

the CONSUMER

A photograph of a pharmacist in a white lab coat with a blue collar, holding a yellow box of supplements. A customer with long brown hair is leaning in and pointing at the box. The background shows shelves stocked with various medications in a pharmacy setting.

MICA(P) NO.002/07/2014 • 2015 ISSUE 1
ISSN 0217-8427 • S\$4.82

A PUBLICATION OF THE
CONSUMERS ASSOCIATION
OF SINGAPORE

hard selling
online shopping
vitamin c supplements



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Dear readers,

Another year has come and gone. It has been an eventful 2014 with many consumer issues to be resolved. For 2015, CASE will continue to work hard on its mission to educate consumers, protect consumers' interests and to advocate for fair trading practices amongst the businesses.

As part of our initiative to afford greater protection for consumers, CASE and the Direct Selling Association of Singapore (DSAS) launched a CaseTrust-DSAS joint accreditation scheme for direct selling businesses on 8 January 2015. To-date, more than 10 direct selling businesses have been accredited under this scheme.

Under this scheme, companies have to provide consumers a cooling-off period of seven working days, during which they can seek full refund of any payment without being penalised. In addition, companies have to produce an order form at the time of sale that clearly states the direct seller's contact details as well as implement a well-defined dispute resolution system to address any conflicts. With the launch of the CaseTrust-DSAS Joint Accreditation Scheme, consumers can expect greater assurance as there is an independent CaseTrust organisation that assesses the way that accredited DSAS members conduct their businesses.

Besides working closely with our strategic partners such as DSAS, CASE also works closely with the Ministry of Trade and Industry (MTI) in strengthening the laws on consumer protection. Recently, MTI announced that they are looking into the option of appointing an agency to investigate consumer disputes and if needed, prosecute errant retailers. They are currently in discussion with various stakeholders on this matter. In addition, MTI will be reviewing the provisions of the Consumer Protection Fair Trading Act (CPFTA) and their recommendations will be announced later in the year.

Nevertheless, CASE will continue increasing our outreach efforts by conducting talks or seminars to educate consumers of their rights and help them to make a more informed decision. We hope that all readers will continue supporting CASE's efforts in creating a consumer-friendly Singapore in the New Year.

Mr Lim Biow Chuan
CASE President

cords and drawstrings in children's clothing: safety before fashion

Many elements of design go into producing trendy apparel for children. Embellishments, such as bows, as well as cords and drawstrings that make clothing fit better are some examples. When choosing which apparel to buy, however, parents and caregivers should take note of areas that could potentially cause harm to children.

For example, cords and drawstrings in the neck area could pose a strangulation hazard, while exceptionally long sashes and cords could get trapped in doors and escalators.

Some basic guidelines

General safety tips applicable to all children's clothing

- Cords and drawstrings should not be detachable.
- Cords and tabs at the waist should not be more than 140 mm in length.
- For young children, belts and sashes at the back should not hang below the hem of the garment when untied.
- Drawstrings and cords for garments that end below the crotch area should not hang below the garment.

For young children below age 7

- Clothing should not have any cords or drawstrings around the hood and neck area.
- Halter-styled clothes should be made as one continuous piece i.e. with no loose/free ends.
- Shoulder straps should be one continuous piece that is securely fastened and have no loose/free ends e.g. cords that are tied together are not allowed.

For older children between the ages of 7 and 14

- Cords and drawstrings in the hood and neck are allowed but should not have loose/free ends.

If you have children's clothes that do not meet the above requirements, one way to make them safer is to remove the cord or drawstring, cut it off or shorten it.

Keep yourself updated on children's apparel that may have been recalled before making your purchase. Look up SPRING Singapore's Product Safety Alerts at <http://www.spring.gov.sg/safetyalerts> or search for consumer products recalled internationally on SPRING's website.

The Consumer Goods Safety Requirements (CGSR) regulations help make our homes safer for our family. Visit www.spring.gov.sg/productsafety to stay current on product safety alerts or consumer safety tips. If you have any concerns or questions regarding the product you have bought, please contact your retailer or supplier. To report any incident or injury related to a consumer product, please contact SPRING Singapore and your retailer or supplier.



Keep Your Family Safe

CHOOSE SAFER PRODUCTS, USE PRODUCTS SAFELY



Before Buying

- ✓ Buy appropriate products: Check the usage and age recommendations of the product you are buying, and whether it meets your requirements.
- ✓ Buy products from responsible brands and sellers.
- ✓ Check if the product is covered under warranty and if there is an authorised local office to contact should you require further assistance.
- ✓ Research on the type of product you want to buy and gather tips on what to look out for.
- ✓ Consider both safety and cost. Do not buy a product if in doubt of its safety.
- ✓ Scrutinise the product you are buying for any damage. Look out for sharp edges, broken, loose or missing parts.
- ✓ Check that the SAFETY Mark is shown on the product or packaging of electrical, electronic and gas appliances and accessories under the Consumer Protection (Safety Requirements) Registration Scheme (CPS Scheme).

Safety At Home

- ✓ Read safety warnings and instructions on usage and maintenance, and follow them strictly.
- ✓ Use products only for their intended purpose.
- ✓ Don't make assumptions on how to use a product just because you have used something similar in the past. Always refer to the information supplied with your product.
- ✓ Ask the seller for help if the product's intended use or instructions are not clear.
- ✓ Assess if children need to be supervised when using a product.
- ✓ Assess if you need to keep a product out of the reach of young children.

Find out more at www.spring.gov.sg/productsafety

Article contributed by Mr Jayems Dhingra, Editorial Committee

buying a new car and scrapping the old – some words of caution!

It's the time of the year when many of the car owners in Singapore would be contemplating how and when to replace the existing car, if the COE is about to expire within this year. In February 2006 the Prevailing Quota Premium (PQP) for CAT B Cars as an example, was at the lowest level of S\$10583 (except for a short-lived period of November 2008 to July 2009 when it reached as low as S\$3,004 in February 2009), as compared to the COE of S\$70,890 in February 2015.

Similar trends were observed for other categories as well. Can it be expected that the scenario of February 2009 will be repeated in February 2015? There are no such signs in the horizon despite the steep fall in oil prices.

Thus it is time for the car buyers of 2005 to 2006 who have been faithfully keeping their cars close to their hearts till now, to face the reality. It is a heart breaking feeling to

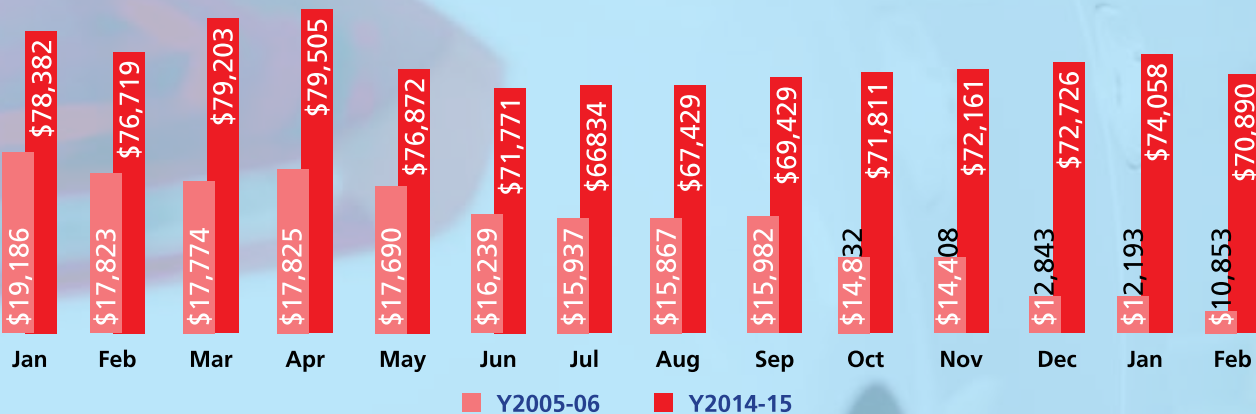
part with your humble servant, but one has to get prepared for the new world of COEs. There is no harm for a wishful thinking that COE will drop suddenly like oil prices and then can change to a new car. The big question is will the gamble payoff?

Well if not, then read on and start the preparatory work, for the transition period is at hand. The wisdom is in the words that one should not wait till the thunder storm becomes a downpour, in other words don't wait till the last day of the COE expiry. If there is still about four to 12 months left, then do the math.

There are two major decisions to be made, which can have a lasting effect for the next ten years i.e. till 2025.

- Deregister or Trade-in Old Car; and
- Buying a New Car

COE PQP Contrast for Category B Cars Overten Years



(Source: Graph by Author, based on data from onemotoring.com.sg; accessed on 6 Feb, 2015)



Deregister or Trade-in Old Car

Consider the option of either deregistering the vehicle or trade-in with the new car dealer. Which is the best option and how to evaluate?

Thanks to the Customer Service Counters of LTA and Onemotoring.com.sg that the answer is made simple. It is now much easier for the owners of cars to deregister DIY style instead of dependence on the traders or scrapping agents. The procedure is so simple that if one starts the de-registration process in the morning at 9:00 A.M. then by 4:00 P.M. car can be scrapped and deregistered.

The proceeds in terms of refund of balance COE and PARF value can be automatically credited by GIRO, to the account of the owner, within two to three weeks.

The calculation of the amount refundable is also done by simply entering the date of the intended deregistration and owner's particulars on the website:

www.onemotoring.com.sg/publish/onemotoring/en/ltainformationguidelines/de_register_a_vehicle.html;

Alternatively if one decides to trade-in or sell it through the car dealers or agents, then there will be an expectation of better returns. Is it realistic for agents to pay more than the officially realizable value? It may be possible only in rare cases where the vehicle is in excellent condition and a ready buyer is available overseas.

In any event the choice of deregistering or selling through an intermediary party like an agent or a dealer should obviously provide better value than the owner can get by deregistering himself.

Before deciding to trade-in one must calculate the total amount (COE + PARF + Scrap Value) which could be feasible to get if you deregister yourself. The trade-in amount should be more than this value for a favorable transaction. Take heed and don't rely on hearsay, but conduct your own analysis.

Buying a New Car

This is the most challenging task, for first time buyer or a seasoned motorist alike, all should tread carefully. The buyers are being induced through too many invitations and temptations created by glamorous commercial movies and advertisements.

This article is not a comprehensive guideline but a quick sharing of lessons learned and a check list of "DON'Ts" from the consumer's perspective. Just imagine driving along a strange though relatively known track, which might have been travelled along ten years ago. Be expectant of steep rise, downward slopes, blind spots, tight corners and sudden bends.

Lesson #1: Advertised Price is never the Actual Sale Price!

The advertisements are not short of ideas for inducing the customers to come to the show room. The prices like \$88xxx, \$1888xx, \$77788x etcetera are usually with a fine print beneath stating either "from" or "subject to T & C" (terms & conditions). When one enters the showroom, be prepared as the real game will be a different scenario.

Lesson #2: Price Inclusive of COE is with conditions attached!

The buyer may be asked to pay a deposit for three bids to get the quoted price, subject to COE price within the dealer's proposed target range.

