

# Having Enough Food for Singapore Lose Stress, not Sieep over your spe prepaid package Is Case irust for Consumer Protection or Enhancement of a Business Enterprise?

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# casenotes



Dear readers,

Singapore had been badly affected by persistent hazy conditions over the past few months as haze was blown to our surrounding region by the prevailing winds. As the only consumer organisation in Singapore, CASE believes that consumers should assert their voice in this issue. We encouraged consumers not to support companies involved in the haze contribution, when purchasing wood, paper and/or pulp products. This will send a strong signal to errant companies that consumers' goodwill should not be taken for granted and consumers will not support companies which are environmentally irresponsible and/or have contributed to the environmental disaster year after year. CASE and Singapore Environment Council (SEC) had issued several press releases that list companies which have declared that their materials are procured from sustainable sources not contributing to the haze.

CASE continues to work to protect consumers' interests in all areas. On 22 October, CASE and the Singapore Jewellers Association (SJA) announced the launch of the CaseTrust-SJA Accreditation Scheme for jewellery businesses. 22 SJA corporate members with a total of 136 outlets were awarded the CaseTrust Accreditation Mark.

On 11 November, CASE announced another joint accreditation scheme with the Singapore School Transport Association (SSTA). 18 of their members which have a total fleet of about 300 buses, have pledged their support to join the scheme. We hope that the introduction of both accreditation schemes can help to promote good business practices and raise the professionalism of the jewellery and school transport industries. This will provide greater assurance for consumers who are customers of these CaseTrusted retailers.

We believe that prevention is better than cure. CASE has been actively educating consumers on their rights. Businesses too, should be educated on the fair practices that they ought to adopt in order to pre-empt consumer disputes. CASE recently conducted an educational talk to the management and staff of BreadTalk to allow them to have a better understanding of the consumer protection laws and dispute resolution processes. We hope the company has benefited from our sharing and apply what they have learnt in their course of work. CASE shall continue to work with other companies to share the importance of having fair trading businesses.

On 25 October 2015, CASE organised our annual Volunteers' Gathering at the NTUC Centre to show appreciation for our volunteers help and assistance in activities such as providing mediation services, giving talks at seminars or events and providing their advice on consumer related matters. We will like to take this opportunity to thank all the volunteers for taking time out of their busy schedules to support CASE's vision of a consumer-friendly Singapore.

Mr Lim Biow Chuan CASE President



# Having Enough Food for Singapore

As a country that imports over 90 percent of our food supply, Singapore is vulnerable to fluctuations in food supply and prices, as well as food safety incidences overseas.

Maintaining food security means ensuring that everyone in Singapore has access to safe and nutritious food at affordable prices – now and in the future. As the national authority that ensures a resilient supply of safe food, the Agri-Food and Veterinary Authority (AVA) has in place strategies and programmes to manage the delicate balance between ensuring a resilient supply of food on one hand, while mitigating food safety risks on the other. Besides diversifying our

food supply sources by importing various food items from more than 160 countries worldwide, AVA also supports local production of key food items such as leafy vegetables, fish and eggs.

Local production is an important secondary strategy in ensuring food supply resilience for Singapore. Locally grown food production will provide us with a buffer against supply disruptions.

As AVA helps local farmers to boost productivity and increase output through the co-funding of research and development in local farming technology (Basic Capability Upgrading Scheme) and the upgrading of production capability of local farms (Productivity Enhancement Scheme), consumers also have a part to play in supporting and buying local produce. With consumer acceptance and increase in support for local produce, our farmers will be further encouraged to meet rising market demands.

For more information on these schemes, visit the AVA website at www.ava.gov.sg



# THE FOOD WE EAT

AVERAGE AMOUNT OF FOOD A SINGAPOREAN HAD IN 2014

- 70 Packs of Vegetables
- 20 Whole Chickens
- 16Kg of Pork

- 3Kg of Duck
- 72Kg of Fruits
- 30 Whole Fishes

- 2Kg of Beef
- 2Kg of Mutton
- 300 Eggs



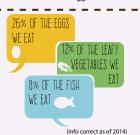
# WHALIS LOCAL PRODUCE



Local produce refers to food that is grown within Singapore and in line with accepted good agricultural practices.

# Although Singapore imports more than 90% of our food LOCAL FARMS PROVIDE THE FOOD WE EAT TOO

AVA aims to raise Singapore's self-sufficiency level for eggs, fish and leafy vegetables to 30%, 10% and 15% respectively.



WHY SUPPORT AL PRONUCE?

Everyone knows homegrown tastes better.
Eat fresher and tastier when you buy local produce.





Local produce is fresher and more nutritious because it gets to you faster



Local produce can be easily traced to their sources. And with the quality assurance schemes by the Agri-Food & Veterinary Authority(AVA), you can be assured of the best.



#### 2. IT'S SINGAPOREAN

We're not just growing produce. We're helping to grow Singapore's independence in providing a continous supply of fresh and nutritious food as well.

## 3. IT'S GREAT FOR THE

Local food travels a shorter distance to you, leaving a fresher taste in your mouth and a smaller carbon footprint.

