

the CONSUMER



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A PUBLICATION OF THE
CONSUMERS ASSOCIATION
OF SINGAPORE

Is your jewellery worth
its weight in Gold?

Traditional Medicine

Oodles of Noodles

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Dear readers,

In conjunction with World Consumer Rights Day (WCRD) this year, CASE organised a Walk and Funfair on 15 March 2015 to promote the basic rights of all consumers and to raise awareness of the consumer rights movement in Singapore. Besides commemorating the World Consumer Rights Day, the event was also an occasion for CASE to celebrate Singapore's 50th Birthday. Bringing together consumers of different races and age groups, the event attracted a crowd of over 2,000 at the F1 Pit Building. Agencies such as the Council for Estate Agencies (CEA), Personal Data Protection Commission (PDPC) and SPRING Singapore also set up exhibition booths to educate participants on relevant consumer matters.

CASE will like to take this opportunity to thank all our sponsors and partners for their generous support in making the event a successful one. We hope that all who have participated in the Walk have enjoyed themselves and look forward to seeing more consumers at our future events.

In November 2014, CASE conducted our sixth round of gold fineness survey on 20 jewellers. We were pleased that all the jewellers surveyed except one had passed the fineness requirement for hallmarking standards. To offer consumers better protection, CASE and the Singapore Jewellers Association (SJA) signed a Memorandum of Understanding (MOU) in February this year, to jointly develop a voluntary CaseTrust-SJA Accreditation Scheme and improve business practices in the jewellery industry.

Besides working to improve the jewellery industry, CASE also looks into providing better consumer protection for other industries. compareFIRST (www.comparefirst.sg) is an interactive online portal set up by the Monetary Authority of Singapore (MAS), the Life Insurance Association Singapore (LIA), MoneySENSE and CASE, to allow consumers to compare insurance products in the market and select the one that best suits them. The portal was launched in April this year and it features five categories of insurance products and currently lists up to 12 insurance companies. We hope that the web portal can further encourage transparency among life insurers and help consumers to make better informed choices when purchasing life insurance products.

We have also noticed a proliferation of foreign property developers selling their overseas properties here in Singapore. Such selling of foreign properties is unregulated and consumers are placed at a disadvantage due to the lack of essential information to make informed choices. We issued a warning alert to the media to highlight the high risk involved in buying such foreign properties. We also urge the relevant authorities to review the current legislation so that consumers can be better protected when considering foreign properties.

Mr Lim Biow Chuan
CASE President



Do you have the insurance coverage you need?

Insurance can give financial protection in case you are hit by unexpected events. These include a serious illness, total and permanent disability (TPD), or death in your family. Term life and whole life are common life insurance products.

Term Life Insurance

A term life insurance product provides protection for a fixed period of time. During this period, there will be a payout if you pass away, suffer TPD, or get hit with a terminal illness that will likely lead to death. They are cheaper than whole life products but do not pay any cash if you cancel the policy.

Whole Life Insurance

A whole life insurance product provides life-long protection. There will be a payout when you pass away, or suffer a terminal illness or TPD. On top of paying for insurance coverage, the premiums are also invested to build up cash value. You may receive a cash payout if you cancel a whole life policy. Whole life products are typically more expensive than term life insurance.

You can now buy direct

What is Direct Purchase Insurance (DPI)?



DPI are simple life insurance products that you can buy directly from the customer service centres or websites (if available) of life insurance companies.



As DPI are sold without financial advice, no commission is charged and you pay lower premiums than comparable life insurance products.

"DIRECT"

DPI can be identified by the prefix "DIRECT" in their product name.

What are the types of DPI offered?



Term Life

and



Whole Life

Both types of DPI come with Total and Permanent Disability cover and an option to cover Critical Illnesses.

How much DPI can I buy?

You can insure yourself for up to \$400,000, with a maximum coverage of \$200,000 for whole life DPI, with each insurer. Visit <http://www.moneysense.gov.sg/dpi> for details.

DPI
\$400,000
per insurer

You may choose from three different coverage periods for Term Life DPI:



5 year
renewable

- Suitable if you prefer shorter coverage
- Allows you to renew your policy, regardless of any change in your medical conditions
- Premium may increase each time your policy is renewed



20
years

- Suitable if you prefer longer coverage
- Does not allow you to renew your policy
- Premium will remain the same throughout the duration of your policy



Up to age
65

As your dependants will not benefit from the DPI coverage after it expires, you should consider the age of your dependants when choosing your policy coverage period.

You may choose to pay premiums for Whole Life DPI up to age 70 or age 85:



Lower total
premiums,
but higher regular
payments
in general



70



Higher total
premiums,
but lower regular
payments
in general



85

Consider if you can afford to pay the premiums until the age you have chosen, taking into account that you may not be earning any income after you retire.

Useful Resource: Frequently Asked Questions on DPI at the MoneySENSE website: www.moneysense.gov.sg/dpi

Take charge - compareFIRST

It is useful to compare life insurance products across insurance companies before selecting the one that best suits your needs. This could not be easily done before as you would need to approach different insurance companies to compare their products. Now, you can make use of the newly-launched web portal compareFIRST (www.comparefirst.sg) to compare life insurance products before you make a decision.

Free-look period

All insurance companies grant a 14-day free-look period for life insurance products. It starts from the date you receive your policy document. During this period, you may cancel the policy and the company will refund all your premiums, less medical and other expenses that it has incurred.

Ooodles of Noodles

When the ravenous beasts get home from school, instant noodles are an instant hit.

Whether in soupy stock, drained or, kids being kids, eaten raw straight from the packet, they're a salty, fatty taste sensation, for children of all ages.

Trouble is, they're not always the healthiest of foods – even potato chips rate better! But it's possible, with a little information on the problem areas, to make better choices.

