium tends to last longest.
- Device Usage: The longevity of a battery depends on the device it's powering and how much power that device draws. A low-drain device like a smoke detector will make a battery last much longer than a high-drain device like a digital camera.

However, several studies have compared these brands:

MyBroadband (South Africa) tested various Duracell and Eveready batteries
under a 0.2 Amp load. Their findings showed both brands' alkaline batteries
performed similarly, lasting over 9 hours. However, Eveready's Digital Lithium cell
significantly outperformed all others, lasting over 14 hours.
(https://www.quora.com/What-is-the-difference-between-Eveready-andDuracell-batteries)

Here are some takeaways:

- For most household devices: Duracell and Eveready alkaline batteries likely offer similar lifespans.
- For high-drain devices: Consider Eveready's Digital Lithium batteries for potentially longer life.

Note: All screenshots in Figures produced using Google search and Google Gemini (free version) from Brisbane, Australia on 25 April 2024 by me while signed into my Google account.