Check out your nearest supermarket for locally farmed eggs, vegetables and fish that are supplied from farms certified and accredited under these quality assurance schemes:





GOOD AQUACULTURE PRACTICE FOR FISH FARMING SCHEME (GAP-FF)

The GAP-FF scheme aligns Singapore with internationally recognised guidelines for safe and quality food fish production.



SINGAPORE QUALITY EGG SCHEME (SQES)

The SQES is a quality assurance scheme that ensures our local poultry farms produce quality shell eggs that are fresh. All local eggs attain a Grade AA or Haugh unit of 72 and above, the best possible for grade test!



GOOD AGRICULTURAL PRACTICE FOR VEGETABLE FARMING SCHEME (GAP-VF)

The voluntary GAP-VF scheme provides greater assurance of the quality of vegetables grown locally.

Food security encompasses not just a resilient food supply but food safety as well. AVA has put in place an effective integrated food safety system to ensure that food is safe for consumption. To ensure food safety from farm to fork food safety is a shared responsibility requiring a multi-sector effort by the government, food industries and consumers

As a consumer, you have direct control over the safety of food prepared for yourself and your household. Equip yourself with knowledge of safe food practices to avoid food safety risks. Protect your own well-being and the well-being of your family.

For more information on local produce and other food safety tips, visit www.ava.gov.sq



To ensure that we keep our local produce fresh, follow the various tips and buying storage guide:

# FRUITS & VEGETABLES

- ✓ Store fruits (except bananas) and vegetables in the refrigerator as soon as possible.
- ✓ Do not mix fruits with vegetables in the same storage compartment as fruits produce ethylene gas that can cause yellowing of green vegetables.
- ✓ Store hardy root vegetables and raw fruits that need ripening at room temperature.





- **ு** Do not overstock your seafood supply.
- ✓ Wash and dry fresh seafood before placing them in clean plastic bags or containers for storage.
- ☑ If you need to freeze the seafood, divide into portions based on your normal serving size.
- ✓ Do not open refrigerator or freezer doors more often than necessary to avoid temperature fluctuation.
- ☑ When storing or thawing seafood in the refrigerator, place the seafood in containers or trays to prevent the juices from contaminating other food.
- ✓ Store live oysters, clams and mussels in the refrigerator and keep them damp. Do not place them on ice or let them come into contact with fresh water. Do not place them in airtight containers.
- **ு** Do not refreeze seafood that has been completely thawed.

# MEAT

- ☑ Do not open the refrigerator or freezer doors more often than necessary to avoid temperature fluctuation.
- If you need to freeze the meat, divide into portions based on your normal serving size.









# STORING AND BUYING GUIDE







discoloration of bud

Choose broccoli with a Pick brinjal /eggplant that is compact green head with no firm, well shaped and has a uniform colour



LADY'S FINGER

(OKRA) Should be well-shaped and tender with tip readily broken when snapped



CHINESE WHITE CABBAGE

Should have a compact and firm head with mild midribs and free from black specks







BEANS Select beans which are light green, firm and smooth green and firm



BAYAM (CHINESE SPINACH)

Should have tender stems and leaves





GAILAN (KAILAN)





head and no black spots

Should have a compact



KANGKONG Should have tender stems without side shoots



CAPSICUM

Should have uniform colour and is firm



RAW MEATBALLS

POULTRY







COOKED MEATBALLS











#### FREEZER (-18 DEG C)















































#### FREEZER (-18 DEG C)







CRABS CRAYFISH OYSTERS LOBSTERS

















Article contributed by EZ-Link Pte Ltd

# Lose stress, not sleep over your spa prepaid package

Spa sessions should be a relaxing experience, but past episodes of sudden spa closures have given affected customers nightmares instead, when the thousands of dollars they have put into prepaid packages went down the drain.

Infamous incidents of spa shut-downs overnight have not only left many spa customers in the lurch but also smeared the reputation of the spa and wellness industry. This has kept many consumers from signing up for spa packages, due to the fear of not being able to get a refund if the unexpected happens.

Aiming to offer better protection for consumers' prepaid packages, EZ-Link launched the TRUST Programme in May 2015, to make TRUST cards the one card that consumers can trust and relax with. The programme was supported and endorsed by both the Consumers Association of Singapore (CASE) and Spa and Wellness Association of Singapore (SWAS).

Instead of making lump-sum payments to spa companies, consumers now have a trusted partner EZ-Link, as an intermediary which will disburse the payments to the participating spa company each time a spa session is redeemed. This means that even if a spa outlet goes bust without any warning, affected customers can still be assured of getting back their refunds for the unutilised sessions.

Since the launch in May 2015, a total of 28 merchants operating 37 outlets have signed up for the programme. All CaseTrust accredited spas, SWAS members and any beauty and wellness business with a Police Licensing & Regulatory Department (CAT I, CAT II, or Exempted) Massage Establishment Licence can apply for TRUST.

Apart from protecting their prepaid packages, consumers patronising a participating TRUST merchant also stand to gain confidence, convenience and control with the TRUST card.