The consumer will have to wait for three months or longer for the outcome to be known. If the bids are not successful then either hard selling begins at a higher price or the consumer may have to wait for the refund of the deposit (without interest).

Lesson #3: Advertised Fuel Consumption Rate a Pipe Dream, and will be excluded from the conditions of the Sales Purchase Agreement (SPA)

The fuel consumption of a vehicle is dependent on multiple factors, which in reality can only be tested on a test bed and not on the highways or city roads. It is highly unlikely that a consumer can get the fuel consumption rate as per the attractions displayed in the advertisement.

In US there have been couples of cases last year, where consumer lobby was able to get compensation from the car manufacturers who failed to deliver the cars as per the stated fuel consumption rate. In Asian countries, such precedence is not yet seen.

Lesson #4: Specifications and Features Advertised could be Optional!

The features of cars are too many in advertisements but are with the sole objective of attracting the customers to come to the showroom. Many of the features will be inapplicable to Singapore consumers, as the sales agents may tell, *"Oh! These features are for Europe, US or the countries only known to the manufacturers. If the consumer wishes to have those features, then sorry the stock will depend on the factory and the price will be unknown."*

At this time a prudent consumer should take a pen and paper to write down what is included and what is excluded, before committing on the price. Be prepared that at the time of delivery, you may be asked to sign on delivery notes showing all the features without striking off those which are not included in your car. When queried, why this is so, the answer could be *"Oh! This is our standard printed delivery*

form!" By that time full 100% payment has been made and excitement of the buyer is at its peak, so the Delivery Note which is a legal evidence of acceptance and conclusion of the SPA by the buyer, may be hurriedly signed off and to be regretted later.

Lesson #5: Best Negotiated Price is what is best for the Sales Person!

Now the consumer has negotiated the price thinking a good deal has been struck with a satisfying feeling and all smiles, seated across the table to issue payments by Credit Cards or Cheques. A prudent consumer will ask payment conditions and may find some hidden nuggets here. The payment must be based on x% financing to be taken as per the preferred Bank of the dealer and for the term and the interest rate of y% flat, dictated by the dealer. If the consumer wish to vary any of those so called "company standard policies" then the deal is off or in some cases the price is not the same anymore.

The insurance must also be paid separate and could be part of the deal, through the preferred insurer of the dealer, with pre-defined terms. Some dealers will leave the insurance out of the negotiations tactics. The Road Tax, Number Plate, Registration Fee etcetera are additional costs or included, will depend on the buyer and sales agent's negotiations. The Buyer may be told that if payment is by Cheque then the SPA is not available until the Cheque is cashed by the Bank.

Lesson #6: Sales Purchase Agreement (SPA) Form is neither regulated nor a Standard Form!

This is the point of climax. The consumer may be given series of documents and blank forms with pointers by the sales agent to just sign as marked and don't worry, everything is as negotiated. The horror may begin if one starts reading the blank forms to be signed. Beware that the SPA forms are prepared specifically with full protection of the interest of the dealer and not the consumer. One may find in the conditions in the small printed T & C: "Price is subject to change without prior notice" or "specifications and fuel consumptions are for reference only without any warranty or guarantee whatsoever" plus series of similar disclaimer statements.

Remember, there is no interference by law, between a willing seller and willing buyer, as long as it is not an illegal deal. The consumer is now in the process of signing a legally binding contract, of value which (depending on the type of car) could be as high as buying a house from HDB. The dealer's authorized representative is unlikely to be the sales person entertaining the consumer or buyer. When the consumer has signed a blank form, contractually speaking the consumer is at the mercy of the seller. Remember to read and sign only if one is agreeable with the terms and is willing to take the risks stipulated in the SPA. The buyer may not even get a copy of the SPA until days or weeks later as it was signed blank and has to be filled by the dealer at a later date.

Lesson #7: Taking Stock!

Once the car is delivered assuming everything has gone smooth as expected, then it will be the right time to reflect upon the experience. The consumer may find the price and terms at the start of the car purchase project are totally a different experience as compared to the final outcome. Then it's time to share your experience with friends and families so that others can learn to improve their buying experience.

(Note: The above article describes a typical scenario and is not to be construed in any way as a reflection of the general automobile industry.)



Get Smart!

with the Kiang Family

TIPS FOR SMART SHOPPING AND CONSUMER SAFETY

“Safe cooking makes great meals”



Mary Kiang



Mdm Rosnah

Robert Kiang

Mr Aziz

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Enabling Enterprise

Use only registered LPG regulators and rubber hoses affixed with the SAFETY Mark.



- ☒ **CHECKLIST**
- (1) Hose
 - (2) Regulator
 - (3) Hose Clips
 - (4) Cylinder
 - (5) Joints/Connections

It says here that my LPG dealer is required to do a 5-point check annually.

Ensure that the LPG hose is securely connected to the gas cooker and the LPG regulator.



Dad, just securing the clips will do. Over-tightening can damage the hose and cause gas leaks!

Check regularly for gas leakage by coating the hose with soap solution.



Oh dear, we should turn off the regulator and replace the hose immediately.

Do not leave the gas cooker unattended while cooking and ensure that the area is well-ventilated and windows are open.



Ah, the sweet smell of fresh air and my favourite mee soto.

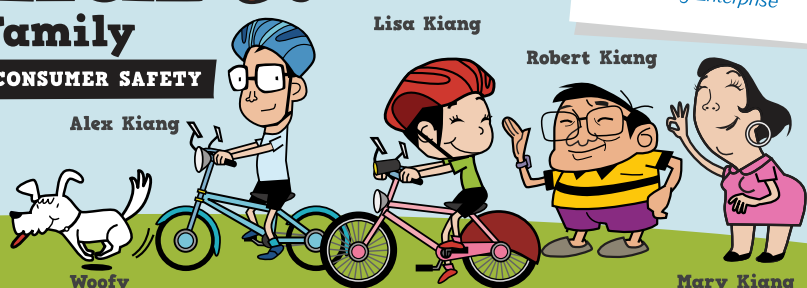
For more consumer safety tips, please visit www.spring.gov.sg/productsafety

Get Smart!

with the Kiang Family

TIPS FOR SMART SHOPPING AND CONSUMER SAFETY

"Kids ride best when they cycle safe"



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Supervise your children. Ensure that they wear appropriate gear, including proper helmets, clothes and footwear. Educate them on possible hazards.



Check that spoke guards are installed on bicycle wheels.

These spoke guards don't just look good, they also protect your feet!



Avoid carrying your young child as a pillion rider.



If your child must ride pillion, explain safety aspects thoroughly and ensure that the bicycle is fitted with a proper seat and footrests.

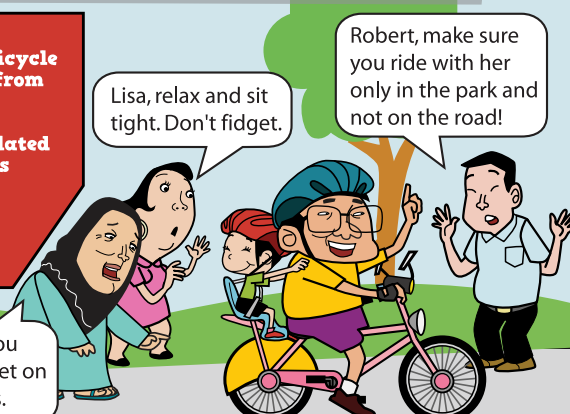
More than 240 child-related bicycle spoke injuries from 2008 to 2012*

76% of these related to pillion riders

Children aged 2 to 6 face higher risk

* 2013 KK Women's and Children's Hospital Study

Make sure you keep your feet on the footrests.



For more consumer safety tips, please visit www.spring.gov.sg/productsafety

to go for arbitration or not to go for arbitration. that is the question?

It is now the in thing for consumers to purchase all kinds of goods and services online.

A common term found in an online transaction (contract) is the arbitration clause.

If the contract has an arbitration clause, it means if a dispute cannot be settled by the parties themselves by way of negotiation. The dispute must to be referred to an arbitrator for an outcome to be made on the dispute.

An arbitrator is like a private judge; for example a lawyer who is an expert on consumer law and therefore sits as an arbitrator to hear the dispute between a consumer and a retailer over the sale of a defective car.

The arbitrator, unlike a Judge in a court, does not pass judgment but instead makes an award. This award is recognised by many countries and at times is more effective than say a District Court Judgment as it is can easily be enforced in over 150 countries

under the United Nations Convention on the Recognition and Enforcement of Foreign Arbitral Awards 1958.

An arbitration process is more suitable where parties to the dispute come from different countries and the amount of the dispute is large. Also the award is not easily appealed as compared to a judgment by a Court in Singapore.

Consumer need to be aware of the presence of an Arbitration clause in his contract with a retailer otherwise he will face an absurd situation that happened in Singapore at the Small Claims Tribunal.

In this scenario a consumer had a dispute with an online operator over goods worth \$300. There was no settlement after negotiations and without seeking CASE help, the consumer filed an action at the Small Claims Tribunal.

When both parties appeared before the Referee and were willing to slug it out in court, the Referee declined to hear

the matter as he noticed the arbitration clause in the contract which says that disputes must be settled through arbitration first.

Both consumer and the online operator were surprised and confused and accepted the decision of the Referee not to hear the matter. Actually, on hindsight, if both parties had informed the Referee that they are agreeable to the Referee hearing the matter even though there is an Arbitration Clause, the Referee in law could hear the matter.

As the amount was small it does not make sense to go for arbitration as it is costly and will definitely cost a few times more than the disputed sum in question. However technically a recalcitrant retailer can make it difficult for the consumer to have his dispute resolved by insisting that parties must do arbitration first by reason of the arbitration clause.



shopping online with a credit card? here are 9 things you should know

With the rise of the Internet, more of us are making purchases online rather than from brick-and-mortar stores. Be aware of the various issues when you use your credit card online, such as additional fees and online security.

1. I made an online purchase and clearly saw the Singapore Dollar price listed on the merchant's checkout page and the bank's SMS notification. Yet when I received my credit card bill, there was a small additional charge of less than 1% on the amount. Is my bank over-charging me?

This difference in amount could possibly be due to the international transaction fee. This fee is charged by some card issuers when your payment transaction is sent overseas for processing. Some online merchants, big and small, foreign and local, process payment transactions internationally, even though their goods and services may be priced in Singapore Dollars for your convenience.

As your purchases make their way around the world to your doorstep, your payment also travels around the world to reach your merchant. The following table gives an example of how international transaction fees are charged to your card.

We have used an international transaction fee of 0.8% for illustrative purposes. As your bank processes your payment only after you have checked-out (i.e. clicked 'confirm payment'), the check-out amount does not include the international transaction fee which will only be subsequently reflected in your card statement.

| Singapore Dollar Amount | International Transaction Fee | Final Amount Payable |
|--------------------------------|--|----------------------------------|
| S\$1,000 | S\$8 | S\$1,008 |
| Agreed at the time of purchase | Applied at a later time to the Singapore Dollar amount | Reflected in your card statement |

2. I don't want to pay this international transaction fee. Can I instruct the bank to charge me in the foreign currency? Will I incur any other fees when I make online purchases in foreign currency using my credit card?

