



**CaseTrust
Accreditation
Scheme**

**Information &
Application Kit –
Storefront**

CASETRUST CRITERIA FOR STOREFRONT BUSINESSES

This is a summary of the CaseTrust Criteria for Storefront Businesses. The full Criteria Form, incorporating assessment elements and document checklists, will be made available to businesses upon submission of the CaseTrust Application Form and Application Fee of S\$200.

A. POLICIES

AREA	CRITERIA
Goods & Services	A1. My business' store policy should offer goods and services of satisfactory quality as defined in the Sales of Goods Act S14(2).
Terms & Conditions of Sales	A2. My business should clearly declare the terms and conditions of any warranties or service guarantees to protect customers against product defects and non performance.
	A3. My business should have an exchange and refund policy clearly stipulating the time frame and conditions for any exchanges and refund.
	A4. My business should clearly state the terms and conditions for any deposits paid should the transaction be cancelled.
	A5. My business should clearly state the terms and conditions applicable to the redemption of sales vouchers.
Pricing & Payment	A6. My business should have a policy committing to clearly displaying discounted prices.
	A7. My business should clearly state the payment methods and channels available to customers.
	A8. My business should be committed to avoidance of over or under-charging and to ensure correct change is given.
	A9. My business should clearly state any delivery and shipping charges incurred.
	A10. My business should clearly state any additional charges for extra services such as alterations, repairs, gift-wrapping and express delivery.
Security	A11. My business should be committed to maintaining the confidentiality of customer data.

B. COMMUNICATION

AREA	CRITERIA
External Communication	B1. My business should provide effective mode(s) of communication for external customers
	B2. My business has a system in place to inform CASE in writing of any critical changes including its Management Representative.
Advertising & Promotion	B3. My business's merchandise/services must reflect their descriptions, appearances and claims made by the company in all marketing communications.
	B4. Marketing communications should include accurate details on prices, quality, availability and terms of sales or business, where appropriate.
	B5. My business should have the intention to sell what they have advertised and promoted.
	B6. My business should maintain a sufficient level of stocks for all promotional items.
	B7. My business should clearly state the period for which promotions are valid.
	B8. My business should clearly spell out details of the mechanism for any lucky draw or competition promotions.

C. PRACTICES & SYSTEMS

AREA	CRITERIA
Retailing	<u>C1. Deposit / Reservations</u> a. My business should provide customers with receipts to acknowledge payment of deposits or reservation charges b. Receipt for deposits and reservations should reflect full detailed information.
	<u>C2. Proof of Purchase</u> a. My business should issue receipt/sale slips to customer with details of the purchases of the services provided. b. The receipt and sales slip must reflect relevant detailed information.
	<u>C3. Exchange and Refund</u> My business should honour their exchange and refund policies promptly within the stipulated time frame and conditions.
	<u>C4. Delivery</u> a. My business should provide delivery forms. b. Delivery forms should reflect full detailed information. My business should obtain customer's signature acknowledging receipt of delivery. A copy of the delivery form should be submitted to the customer for retention. c. My business should keep customer updated on the status of their deliveries should the need arise.
Feedback Management	C5. My business should have a system to document complaint cases and has a complaints resolution procedure
	C6. My business should keep complainant informed of the status of the complaint investigation.
	C7. My business should resolve complaints within a maximum of 21 days upon receipt of complaint.
	C8. My business should inform customers of alternative forms of redress should the company be unable to resolve the complaint within the time frame.