### THE TRUST CARD GUIDE



#### Select and purchase your package

Choose the package according to your preference depending on what the merchant offers. Make payment through participating credit cards.



#### **Get your TRUST Card**

After you have purchased your package, the merchant will assist you to fill in a few personal details, before presenting you with your very own TRUST Card.



#### View your account

Welcome to the TRUST Programme. Simply login online with the username and password sent to your email address, and you are good to go!

#### **C**onfidence

With EZ-Link as the custodian of consumers' investment into prepaid packages, consumers can get spa treatments with peace of mind. If the spa merchant ceases operations, consumers can obtain refunds of unutilised values in their prepaid packages.

#### **C**onvenience

Consumers can enjoy the convenience of redeeming their prepaid package; viewing the account balance, transaction history and expiry dates; and temporary suspending or reactivating their cards on the TRUST Programme website.

#### **Control**

Consumers can also enjoy the payment option through participating credit cards. This gives consumers greater flexibility and control of their personal cash flow.



#### **How do Consumers benefit from TRUST?**

The TRUST Card is presented to consumers who purchase prepaid packages at any participating TRUST merchant. Once consumers receive the card, they may use it to redeem their prepaid package or sign up for additional prepaid packages with the same merchant, and also view their TRUST account 24/7 online!

#### Who can consumers TRUST?

Consumers can easily identify a TRUST Programme merchant by the TRUST decal displayed at the shopfront.

Alternatively, consumers can find the list of TRUST Programme merchants on the TRUST Programme website: www.thetrustcard.com.sg.



# Don't put safety on the line - Be a smart online Shopper

Shopping online has become pervasive due to its ease and convenience. At the click of a button, you can now browse and purchase a wide range of products from the comfort of your home.

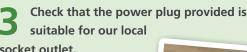
Lost in the myriad of choices available online, it is easy to be attracted to the cheapest bargain. While browsing for an electric blender to try out that healthy smoothie recipe, or an induction cooker for your Christmas get-together, take a minute to consider the safety of the product before adding it to your cart. The following tips can provide you with some peace of mind by making smarter choices online.

Always check that your purchases, especially household electrical appliances like rice cookers, fans and TVs, are suitable for use in Singapore. There are 45 categories of products covered under the Consumer Protection (Safety Requirements) Registration Scheme and they should all have the SAFETY Mark.

4 Check that your purchases will be covered under warranty in Singapore. Ensure the authorised agent has a local office for after-sales services such as repairs or replacements.

2 If the product comes with a 3-pin plug or adaptor, ensure that it carries the SAFETY Mark.

Inspect your purchase upon receipt and contact the seller immediately if you have doubts over any aspect of the product, such as defects or unknown features.



Ensure that you're not buying a recalled product. Visit SPRING Singapore's website at www.spring.gov.sg/productsafety, to get the latest updates on product safety alerts and to search for consumer products recalled internationally.



**7 Follow your instinct.** If you have doubts over a seller's reliability, or if prices appear too good to be true, give the offer a miss.

The Consumer Goods Safety Requirements (CGSR) regulations help make our homes safer for our family. Visit 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.



✓ Choose Safe Products 
✓ Use Products Safely 
✓ Get What you Pay For

# casebriefs



#### "Be a Smart & Safe Consumer" Seminar

Everyone can be a smart and safe consumer. On 5 September, CASE together with SPRING and Singapore Power held a joint-seminar to share some consumer safety tips and information on their rights as a consumer. 127 participants attended and participated actively in the question-and-answer session.



CASE conducts educational seminars for consumers regularly. Keep a look out for our upcoming consumer events at our website: https://www.case.org.sg/events.aspx

#### Educational outreach at BreadTalk

Besides educating consumers on their rights, it is equally important to encourage fair business practices among retailers in order to preempt consumer disputes.

80 management and staff of BreadTalk benefited from our sharing session on 16 October, which covered topics such as Fair Trading Act and Mediation from a business's point of view. We believe that many would have found the session useful and apply the knowledge learnt in their course of work.





#### **CASE Volunteers' Gathering**

CASE being a non-profit organisation, relies heavily on the contributions of our volunteers. To show our appreciation for their continued support and dedication, we invited our volunteers together with their loved ones to our annual Volunteers Gathering on 25 October. A total of 203 people attended the event.