Untangling noodle types

Instant noodles come in three basic types:

Packet noodles lend themselves to customisation, with proteins such as eggs or tinned fish or vegetables easily added (yeah, okay, maybe not for kids).

Cups and **bowls** are convenient because no extra equipment is needed. They're more expensive than packet noodles and create more waste; on the other hand, they're perfect for kids who can boil a kettle but can't use the stove (or the dishwasher). Bowls tend to include more additions and sachets such as dried vegetables, seafood and meats.

Energy

When prepared and served as directed, instant noodles contain up to a quarter of the average adult daily kilojoule consumption of 8700kJ – so maybe more of a meal than a snack. Serving size is just part of the difference between varieties; the amount of fat is another, with fat content ranging from less than 1% to 25%.

Fat

The 'instant' in instant noodles comes thanks to their cooking prior to packaging. The raw noodles are steamed and then deep fried in oil to remove the moisture and improve shelf life. This frying makes instant noodles higher in fat than fresh or air/oven dried noodles (low fat instant noodles are air- or oven-dried after cooking).

Unfortunately, the most commonly used oil is palm oil which is high in saturated fat. It's cheap, can withstand high heat and has a longer shelf life than other oils. Additional fats can sometimes be found in the very tasty seasonings. Malaysian brand Mamee uses corn oil in its chicken noodle snacks and is phasing out the use of palm oil in other products.

Salt

The World Health Organization recommends a maximum of 2000mg of sodium per day (equivalent to 5g of salt) for adults. The Australian Dietary Guidelines recommend a maximum of 2300mg for adults and children 14 and older. Acceptable maximum sodium intake for kids is lower, ranging from 1000mg for kids under three, 1400mg for ages four to eight and 2000mg for ages nine to 13.



Some instant noodle meals contain more than 100% of an adult's acceptable daily sodium. That's right, more than 100%. In one hit. Several others hover in the high 90s. Many more contribute over 100% of a child's acceptable limit.

Most of the sodium is in the sachets, rather than the noodles, so the simplest way to reduce the salt is to drain the noodles, use only part of the flavour sachet or dispense with it altogether. See 'Noodle hacks', below, for more tips on making noodles healthier.

Carbohydrates

Carbohydrates are a valuable source of energy, but some forms are better than others. Instant noodles are made mostly from white wheat flour, with other starches including tapioca and potato sometimes added. They're low in fibre and don't keep you feeling full for long. Maggi's 'invisible wholegrain' noodles contain 6g of wholegrain, contributing to the daily recommendation of 48g of wholegrains per day for adults and children nine years and older.

Best options

Sold without salty seasoning sachets, **AYAM 99% Fat Free Instant Noodles** contain no saturated fat and little sodium, with a Health Star Rating* of 4 stars.

The following products rated 3.5 stars, and tend to be lower in sodium and saturated fat than other products:

- FANTASTIC Glass noodles
- MAGGI 2 Minute Noodles 99% Fat Free Beef/Chicken
- MAGGI 2 Minute Noodles with Invisible Wholegrain Chicken/Tomato
- MAGGI 2 Minute Noodles Beef/Chicken/Chicken & Corn/ Curry/Oriental
- MAGGI Cup Noodles Oriental flavour
- SIMPLEE (Aldi) Cup Noodles Oriental/Beef
- SIMPLEE (Aldi) 2 Minute Noodles Beef/Chicken



*Health Star Ratings are based on the kilojoules, saturated fat, sugars, sodium, protein and fibre in 100 grams or mL of the product, as well its fruit, vegetable, nut or legume content. See www.foodswitchstars.com.au for more on the scheme and to look up your favourite foods.

Sometimes foods



Nong Shim noodles from Korea and Nissin from Hong Kong are typically high in sodium, and many varieties rate only half a star – the lowest possible rating.

Noodle hacks

Drain the noodles to reduce salt, most of which is in the seasoning. Some of the fat may also be washed away.

Throw away the seasoning sachet, use only some of it, cook in salt-reduced stock powder or plain water, or add non-salty flavourings during or after cooking (see 'Spice it up', below, for ideas).

Use polyunsaturated or monounsaturated oils, or fat-free flavourings, instead of the palm oil sachet (if there's one included).

Miso paste, fish sauce and soy sauce add flavour, but can be high in sodium.

Spice it up with sesame oil, sambal oelek, kecap manis, garlic oil, coriander leaves, mint, basil, sliced spring onions, fried shallots or a squeeze of lime.

Add an egg – a sliced hardboiled egg or a fried egg or, if you're cooking in a saucepan, crack the egg into the softened noodles and poach it.

Leafy vegetables like baby spinach or thinly sliced cabbage can be stirred into the noodles right before serving and will soften up quickly; bean sprouts or sliced snow peas will add some crunch.

What to look for

Noodles manufactured for the Australian market often have a daily intake panel showing how much one serving of the noodles will contribute to the maximum daily intakes for energy, fat, saturated fat, sugars and sodium.

If you plan to eat them with all the inclusions, look for ones lower in saturated fat and sodium. Keep in mind these percentages are based on an adult diet – kids tolerate less salt, so refer to the nutrition information panel and compare the sodium per serve with the recommended levels.

You could also consider some noodley alternatives. CHANG'S Long Life Noodles rate 4 stars, and ingredients are flour, salt and water. No added fat, no additives. They take three minutes to cook – an extra minute worth waiting in our opinion.

Another alternative is shelf stable 'fresh' noodles. These noodles are already cooked and ready to eat, and need only be run under boiling water (or even hot tap water for kids) to be warmed up and teased apart. KAN TONG Singapore Shelf Fresh Noodles are thin wheat-based noodles with 4 stars, and no added fat.

What do the experts say?