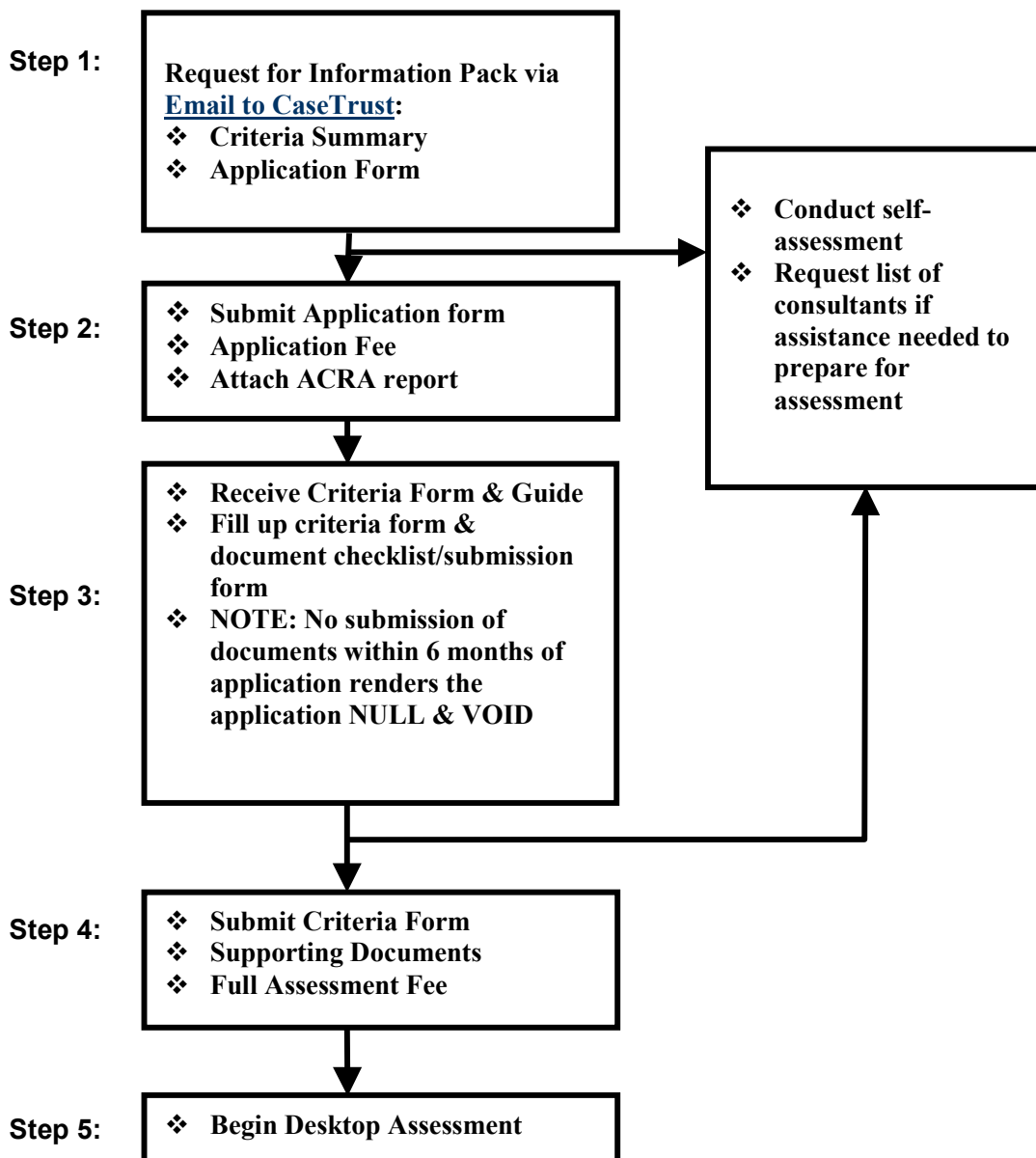
C. PRACTICES & SYSTEMS (Continued)

Security	C9. My business should use customer's particulars strictly for the purpose of completing sales transactions or for other legitimate purposes made known to the customer prior to obtaining such particulars.
	C10. Should my business wishes to use customers' particulars for purposes other than internal marketing and billing, My business s should make this known to the customer prior to obtaining their particulars and obtain the consent of the customer.
	C11. My business should have a system to keep all customers' particulars confidential.
Goods & Services	C12. My business should have a system for ensuring the quality of products and services offered for sale. Goods and services offered should be fit for consumption and not past expiry date.

D. PERSONNEL

AREA	CRITERIA
Performance	D1. Customer support and service staff should not practise any unethical sales tactics.
Knowledge	D2. Staff working for the company should be able to provide accurate, timely and comprehensive product and service information to customers and to perform service to the expected levels.