Whether you choose to pay for your online purchases in local or foreign currency, the international transaction fee will be charged by your card issuer if the payment transaction is processed overseas. For transactions made in foreign currency, you will typically see one amount in foreign currency and one amount in Singapore Dollars reflected in your credit card statement.

The final amount that you see in Singapore Dollars would include any foreign exchange fee, international transaction fee, and any other applicable administrative fee charged by the card-issuing bank.

3. I'm thinking of buying an item online but it is listed in a foreign currency. Is the currency conversion done by the merchant or my bank? Is there a fixed rate of exchange for online purchases?

Transactions overseas or online charged in a foreign currency will be converted to Singapore Dollars by your card issuer. The exchange rates used to convert these transaction amounts into local currency may vary day-to-day and from bank-to-bank.

Check with your card issuer on how the conversion is calculated and if there are any other administrative charges that are factored into the final Singapore Dollar amount reflected in your statement.





4. Can I get a refund from the credit card issuer after purchase?

Once a card transaction is approved, the consumer is required to make full settlement of the amount incurred to the credit card issuer. However, if you have not authorised the transaction, you may wish to inform your card issuer who would be able to assist you in resolving the dispute. In any case, make sure you consider carefully before committing to a purchase.

5. I made transactions on my credit card online but I did not receive any transaction alerts. Should I be concerned?

You will receive a transaction alert from your card issuer only when your card transaction exceeds a pre-defined threshold. You should check with your bank on the current transaction alert threshold set for your payment card. You may adjust the threshold according to your comfort level. You may even request to be alerted for all transactions charged to your payment card.

6. When I make an online payment at some merchants, I am prompted to enter a One-Time Password (OTP). What is this OTP used for?

The OTP is generated when cardholders make a transaction at a merchant website that uses 3D Secure, an added layer of security for online payment card transactions. The OTP is used to verify that you are the cardholder and can be effective in protecting you against credit card fraud.

7. Why am I not prompted to enter an OTP when I transact at some merchants?

Only some online merchants have implemented 3D Secure. Merchants who are not using 3D Secure will not ask

cardholders to be authenticated by their card issuers. Hence you will not be prompted to enter an OTP. You may wish to note that customers are not liable for fraudulent transactions that are performed using their card information at non-3D Secure merchants.

8. I bought something from an online store using my credit card and later received an e-mail that appears to be from the online store. The e-mail asked for my credit card details as the merchant has encountered issues with the charging of the transaction. Should I respond?

No. Any online transaction should only be done over a proper and secured channel; under no circumstances should you reveal your credit card details to an unidentified third party. The e-mail may be a phishing e-mail out to scam you. Contact the merchant or your card issuer directly instead.

9. How can I protect myself from card fraud when using my credit card online?

Ideally, you should shop at reputable and legitimate merchants. Check if the merchant you are dealing with is using a secured website (i.e. the website address starts with "https:" instead of "http:"). Ensure that your computer's firewall, anti-virus and anti-spyware applications are updated to minimise the chance of malicious codes, worms or viruses being loaded onto your computer.

You should also make it a habit to clear your cache after a shopping session to ensure that no confidential information has been stored on your computer. Do not perform online transactions using computers in public places such as cybercafés, where your personal information is subject to a higher risk of being stolen and misused.

hard selling

Is a retailer trying to pressure you to buy goods or services that you do not want?



What is hard selling?

According to Doyle (2011), hard selling, or high-pressure selling is defined as a sales technique where “the salesperson exerts relentless and persistent pressure upon the customer, using inducements and psychological pressure to gain a fast sale” (p. 198).

Salespeople may use a range of tactics to persuade the consumer to buy their products and services. For example some of the situations which may involve hard selling include:

- Refusing to allow the consumer to leave the shop’s premises unless and until the consumer has made a purchase;
- Leading the consumer into an enclosed room to make a sale and blocking the entrance;
- Exhausting the consumer by taking turns to make a sales pitch without letting up;
- Acting aggressively to intimidate the consumer into signing the agreement;
- Salespersons who stay for a really long time at the consumer’s house, ignoring the consumer’s request for them to leave and only leaving when the consumer agrees to buy their product;

- Forcing the consumer to agree to a purchase by withholding something important to them, such as their credit card or identification card; or
- Emotional manipulation such as playing on the consumer’s feelings towards their families to persuade them to buy the product.

Making a purchase decision under pressure rarely results in a good outcome in the end. No matter how attractive the offer or how aggressive the salesperson, you should never agree to anything on the spot, without thinking it through carefully, especially for expensive products and services.

Real-life examples of hard selling in various industries

Beauty industry

The consumer visited a beauty salon to utilise her \$125 Intense Pulsed Light (IPL) treatment voucher that she bought online. After entering the treatment room, she was offered a package deal for IPL treatment at \$2,400. The beauty consultant refused to start the treatment until the consumer agreed to purchase the package. After a period of negotiation, the consumer eventually agreed to buy the package at \$1,200.

After her treatment, the consumer was led to a small room by the consultant and once again, was made an offer to upgrade the package from \$1,200 to \$2,400. The consumer was kept in the room for more than an hour. The consumer reluctantly upgraded the package to \$2,400 in the end, so that she could leave the salon.

Time Share industry

A consumer received a call from a company and was told that they could help him to terminate his existing time share and recover the monies paid. In order to terminate the time share, he would need to invest in a project and pay \$15,000. He would be able to recover \$48,800 in two years. This deal would allow the consumer to terminate his time share, recover losses and prevent pursuit of old debts against him. As the deal sounded too good to be true, the consumer refused the deal initially.

However, he was not allowed to leave the room or use the facilities by the salesperson. He felt that the salesperson was very intimidating in his manner and gestures. The consumer eventually relented and signed the contract due to fear and exhaustion after five hours of sales pressure.

Electrical & Electronics industry

The consumer was approached at a shopping mall by a sales promoter to perform a free, no obligation demonstration of a vacuum cleaner at his home. He was not informed that the sales promoter would be soliciting the sale of the vacuum cleaner. A few days later, the sales promoter visited the consumer's home to do a mattress cleaning demonstration.

The promoter started to persuade the consumer to buy a vacuum cleaner for \$3,475. When the consumer rejected the offer, the promoter refused to leave the house and kept promoting the product and following the consumer around, even when the consumer was cooking dinner. After several hours, the consumer was so exhausted she gave up and paid for the vacuum cleaner.

Hair industry

The consumer visited a hair salon and requested to re-bond her hair. She paid \$118 for the re-bonding treatment. During the entire re-bonding process, the hairdresser continuously solicited various hair packages and treatments despite several rejections from the consumer. The consumer eventually accepted a single hair treatment session costing \$188.

After handing over her card, the consumer was informed that she had signed up for a 17-session hair package instead. As the consumer was cornered by four staff, she felt that she had no choice but to pay \$1,800 in protest. The staff even accompanied the consumer to the bank later, attempting to solicit further payment for more hair packages.

What can I do if I encounter this situation?

Ask for time to consider

Be polite but firm in asking for time to think over the offer and do not be swayed by sweet-talk or persistence of a salesperson. Purchases made in a moment of impulse might not be financially viable or worthwhile in the long run. Inform the salesperson that you will be in touch with them after you have made your decision.

You can consider calling the police if you are not allowed to leave the premises or if the salesperson refuses to leave your home.

Make an informed decision

Read the terms and conditions of the contract carefully and make sure that you understand what you are buying or signing up for. Clarify with the salesperson if you are unsure about the terms of the contract.

Do not agree to the contract if you feel that something is fishy. Always shop around and compare the prices and services provided by other businesses, as you may find a better offer from them.

Check that the business is legitimate

Do your own research on the business and verify that the deal that they are offering is valid. Look for online reviews or testimonials by other buyers who have patronised the business before. Check that the business has a legitimate business registration number, local address and contact details.

Put all verbal promises in writing

Any verbal promises made should be written into the contract or agreement to avoid conflict in the future. Make sure that you have a copy of the written contract or agreement.

Your Legal Rights

The Consumer Protection (Fair Trading) Act (CPFTA) states that it is an unfair practice to take advantage of a consumer by exerting undue pressure or influence on the consumer to enter into a transaction involving goods or services. Consumers may seek redress under the Act.

If you feel that you have been unduly pressured into buying an item or signing a contract, you can contact the Consumers Association of Singapore (CASE) (www.case.org.sg) for advice and assistance. CASE can assist you by providing free advice on the options you can take, and if needed, negotiate with the company on your behalf to find an amicable solution for both parties. Alternatively, you can file a claim with the Small Claims Tribunals (SCT) and obtain an Order of Tribunal to redress the situation.



Article contributed by Ms Brenda Yik, Intern at CASE Legal Department

internship experience

I had just finished the semester and I was looking for some productive way to spend the term break. It was highly fortuitous that the National University of Singapore ("NUS") Faculty of Law Pro Bono Office was searching for an intern to spend 3 weeks at The Consumers Association of Singapore ("CASE"). I applied as it is not easy to get an internship and the opportunities do not come often. In addition, it was also something different from the other Pro Bono initiatives that I've been in, which were quite repetitive. After some correspondence with the Associate Professor who was handling this, voila, I was here to intern!

Main learning points

- Mr Pillay, the Assistant Director of the Legal Department at CASE was a fantastic mentor. We often spoke about matters on work ethics, productivity at work and he was very knowledgeable about consumer affairs and the consumer protection regimes in other jurisdictions, such as the European Union, Australia and New Zealand.
 - Mr Pillay shared about his passion for consumer affairs and how he enjoyed his work so much that he was usually in the office by 7.30am.
 - In addition, I learnt a lot about the Consumer Protection (Fair trading) Act from him. It was particularly interesting to hear the kinds of difficulties that arose from Consumer Protection work, because the Act appears to provide a good framework to protect consumers but there are various people who exploit the loopholes and also there could be significant friction between the various bodies that do consumer protection work.
 - Learning about how he overcame such difficulties provided me with a lot of food for thought. It also provided a lot of insight into future practice as a lawyer as we would no longer be dealing with the content in our legal texts but rather we would also be interacting with other practicing lawyers.
 - It was thus important to exercise discretion and understand that both parties would work better if both parties were cordial with each other.
- I enjoyed the experience a lot and if there was any regret it was that I couldn't stay longer and familiarize myself completely with consumer protection laws as CASE handles complaints from 40 odd industries.
- Mr Pillay was also involved in cases that were in the media during that point in time, so it was also interesting to know about how he handled such cases previously, and how he intended to handle it now.
- There was a lot of variety in the work and there was always something to learn as a result. There were research projects, drafting of letters and I was also allowed to sit in during mediation sessions and certain meetings.