We had five parents try out some of the chicken-flavoured MAGGI noodles on their kids, ranging from five to 17 years old. They all liked the standard 2 minute noodles, most liked the cup noodles, and the 'invisible wholegrain' were a hit – most kids liked the slightly firmer texture and they weren't too salty. The 99% fat free were the least favourite in both taste and texture.

Given the wholegrain noodles offer the added benefit of wholegrain and are also low in fat, they're definitely worth a try but you may want to tinker with the cooking time to get the texture you prefer.



**We are
assured of
safety**



We look for the **SAFETY Mark**

When shopping for household electrical, electronic and gas products, be it a blender or gas cooker, we insist on the SAFETY Mark. The SAFETY Mark lets us enjoy the use of these products with peace of mind and confidence.



Visit www.spring.gov.sg/safety or call 1800 773 3163 to find out more.

Supported by:

- Consumers Association of Singapore (CASE)
- Radio and Electrical Traders Association of Singapore (RETAS)
- Singapore Electrical Trades Association (SETA)
- Singapore Infocomm Technology Federation (SITF)

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Enabling Enterprise

Is your jewellery worth its weight in gold?



Regarded as a precious metal, gold is an exotic metallic element of high economic value and is commonly used in jewellery.

The Consumer Products, Standards & Testing Committee (CPSTC) conducts occasional surveys on gold jewellery sold in Singapore.

In November last year, we conducted our sixth round of survey with two main objectives which were to find out if there are any false claims made about the jewellers' gold fineness, and also to observe if jewellers conduct any unfair practices during transactions.

Checking on the gold fineness

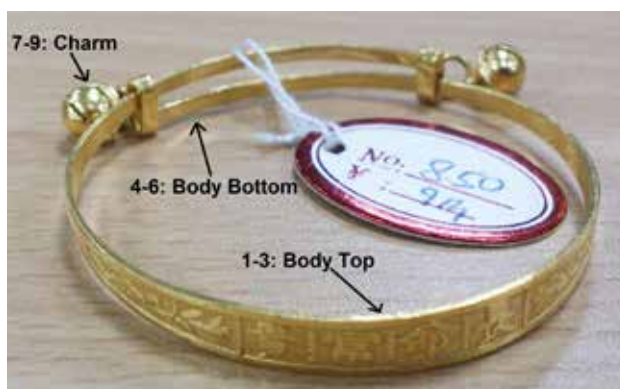
The CPSTC deployed a few mystery-shoppers to purchase 20 gold jewellery pieces randomly from 20 jewellers situated in various parts of Singapore. The purchased jewellery comprised of a wide selection of rings, bangles, bracelets, pendants, earrings and chains. They were also of different gold fineness: 24K (999), 22K (916) and 18K (750).

After the purchase, all 20 jewellery pieces were sent to the Singapore Assay Office (SAO) for fineness testing. Subsequently a few weeks later, SAO shared their test results showing that one 24K (999) gold baby bangle purchased from Fu Lu Shou Goldsmith Jewellers Pte Ltd failed the 999 gold fineness mark stated in the Singapore Standard (SS 581:2012), this being the industry specification for fineness and marking of articles of precious metals.



Test Points	Purity Results	Remarks	Wrt 999 standard
1	946.5	Body Top	X
2	946.6		X
3	947.0	Body Bottom	X
4	946.4		X
5	957.6	Charm	X
6	961.1		X
Overall Result			Failed

To ensure that the jeweller was not unfairly penalised due to sampling errors, our mystery-shoppers returned to Fu Lu Shou Goldsmith Jewellers Pte Ltd in the following month and purchased another similar piece of 24K baby bangle for a re-test. Unfortunately, this second gold jewellery piece failed the 999 gold fineness mark as well.



Test Points	Purity Results	Remarks	Wrt 999 standard
1	955.3	Body Top	X
2	955.2		X
3	955.4		X
4	955.1	Body Bottom	X
5	955.3		X
6	955.4		X
7	962.2	Charm	X
8	961.9		X
9	961.9		X
Overall Result			Failed

CASE informed the jeweller about the under-fineness problem uncovered through our survey. The shop owner explained that their jewellery pieces were purchased from a wholesaler who in turn buys from a manufacturer.

The manufacturer claimed that they needed to use gold with less than 999 fineness to weld certain parts on the bangle, such as its joint and hook. However, our test results show that it is the main body and charm that failed the fineness requirement mark. These parts are required to be of 999 gold fineness under the Singapore Standard (SS 581:2012).



Improvement in jewellers' business practices

Besides ensuring that your jewellery meets with its claimed fineness, it is important to make sure that you are not being short-changed in the process of purchasing the jewellery as well. During the mystery-shopping, our mystery-shoppers also observed the jewellers' business practices.

A comparison was made with the previous rounds of gold surveys, and there is an overall improvement in the industry's business practices.

No.	Ethical Practices	1st Round (2008)	2nd Round (2008)	3rd Round (2009)	4th Round (2011)	5th Round (2013)	6th Round (2014)
i	Initiated to weigh	-	-	12%	0%	0%	5%
ii	Initiated to weigh without tag	-	-	28%	37%	28%	40%
iii	Accuracy Label was visible on scale	-	-	69%	73%	78%	90%
iv	Had a detailed breakdown on receipt	-	-	27%	59%	80%	90%

i. Initiate to weigh

Under the CaseTrust-SJA Accreditation Scheme, jewellers are to weigh the gold jewellery upon request by the consumer after the confirmation of sales. This time round, one of the jewellers, Chip Lee Goldsmith Jewellery went beyond the criteria and took the initiative to weigh the gold jewellery without being prompted by our mystery-shoppers. Besides being a SAO certified jeweller and a member of the Singapore Jewellers Association (SJA), Chip Lee Goldsmith Jewellery is also a CaseTrust accredited business.

ii. Initiate to weigh without tag

Jewellers are also advised to remove the tag before weighing the gold jewellery because the tag will affect the accuracy of the jewellery's weight. Though some are still not practising this, CASE's recent survey reflected an improvement over the years with 40%

of the jewellers initiating to remove tags from the jewellery before weighing.

iii. Accuracy Label on scale

This time round, 90% of the jewellers used weighing scales with the Accuracy Label to weigh the gold jewellery during our mystery-shoppers' purchase. SPRING Singapore introduced the Accuracy Label for all weighing and measuring instruments to assure both consumers and traders of accurate weights and measures.

iv. Detailed breakdown on receipt

CASE continues to actively encourage jewellers to be more transparent by providing a detailed breakdown on the receipt. Doing so has resulted in a more than three-fold increase (27% in 2009 to 90% in 2014) in the proportion of jewellers who follow this good business practice.