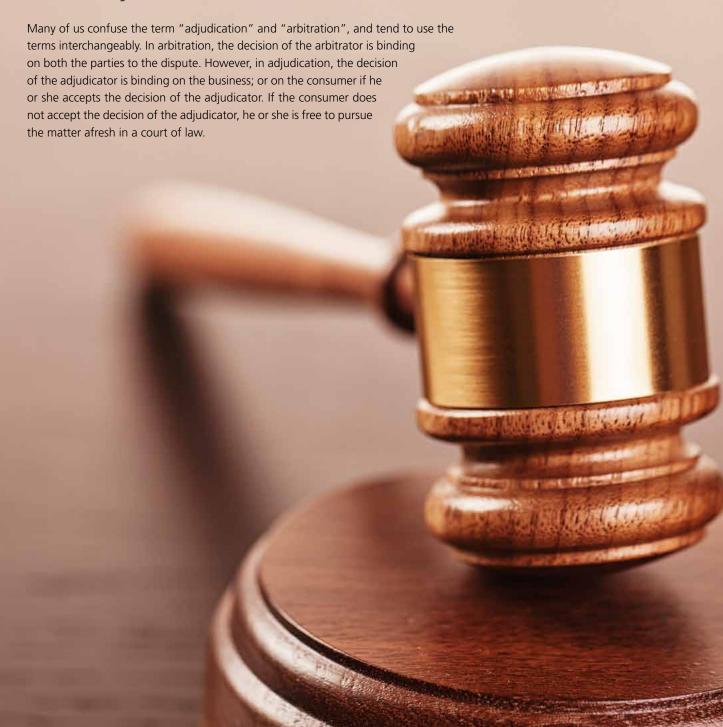
Volunteers and staff were given complimentary tickets to visit Madame Tussauds Singapore after the long service

award ceremony in the morning. CASE hopes that our volunteers had enjoyed themselves and will like to take this opportunity to thank them for the time and effort they put in to support CASE's bid for a consumer-friendly Singapore.

# Adjudication in Singapore

The four main dispute resolution forums in Singapore to settle civil disputes are litigation in a Singapore Court, mediation, arbitration and lastly adjudication. Adjudication is not widely used in Singapore, but consumers should have a good understanding of it in case they find themselves in a dispute.

#### What is Adjudication?



#### **3 Adjudication Processes in Singapore**

There are at least three adjudication processes in Singapore, with the scheme adopted by Financial Dispute Resolution Centre (FIDREC) being the most active. AIA Insurance has also set up an adjudication process specially formed to hear disputes between policyholders and AIA, over AIA Critical Year Life Insurance Policies. The third body which has been set up and expected to be operational soon is the Motor Insurance Dispute Resolution Centre (MIDREC).



# FIDREC Adjudication Process

FIDREC was established by the insurance and banking institutions through the auspices of Monetary Authority of Singapore in 2005. Currently more than 380 financial institutions have subscribed to FIDREC and agreed to be bound by the decision of the adjudicator or panel of adjudicators. There are monetary limits to claims at FIDREC. For disputes between consumers and insurers, the maximum amount that can be claimed is \$100,000 and for banking disputes it is \$50,000. Consumers pay a fee of \$50 and financial institutions pay a fee of \$500 for the adjudication session.

FIDREC has a two-stage process. The first is a mediation session between the consumer and the business which is conducted by FIDREC Case Manager. If mediation is unsuccessful, the second stage is the adjudication process whereby a FIDREC appointed adjudicator or a panel of adjudicators hear the dispute. FIDREC is an independent organisation with a board of seven directors chaired by a retired High Court judge. The CASE President and two other consumer rights advocates are also members of the Board.

#### AIA Adjudication Process

In 2003, a major dispute occurred in the insurance industry when a large group of AIA Insurance life policyholders were unhappy with the way the company sold them the AIA Critical Year insurance policy. Many consumers were upset because at the time of purchase, they were promised that they could stop paying premiums after 20 years and this was not being honoured by AIA. With CASE's assistance, consumers were offered a package settlement which included an option for the consumer to settle the dispute through the AIA adjudication process. In this process, a retired High Court Judge was appointed to hear the disputes between AIA and the consumers over the critical issue. The process was fully paid for by AIA.

# MIDREC Adjudication Process

The third adjudication process which will launch soon, is the MIDREC Scheme. It is modelled after FIDREC. About 30 members of the Singapore Vehicle Trader Association (SVTA) have set up a CaseTrust-SVTA Scheme where they agreed to take up a performance bond worth \$50,000. This bond will be used to settle contractual disputes between these 30 traders and consumers who purchase vehicles from these traders. These disputes can be settled at CASE Mediation Centre or at MIDREC. Once there is a settlement at CASE Mediation Centre or the consumer accepts the decision of the adjudicator, the amount due to the consumer will be paid by the insurers to the consumer promptly. The adjudicators at MIDREC are advocates and solicitors in Singapore. Consumers are required to pay a fee of \$30 and car traders pay a fee of \$500 for the adjudication session.

These three adjudication processes are industry driven, and Singaporean consumers and businesses will be the winners if other industries adopt such dispute resolution process as an alternative to going to court.

Article contributed by Housing & Development Board

# Renovating? Know why you need to use Pre-packed Material

If you are planning to renovate your home, do know that from 1 June 2015, renovation contractors must use pre-packed material when carrying out renovation in dry areas such as bedrooms, and living and dining rooms of HDB flats. This is in addition to the current requirement of using pre-packed material for the wet areas of the flat such as the toilet, bathroom, and the kitchen.

The pre-packed material comprises a blend of sand and cement mixed in required proportions in factories, so the renovation contractors no longer have to do it manually on site.

But how does this affect you as a home owner? We have put together the following information for your reference.