There was significant autonomy as Mr Pillay gave me a lot of discretion in handling the work. The tasks were interesting as well as consumer protection is always an evolving area and CASE is always interested in progressive regimes or methods that we can adopt or lobby for.
- I had to do 4 main research projects, some prominent examples was:

- ▶ Write a paper to lobby for changes to the Consumer Protection (Fair Trading) Act. I researched on various methods of consumer protection in other jurisdictions, compared it to the Singapore regime and combined my recommendations with the recommendations of the Consumer Law Review Committee.
- ▶ Research and suggest a possible solution to extra territorial enforcement of Consumer Protection judgments in Singapore. This was in response to queries from the Director of The Ministry of Trade and Industry.
- ▶ Draft a media article, summarizing my findings and making recommendations, after doing a survey on Wedding Packages offered by various Country Clubs and Hotels.
- ▶ Statistical study on common complaints in the Beauty and Wellness industry.
- ◇ There were many times I had to do letter drafting.
 - ▶ Letter drafting was interesting as well as there was no standard template, and a lot of discretion was given to me to decide what tone and language to adopt based on factors such as: the purpose of the letter, the size of the firm, the person being addressed to.
 - ▶ Through letter drafting, I realized that CASE was very involved in Consumer Protection work, more than what the common person would perceive. Mr Pillay takes initiative in pushing errant retailers to mediate and resolve their complaints, and therefore, many retailers in many industries are working with CASE.
- ◇ It was my first time sitting into a mediation session, despite being exposed to Alternative Dispute Resolution ("ADR") in school and knowing about the various places people can go to for mediation.
 - ▶ It was interesting because the informality of the session is something that one would never see in the Formal court hearings.
 - ▶ It was effective as the informality encouraged discussion. This was particularly inspiring as I saw how skilful mediators can broker an outcome without much acrimony and encouraged both retailer and consumer to negotiate in a friendly manner. This gave me some ideas about mediation and sparked off interest in taking this as a third year module.
- ◇ I remember sitting in at a meeting at SCOOT, the Budget Carrier of Singapore Airlines. It was particularly interesting to see how the Assistant Directors from CASE attending the meeting handled the meeting.
 - ▶ While it was inevitable that there would be people with differing personalities at the meeting, the Assistant Directors handled the meeting very professionally, always seeking a conciliatory outcome, with the viewpoint that Consumer Protection work requires the cooperation of both the retailers and CASE.
- ◆ Working with the colleagues at CASE was a very merry experience. Not only were they friendly, they were willing to share their experiences with me and I would say that during this period, it was a pleasure and honour to work with them.
 - ◇ I got to learn about Advertising standards from Matthew, the executive working with the Advertising Standards Authority of Singapore ("ASAS"). I learnt about the process of auditing of advertisements in Singapore, from the stage of consumer feedback to council review and the various checks and balances.

It was also refreshing to learn about the wide scope of auditing done by ASAS and their work in some areas that I would not have associated with advertising intuitively. I gathered that ASAS played an important role in ensuring that advertisements were not offensive to public opinion without hampering fair competition between businesses.
 - ◇ In addition, I learnt about the various public education initiatives done by the colleagues at the marketing department. These include road shows, talks at educational institutions. There were some ancillary matters that I thought were particularly interesting as well.

For example, the fact that CASE is also involved in product testing and public surveys on levels of consumer education widened my understanding of the role CASE plays in consumer protection.
 - ◇ There were many funny conversations with my colleagues and I also got to observe them in their work. I observed some of my colleagues, Eric and Wilfred handling complaints at the complaints counter, and they were very professional.

Due to years of experience, they immediately drew the essence of the consumer's complaint and were able to give them a solution to the problems they faced, such as the possible avenues of redress and what CASE can do for them.
 - ◇ There was also a familial atmosphere at CASE, especially with the close knit executives and a good work life balance at CASE. During major events, such as Christmas, there were gatherings and everyone got to know each other better through fun and games.

Conclusion

I really enjoyed my internship at CASE as I was enriched by the experience and there was always something to learn and to try out. The cordial atmosphere and the ease with which anyone could speak to each other was very welcome as it made the work easier when I was ploughing through research material and drafting papers. Also, the experience of my mentor, Mr Pillay gave me a lot of insight, not only into practice as a lawyer but in providing me with a broader perspective into the legal profession, and I can only say that I am in his debt. Making the decision to intern at CASE, as my first internship will always be a decision that I will never regret.

sayit@case

Dear CASE

I purchased a sound system and upon reaching home, I found out that the sound system had a few additional parts missing. I called the vendor immediately and requested that they repair my sound system but it has been a day and they have not responded to my request. I am tired of waiting for their response. I would like to ask if I can get the vendor to replace my sound system instead since the vendor has not responded.

A

Dear A

In our opinion, it is important to give the vendor a reasonable period to respond to your request. Depending on the circumstances, a reasonable period would be a week. A full replacement is not warranted if the sound system is working and all that is wrong is some missing parts. We would like to point out that the replacements need not be new as it also depends on the length of use the consumer already had of the sound system.

Dear CASE

I encountered an advertisement that featured some objectionable claims. What can I do to highlight these objectionable claims? What advice do you have for consumers?

B

Dear B

We would advise consumers to not be easily misled by exaggerations or false claims in advertisements, especially when buying a product or service that you have not seen or used previously.

It is always important to scrutinise all claims made in an advertisement carefully and check if there are any inaccuracies, ambiguities, exaggerations, misrepresentations or otherwise. With reference to how can you highlight objectionable claims; you may wish to provide feedback to the Advertising Standards Authority of Singapore (ASAS) if you come across a misleading advertisement in any form of media locally at www.asas.org.sg.



casebriefs

Launch of CaseTrust – DSAS Joint Accreditation & Certificate Presentation Ceremony (8 January 2015)

The Consumers Association of Singapore (CASE) and the Direct Selling Association of Singapore (DSAS) launched the CaseTrust – DSAS Joint Accreditation Scheme on 8 January 2015 at Safra Toa Payoh. In addition, during the event, 14 direct selling companies were awarded the CaseTrust accreditation scheme mark after passing the stringent assessment requirements stipulated under the scheme to qualify for the Trustmark. With the implementation of the scheme, consumers can expect:

- A seven day cooling-off period (excludes Saturdays, Sundays and Public Holidays), during which consumers may seek full refund of the payment made.
- An order form at the time of sale, with clear and accurate contact details of the direct seller.
- A well-defined complaint mechanism put in place by the business to address disputes.

Besides the above, the accredited companies are governed by DSAS's Code of Ethics, which ensures all direct sellers within their distribution system practise responsible and ethical selling. DSAS will also take responsibility for the direct sellers under them.

With the launch of the scheme, industry standards and professionalism will be raised. As a result, consumers are more protected and can be assured when buying from these 14 CaseTrust accredited businesses. It will be a win-win situation for both businesses and consumers.



Article contributed by Ms Brenda Teng, Consumer Products, Standards & Testing Committee

all vitamin c supplements tested meet with label claims

Vitamin C or ascorbic acid, is an essential nutrient for humans. Vitamin C supplements are commonly consumed for the purpose of supplementing the diet and enhancing health. These supplements are available in the form of tablets, capsules, soft gels and liquids.

Why is CASE checking on Vitamin C supplements?

Vitamin C supplements are currently not subject to approval, licensing or registration before being sold in the local market. They are also not assessed for their effectiveness by the Health Sciences Authority (HSA).

The health supplement dealers are responsible for the accuracy and truthfulness of their product claims. The label and packaging material should also provide sufficient information to enable consumers to make informed decisions when purchasing and consuming the products.

Under the current regulatory system administered by HSA, it is not a statutory requirement to screen or check the advertisements of such products. The advertisements of consumer goods, including health supplements, are governed by the Singapore Code of Advertising Practice, issued by the Advertising Standards Authority of Singapore (ASAS). ASAS is a self-regulatory body of the advertising industry, and also an advisory council to CASE.

To ensure that businesses do not mislead consumers with untruthful advertising, the Consumer Products, Standards & Testing Committee (CPSTC) decided to do a test on Vitamin C supplements. ASAS will then follow up on any misleading claims reflected by the test.

Conducting the test

In September 2014, mystery shoppers purchased 15 different brands of Vitamin C supplements at various retail stores, and sent them to a designated lab for testing. The objective of the test was to determine if the amount of Vitamin C content in the supplements matches the claims on their product labels.

The test was conducted based on British Pharmacopeia (BP) 2014, the official collection of standards for UK medicinal products and pharmaceutical substances. BP has an acceptance criteria from 95.0 to 107.5% of the stated amount of ascorbic acid in the Vitamin C supplement.



Results of Vitamin C (ascorbic acid) content in Vitamin C Health Supplements

| No. | Brand | Item | Declared Amount of Vitamin C (mg) per tablet/capsule/gummy | Assay (% of declared) | Acceptance Criteria*: 95.0 to 107.5% (British Pharmacopeia 2014) |
|-----|-------------------|--|--|-----------------------|--|
| 1 | 21st Century | Slow Release Vitamin C-500 | 500 | 99.5 | Within |
| 2 | BioScience | Vitamin C-500 With Rose Hips & Bioflavonoids (Sustained Release) | 500 | 103.7 | Within |
| 3 | Blackmores | Bio C 1000 Plus Bioflavonoids | 1000 | 112.5 | Outside |
| 4 | GNC | Vitamin C 500 Dietary Supplement with rose hips | 500 | 100.9 | Within |
| 5 | GreenLife | Vitamin C-1000 with Rose Hips (Anti-Oxidant) | 1000 | 97.0 | Within |
| 6 | Holistic Way | Antioxidant Vitamin C Non-Acidic 1000mg Bioflavonoids | 1000 | 103.5 | Within |
| 7 | Holland & Barrett | Vitamin C-1000mg and Wild Rose Hips, Immune System Support | 1000 | 103.8 | Within |
| 8 | Kordel's | Acid Free C 1000mg | 820# | 97.4 | Within |
| 9 | Nature's Way | Total-C Daily Immune Support, Vitamin C 500mg | 500 | 95.5 | Within |
| 10 | Nordic Naturals | Vitamin C Gummies 250 mg Vitamin C for Immune System Support | 125 | 96.3 | Within |
| 11 | Ocean Health | Buffered C-500 Acid-free with bioflavonoids | 500 | 109.3 | Outside |
| 12 | Redoxon | Double Action Vitamin C & Zinc (Orange Chewable Tablets) | 500 | 102.3 | Within |
| 13 | Shaklee | Sustained Release Vita-C 500 mg Dietary Supplement | 500 | 102.2 | Within |
| 14 | Sunkist | Chewable Tropical Breeze Vitamin C 500mg | 500 | 97.7 | Within |
| 15 | VitaHealth | Time-Released Acid-Free Vitamin C 500 | 410# | 102.2 | Within |

*Acceptance criteria: 95.0 to 107.5% of the stated amount of ascorbic acid #Assumption: 1000 mg calcium ascorbate = 820 mg ascorbic acid

Test results showed that all samples except Blackmores Bio C 1000 Plus Bioflavonoids and Ocean Health Buffered C-500 Acid-free with bioflavonoids, were within the range.

The ascorbic acid content in both Blackmores Bio C 1000 Plus Bioflavonoids and Ocean Health Buffered C-500 Acid-free with bioflavonoids have exceeded the product label claims by 12.5% and 9.3% respectively, which fell outside the acceptance range.

However, considering that they are health supplements, a slight increase in the ascorbic acid content still makes the product safe for consumption, provided that consumers keep to the recommended dosage.