From the above, we can conclude that the situation has improved over the years. This shows that our previous 5 rounds of gold fineness survey had urged jewellers to step up on their business practices to gain public confidence and ensure fairer transactions.

In addition, CASE would like to offer the following tips to consumers:

- Consumers are advised to check the net weight of the jewellery (i.e. without the tag) when making a purchase.
- Consumers should ensure that the weighing scale used to weigh the jewellery has a SPRING Accuracy Label.
- Consumers should request for a detailed breakdown on the receipt.
- Consumers are advised to keep all proof of purchase.
- Consumers should understand the terms and conditions of purchase and check with jewellers if they have an exchange and refund policy.

We would like to emphasise that CASE is committed to protect the interest of consumers. We will continue to highlight any unfair practices in the marketplace. At the same time, we also urge consumers to be more discerning and exercise caution to protect their own interests.

Get Smart!

with the Kiang Family

TIPS FOR SMART SHOPPING AND CONSUMER SAFETY

"Bank on safe power"



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Before buying a power bank – understand the product and look out for safety protection features.

This one says it has over-charge, over-heat and short-circuit protection.

My wife has a long list of questions!

- ✓ Are operating and safety instructions provided?
- ✓ How do you tell when the power bank is fully charged?
- ✓ Is there information on required charging time?
- ✓ What safety protection features are provided?
- ✓ Are the different ports indicated clearly?
- ✓ What safety practices are recommended?

Keep the power bank in a cool and dry place.

Better not leave the power bank under the hot sun.

Avoid over-charging your power bank, especially overnight.

The manual says to *unplug* the power bank when all 5 indicator lights are green!

Keep the power bank away from metal objects to avoid accidental short-circuits.

Hmm, what's that smell?

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

➡ Look out for another issue in a fortnight, 12 February 2015 ⬅

Portable Butane Stoves and Gas Canisters



Portable butane gas stoves are commonly used for steamboat or for camping purposes. Fitted with a disposable gas canister, the stoves are supplied with butane gas for cooking meals on the go.

Liquid butane from the gas canister is converted to butane gas when it leaves the canister and is funnelled to the burner via the hose. It is then ignited with a spark to form the cooking flame.

Portable butane gas stoves could pose a serious safety concern if they are not used appropriately. Here are some pointers for you to keep in mind.

Safety Tips on purchasing and using Portable Butane Stove

Ensure that both the portable butane gas stove and canister have the SAFETY Mark.

Gas stoves and gas canisters used for household purposes are among the 45 categories of Controlled Goods that must be registered with SPRING Singapore and carry the SAFETY Mark.



(on cooker)



(on gas canister)

Avoid using the stove in any way that traps heat.

- ▶ Ensure that there is adequate air flow over the top and sides of the stove
 - Follow the manufacturers' instructions
 - Do not use pans larger than those indicated in the instruction manual as they will concentrate the heat down toward the gas canister, causing it to overheat and explode.
 - Do not operate the stove for longer than the time recommended by the manufacturer
- ▶ Avoid wrapping aluminium foil on or around the burners
- ▶ Use the stove in a well-ventilated place



(a) Oversized pan

After use, remove the gas canister from the stove. Cap the valve of the canister and store it in a cool place, away from any flame even if the canister is empty.

Do not tamper with the stove or attempt to repair a faulty stove yourself. Stop using the portable butane gas stove if it is not operating or lighting correctly.

Avoid leaving cooking unattended or place flammable items near the flame.

If you smell a gas leak, put out all flames and turn off the stove, gas valves and regulators. Call your authorised dealer to report the leak immediately.



(b) Proper-sized pan

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.

casebriefs

Tribute to Mr. Lee Kuan Yew

The management and staff of CASE mourn for the loss of Singapore's founding father, Mr. Lee Kuan Yew – an extraordinary yet humble leader who put Singapore on the world map.



Mr. Lee's knowledge, passion and lifelong commitment for an independent and equal Singapore, directed a vulnerable city-state with no natural resources to a thriving first-world country.

All of us are greatly indebted to him for his dedicated contributions to the current safe and prosperous Singapore.

Today we bid farewell to this remarkable world leader who was our first prime minister. But we will always remember Mr. Lee Kuan Yew's legacy deeply in our hearts and move forward as one united nation to build a better Singapore.



Traditional Medicines

Traditional Medicines

Many of us reach for like herb-based tonics and pills to make a cough or a pain go away. Acupuncture and cupping, as well as Chinese massage, are all popular in Singapore to help deal with muscle strains and sprains, and aches. Treatments like this are widely available, do not require a trip to the doctor, and often come with our mother or grandmother's approval.

However, grandma would want us to be and stay healthy, which means knowing the risks and usefulness of these treatments, so that we do not make a problem worse.

What is TCM?

Traditional Chinese Medicine (TCM) encompasses a range of treatments and techniques, such as Chinese herbal treatments, tui na (Chinese massage), dietary therapy, acupuncture, and tai chi. Treatments can include combinations of herbs such as astragalus, ginkgo, ginseng and teas to restore the body's natural balance.