## Why the switch to pre-packed material?

- By adding the correct amount of water as prescribed by the manufacturer of the pre-packed material, the material is ready to be laid out – thus saving time
- It is a move towards better productivity
- The site environment will definitely be cleaner, which makes it easier for housekeeping

#### Will it cost more?

The cost increase varies according to the flat size and scope of the renovation works. But do get several quotations and check costs before you commit to the renovation contract.

Besides the use of pre-packed material, you may be asking what other information is there that you, as a home owner, should be aware of. Below are some of the pointers that we would like to share:

- Engage only an HDB Registered Renovation
  Contractor to carry out the renovation, including
  those works that do not require HDB's approval.
  You can visit the HDB InfoWEB at www.hdb.gov.
  sg to view the list of HDB Registered Renovation
  Contractors. Smartphone users can also access this
  information via Mobile@HDB
- Do not instruct workers or any person to carry out demolition/hacking works that have not been approved by HDB in writing
- All demolition and hacking of walls (be it partial or complete) require HDB's prior written approval.
  The approval ensures that any proposed demolition/ hacking work will not affect the structural integrity of the building and compromise public safety. If the structural integrity of the building is affected, it may potentially endanger the safety of your household and your neighbours
- Comply strictly with the permitted time stipulated by HDB so as not to inconvenience your neighbours

For more information, you may access the HDB InfoWEB at www.hdb.gov.sg



Article and Photo Courtesy of the Housing & Development Board. Source: www.mynicehome.sg



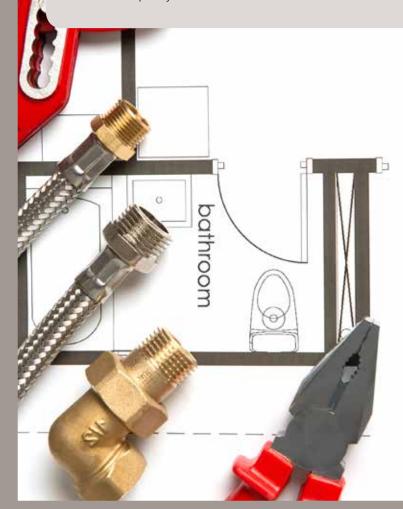
# Plumbing Industry An Unappreciated Essential Building Service

Our home is a sanctuary from the stressful and hectic work life that we have to manage almost every day. Much money, time and effort have been invested in turning the house or apartment into a comfortable living environment for one's family.

However, it is inevitable that we will have domestic emergencies such as a burst water pipe or a concealed water pipe leakage. This could cause considerable damage to your property and also all your efforts to build a comfy home. One call to a plumber helps to bring the messy situation quickly under control and minimise further

damages arising from the serious plumbing emergency. But engaging a "wrong" plumber could worsen the problem.

The Singapore Plumbing Society (SPS) Home Plumbing Service has been in operations since 2009, priding ourselves in being able to cover a broad spectrum of plumbing issues in all types of buildings such as factories, offices, HDB housing, shopping malls, condominiums, landed properties and nursing homes. However, we are not well known as the service was not made known to the public. Most of our cases are referrals from SP Services and the Public Utilities Board.



## Importance of plumbing extends beyond your home's sink

In many countries with questionable plumbing standards, water-borne diseases account for not only a significant number of illnesses but also numerous deaths.

Britain in the 19th century had a large population living in unhygienic over-crowded dwellings. Polluted water from open sewers eventually caused outbreaks of typhoid and cholera, which wreaked havoc across the entire country. It was then when the government decided that public health improvements would be the nation's top priority.

Another example which shows the close link between plumbing and public health risks would be the spread of SARS in Hong Kong in early 2003, which also badly affected Singapore.

The World Health Organization found the spread of the deadly virus was probably aided by faulty plumbing.

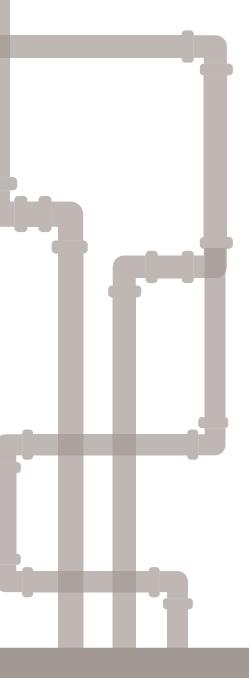
Singapore today, is clean and hygienic. This success can be attributed to the high plumbing standards and best practices adopted by our plumbing professionals.

## Requirements of Efficient Plumbing System

Plumbing is basically an application of the science of hydraulics to provide clean drinking water to consumers, and convey human waste from sanitary fixtures of a building for disposal in a safe and clean manner.

An efficient plumbing system depends on three factors - the excellence of the design, the quality of the materials used, and the skills and workmanship of the plumbers who carried out the work.

Therefore, it is important that for any plumbing installation, however minor, you should engage the services of a qualified plumber, and not to compromise your safety.