CaseTrust Application Procedure



Note: Time taken for application and assessment depends on how complete and how early forms & docs are sent in to CaseTrust. The process would take between 2 - 4 months to complete.

CaseTrust Assessment Procedure

Step 1:

- ❖ Upon receipt of full submission of documents, CaseTrust will arrange Desktop Assessment to commence
- ❖ Assessor(s) will contact applicant within one (1) month from the date of submission on the results of the Desktop Assessment



Step 2:

- ❖ Assessor will contact applicant to arrange site assessment
- ❖ Assessors to conduct Site assessment: staff interview & outlet visit/server premise



Step 3:

- ❖ Applicant will be notified about the results of assessment
- ❖ Successful applicants will be invited to sign license agreement with CASE



Step 4:

- ❖ Letter of congratulations & membership
- ❖ Collect decal(s)
- ❖ Code of Practice
- ❖ Logo usage guideline

Note:

- ❖ *Webfront applicant's website will be assessed off site.*
- ❖ *Visitation of Webfront applicant's server premises is part of site assessment.*

STOREFRONT

Type of Fee	CaseTrust Fee Structure for Storefront businesses		
	Small Business: Sales Turnover < \$1M	Medium Business: \$15M < Sales Turnover > \$1M	Large Business: Sales Turnover > \$15M
CaseTrust Basic/Gold: Application Fee	S\$200	S\$200	S\$200
CaseTrust Basic: *Full Assessment **Interim Assessment CaseTrust Gold: *Full Assessment **Interim Assessment	S\$680 S\$340 S\$4,000 S\$2,000	S\$1,700 S\$850 S\$5,000 S\$2,500	S\$2,500 S\$1,250 S\$6,000 S\$3,000
CaseTrust Basic: Annual Management Fee CaseTrust Gold: Annual Management Fee	S\$600 S\$2,000	S\$1,200 S\$2,500	S\$2,000 S\$3,000

IMPORTANT NOTE:

1. Fees are subject to change, depending on economic situation and discretion of the CaseTrust Department.
2. *Full-term assessment is conducted every 4 years.
3. **Interim assessment is conducted every 2 years.
4. Application and Full Assessment fees are to be paid in advance.
5. The application will be considered **NULL & VOID**, with the applicant considered to have failed the assessment if
 - a. Documents for assessment are not submitted within **6 months** from date of application.
 - b. The Applicant failed to obtain CaseTrust within the period of **1 year**.

6. Applicant must go through the full assessment first, and the interim assessment after 2 years.
 - CASE reserves the right to perform more than one interim assessment during the 4-year period.
 - If the Applicant does not pass the assessment, it must pay a re-assessment fee equivalent to the full assessment fee.
7. The annual management fee is payable only after the Applicant clears the assessment process.
8. Below are the cancellation fees in the event the CaseTrust Applicant cancels application under the following circumstances:
 - a) Application Fees of \$200 is strictly non-refundable.
 - b) Assessment Fees are refundable if withdrawal request is made within 14 days after the submission of your application.
 - c) If withdrawal request is made at least 3 days **before** commencement of Site Assessment, 50% of the Assessment Fees will be refundable.
 - d) Assessment Fees are strictly non-refundable if withdrawal request is made within the 3 days before Site Assessment.

WEBFRONT

Type of Fee	CaseTrust Fee Structure for Webfront businesses		
	Small Business: Sales Turnover < \$1M	Medium Business: \$15M < Sales Turnover > \$1M	Large Business: Sales Turnover > \$15M
CaseTrust Basic: Application Fee	S\$200	S\$200	S\$200
CaseTrust Basic: *Full Assessment Interim Assessment	S\$1,100 S\$550	S\$1,100 S\$550	S\$1,100 S\$550
CaseTrust Basic: Annual Management Fee	S\$600	S\$600	S\$600

IMPORTANT NOTES:

As part of the push to encourage more businesses to attain the TrustSg seal, interested Applicants will enjoy the following benefits:

- a) Participate in TrustSg-related marketing events.
- b) National endorsement.