It is based on the theory that the human body is composed of the elements of fire, water, earth, metal, and wood. Health depends on the ability of 'qi' ('life force' or 'energy') to flow smoothly through the body, and balance between yin and yang forces (such as cold and hot; passive and active; and absorbing and penetrating). According to TCM teachings, when a person is well, his or her body is in balance, both internally and in relation to

its environment. Illnesses are the result of a loss of balance between the elements, felt through wind, fire, cold, dampness, dryness, and heat.

A key difference between TCM and scientific medicine is the approach taken to treatment. A medical doctor diagnoses the disease, by conducting tests, and asking you about your symptoms and medical history. TCM practitioners look to the patient rather than the disease, seeking signs of unbalance, both within you and between you and your environment.

Why seek TCM?

People seek TCM treatments for a variety of medical, personal and cultural reasons. Scientific medicine has not found treatments for all problems, such as chronic back pain or fatigue, and

migraines, so there may not be a simple pill to fix these ailments. Some people are attracted to the idea of natural remedies, rather than pills or medicines based on chemicals. Other patients feel reassured by the connection to Chinese culture and heritage.

Consumers may also appreciate the patient-centred focus. Appointments with TCM practitioners can involve lengthy discussions about you and your lifestyle, rather than a quick interview and a prescription.

But do the history and culture of TCM make it effective and safe for patients?

Safety

TCM products and techniques are generally regarded as safe, but consumers should be aware of certain risks.



Although TCM treatments may not include chemicals, they can still include natural toxins, which can cause health problems. Another main risk is that TCM treatments may interfere with any medications a patient may be taking, rendering them less effective or, worse, causing unwanted side effects. This is particularly important for expecting or breastfeeding mothers, the elderly and infants. People with chronic illnesses should also be wary of side effects.

Moreover, certain treatments can be risky. Acupuncture, if performed incorrectly, can cause fainting, punctured blood vessels, punctured lungs, convulsions, contact dermatitis and nerve damage. When mixing together treatments at home, misreading the instructions can lead to too strong a dose. There may also be a financial risk for patients, if they spend their money on ineffective treatments.

Does TCM work?

Some people are deeply sceptical about TCM, while others consider it superior to Western medicine. Studies and personal experiences find the answer somewhere between the two. That TCM has a history of over 3000 years is no proof of effectiveness, and a number of studies have found it to be no more useful than a placebo. Another factor is that research indicates a patient's religious belief may be a factor in how well they respond to treatment.

However, others show TCM medicine may be very helpful in preventing illness and disease, even if it is not effective as a cure. It may also help with pain relief – acupuncture in particular has been found to be effective in helping with chemotherapy-related nausea and postoperative dental pain. It may also be helpful for problems such as low back pain, carpal tunnel syndrome, osteoarthritis, headache and menstrual cramps.

Protections for you

Since 2004, the Singapore Government has required that all TCM practitioners be registered with the TCM Practitioners Board (TCMPB). The TCMPB is a statutory board registers both acupuncturists and physicians, accredits educational institutions and courses, and regulates the professional ethics and conduct of registered practitioners.

Treatments themselves are also regulated. The Health Sciences Authority has strict safety and quality criteria for Chinese Proprietary Medicines (which are taken by tablet, capsule or liquid). These cover limits on particular ingredients, prohibited ingredients, and prohibitions on misleading statements regarding diseases like cancer, diabetes and hypertension. Products that breach these conditions these cannot legally be sold in Singapore.

Summary

Many people across the world turn to Traditional Chinese Medicines when they feel sick or are in pain. While it is not completely clear that all TCM treatments are effective, they are largely safe and will not make any health problems worse. However, consumers should take care to only purchase legal products from registered practitioners, and seek medical advice if health problems persist.

Top Tips

- Always consult your medical doctor.
- Make sure any traditional medicines do not conflict with any medication or treatment
- Follow the dosage guidelines or instructions.
- If preparing the treatment yourself, be sure to follow the instructions carefully
- Make sure your TCM professional is registered with the TCM Practitioners Board
- Check the HSA website to make sure the product is able to be sold in Singapore
- See your doctor if you do not feel better



Keeping track of your credit score helps you manage your credit reputation

Your Credit Score is a representation of your risk level and is calculated based on your available credit information.

As the information on your credit file changes in tandem with your monthly payment behaviour, so will your credit score.

Upon your application for a credit facility, Financial Institutions (FIs) are required to conduct credit checks on your credit file. These mandatory checks have been implemented to help individuals who are at

risk of credit problems, avoid getting into greater debt.

With your Credit Report, FIs are able to forecast your future payment habits. Hence, a good credit reputation would reflect positively on you and help in your application.





What affects my credit score?

1. Number of Credit Facilities

How many is too many? The common misconception of taking on multiple new credit facilities might be "as long as I don't use it, I should be fine."

Owning too many credit facilities contributes to your available credit which will be taken into consideration when granting your credit application. For different credit profiles, what determines too many accounts will vary. As such, it is advised, consumers should only apply for what is necessary.

2. Having Too Many New Credit Enquiries

Each time you apply for a new credit facility, lenders are required to do a bureau check to assess your credit worthiness. These enquiries will be recorded on your report and retained for 2 years. Applying for too many new credit facilities within a short period of time affects your score as it makes you look credit hungry. Apply in moderation!

3. An Immature Credit History

Being a fresh graduate or an individual who believes in 'cash-only' payment habits, you may not have previously owned any credit facilities. As such, the information in your credit file is limited, making it tougher for lenders to assess you and predict your future credit payment behaviour. Building a positive credit history and establishing a good payment behaviour will set you on the right path for your future applications.

4. Adverse Credit History

A negative track record of payment history will make an applicant seem less appealing to lenders as they are deemed riskier than others who have a good payment history. You can improve your credit score by paying your bills on time consistently. This will set you on the right track to repairing your credit reputation.