#### **Engaging the "right" plumber**

Common consumer complaints received by CASE and SPS on plumbing services include overcharging, unsatisfactory services rendered by the plumber, such as failure to rectify water leakage, chokage of drain-lines or incorrect / improper installation of plumbing and non-compliance of plumbing codes.

#### 1. Avoid getting overcharged

To avoid issues of overcharging, SPS has provided a guideline on common plumbing services and their approximate costs for consumers to take reference and make relative comparison.

N	lo	Description of Services	Unit Rate
	1	Clear toilet bowl chokage	\$130 - \$300 (Excludes High Pressure jetting)
4	2	Clear floor trap chokage	\$100 - \$250 (Excludes High Pressure jetting
3	3	Rectify water discharge into toilet bowl by replacing new syphon	\$150 - \$200 (Standard type syphon)
2	4	Labour & material to repair:  i. Exposed copper pipe leak (N.E 1 metre long)  ii. Concealed copper pipe leak (N.E 1 metre long)	\$180 \$450
	5	Replace basin tap / kitchen sink tap fittings (Owner furnished)	\$70 - \$150
(	5	Supply & replace bottle trap	\$70 - \$90
	7	Relocate water meter in HDB flat	\$900 & above (includes submission)
8	8	Labour & equipment to detect water leakage of concealed pipes:  i. In condominiums  ii. In landed property including underground pipes  iii. In commercial properties including underground pipes	\$200 and above \$250 - \$500 \$750 and above
(	9	Additional charge for transport	\$25

<sup>\*</sup>All works performed by SPS Plumbers will have a 3 months guarantee on workmanship

#### 2. Be assured of satisfactory plumbing services

In response to media reports of the public's widespread concerns over shoddy work by unqualified plumbers, SPS Home Plumbing Service has recently extended our service to the community at large.

This initiative is a free referral call in service to serve the general public. Anyone who needs to engage a qualified plumber can call SPS Hotline at 62949252 or email sinspa@singnet.com.sg. The call will be directed to a nearest plumber and he will respond to the request as soon as possible.

To ensure quality standards and customer satisfaction, all SPS plumbers have to go through a stringent quality test and are vetted for their experience and professionalism. This process eliminates the home-owner's unnecessary worries of engaging an unqualified plumber from the telephone directories, websites, flyers or newspaper advertisements.

# Is CaseTrust for Consumer Protection or Enhancement of a Business Enterprise?

What do you think? Before answering this question, a brief background of CASE and its accreditation arm, CaseTrust, could give you some useful insights.

Consumers Association of Singapore (CASE) is widely known as a charitable, not-for-profit, nongovernmental organisation (NGO) with a vision of creating a consumer friendly Singapore. Encouraging businesses to adopt fair trading practices to protect consumer interests should not be misconstrued as being at odds with retail businesses. Besides advocating for the protection of consumers against fraudulent and unethical retailers, CASE has been spearheading businesses towards excellence by means of raising service quality and promoting ethical business practices. As the accreditation arm of CASE, CaseTrust raises industry standards through a stringent audit process, and helps businesses gain a competitive edge by establishing consumer-friendly policies, ethical advertising and proper dispute resolution procedures. This will inevitably boost consumer confidence in patronising CaseTrust accredited businesses without fear of being shortchanged.

Today's consumers are exposed to a myriad of information and are empowered to make an informed purchase by selecting a legitimate business. With the ease of access to information through the online media, even tourists check on the credentials of an outlet prior to a buying decision. In order to realise the vision of building a consumer friendly Singapore, CaseTrust has launched a number of accreditation schemes.



Figure 1: CaseTrust Mark and Sample of Certificate of Accreditation

Accredited businesses will display the CaseTrust Mark with pride, the de facto standard that symbolises the business' promise of the highest possible standards in service quality, demonstrates the business' commitment towards fair trading and transparency to consumers. CaseTrust also educates the business about the Fair Trading legislation, ensuring the businesses do not unwittingly violate the law. The rigorous accreditation process enables the business to have a sound compliance system that meets the needs and demands of international consumers. This helps them to avoid unproductive management time and losses due to disputes or refunds for rejects.

This recognition of being accredited with the CaseTrust Mark further instills consumers' confidence in the business' products and services, resulting in increased consumer loyalty due to the professionalism of the businesses.



### Benefits to Businesses with CaseTrust Accreditation

- Gain a competitive edge that distinguishes your business as a reputable enterprise.
- Enhances the brand value vital for international recognition and ease in market expansion.
- Free publicity on CaseTrust's website at www.casetrust.org.sg, which attracts more than 16,000 unique visitors each month and the number is growing.
- Gain brand exposure at open to public community forum and seminars.
- Leverage on the reach of CASE's social media platforms (over 4,400 fans on Facebook)
- Free listing in the bi-monthly publication of The Consumer.
- Keep abreast with the latest consumer trends during exchange

sessions between CASE and other international Consumer Association from Hong Kong, Malaysia, Taiwan, Indonesia and Australia.

#### **Benefits to Consumers**

Consumers can get peace of mind and do their shopping at selected stores without worries about the shoddy deals, knowing that the CaseTrust-accredited business engages in fair business practices.