The rest of the test samples complied with their product claims. Although we were unable to include all available Vitamin C supplements sold in Singapore, our selected samples covered the more popular brands which are conveniently found in local pharmacies and departmental stores.

Hence, we can conclude that majority of the Vitamin C health supplements in our local market is considered truthful in their product claims.

CASE advises consumers to compare the nutritional information and ingredients between brands before deciding which to purchase. Consumers should also only purchase their health supplements from licensed retailers and consume the supplements according to the product's recommended dosage.

Article contributed by Mr Matthew Choong, CASE Marketing & Communications Department

online shopping

With the constant advancements in technology, life as we know it is vastly different from what it was 50 years ago. Let us use shopping as an example. Consumers are now able to carry out their shopping from the comfort of their homes just by logging onto an ever-increasing number of shopping websites that carry a wide range of products. It is so easy and convenient for consumers to purchase products online and they can shop whenever they want.

People in Singapore can easily browse for items that are only available overseas as there are no geographical barriers. At times, the products available online are cheaper than the ones sold in physical stores. Consumers can save time when carrying out online shopping as there is no need for them to travel down to the physical shops and spend time browsing through the items. In addition, consumers need not jostle with others during sales or fight against rowdy crowds just to get that promotional item.

Till now, we have only talked about the benefits of shopping online. There is always two sides to a coin; if there are pros, there are cons to look out for as well. It is important that consumers understand that precautions have to be taken in any online transaction. There are instances when the product

is lost during delivery or the product is recorded as being delivered but does not arrive after weeks have passed. In such worst case scenarios, who will be held accountable? These are factors that consumers have to take into account before making an online purchase

As mentioned earlier, technology is constantly advancing. An increasing amount of people are using their credit cards to pay for their online shopping. However, there has been an increasing amount of coverage by newspapers on credit card numbers being hacked or credit cards being misused despite the security systems set in place. Security will always be a factor that consumers have to take into account. With these pitfalls, what can consumers do to protect themselves?





Tips for Consumers:

- Go to secure websites to ensure that online transactions are safe. Secured sites usually have the prefix https: and you can see a lock depicted. Consumers should also look out for trust marks, such as CaseTrust accreditation, TrustSg or other trust mark for additional assurance.

Companies have to undergo a stringent process and assessment before obtaining the accreditation. There are certain criteria that the businesses have to meet. Thus, consumers will have the peace of mind that such companies have been evaluated and audited by third parties before being awarded the trust marks.

- Do research before each purchase to have the full information of the prices and extra charges (e.g. postage fees), terms and conditions, exchange and refund policy of the product.

Consumers should always make sure they have the full information to make a proper and informed assessment before committing to a purchase. This will prevent the consumer from making a wrong or misguided purchase.

- Do research on unknown companies retailing items online. Consumer should ascertain the identity of the actual vendor and ensure that there is a valid physical address on the website.

If there is a valid physical address, consumers can approach them first to resolve any disputes they might have with the businesses.

- They can also read online reviews and ratings given by other consumers on other third-party websites. These may provide a good overview of the reliability of the shop in terms of delivery speed, product quality and after-sales service standards.

- Always get contact details of the vendor or merchant. Get all the queries answered before committing to any purchase and save a copy of all the communication with the vendor in case it is needed in future. If there are any disputes, consumers will have proof or evidence to back up any claims that they wish to make against the company.

- Exercise caution when purchasing high-priced and popular items. Sometimes, the actual product may not be up to your expectation as it may not look the same as one displayed online. The colour, size and feel may be different as unlike shopping in a physical shop, the consumer is unable to check the product when purchasing online.

- For household electrical and electronic goods, check that the product is suitable for use in Singapore and meets relevant safety requirements e.g. it comes with the appropriate mains plug and power supply voltage.

Look out for the SAFETY Mark if the product falls under one of the 45 categories of household electrical, electronic and gas appliances and accessories covered under the Consumer Protection (Safety Requirements) Registration Scheme. Examples of such products include kettles, televisions, and standing fans.

the trusted label for direct selling companies



CaseTrust is the accreditation arm of the Consumers Association of Singapore (CASE), and is Singapore's de facto standard for companies who demonstrate their commitment to fair trading and transparency to consumers.

Since its launch, CaseTrust has been highly regarded by industry players. This is because CaseTrust's standards are maintained in an unbiased manner, and that its accredited businesses are kept abreast of consumer trends and new developments in the industry.

CaseTrust

- Is an accreditation scheme for the retail and service sectors;
- Promotes fair and ethical business practices so consumers can buy with confidence when shopping in Singapore;
- Ensures its members have good sales and after-sales service, business integrity, well-trained sales staff and well-maintained retail facilities.

CaseTrust benefits you, the consumer, because...

- It gives you the peace of mind knowing that the establishment is CaseTrust certified;
- It protects you as a consumer against unscrupulous tactics;
- It enhances your rights as a consumer;
- It allows you to amicably resolve disputes with the establishment.



Direct Selling
Association of
Singapore

DSAS is a trade association founded by legitimate and reputable direct selling companies to represent the interest of legitimate direct selling activities in Singapore.

The Association serves as a platform to establish industry standards for member companies and ensure consumers' assurance & satisfaction are met. To know more about the association, please refer to www.dsas.org.sg

Enhance your experience with CaseTrust - DSAS accredited member companies

These companies have uplifted the industry standards and provided consumers with even greater assurance by:

- Committing to excellence through adopting fair and honest business practices with consumers.
- Giving you peace of mind buying from CaseTrust accredited businesses by providing 7 days cooling-off period for consumers, during which time you may cancel the contract without penalty.
- Having an auditable set of criteria reviewed by CaseTrust that addresses policies, communication modes, personnel performance, practices and systems that the organization has to put in place to protect consumers' rights against unscrupulous practices and enhance your shopping experience.
- Providing consumers with an established dispute resolution channel with CASE mediation process.



“森林黑店” 风波的教训

外国游客毫不知情走进“黑店”买手机，结果吃了亏还要下跪求情，整起风波令人发指。事件尘埃落定，但无良商家却不可能就此销声匿迹。消费者能从中吸取什么教训？

2014年11月3日，一名越南籍游客到森林广场的Mobile Air欲以\$950购买一台iPhone 6手机。该名男子以现金付款后，被要求在一份英语文件上签字，他不以为意地照办。岂料，他在签字后，店员告诉他必须支付额外\$1500购买一年的产品保固。旅客表示毫不知情，要是知道必须多付\$1500，他是不会买下手机的。警方介入后，他只拿回\$70的退款。

旅客要求店家全额退款，于是向新加坡消费者协会寻求援助。经谈判后，店家最终只愿意退还\$400。消协告知游客他可通过小额索偿法庭向店家追讨全数款项，但他最后选择接受\$400的退款。

过后，有鉴于针对Mobile Air的投诉不少，消协邀请该手机店签署自愿遵从协议，并给予一星期的期限，否则将向法院申请禁制令，停止商店以不当手法销售商品。不幸的，Mobile Air的老板在一周内关闭生意，让其他受害者陷入困境。

对付“黑店”消协有所局限

在这起事件中，消协帮助这名旅客将退款额从原定的\$70提高至\$400。然而，有公众认为，既然明知“黑店”所作所为是欺人太甚，消协应该起诉店家，争取全额退款。不过，事情并没有那么简单。

首先，“保护消费者（公平交易）法令”属民事法令而非刑事法。消协可针对未进行公平交易的店家采取民事诉讼，但不能起诉店家。第二，若消协采取民事诉讼，其正当程序需耗时间，有时可长达几个月甚至几年，特别是当店家决定挑战禁制令。

第三，消协要追踪这些“黑店”也困难重重，因为他们可以随时结束生意，再利用朋友或亲戚的名字重新注册一家新公司。若是如此，消协也无从追究，因为在法律上，那是全新的实体公司。

别被“黑店”伎俩蒙骗

一些小型科技商品店常向无知的消费者做出误导性或错误陈述，说服消费者签字付款。当受害者找上门来，店家往往以“你愿买，我愿卖”来做反驳，表明并未强迫消费者签约购买。

而消费者最大的疏忽便是被低价商品迷惑得如醉如痴而忘了细读购买协议上的各项条款，如“每月支付\$99保固费，直达2年”。在这种情况下，消费者需证明他是被刻意误导才买下商品，若无凭无据，这将非常困难。

消协表示，在森林广场和珍珠坊购买科技品时，消费者应警惕以下事项：

- 货比三家，留意消协张贴在大门口的消费者投诉告示；
- 详读交易协议条款，提防额外费用如保固费、注册费、解锁费等；
- 付款前仔细检查商品，并确保店家开的发票清楚列明正确款项。付款后向店家索取收据，收据应列明所有收款项目、公司全名和联络资料；
- 别被折扣或赠品引诱，也别上销售伎俩的当。



CaseTrust Accredited Businesses

CaseTrust GOLD FOR WEBFRONT

Beeconomic Singapore Pte Ltd trading as Groupon Singapore

CaseTrust GOLD FOR STOREFRONT

Brother International Singapore Pte Ltd
Commercial Investigations LLP
OSIM International Ltd
Richard Hung Jewellers (Pte) Ltd

CaseTrust GOLD FOR COMBINED STOREFRONT AND WEBFRONT

DP Credit Bureau Pte Ltd

CaseTrust FOR STOREFRONT (BASIC)

@bsolute Solutions Pte Ltd
All Best Air-Conditioning & Electric Pte Ltd
Audio House Marketing Pte Ltd
Azora Curtain Pte Ltd
Azora Lighting Pte Ltd
Azora Studio Pte Ltd
Cash Online Jewellery Pte Ltd
Cash Online Pawnshop Pte Ltd
ChoiceCycle CCTV Pte Ltd
Chip Lee Goldsmith Jewellery
ChoiCycle CCTV Pte Ltd
Credit Bureau (Singapore) Pte Ltd
Direct Funeral Services Pte Ltd
Gold N Gems Pte Ltd
Kemp Singapore Pte Ltd
Kemp Trading
Memory Worl d (S) Pte Ltd
MoneyMax Group Pte Ltd
MoneyMax Jewellery Pte Ltd
MoneyMax Pawnshop Pte Ltd
MoneyMax Pte Ltd
Mount Vernon Sanctuary Pte Ltd
Nation Cool Airconditioning & Engineering Pte Ltd
Ndroid Pte Ltd under the brand name of iRepair
NTUC Fairprice Co-operative Ltd
Perfect Deco Pte Ltd
Singapore Funeral Services
Skap Logistics Pte Ltd
Star Furniture Pte Ltd
Sungei Emas Pte Ltd
Teng Huat Jewellery Pte Ltd
The Curtain Boutique (S) Pte Ltd
Valuemax Group Ltd
Wedding Acts Pte Ltd
White Horse Ceramic (S) Pte Ltd