COMBINED (STOREFRONT & WEBFRONT)

Type of Fee	CaseTrust Fee Structure for Combined Storefront & Webfront businesses		
	Small Business: Sales Turnover < \$1M	Medium Business: \$15M < Sales Turnover > \$1M	Large Business: Sales Turnover > \$15M
CaseTrust Basic Application Fee	S\$200	S\$200	S\$200
CaseTrust Basic: *Full Assessment **Interim Assessment	S\$1,100 S\$680	S\$1,700 S\$850	S\$2,500 S\$1,250
CaseTrust Basic: Annual Management Fee	S\$600	S\$1,200	S\$2,000

Upgrade Scheme for Existing Storefront Members to Combined (Storefront & Webfront)

Type of Fee	Small Business: Sales Turnover < \$1M	Medium Business: \$15M < Sales Turnover > \$1M	Large Business: Sales Turnover > \$15M
Application Fee	waived	waived	waived
Upgrade Fees	\$680	\$940	\$1300

- c) Existing Storefront members can upgrade to the Combined (Storefront & Webfront) scheme. Take this opportunity to setup your web presence to expand your business further!

FEES FOR STOREFRONT

CaseTrust Basic

Size of Business	Year 1	Year 2	Year 3	Year 4	Grand Total	Average Fees Payable per Year
Small	1,480	600	940	600	3,620	905
Medium	3,100	1,200	2,050	1,200	7,550	1,887
Large	4,700	2,000	3,250	2,000	11,950	2,987

Illustration 1: Fees Overview for Storefront Businesses over 4 Years (Inclusive of All Fees Payable)

Type of Fee	Year 1	Year 2	Year 3	Year 4	Grand Total
Application fee	200	-	-	-	-
Assessment fee					
• Full	680	-	-	-	-
• Interim	-	-	340	-	-
Annual Management Fee	600	600	600	600	-
Total	1,480	600	940	600	3,620

Illustration 2: Detailed Cost Breakdown for a Small Storefront Business over 4 Years

FINANCIAL RISK ASSESSMENT

With effect from 01 June 2011, businesses from the motoring, renovation and furniture industry that are applying for CaseTrust Accreditation Scheme shall be subjected to Financial Risk Assessments.

New and renewal applicants who are renewing their accreditation status at the end of the 4-year membership cycle are required to submit a **comprehensive** financial report when applying and renewing for the accreditation scheme. For the subsequent years within the membership cycle, a **brief** Financial Risk Assessment report needs to be submitted annually. Please refer to the illustration table below.

Type of Financial Risk Assessment to Submit

Year of CaseTrust Membership	Type of Report to Purchase	Costs
New Applicant / Renewal (Year 1) (Year 5)	<u>Comprehensive Report</u> DP Info: Enhanced Credit Report D&B: Business Information Report	\$150
Year 2	<u>Brief Report</u> DP Info: Basic Credit Report D&B: Risk Guide	\$88
Year 3		
Year 4		

Where to Purchase the Financial Risk Assessment Reports

DP Information Network Pte Ltd or **Dun & Bradstreet (Singapore) Pte Ltd**
72 Bendemeer Rd
#04-28 Luzerne
Singapore 339941
Contact: Mr Zac Lim
Tel: 6507 2353
Email: zac@dpgroup.com.sg

20 Harbour Drive
#06-02 PSA Vista
Singapore 117612
Contact: Customer Service Hotline
Tel: 6565 6262
Email: csc@dnb.com.sg (Attention: Lillian)

Passing Score

Please submit Risk Assessment Reports that meet the minimum score as follows:

- DP6 or better (*for reports from DP Information Network Pte Ltd*)
- Risk Index Level of 4 or better (*for reports from Dun & Bradstreet Pte Ltd*)

Costs

Both DP Information Network Pte Ltd and Dun & Bradstreet will provide the reports at the following cost:

- Comprehensive report: \$150 (before GST)
- Brief report: \$88 (before GST)

Important Notes

CaseTrust reserves the right to reject new applications or review the membership of businesses that are unable to meet the passing score for the Financial Risk Assessment.

Businesses that are unable to meet the passing mark for the Financial Risk Assessment can seek advice from the two financial risk assessment providers for ways to improve the results. Members must meet the passing score in order to qualify for CaseTrust accreditation.