- It protects the Consumer, against unscrupulous sales tactics.
- It enhances your rights.
- It allows you to amicably resolve disputes if it ever arises with the business, through CASE Mediation Centre.
- The advanced deposit or pre-payment is protected against the sudden closure of the business.
- Some of the industry specific benefits are:

#### **Industry**

#### **CaseTrust Accredited Business Benefits**

Spa and Wellness

Business provides a 5-day cooling off period for consumers to get a full refund

Motor Vehicle

Business purchases a \$50,000 insurance bond to protect consumers

E-commerce business

Business uses a secure payment mechanism and ensures that client data is kept confidential

Please visit www.casetrust.org.sg for the detailed criteria of accreditation.



#### **The Current Categories of Businesses under CaseTrust Accreditation Schemes**

The following list provides an overview of the diversity in the types of businesses which are currently administered by CaseTrust for accreditation. This list is growing continuously with the demand and feedback from Consumers.

#### **CaseTrust GOLD**

- Premier tier of the CaseTrust Accreditation scheme that recognises businesses as key industry leaders
- Companies awarded with CaseTrust Gold includes renowned brands such as Courts (Singapore) Pte Ltd, Brother International Singapore Pte Ltd, DP Credit Bureau Pte Ltd, OSIM International Ltd, Richard Hung Jewellers, Commercial Investigators LLP, Beeconomic Singapore Pte Ltd trading as Groupon Singapore and Stereo Electronics.

#### Storefront

- Accreditation scheme for retail and service sectors encompassing the following key areas:
  - ♦ CaseTrust Accreditation for Storefront Businesses (All B2C e.g. Retail Stores)
  - ♦ CaseTrust Accreditation for Auto Allied Businesses
  - ♦ CaseTrust Accreditation for Spa and Wellness Businesses
  - ♦ CaseTrust Accreditation for Renovation Businesses
  - CaseTrust Accreditation for Employment Agencies (FDW)
  - CaseTrust-DSAS Joint Accreditation for Direct Selling **Businesses**
  - ♦ CaseTrust-SVTA Joint Accreditation for Motoring Businesses
  - CaseTrust-SMWA Joint Accreditation for Motor Workshop Businesses
  - CaseTrust-RCMA Joint Accreditation for Renovation
  - ♦ CaseTrust-NATAS Joint Accreditation for Travel Agencies
  - CaseTrust-SSTA Joint Accreditation for School Bus Service

#### **Statistics of Consumer Complaints**

The CASE Mediation Centre records, monitors and helps the resolution of complaints and disputes between consumers and respective business units. Consumer complaints and disputes for business without CaseTrust accreditation forms the majority of the complaints, while CaseTrust accredited businesses received few complaints in comparison.

#### **Overview of Consumer Complaints**

Non-CaseTrust Accredited VS CaseTrust Accredited

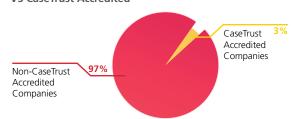


Figure-2: Overview of Consumer Complaints

#### Conclusion

The CaseTrust Mark is for the benefit of the businesses to ensure that businesses meet the dynamic demands of today's consumers. The rigorous standards set by CaseTrust will foster business excellence and ultimately boost consumer confidence and enhance customer loyalty for CaseTrust accredited outlets. Consumers may shop without worries and benefit from the supervisory role performed by CaseTrust that ensures that transparent and honest policies are implemented. Thus, CaseTrust will be beneficial to both the accredited businesses and the consumers.



# sayit@case

#### **Dear CASE**

Recently I bought a set of white porcelain dinnerware online. I was greatly disappointed upon receipt on the items. The actual product differed from the ones shown on the website. Instead of pure white, the set was yellowish, which made it look old and dirty. Lids for the teacups were also missing. I tried messaging the seller to ask for an exchange, unfortunately there was no reply.

Am I able to seek redress for this, or take legal action against the online seller?



#### Α

#### Dear A

Online purchase of physical goods are covered under a consumer protection law known as the Lemon Law. The Lemon Law provides remedies against goods that fail to conform to contract at the time of delivery.

Therefore in this case, you may request the seller to repair, replace, refund or reduce the price of your dinnerware which did not conform to what was depicted on the website.

Do take note that although the Lemon Law does not distinguish between local or foreign online traders, it may not be possible to enforce judgement against the overseas trader if he/she has no presence in Singapore.

If the seller is based in Singapore and refuse to provide any remedy, you can approach CASE for assistance.

#### **Dear CASE**

I was attracted by a flyer advertising an upper arm slimming session at a slimming parlour for only \$88. When I visited the parlour, I was informed that the offer was a slimming session for only one upper arm.

Disappointed, I was about to leave the parlour when I was approached by 2 of their staff who started to persuade me to purchase their slimming packages. I felt pressurised and eventually agreed to take up their upper arm slimming session for both arms costing \$210.

After the session, I regretted because paying more than \$200 over for a slimming session was not my initial intention at all. Am I able to request a refund for the service?