CaseTrust FOR WEBFRONT

Agency For Integrated Care Pte Ltd
Fun Link
Sistic.com Pte Ltd

CaseTrust FOR COMBINED STOREFRONT AND WEBFRONT

Lunch Actually Pte Ltd
Quebec Leisure International Pte Ltdv

CaseTrust FOR EMPLOYMENT AGENCIES

121 Personnel Services Pte Ltd
Budget Employment Agency
Budget Employment Service Centre
Contact Asia Pte Ltd
Enreach Employment Pte Ltd
Home Employment Agency Pte Ltd
Home Employment Service Centre Pte Ltd
Homekeeper International Pte Ltd
Homekeeper Jobplacement Pte Ltd
Jas Employment Agency
Jas Employment Services
Jobs Culture International Pte Ltd
Loyal Employment Agency
Nation Employment Pte Ltd
OK Maid Pte Ltd
Orchid Employment Agency & Management Services Pte Ltd
Pro Maids
Team-up Resources Pte Ltd
United Home Employment Agency Pte Ltd
United Home International Pte Ltd

CaseTrust-SVTA JOINT ACCREDITATION FOR MOTORING BUSINESSES

Acfas Auto
Alfa Credit Pte Ltd

Auto Zoom Enterprise Pte Ltd
BKW Automobile Pte Ltd
Car Design Motor Pte Ltd
Car Times Automobile Pte Ltd
Chicago Associates
Dickson Automobile Pte Ltd
Fu Yip Motor Trading
Good Year Automobile Pte Ltd
Hoe Beng Auto Trading
Jack Cars Enterprise Pte Ltd
Jia Leong Trading Enterprise Pte Ltd
Lake View Credit Pte Ltd
Mayfair Motoring
Motor-East Pte Ltd
Motor-Way Credit Pte Ltd
Pang's Motor Trading
Prime Cars Credit Pte Ltd
Shuang Hup Credit Pte Ltd
Sing Wang Motor & Credit Pte Ltd
Starbright Auto Pte Ltd
Swee Seng Motors Pte Ltd
Tan Wei Auto Pte Ltd
Tay Motor & Credit Pte Ltd
Think One Automobile & Trading Pte Ltd
Village Credit Pte Ltd
Yong Lee Seng Motor Pte Ltd

CaseTrust FOR SPA & WELLNESS BUSINESSES

123 Spa
17 August Pte Ltd under the brand name of Molly Coddle Spa By Dr Cindy
21st Century Beauty Spa Pte Ltd - Ang Mo Kio
21st Century Beauty Spa Pte Ltd (Beauty World Plaza)
A Cube Systems Pte Ltd under the brand name of Nails Bar
A Fond Boutique Spa Pte Ltd
A Fond Leisure Spa Pte Ltd
Absolute Wellness Group Private Limited
Adeline Face & Body Pte Ltd - Bishan
Adeline Face & Body Pte Ltd - Bugis
Adeline Face & Body Pte Ltd - Jurong
Adeline Face & Body Pte Ltd - Yew Tee Point
Adept Therapy Centre Pte Ltd - Coronation Plaza (#02-29)
Adept Therapy Centre Pte Ltd - Lucky Plaza
Adesa Professionals Pte Ltd under the brand name of Adesa Professionals
Adonis Beauty Consultants Pte Ltd under the brand name of Adonis - Jurong East
Adonis International Pte Ltd under the brand name of Adonis - Bukit Batok
Adonis Nuskun Pte Ltd under the brand name of Adonis - Ang Mo Kio
Adonis Nuskun Pte Ltd under the brand name of Adonis - Bedok North
Alexis Links under the brand name of OPI Centre
All About Massage Pte Ltd under the brand name of Spa Infinity
Allure Nail & Wellness Pte Ltd
Amanda TTM Thai Medicine
Amarin Spa Pte Ltd under the brand name of Amarin Spa
Amore Fitness Pte Ltd - Hougang
Anantha Ayurvedic Health Care Pte Ltd - Buffalo Road
Ancient Dynasty Pte Ltd under the brand name of Ancient Dynasty Massage & Spa
Angel Beauty Studio
Angels Dream Spa Pte Ltd
Anglo Thai Enterprises Pte Ltd under the brand name of Ayuthaya - The Royal Thai Spa - Bras Basah
Anglo Thai Enterprises Pte Ltd under the brand name of Ayuthaya - The Royal Thai Spa - TreeTops Executive Residences
Ashi Reflexology
Avon Beauty Aesthetics LLP under the brand name of Avone Beauty Secrets
Ayuryoga, Clinic of Ayurveda & Yoga Pte Ltd
Ayush Ayurvedic Pte Ltd
Ayush Ayurvedic Pte Ltd-Bedok
Azalea Business Pte Ltd under the brand name of Rose Spa - Ang Mo Kio
Azalea Business Pte Ltd under the brand name of Rose Spa - Clementi
Balik Kampung Private Limited under the brand name of Balik Kampung
BB Beauty Pte Ltd
Beach Road Hotel (1886) Ltd under the brand name of Raffles Amrita Spa
Beaute Bay Pte Ltd
Beaute Renaissance Pte Ltd
Beautehub International Pte Ltd
Beautiful Tips Pte Ltd under the brand name of Beautiful Tips
Beautique Group Pte Ltd under the brand name of Facebar
Beauty 100 (S) International Pte Ltd
Beauty 100 (S) International Pte Ltd - Bugis Village
Beauty Base
Beauty Cottage
Beauty Forever Saloon Pte Ltd - Ghim Moh
Beauty Hope Pte Ltd under the brand name of Beauty Hope
Belle De Beaute
Bellicare
Bellus De Charme
Best Healthcare Centre
BFM
Bio Focus International Pte Ltd
Black Swan Skype Pte Ltd under the brand name of Black Swan Nail Care
Blessed Seven Pte Ltd under the brand name of Beaute by Kew
Blue Butterflies Pte Ltd under the brand name of Blue Butterflies Spa
Blue Wave Spa
Body & Soul Bali Spa Pte Ltd
Bodytalk Wellness Spa LLP
Bodywork Clinic Pte Ltd under the brand name of Beauty. Mums & Babies By Bodywork Clinic Pte Ltd
Bonafides Beaute Pte Ltd
Bonafides Beauticare Pte Ltd - Bukit Merah Central
Bonafides Beautimage Pte Ltd
Bonafides Beautique Pte Ltd - Ang Mo Kio
Bonafides Beautispa Pte Ltd
Bonafides Esthetic Centre
Boutique Spa Pte Ltd
Callista Face Body Spa Pte Ltd.
Capella Hotel, Singapore under the brand name of Auriga Spa
Caring Jean Trading under the brand name of Indulge Skin & Body Lab
Casa Santosa Pte Ltd under the brand name of Casa Santosa
CC Thai Massage & Therapy
Chen Kang Foot Spa Pte Ltd - Bedok Point
Chen Kang Foot Spa Pte Ltd under the brand name of Chen Kang Wellness - JEM
Chen Kang Foot Spa Pte Ltd under the brand name of Chen Kang Wellness - Parkway Centre
Chen Kang Foot Spa Pte Ltd under the brand name of Chen Kang Wellness (Serangoon Garden)
Chen Kang Therapy Pte Ltd under the brand name of Chen Kang Wellness - Tampines
Chen Kang Wellness Pte Ltd under the brand name of Chen Kang Body Spa
Chen Kang Wellness Pte Ltd under the brand name of Chen Kang Wellness - Thomson Plaza
Chen Kang Wellness Pte Ltd under the brand name of Chen Kang Wellness - Northpoint
Chen Kang Wellness Pte Ltd under the brand name of Chen Kang Wellness - West Coast Plaza
Chen Kang Wellness Spa Pte Ltd - NEX
Chengmai Lanna Thai Massage
CHI The Spa
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Bugis Branch
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Choa Chu Kang Branch
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Eunos Branch
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Jurong Branch
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Jurong West Branch
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Redhill Branch
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Tampines Branch
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Yishun Branch
Chinois Spa Pte Ltd
Chinois Spa Pte Ltd under the brand name of Chinois @ Fort Canning
Chop!Chop! Private Limited - Raffles
Chop!Chop! Private Limited under the brand name of Chop!Chop! Pte Ltd - Marina
Chrysalis Spa Pte Ltd - IMM HUB
Chrysalis Spa Pte Ltd - Orchard Central
City Beauty Therapy
Clarins Pte Ltd under the brand name of Clarins Skin Spa
CLS International Marketing Pte Ltd under the brand name of Touch Elite (Orchardgateway)
CLS International Marketing Pte Ltd under the brand name of TOUCHE - Bugis

CLS International Marketing Pte Ltd under the brand name of Touche - Changi Business Park
CLS International Marketing Pte Ltd under the brand name of Touche (Palais Renaissance)
Coral Cove Spa
Coral Ocean Wellness Pte Ltd
Coral Ocean Wellness Pte Ltd under the brand name of Coral Ocean Wellness
Coral Sea Wellness Centre
Coral Sea Wellness Centre under the brand name of Hua Mulan Spa
Coral Sea Wellness Centre under the brand name of Yuan Spa
Corals Beauty
Cosy Feet Pte Ltd
Cozy Spa Private Ltd
Crawford Development Pte Ltd under the brand name of Frictio Villa
D Sparadise
D' Zen Spa
Da Jiao Yin Zu Dao
Daisho Development Singapore Pte Ltd under the brand name of Heavenly Spa By Westin TM
De Beaute (SSC) Pte Ltd - #01-01/10
De Beaute (SSC) Pte Ltd - #B1-00
De Beaute Beauty & Slimming Pte Ltd - International Plaza
De Beaute Beauty & Slimming Pte Ltd - Roxy Square
Derma Hub
Dermis Beauty Wellness Pte Ltd under the brand name of Dermis Beauty Wellness
Dinnah Wellness & Medispa For Woman
Donna Spa Pte Ltd under the brand name of Donna Beauty
Dream Skin Beauty Wellness
Eastern Healthcare & Reflexology Centre Pte Ltd
Efflorescence Face Eyebrow
Elegant Nails Pte Ltd under the brand name of Elegant Faces
Elements Wellness Pte Ltd under the brand name of Spa Elements
Embrace Beauty Pte Ltd under the brand name of Embrace Beauty
Embrace Beauty Pte Ltd under the brand name of Embrace Beauty - Ang Mo Kio
Energy Bay Traditional Therapy & Beauty Spa
Energy Therapy Centre
Estheva under the brand name of Estheva Spa
Expert Beaute (IE) Pte Ltd
Fashion Nails Spa
Fil Spa Intelligence Pte Ltd - Chinese Swimming Club
Fil Spa Intelligence Pte Ltd - Far East Finance
Fil Spa Intelligence Pte Ltd - Singapore Shopping Centre
Fingerflex Pte Ltd under the brand name of Palace Spa
Four Seasons Hotel Singapore under the brand name of The Club At Four Seasons Hotel
Four Seasons Traditional Physiotherapy And Beauty Healthcare
Fragrance Beauty & Slimming Treatment Hub
G. Spa Pte Ltd
Gang Sheng Pte Ltd under the brand name of Spelspa
Gao Mu TCM Therapy Centre under the brand name of Gao Mu TCM Therapy
Garden Spa Pte Ltd under the brand name of Aramsa Spa
Gatinnie Expression Beauty Centre under the brand of Adonis Toa Payoh
Glad Beauty Reflexology & Body Oriental Massage
Global Ayurvedic Centre Pte Ltd
Global Wellness Holding Pte Ltd under the brand name of Body Contours - Hill Street
Global Wellness Holding Pte Ltd under the brand name of Body Contours - Raffles Town Club
Global Wellness Holding Pte Ltd under the brand name of Body Contours - Roxy Square
Global Wellness Holding Pte Ltd under the brand name of Body Contours - Royal Brothers Building
Global Wellness Holding Pte Ltd under the brand name of Body Contours @ Orchard
Golden Bay Beauty & Body Care
Golden Wheat Spa Pte Ltd
Good Hope Foot/Body Massage
Goodlady TCM & Beauty (Pte Ltd)
Grand Hyatt Singapore under the brand name of Grand Hyatt Singapore Damai Spa
Green Apple Foot Spa Pte Ltd under the brand name of Green Apple Spa
Green Apple Spa
Green Apple Spa @ Siglap Pte Ltd under the brand name of Green Apple Spa
Grendian Wellness LLP
Han Dynasty Wellness Spa Pte Ltd under the brand name of Han Dynasty Massage & Spa
Hana Body Wellness