It is advised that individuals should review their Credit Reports on a regular basis or at least twice yearly. Get on track by monitoring your credit health.

Get Smart!

with the Kiang Family

TIPS FOR SMART SHOPPING AND CONSUMER SAFETY

“Choose safer products, use products safely”



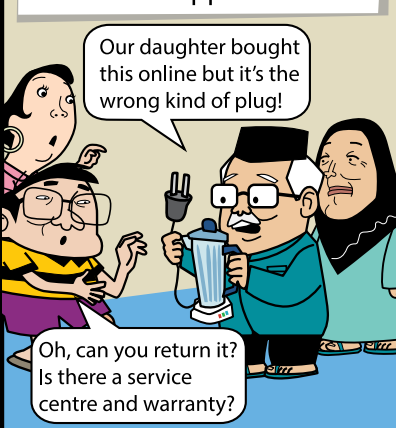
Choose age-appropriate products and always heed safety warnings and instructions.



Assess if children need to be supervised when using a product.



Do your research before buying. Consider both cost and safety. Check if there is after-sales support.



Look out for the SAFETY Mark when purchasing household electrical products.



Assess if a product needs to be kept out of the reach of children.



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

➔ Look out for another issue in a fortnight, 12 March 2015 ➔



Resolving disputes at CASE Mediation Centre

In the 1990s, Singapore saw the government and non-governmental organisations coming up with a series of initiatives for alternative dispute resolution (“ADR”). Mediation as one of the ADR processes promotes resolving disputes amicably. Mediation is one of the cheapest and efficient way of resolving disputes, between a consumer and a business entity.

Mediation is an activity for the purpose of promoting the discussion and settlement of disputes between consumer, seller or any other parties to a dispute. This includes bringing together of the parties to any dispute for resolution of the dispute either at the request of one of the parties to the dispute or by mutual agreement by all parties to mediate or when directed by the Courts. In some sales purchase contracts it is referred in the dispute resolution clause as one of the options to resolve disputes between a consumer and the business entity.

This article is limited to the discussion of mediation process as observed at the Singapore Mediation Centre and CASE Mediation Centre only.

Mediation at CASE Mediation Centre

CASE Mediation Centre conducts mediation process for mainly two types of cases:

- Disputes between a consumer who purchase consumer goods and services and the business that sold him the goods and services.
- Disputes between a Consumer and a Real Estate Agent.

CASE Mediation Procedure



When a consumer has a dispute with a retailer but the communication comes to a standstill, he or she may approach CASE for mediation session. CASE officers will invite the business for mediation, and if the business agrees, CASE will arrange for a mediation session. Having said that mediation is on an invitational and voluntary basis, it is still compulsory for a CaseTrust accredited business to attend any mediation session arranged by CASE.

Thereafter, we will collect mediation fees from both parties. The fees are nominal and vary with the amount of claim in dispute. For full details of the mediation process and the fees, the parties may refer to https://www.case.org.sg/complaint_mediation.aspx

After contacting all parties, the CASE Mediation Centre will schedule a suitable date for mediation, and appoint two mediators to conduct the mediation session. The session can last up to two hours and aims to achieve a win-win settlement of the dispute.

During the Mediation Session

The mediators discuss the matter with the consumer and business, and encourage interaction to arrive at an amicable settlement. The mediators also talk to the consumer and business individually so that both parties have the opportunity to put forward their side of the story in confidence.

Unlike going to court for legal proceedings, mediation sessions tend to be less stressful for parties due to the facilitation of friendly conversations and clarifications. The mediators will only give suggestions and do not decide on the case. Hence, there is no right or wrong, nor any winning party or losing party in a mediation session. The final decision lies in the two disputing parties (i.e. the consumer and business).

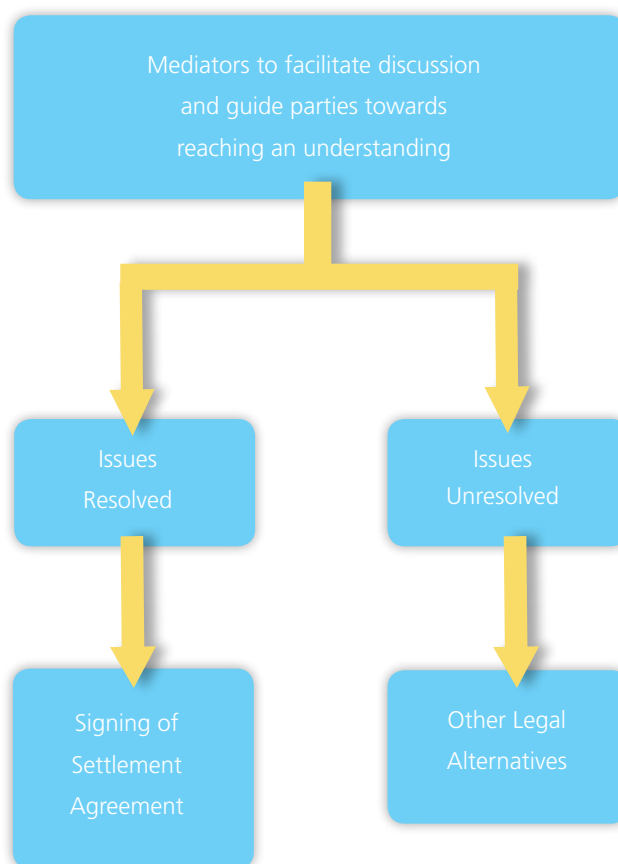
Mediation is also cheap and fast as compared to other dispute resolution processes. Further, the settlement agreement and the mediation process are confidential in nature and are conducted without prejudice to the either party.