CaseTrust Accreditation Scheme Application Terms and Conditions

Application

1. The Applicant is bound by the Terms and Conditions herein and such variations, which may be from time to time, be made by the CaseTrust Department, and upon submission of their Application to the CaseTrust Department.
2. Fees are subject to change, depending on economic situation and discretion of the CaseTrust Department.
3. The Applicant must not have five (5) or more complaints lodged against it with breaches of the Consumer Protection Fair Trading Act (CPFTA), and must have a clean track record with CASE and relevant Authorities (within a period of 12 months before the date of application) in order to qualify for the accreditation scheme.
4. Any Applicant from the motoring, renovation and furniture industry must submit a Financial Risk Assessment Report as part of their application. The Applicant must meet the score of DP6 or better, or Risk Index Level of 4 or better, by a CASE- approved financial risk assessor in order to qualify for the accreditation scheme. The passing score may be revised from time to time and the accredited business must be so bound by such. If the Applicant fails to submit a Financial Risk Assessment report which meets the passing score by the stipulated deadline, the CaseTrust Department reserves the right to reject the Application.
5. Companies with different ACRA numbers are considered separate entities, even if they are under the same holding company. Separate applications will be required.
6. An Application to join CaseTrust must be accompanied by:
 - (a) Completed Application Form as prescribed, together with any supporting documents required
 - (b) Application Fees
 - (c) Assessment Fees
 - (d) Financial Risk Assessment Report (if applicable)
7. Application and Full Assessment fees are to be paid in advance.
8. The Application Fees herein will not be refunded if the Applicant fails to qualify for Assessment for any reasons whatever. The Assessment Fees would however be refunded in the event of an outright disqualification.

Assessment

9.
 - a) The Applicant must go through the full assessment first, and the interim assessment after 2 years.
 - b) The CaseTrust Department reserves the right to perform more than one interim assessment during the 4-year period.
 - c) If the Applicant does not pass the assessment under 9a) and 9b), it must pay a re-assessment fee equivalent to the full assessment fee.
 - d) If the Applicant or Member does not pass the Financial Risk Assessment, the CaseTrust Department reserves the right to reject the application, revoke, or not renew an accredited business.
10. Assessment Fees are strictly non-refundable if Applicant fails the assessment.
11. The application will be considered **NULL & VOID**, with the Applicant considered to have failed the assessment if:
 - a. Documents for assessment are not submitted within **6 months** from date of application.
 - b. The Applicant failed to obtain CaseTrust within the period of **1 year**.
12. If an Applicant fails the prescribed Assessment conducted, the Applicant may be given a further opportunity to qualify to be accepted under the scheme and such would be decided by the Assessor or Assessors assigned and, for so long as the Applicant does not exceed 2 further Assessments. All Assessment Fees, if any, must be paid by the Applicant.
13. Applicants whose desktop submission is insufficient as determined by the assessor, will have to submit the corrective actions within 2 months from the date of notification. Failing which, the Applicant is deemed to have failed the desktop assessment.
14. Failure of the assessment applies for applicants who pass the desktop assessment but subsequently fail the site assessment.
15. The Applicant may ask for a review of the Assessment with reasons. Upon receipt of the review fee, the Applicant's request will be considered by the Head of Department, and if appropriate, forwarded to the CaseTrust Department. Such review will be allowed at the discretion of the CaseTrust Department and will be final. This review fee will be refunded if the review is found in the Applicant's favour.
16. In the event that there is a need by the Applicant to consult with an existing panel of Consultancy Firms, then the Applicant will liaise directly with such Consultants, who will be independent of the CaseTrust Department, and appropriate fees will be paid to them for the Consultancy. The CaseTrust Department will under no circumstance be liable for any advice rendered by such Consultancy Firms.