Healing Thai Massage
Healing Touch
Healing Traditions
Healthfit Massage Therapy LLP
Healthland Pte Ltd
Heart Springs Spa (Hougang) Pte Ltd
Heart Springs Spa (Serangoon) Pte Ltd under the brand name of Heart Springs Spa
Herbal Footcare Health and Beauty Centre Pte Ltd
Herbal Footcare Health and Beauty Centre Pte Ltd - 01-15/16
Herbal Footcare Health and Beauty Centre Pte Ltd - 01-42
Herbal Footcare Health and Beauty Centre Pte Ltd - 02-15
Holo Traditional Chinese Medicine Clinic LLP
Hong Cheng under the brand name of Kelitina Health And Beauty Hub
Hong De Tang Chinese Physician & Traditional Therapy Centre
Hot Spa Pte Ltd
Hut67 Pte Ltd under the brand name of Traditional Javanese Massage Hut
Hwang's Beauty & Spa
Hygeia Pte Ltd
Hygeia TCM Wellness Pte Ltd under the brand name of Hygeia TCM Wellness
Ian Isaac under the brand name of Shangri-La Nail Spa
iBeauty & Slimming Centre
Ichiban Foot Reflexology Centre
Ignite 88 Spa
Ikeda Spa Pte Ltd
Ikeda Spa Pte Ltd under the brand name of Ikeda Spa Prestige - Eu Tong Sen Street
Imperial Apple Spa Pte Ltd under the brand name of Imperial Apple Spa
Ina Spa Pte. Ltd. under the brand name of Ina Spa
Incredible Service Irresistible Skin Doc Pte Ltd under the brand name of Isis Doc (Marina Bay Sands)
Incredible Service Irresistible Skin Doc Pte Ltd under the brand name of IsisDoc.
Face Body Spa
Inno-Work Pte Ltd under the brand name of Ladyfinger - Ang Mo Kio
Inno-Work Pte Ltd under the brand name of Ladyfinger - Tampines
Institut Care & Balance Beauty Workshop IS Spa
ISpa Wellness under the brand name of ISpa J Edition Pte Ltd under the brand name Rule of Thumb Sanctuary Spa
Jas-Indulge Pte Ltd under the brand name of Jas-Indulge
Java Spa Pte Ltd under the brand name of Earth by Java Spa
Javanese Authentic Traditional Massage & Beauty
JBS Healthcare Pte Ltd
Jean Yip Salon Pte Ltd under the brand name of Jean Yip the Loft
Jia Le Beauty Salons
Jia Yu Beauty Village under the brand name of Jia Yu Chun Holistic Face & Body Spa - Bukit Batok
Jian Kang Zi Yew Pte Ltd under the brand name of Health's Friend TCM Centre - West Coast Drive
Jian Kang Zi Yew Pte Ltd under the brand name of Health's Friend Wellness Centre - West Coast Road
Jin Sin Spa under the brand name of JS Spa Jin Yang TCM LLP
JJ Enterprise Pte Ltd under the brand name of JJ Spa
JR Naturalcare Pte Ltd under the brand name of JR Naturalcare
JR Reflexology
June Skin Care Therapy under the brand name of June Skin Care
Kalo Beauty Pte Ltd under the brand of Kalo Beauty
Kang Le Therapy & Reflexology Ctr under the brand name of Kang Le Therapy & Reflexology Centre - #02-23
Kang Le Therapy & Reflexology Ctr under the brand name of Kang Le Therapy & Reflexology Centre - #B1-28
Kang Yi Wellness Spa
Kanglin
Kawaii Nails
Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology
Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology - MBS
Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology - Tanglin
Kerala Ayurveda Centre Pte Ltd under the brand

CaseTrust Accredited Businesses

name of Kerala Ayurveda Centre
Kim Choon Acupuncture And Chinese Medicine Centre
Kimiyo-G Beauty Pte Ltd
King Leisure Pte Ltd under the brand name of King Leisure Spa
Kiray Face & Body Spa Pte Ltd
Knead Pte Ltd
Koyee Beauty & Physiotherapy Specialist
Kristos Group Pte Ltd under the brand name of My Happy Feet
La Source Singapore Pte Ltd under the brand name of L S Philosophy
Lampun Thai Spa
Lavender Beauty & Health Wellness under the brand name of Lavender Spa
Le Spa Group Pte Ltd under the brand name of Le Spa
Lemon Spa
Let's Relax Spa
Li Xin Beauty & Wellness
Lian Xin Wellness Spa
Lifespa (Bugis) Pte Ltd
Lifespa (Bugis) Pte Ltd under the brand name of Lifespa
Lifespa Slender's Bodyrite Pte Ltd
Lim plus Nail (S) Pte Ltd under the brand name of kiyone+Lim
Lin Spa
Lin Xing TCM Pte Ltd under the brand name of Ling Xin TCM
Ling Xin TCM Centre Pte Ltd under the brand name Ling Xin TCM
Little Dot's Haven
Long Quan Beauty Spa
Lucky Marketing Management Co Pte Ltd under the brand name of Gimam Beauty & Wellness - Jurong East
Lush Massage Loft
Lush Spa Pte Ltd
Lynn Aesthetic Pte Ltd
M Beauty Spa
Malayala Ayurveda Vaidyasala Pte Ltd
Marina Bay Hotel Private Limited under the brand name of The Spa at Mandarin Oriental Singapore
Marina Bay Sands Pte Ltd under the brand name of Banyan Tree Spa Marina Bay Sands
Mary Chia Beauty & Slimming Specialist (Orchard) Pte Ltd
Mary Chia Beauty & Slimming Specialist Pte Ltd - NEX
Mavis Retreat Pte Ltd
Mei Yaa Foot Massage
Mei Yaa Foot Massage - Bedok Market Place
Merchant Court Pte Ltd under the brand name of Spa & Sport @ Swissotel Merchant Court
Microderme Aesthetics Pte Ltd under the brand name of HealSpa
MID Holdings Pte Ltd under the brand name of The White Panda Foot & Body Massage
MNR Spa under the brand name of S Spa
Modern Beauty Salon (S) Pte Ltd under the brand name of Modern Beauty Salon - Malacca Street
Modern Beauty Salon (S) Pte Ltd under the brand name of Modern Beauty Salon - Towner
Modern Beauty Salon (S) Pte Ltd under the brand name of Modern Beauty Salon - Orchard Shopping Centre
Modern Beauty Salon (S) Pte Ltd under the brand name of Modern Beauty Salon - Toa Payoh
My Cozy Room LLP under the brand name of My Cozy Room
My Foot International Pte Ltd trading as Airport Wellness Oasis
My Foot Reflexology Pte Ltd under the brand name of My Foot Reflexology
My Nail Paradise
N & M Beauty Pte Ltd under the brand name of N & M Beauty Spa
Nail Addition - Temasek Boulevard
Nail Addition - United Square
Nail Glamour
Nail's D'Vine Private Limited
Nails In Love LLP under the brand name Plush Nailz Allure
Narcissus Hairdressing & Beauty Wellness under the brand name of Narcissus Hairdressing and Beauty Wellness
Nardia Beauty Care Pte Ltd
Natural Beauty Secrets
Natural Impressions Pte Ltd under the brand name of Shimmer & Shine
Natural Therapy Pte Ltd under the brand name of Natural Therapy
Nature Beauty & Therapy Centre
Naturecare Oriental Massage LLP
Natureland Care Pte Ltd under the brand name of Natureland
Nelia's Nails And Beauty Centre Pte Ltd under

the brand name of Nelia's Nails And Beauty Centre
Nelia's Nails And Beauty Centre Pte Ltd under the brand name of Nelia's Nails And Beauty Centre (#04-70)
New Wellness Spa
New YouHao
NFU,Oh Boutique Nail Pte Ltd
Nimble Knead LLP
Nophawan Massage & Spa Pte. Ltd.
Northeast Traditional Therapy Centre
O2 Spa Pte Ltd under the brand name of O2 Spa
Oceanwerks Pte Ltd under the brand name of Ocean Spa
OD Wellness International Pte Ltd under the brand name of Ou Di Wellness - East Coast
OD Wellness International Pte Ltd under the brand name of Ou Di Wellness -Neil Road
Okay Foot Reflexology
Okay Foot Reflexology - Sin Ming
OM Vedic Heritage Centre Pte Ltd
One Beauty Spa LLP under the brand name of One Beauty Spa - Eunios
One Beauty Spa LLP under the brand name of One Beauty Spa - Liang Seah Street
One Spa 1
Oneness Inc. Wellness Concept Pte Ltd under the brand name of Le Spa
Orchid Spa & Wellness
Oriental Therapy Pte Ltd
Oriental Therapy Pte Ltd - Alexandra
Oriental Traditional Therapy Pte Ltd
Oscar Foot & Body Massage
Our Solution Pte Ltd
Palace Spa
Pan Pacific Hotels Group Limited under the brand name of St. Gregory At PARKROYAL on Beach Road, Pan Pacific Hotels Group Ltd
Parkroyal Picking Hotel Pte Ltd under the brand name of St. Gregory at Parkroyal on Picking
Pattaya Fingerpress Fitness Centre
Perfect Beauty Center
Perfect Beauty Center - Rochor
Petals by Flora LLP
Plaza Premium Lounge Singapore Pte Ltd under the brand name of Wellness Spa
PNP Massage under the brand name of PNP Wellness Spa
Praise Beauty (S) Pte Ltd
Prestige Link (Singapore) Pte Ltd under the brand name of P'ssward
Pretty Relax Pte Ltd
Pretty Young Beauty & Slimming Centre under the brand name of Pretty Young Foot Reflexology
Princess Nails Salon
Probeau & Wellness
ProSlim International Pte Ltd under the brand name of ProSlim
Pure Angel Pte Ltd
Pure Spa Pte Ltd under the brand name of Pure Spa
Purelife Group Pte Ltd under the brand name of Pure Spa by Superbowl
Qian Zu Yuan
Qianzutang
Qin Spa
Qing Wellness Pte Ltd under the brand name of Rimba Spa
Qing Zhu Fang
Rael Pte Ltd under the brand name of Spa Rael
RC Hotels Pte Ltd under the brand name of Willow Stream Spa
Red Dot Wellness Spa
Reflexions Pte Ltd
Refresh Bodyworks (S) Pte Ltd under the brand name of Refresh Bodyworks - Anchorpoint
Refresh Plaza Pte Ltd under the brand name of Refresh Bodyworks
Refresh Plaza Pte Ltd under the brand name of Refresh Day Spa - Capri Hotel
Refresh Star Pte Ltd under the brand name of Refresh Bodyworks
Refresh Thai Sanctuary Pte Ltd under the brand name of Thai Sanctuary By Refresh Bodyworks
Regina International Pte Ltd under the brand name of Regina Hair Skin Body Specialist - 100AM
Rejuvenate
Rejuvenate under the brand name of Rejuvenate Spa - Bali Lane
Relax Bay
RelaxPro International
Resorts World At Sentosa Pte Ltd under the brand name of ESPA
Rounge Pte Ltd under the brand name of Rounge SGC Nail Salon
RSVP Holdings Pte Ltd under the brand name of Jawed Habib Hair & Beauty Salon
S&N Spa Pte Ltd under the brand name of S&N Spa
Sabaai Sabaai Thai Massage