A settlement agreement will be signed and given to both parties once a settlement has been reached. Such settlement is regarded as a contractual agreement which binds both parties. In the case when there is no settlement, the officer in-charge will re-assess the case after the mediation session and either continue with correspondences or to recommend other feasible alternatives such as filing a claim at the Small Claims Tribunals.

Mediating disputes between a Consumer and a Real Estate Agent

CASE Mediation Centre is also one of the mediation centres approved by the Council for Estate Agencies (CEA) to resolve real-estate disputes which arise from relevant estate agency agreement, which is entered into between a consumer and a licensed estate agent, signed from 1st January 2011.

In this case, the mediation process administered by the CASE Mediation Centre will be governed by the CASE-CEA Mediation Rules as set out therein and subject to the Estate Agents Act 2010 (No. 25 of 2010) (the "Act") and the Estate Agents (Dispute Resolution Schemes) Regulations 2011 (the "Regulations"). Although either party (i.e. the consumer or estate agent) can initiate mediation, all licensed estate agents and their registered salespersons are still required to participate in the dispute resolution process. The selection of the mediation centre, however, will be done by the consumer. CASE Mediation Centre is one of the cost effective mediation Centre which consumers can select.



About CASE Mediation Centre



CASE Mediation Centre was set up in June 1999.

Our mediators are volunteers and neutral professionals from a wide array of discipline, with declaration of independence, impartiality, fairness, confidentiality and no conflict of interest with any of the parties to a dispute.

There is 70-80% success rate of resolving disputes through the CASE Mediation Centre.

sayit@case

Dear CASE

I purchased an electrical fan from a retail shop and one week after my purchase, the fan stopped working. I brought the electrical fan back to the retailer and requested a refund. However, the retailer argued that it was already printed on the receipt that "All items sold are non-refundable and non-exchangeable". He refused to carry out any remedy for my defective electrical fan. Aren't consumers entitled to a refund when a defective product is purchased?

A

Dear A

Under the Lemon Law, all retailers are obligated to repair, replace, refund or reduce the price of a defective product sold. Products sold as "non-refundable" and/or "non-exchangeable" are also included under the law and retailers have to provide a remedy for defective products sold at their shop.

However, consumers will have to go through the two-stage recourse framework. At the first stage, consumers can demand for a repair or replacement for the defective product. The retailer need not offer the demanded remedy if the costs of one remedy is disproportionate in comparison.

If the retailer fails to repair or replace the goods within a reasonable time or without significant inconvenience to the consumer, or if repair and replacement is impossible or costs are disproportionate, consumers can then proceed to the second stage of recourse and ask for a reduction in price or return the product for a refund.

Dear CASE

My brother bought a printer with a free toner at an IT Show. Due to insufficient stocks, the retailer promised to deliver it to our house at a later date. A few weeks later, the printer was delivered without the free toner. The delivery man promised to contact my brother for the delivery of the toner.

However after two months of correspondences, the free toner was still not delivered to us. As the toner is a gift that comes together with the purchase of the printer, we did not pay for it. In this case, can we still seek redress for the undelivered toner?

B

Dear B

Under the Consumer Protection (Fair Trading) Act (CPFTA), it is an unfair practice for the retailer to offer false gifts in connection with the sale of goods or services. Therefore, if your brother is unable to resolve the dispute with the retailer personally, he can still seek redress under the CPFTA by approaching CASE for assistance or file a claim at the Small Claims Tribunals. We will also advise consumers not to be easily misled by discounts or gifts offered in connection to a purchase of a product or service. Consumers should also ensure that all verbal promises from the retailer are committed in writing.

购买直销商品有保障

直销指的是销售员在固定零售店以外的地点直接向消费者售卖商品或服务。今年1月8日，新加坡消费者协会和直销协会联合推出消协一直销协会认证计划，并有14家直销公司获此认证。消费者购买直销品现更有保障。

去年10月，一名直销人员上门向屋主William（化名）提议进入家中示范产品，同时替他免费清理床褥。使用吸尘器清理完毕后，销售员开始向William推销吸尘器。即便William已清楚表明需要多点时间考虑，销售员却坚持不走，继续纠缠数小时。William最终勉强将自己的吸尘器折旧换新，以\$3,745购入新的吸尘器。

3天后，William在“冷静”期限内（保护消费者公平交易法令规定5天）向公司要求取消交易、退回全额款项，却徒劳无功。直销公司拒绝回复William的电邮及电话。William于是向消协投诉，消协进行磋商后成功为William索回全部款项。

如果William是在今年1月8日后，向获得消协一直销协会认证标志的公司购买吸尘器，情况就会有所不同。首先，他将享有7天的“冷静期”（周六、日和公共假日除外），意味着他有更多时间决定要不要收下吸尘器。此外，如果他在7天内后悔决定退货，他也能更轻易联络上直销公司，因为认证计划下的所有直销公司都必须确保其直销人员从一开始就在交易单上清楚并准确注明联络号码。第三，直销公司也必须设立一个完善的投诉机制，处理消费者的不满并尽其所能化解纠纷。

认证计划属自愿性质

消协一直销协会认证计划推出的同时，也有14家直销公司加入此计划，并获得认证标志。这并不保证消费者和这14家公司进行交易时不会发生任何冲突与纠纷。此认证计划的目的在于提供消费者一个额外保障，因为获认证的公司需提升运作程序的透明度和标准，并强制调解消费者纠纷。消费者可轻易通过消协标志来辨认可靠的直销公司。不在认证计划下的直销商则无需遵守认证标准或直销协会的道德守则。