17. In the event the CaseTrust Applicant withdraws their application:
 - a. Assessment Fees are refundable if withdrawal request is made within 14 days after the submission of your application.
 - b. If withdrawal request is made at least 3 days **before** commencement of Site Assessment, 50% of the Assessment Fees will be refundable.
 - c. Assessment Fees are strictly non-refundable if withdrawal request is made within the 3 days before Site Assessment.
 - d. If the Applicant fails the desktop assessment and decides to withdraw at that stage, 50% of the Assessment Fees will be refundable.
18. The annual management fee is payable only after the Applicant clears the assessment process.
19. The Assessment Fees would be refunded in the event of an outright disqualification during the initial application stage.

Membership Details

20. Members from the motoring, renovation and furniture industries must submit a Financial Risk Assessment Report to CaseTrust Department annually. The report can be purchased from CASE-approved financial risk assessors and it should show results from a recent financial assessment that has been done within the last six (6) months from the time the report is called for. If the Member fails to submit a Financial Risk Assessment report which meets the passing score by the stipulated deadline, the CaseTrust Department reserves the right to revoke, or not renew the accredited business.
21. Applicant must go through the full assessment first, and the interim assessment after 2 years.
22. Membership for the Scheme will be for a period of 4 years, renewable every year, subject to the Assessment, Investigation results, Financial Risk Assessment results, feedback from the public i.e. complaints if any, and other relevant factors. The CaseTrust Department reserves the right to revoke or not renew an accredited business should they fail to adhere to the standards set by the CaseTrust Department.
23. Members who make changes to its company ownership after obtaining accreditation will be subjected to Interim Assessment and have to furnish CASE with a Deed of Assignment. This assessment shall be independent of other assessments that the member is scheduled to undertake.

Standards

24. Members are required to maintain the CaseTrust standards as stated, among other things, in the Assessment Criteria provided. The criteria may be revised from time to time and the Members must be so bound by such.
25. Members are required to comply with all government laws, rules, and regulations at all times. Should the accredited businesses be found to be in breach of such laws, rules, and regulations, the accredited business has been made aware of the CaseTrust Department's empowerment to suspend, expel, or blacklist, either singly or jointly, depending on the severity of the non-compliance, or by any other appropriate means.
26. Upon acceptance of membership, store-based retailers are required to display their policies clearly in their stores or such policies must be easily accessible to Consumers. Web-based retailers are required to publish their web policies on their web sites.
27. Members must have a proper criterion to deal with complaints and a dispute resolution programme in place and, which is transparent and known to Consumers.
28. In order to uphold the standards, which may be updated from time to time, set by CaseTrust, all members shall adhere to the Code of Practice and abide by penalties imposed upon breach/infringement of the Code of Practice.

Condition Precedent

29. Members should allow CaseTrust representatives into their premises for auditing and/or investigation purposes, whether notified or not. If a fee is required or any expense incurred for such investigation, such fee or expense should be refunded upon the Member's notification of the investigation by the CaseTrust Department.

Audit/Investigation

30. The Applicant has been made aware of the CaseTrust Department's empowerment to deal with breach/infringement of the Code of Practice. Members who commit a breach/infringement shall be imposed a fine, be suspended, expelled or blacklisted, either singly or jointly, depending on the severity of the non-compliance, or by any other appropriate means.
31. Members who are lifted from suspension orders will be required to undergo an Interim Assessment at their own expense.

Termination

32. Upon termination of the CaseTrust Accreditation Scheme membership, all CaseTrust related Materials including the CaseTrust Decal must be returned to the CASE office within 7 days, and such Materials and such Decal should not be used in any manner whatsoever by the member before its return.
33. The CaseTrust Department reserves the right to revoke membership should members fail to adhere to the License Agreement or breach the Terms and Conditions herein, or for whatever reasons, as the CaseTrust Department deems fit



CaseTrust Accreditation Scheme Application Form – Store Front

Instructions:

1. Applications for Store and Web accreditation are separate, even if the applications are from the same business.
2. Please type or write clearly using black or blue ink for all forms.
3. Where not applicable, fill in the blanks using **NA** or **NIL**. Please note that **blank answers are not acceptable**, and may result in delay in processing of your application.
4. Attach separate sheets if the space provided is insufficient.