Samm Nail Spa Pte Ltd
Scent Discovery Face & Body Wellness Pte Ltd
Scenutary Lifestyle Pte Ltd
Secret Wellness Pte. Ltd.
Sedona Singapore International Pte Ltd under the brand name of Datsumo Labo - Orchard
Sedona Singapore International Pte Ltd under the brand name of Datsumo Labo - Tanjong Pagar
Sensational Spa & Wellness Pte Ltd
Senses Wellness Spa Pte Ltd under the brand name of Ling Xin TCM
Sensuous Beauty Pte Ltd
Serene Spa
SG Bodycare
Shambhala Yoga Centre Pte Ltd under the brand name of Como Shambhala
Shaofang Pte Ltd under the brand name of Le D'or Beaute
Shape Up House Singapore Pte Ltd under the brand name of Beauty Spa Miss Paris and Dandy House
Shuang Spa LLP
Shugar Spa
Siam Traditional Finger Pressure Centre
Silhouette International Academy Pte Ltd under the brand name of Spa Longevity
Silk Spa
Silk Spa - Beach Road
Simply Great Pte Ltd under the brand name of Dragon Phoenix Traditional Massage
Sin Kang Traditional Therapy - 100AM
Sin Kang Traditional Therapy - Tanjong Pagar Plaza
Singapore Marriott Hotel under the brand name of The Retreat Spa and Marriott Fitness Centre
SJ Success Pte Ltd under the brand name of Citibella Beauty Club & Artelier
Sky Fitness Pte Ltd
Skywalker International Pte Ltd under the brand name of Royal Home
SL Hair & Beauty Slimming Centre Pte Ltd
Soul Relief Spa'ssage And Body Wellness
Soul Relief Spa'ssage and Body Wellness - St 1
Spa Club At Beach Road Investments Pte Ltd under the brand name of Spa Club at Beach Road
Spa D' Ravier
Spa De Beaute
Spa De Steute
Spa Essential Pte Ltd under the brand name of Refresh Bodyworks - JCube
Spa Menu Pte Ltd under the brand name of Masago
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Splendid Overseas Pte Ltd under the brand name of Be Sanctuary Spa - Hougang
Splendid Overseas Pte Ltd under the brand name of Be Sanctuary Spa - Toa Payoh
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Sri Bayu Balinese Spa Pte Ltd
St. Regis Hotel Singapore under the brand name of Remede Spa
Star Shine Wellness
Stella Wellness Centre Pte Ltd
Summer Nail Services Pte Ltd
Sun Flower Spa
SwissBrands Singapore Pte Ltd under the brand name of EdeS Spa - Tanjong Rhu
T D Spa
Tang Dynasty Spa Pte Ltd under the brand name of Tang Dynasty Massage & Spa
Tang Dynasty Wellness Spa
TCM TIME
TG Traditional Massage Pte Ltd
Thai Chiangrai Spa Massage
Thai Relax Spa LLP
The Amenity Pte Ltd
The American Club under the brand name of Sen Spa
The At Work Group Pte Ltd under the brand name of Lush
The Best Acupuncture Centre Pte Ltd under the brand name of The Best Acupuncture Centre
The Body-Lab Waterspa
The Golden Spa
The Hair Secrets Beaute Care Private Limited
The Nail Sanctuary@Holland V
The Nail Status Pte Ltd
The Pan Pacific Hotel Singapore under the brand name of St. Gregory At Pan Pacific Singapore

The Retreat Concepts Pte Ltd under the brand name of The Retreat Spa
The Ultimate Pte Ltd - Bukit Batok
The Ultimate Pte Ltd - Shaw Centre
The Ultimate Pte Ltd under the brand name of Adevo Spa
The Ultimate Pte Ltd under the brand name of The Spa - The Tanglin Club
Tian Di Health Spa
Tian Le Beauty & Health under the brand name of Regarding Spa
Tony Management under the brand name of Spa Lifestyle Beauty & Care Pte Ltd
Touch On Asia
Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Javanese Massage & Beauty Care - Jurong Kechil
Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Massage & Beauty Care - Upper Thomson
Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House Of Traditional Javanese Massage & Beauty Care - Bukit Timah
Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House Of Traditional Javanese Massage & Beauty Care - East Coast
Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Javanese Massage & Beauty Care - Goldhill
Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Javanese Massage & Beauty Care - Pasir Panjang
Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Javanese Massage & Beauty Care - Sembawang
Traditional Javanese Massage Hut SV Pte Ltd under the brand name of Spa By Traditional Javanese Massage Hut
Traditional Javanese Massage Hut WCP Pte Ltd under the brand name of Traditional Javanese Massage Hut
Tropical21
True Beautiee Pte Ltd
TT Quick Massage Pte Ltd under the brand name of TT Quick Massage
TT Quick Massage Pte Ltd under the brand name of TT Quick Massage -Century Square
U Wellness Spa
Unique Spa
UOL Claymore Investment Pte Ltd under the brand name of St Gregory at Pan Pacific Orchard
Urban Homme Face And Body Studio For Men Pte Ltd - Nex
Urban Homme Face And Body Studio For Men Pte Ltd - Ngee Ann City
Urban Spa
V Wellness Spa
Vedure Pte Ltd under the brand name of Vedure Mediboutique
Violet Spa & Wellness Pte Ltd
W Singapore Sentosa Cove Hotel under the brand name of Away Spa
Wanita De Asian Spa Pte Ltd
Wayan Retreat Wellness Spa Pte Ltd
Wayang Kult under the brand name of Java Java Javanese Spa Indulgence - East Coast Road
Wayang Kult under the brand name of Java Java Javanese Spa Indulgence - Upper Thomson
Wellness & Care Pte Ltd
Wellness Space Pte Ltd under the brand name of Wellness Space
Women's Talk
Woon Wellness Pte Ltd under the brand name of Renelle
Xi Yuan Foot Spa
Xi Yuan Foot Spa - 91 Jalan Sultan
Xiao Xue Pte Ltd under the brand name of Ru Yi
Xiaoxi Deep Tissue Massage Centre
Xin Rong Beauty Life
Xin Yu Foot-Reflexology Centre
XingMei Spa
Xuan Beauty & Spa
Y S Beauty Salon
Y S Beauty Salon - Bukit Batok
Yang Sheng Centre
Yelin Enterprises Pte Ltd
Yeping Beauty Treatment House
Yi Chun Ge Spa Pte Ltd under the brand name of Yi Chun Ge Spa
Yi Xin TCM Medical Clinic
Yi Zhen Reflexology & Beauty Centre Pte Ltd - Bishan
Yi Zhen Reflexology & Beauty Centre Pte Ltd - Clementi
Yin Qian Ge

Ying Beauty & Facial
Younge Beauty & Wellness Pte Ltd under the brand name of You Me Spa
Yu Sheng Tang (TCM) Clinic
Yu Ya Beauty & Health Centre Pte Ltd
Yue Yuan Beauty Spa
Yun Wellness Spa
Yun X&W Pte Ltd under the brand name of Eco Wellness Spa
Z Beauty Boutique Pte Ltd
Zen Wellness - Concorde Hotel
Zen Wellness - Cuppage Plaza
Zufu Reflexology Pte Ltd
Zuyu Lin Reflexology & Health Centre - Geylang Road
Zuyu Lin Reflexology & Health Centre (Havelock Road)
Zuyue Foot Reflexology Pte Ltd under the brand name of Zuyue Body Wellness & Foot Spa

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Add Space Design Pte Ltd
CARPENTERS.COM.SG PTE. LTD.
Chew Interior Design Pte Ltd
Ciseem by Designer Furnishings Pte Ltd
De Chevron Pte Ltd
De Exclusive ID Group Pte Ltd
Decor Werkz Pte Ltd
Edgeline Planners Pte Ltd
FC Group Pte Ltd
Future Home Pte Ltd
Home Guide Design & Contracts Pte Ltd
Ideal Design Renovation Pte Ltd.
Image Creative Design Pte Ltd
JSR Design & Renovation Pte Ltd
Lourve Design Associates Pte Ltd
One Design Werkz Pte Ltd
Promax Design Pte Ltd
Renozone Interior Design House
Rezt And Relax Interior
Sky Creation Design Pte Ltd
Spacious Planners Pte Ltd
Spire ID Pte Ltd
The Wooden Platform Pte Ltd
Unimax Creative Pte Ltd
Urban Habitat Pte Ltd
Vegas Interior Design Pte Ltd
Visual Changes Interior Pte Ltd
Vivid Dreams Pte Ltd
Woodplus Design
Y-Axis I.D Pte Ltd

CaseTrust-NATAS JOINT ACCREDITATION FOR TRAVEL AGENCIES

Air Sino-Euro Associates Travel Pte Ltd
Albatross World Travel & Tours Pte Ltd
CS Travel Pte Ltd
Dynasty Travel International Pte Ltd
Holiday Guru Pte Ltd
Konsortium Express & Tours Pte Ltd
Muhibbah Travel-Tours & Trading Pte Ltd
Nam Ho Travel Service (S) Pte Ltd
P2P Travel Exchange Pte Ltd
Super Travels Pte Ltd
Travel Star Pte Ltd

CaseTrust-DSAS JOINT ACCREDITATION FOR DIRECT SELLING BUSINESSES

Agel Enterprises Pte Ltd
Amway (Singapore) Pte Ltd
Best World Lifestyle Pte Ltd
Creative Network International (S) Pte Ltd
DXN (Singapore) Pte Ltd
Elken (Singapore) Pte Ltd
Extra Excellence (S) Pte Ltd
Healthy Homes Marketing Pte Ltd
Herbalife International Singapore Pte Ltd
Neways Singapore Enterprises Pte Ltd
Nikken Wellness Singapore Pte Ltd
Nu Skin Enterprises Singapore Pte Ltd
Qnet Pte Ltd
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