值得一提的是，消协一直销协会认证计划属自愿性质，消协将在未来几年鼓励其他直销协会的会员加入计划，并取得认证标志。

面对直销人员 你该注意什么？

当碰到直销人员上前推销商品或服务时，别因他们的销售伎俩而乱了阵脚。你可参考以下清单，确保以后与直销人员进行交涉时更懂得自我保护。

- 要求查看他们的执照或其他合格认证。
- 确保直销公司是直销协会的会员。
- 细读合约及交易协议书，确保公司名称与地址以及销售人员的联络号码已清楚列明。
- 察觉自己有权在5天内取消合约。你可将取消通知邮寄或传真到消费者资讯栏所显示的公司地址或传真号码。你也能亲自递上取消通知。
- 在进行交易前，自行针对直销公司进行调查，熟悉公司的运作程序及条规。
- 不要受迫签约。如果销售员拒绝离开住所，你可考虑报警。

投诉直销商的数据

消协从2012年至2014年共处理了187起针对直销公司的投诉，数据显示上涨趋势：

2012年: 46起

2013年: 59起

2014年: 82起

直销公司售卖的产品包括吸尘器、家居清洗系统、保健品、非电子厨房用具、水质过滤器。

最常见的消费者投诉包括死缠烂打的销售伎俩、要求退款未果，以及没被清楚告知有关保护消费者公平交易法令的5天“冷静期”。

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
Courts (Singapore) Pte Ltd
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
Chip Lee Goldsmith Jewellery
ChoiceCycle 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 World (S) Pte Ltd
MoneyMax Group Pte Ltd
MoneyMax Jewellery Pte Ltd
MoneyMax Pawnshop Pte Ltd
MoneyMax Pte Ltd
Mount Vernon Sanctuary Pte Ltd
Ndroid Pte Ltd under the brand name of iRepair
NTUC Fairprice Co-operative Ltd
Perfect Deco Pte Ltd
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 Arts 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

CASETRUST FOR EMPLOYMENT AGENCIES

121 Personnel Services Pte Ltd
AUK Management 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
Maid Management Services Pte Ltd
Nation Employment Pte Ltd
OK Maid 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
Autolink Holdings Pte Ltd
BKW Automobile Pte Ltd
Car Design Motor Pte Ltd
Car Times Automobile Pte Ltd
Chicago Associates
Dickson Automobile Pte Ltd
Fu Yap 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
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
An Qi Spa
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
Applied Metaphysics Pte Ltd under the brand name of ISAMS
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
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
Beauty Valley Pte Ltd under the brand name of Beauty Valley
Belle De Beaute
Bellus De Charme
Best Healthcare Centre
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
Changi Life Style Pte Ltd
Chen Kang Foot Spa Pte Ltd - Bedok Point
Chen Kang Foot Spa Pte Ltd under the brand name of Chen Kang Therapy Pte Ltd - Serangoon Garden
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 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 under the brand name of Chen Kang Wellness - 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 - AMK HUB
Chrysalis Spa Pte Ltd - IMM
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 TOUCHÉ - 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)
Colorful Nails
Coral Cove Spa

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
Du Du Beauty Pte Ltd under the brand name of Du Du Beauty
Earth Spa Inc Pte Ltd under the brand name of Earth Spa
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
Elements Wellness Pte Ltd under the brand name of Spa Elements - ION
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 under the brand name of H Wellness Spa
Energy Therapy Centre
Estheva under the brand name of Estheva Spa
Expert Beaute (IE) Pte Ltd
Family Wellness Healthcare Centre
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 Spellspa
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
Gatinie Expression Beauty Centre under the brand of Adonis Toa Payoh
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
Global Wellness Holding Pte Ltd under the brand name of Passage Lifestyle
Golden Bay Beauty & Body Care
Golden Wheat Spa Pte Ltd
Good Hope Foot/Body Massage
Goodlyde 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
H.D.B. Beauty & Spa
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
Hua Tien Spa
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-Workz Pte Ltd under the brand name of Ladyfinger - Ang Mo Kio
Inno-Workz 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 of Rule of Thumb Sanctuary Spa
Jas-Indulge Pte Ltd under the brand name of Jas-Indulge
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
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Jin Sin Spa under the brand name of JS Spa
Jin Yang TCM LLP
Jonelling Chi Spa Pte Ltd under the brand name of Jonelling Chi Spa House
JR Naturalcare Pte Ltd under the brand name of JR Naturalcare
JR Reflexology
J's Rejuvenation Place Pte Ltd under the brand name of Lancome Beauty Institute
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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 - Marina Square
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 Lin Xing TCM Pte Ltd under the brand name of Ling Xin TCM
 Ling Xin TCM Center Pte Ltd under the brand name of Ling Xin TCM
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 Long Quan Beauty Spa
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 Lush Spa Pte Ltd
 Lynn Aesthetic Pte Ltd
 M Beauty Spa
 Malayala Ayurveda Vaidyasala Pte Ltd
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 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 & Yasu Enterprise Pte Ltd
 Mei Ya Beauty & Spa Pte Ltd
 Mei Yaa Foot Massage
 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 - Townner
 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
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 My Foot Reflexology Pte Ltd under the brand name of My Foot Reflexology
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 Nail Addiction - United Square
 Nail Addiction under the brand name of Nail & Massage Addition - Temasek Boulevard
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 Nature Beauty & Therapy Centre under the brand name of Healing @ Spa
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 Nelia's Nails And Beauty Centre Pte Ltd under the brand name of Nelia's Nails And Beauty Centre (#04-70)
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 New YouHao

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 Oriental Therapy Pte Ltd
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 Oriental Traditional Therapy Pte Ltd
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 Parkroyal Pickering Hotel Pte Ltd under the brand name of St. Gregory at Parkroyal on Pickering
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 Perfect Beauty Center - Rochor
 Petals by Flora LLP
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 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
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 Shugar Spa
 Siam Traditional Finger Pressure Centre
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 Silk Spa - Beach Road
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 Sin Kang Traditional Therapy - 100AM
 Sin Kang Traditional Therapy - Tanjong Pagar Plaza
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