Particulars of Your Business

Name of Business:

Address:

Tel:

Fax:

Website:

Email:

Registration of Company Business (RCB) no.:

License No. (if applicable):

Date of Registration (dd/mm/yyyy):

Trade/Corporate Memberships:

Have you or your Directors/Partners/Owners ever been rejected, suspended or removed from any accreditation scheme, including but not limited to this Scheme? **YES / NO**

Please provide details (attach additional sheets if necessary):

Contact Particulars

Name & Title of Organisation Head: *Dr/Mr/Mrs/Mdm/Ms

Name & Title of Contact Person for CaseTrust: *Dr/Mr/Mrs/Mdm/Ms

Tel:

Fax:

Email:

Size of Business

- o Small –Sales Turnover less than S\$1M and Non-GST Registered
- o Medium – Sales Turnover between S\$1M & S\$15M
- o Large – Sales Turnover more than S\$15M

Nature of Business

- | | |
|---|---|
| <ul style="list-style-type: none">o Department Storeo Department Store cum Supermarketo Supermarketo Mini-marto Confectionery & Biscuitso General Provision Storeo Food, Beverages & Tobaccoo Pharmacy/Drug Storeo Cosmetics/Toiletrieso Textileso Household Electrical Applianceso Hoteliero Bankingo Renovation/Contractor | <ul style="list-style-type: none">o Jewellero Sporting & Athletic Goodso Gifts/Handicrafts/Hobbieso Telecommunications Equipmento Books, Magazines & Stationery (including News Vendor)o Optical Storeo Watches & Clockso Spaso Travel Agentso Employment Agencies for Foreign Domestic Workerso Service Providers- Type: _____o Others, please specify _____ |
|---|---|

If Business has a chain of outlets

Number of outlets:

Total no. of staff:

No. of Retail staff:

If Business is a subsidiary of Holding Company

Name of Holding Company:

Address:

Tel:

Fax:

Email:

Declaration

I / We declare that:

1. All the information given is accurate and truthful.
2. The membership criteria have been fully read and understood.

Authorised Signature: _____

Name / Title: _____

Date: _____

Company Stamp: _____

Please remember to include the following together with your application:

- i. **All cheque(s) payable to Consumers Association of Singapore (CASE)**
- ii. Completed Application Form to be submitted to:

CaseTrust Department
c/o Consumers Association of Singapore
170 Ghim Moh Road
#05-01 Ulu Pandan Community Building
Singapore 279621
Tel: 6461 1800 Fax: 6463 7048 Email: casetrust@case.org.sg

Particulars of My Outlet (s)

Outlet Name:	
Address:	
Tel:	Fax:
No. of Staff:	Size of Outlet (sq m):

Outlet Name:	
Address:	
Tel:	Fax:
No. of Staff:	Size of Outlet (sq m):

Outlet Name:	
Address:	
Tel:	Fax:
No. of Staff:	Size of Outlet (sq m):

Outlet Name:	
Address:	
Tel:	Fax:
No. of Staff:	Size of Outlet (sq m):

Outlet Name:	
Address:	
Tel:	Fax:
No. of Staff:	Size of Outlet (sq m):

Please make copies if you have more than 5 outlets.

CaseTrust Application Submission Checklist

- CaseTrust Application form
- ACRA/Biz File Report
- Financial Risk Assessment Report *
- Application Fee (Cheque made payable to 'Consumers Association of Singapore' or 'CASE')

* Kindly approach one of the following companies to purchase a Financial Risk Assessment Report of your company.

DP Information Network Pte Ltd

72 Bendemeer Rd
#04-28 Luzerne
Singapore 339941
Contact: Mr Zac Lim
Tel: 6507 2353
Email: zaclim@dpgroup.com.sg

Obtain: Enhanced Credit Report

or

Dun & Bradstreet (Singapore) Pte Ltd

20 Harbour Drive
#06-02 PSA Vista
Singapore 117612
Contact: Customer Service Hotline
Tel: 6565 6262
Email: csc@dnb.com.sg (Attention: Lillian)

Obtain: Business Information Report

Send applications to:

CaseTrust Department
Consumers Association of Singapore
170 Ghim Moh Road
#05-01 Ulu Pandan Community Building
Singapore 279621