В

#### Dear B

Under the Consumer Protection (Fair Trading) Act (CPFTA), it is an unfair practice to exert undue pressure or influence on a consumer to enter into a transaction.

As you have utilised their service, you may try negotiating with the slimming parlour for a partial refund. If they refuse to provide any remedy, you may approach CASE for advice or assistance.



# 未出国门先吃闭门羹

王先生(化名)3个月前兴致勃勃地通过旅行社为家人预定了年底到欧洲的旅游团,日前却在旅行社的面簿网`站赫然得知旅行社倒闭的消息。他立即赶到旅行社的办公室,只发现大门深锁,铁栅上贴着一张宣告旅行社结业破产的通知书。

原是满心期待的一个年底假期,却成为了王先生始料未及的梦魇。试想想,每策划一趟旅游,你大多都必须预先支付订款,若遇上信誉不佳的商家"卷铺盖",不仅坏了度假的雅兴,还添了不少麻烦!

根据新加坡旅游局的数据显示,新加坡去年共有 1201家旅行社,其中有159家是新成立的,但过去 4年来向新加坡旅游局发出停业通知的旅行社数量 也在不断攀升,单在去年,就有114家旅行社结束 营业或废止了营业执照。由此可见,像王先生这 样,未出国就先吃闭门羹的担忧是真实存在的。

此外,新加坡消费者协会去年就处理了175起涉及旅游业者的投诉,今年的首7个月也已经处理了128起。在众多投诉中,业者无法兑现承诺高居榜首,这就包括违约,或无法提供合约所列明的服务项目。位居第二的投诉则是寻求退款的事宜,第三则是消费者受到不公平待遇而试图向业者索取赔偿。

#### 与旅行社进行交易 应注意什么?

要把风险降至最低,消费者与旅行社进行交易时可注意以下事项:

#### 1. 只找信誉好的旅行社

消费者应该向口碑好、信誉佳的旅行社订购旅游配套,或向获得CaseTrust-NATAS认证的旅行社进行交涉,以确保公平交易。

#### 2. 购买旅游保险

消费者应购买全面的旅游保险,不只保障切身需求 (如医药费、意外、行李遗失),也应包括紧急情况如班机延误或取消、旅行社破产或突然倒闭等。

#### 3. 细读条款、咨询退款方针

消费者应细读并明白合约条款,清楚知道自己的权利。若消费者得取消行程,视取消通知的时间点,大部分旅行社都愿意退还一部分押金;消费者也可

能碰到旅行社无法兑现合约承诺的情况,此时应询 问旅行社是否能提供部分退款。确保所有口头协议 以白纸黑字记录清楚方可付款。

#### 4. 选择支付押金

在旅游展购买旅游配套时,消费者应选择支付押金。若要预先为几个月后的行程支付全数金额,风险较高。若旅行社倒闭,消费者的损失较大。以分期付款的形式购买旅游配套也可降低此风险。

#### 旅行社突倒闭怎么办?

买了旅游保险的消费者可向保险公司索取赔偿,否则,他们可向小额赔偿法庭投诉;若旅行社还没废止营业执照,消费者可通过新加坡会计及公司管理局讨回公道。消费者也可以采取法律诉讼,不过费用昂贵。

如果旅行社正面临清盘,消费者应向受委任的清盘 人提交债权证明,不过,由于资产往往会先归还银 行或财务机构,无担保债权人如消费者本身恐怕无 法获得合理的赔偿。

从今年7月15日起,所有持牌旅行社必须询问顾客是否有意购买涵盖旅行社破产的旅游保险,进一步保障消费者的利益。

消协并非执法机构,所能给予消费者的法律援助有限,只能通过协商来调解纠纷。如果旅行社已倒闭,或不在原址营业,那更是困难重重。此时,消费者应该向小额赔偿法庭申请赔偿。

#### 旅行社倒闭个案

#### 2014年一伍星旅游

在没有预警的情况下,伍星旅游突然在2014年1月宣布倒闭,在星旅游面临清盘。报道指该旅行社在侧闭前一个星期仍在为旅行团收。引来网友的严厉批评。引来网友的严厉批评分是担心农历新年高峰期无法车票,证别贵又麻烦。消协于是前、既昂贵又麻烦。消协于是求援CaseTrust认证的旅行社要求援

助,所幸有几家旅行社挺身而 出,愿意免费或以折扣价出售车 票给受事件影响的顾客。

#### 2015年一乐乐假期

消费者通过旅行社大门张贴的告示以及旅行社的面簿网页得知倒闭消息。报道指旅行社投资房产不慎而亏损了200万元。受影响的顾客被告知通过保险公司,或小额赔偿法庭,或消费者协会索

取赔偿。有鉴于此,消协接到约 100起针对乐乐假期的投诉。

旅行社老板也称,大多数的飞机 票已全数还清,因此消协便要求 各别航空公司为受影响的顾客办 理飞机票退款。有些航空公司出 于善意同意退款,有些较不幸的 消费者因没有购买旅游保险而无 法拿回定金。





#### CaseTrust Accredited Businesses

#### CASETRUST GOLD FOR STOREFRONT

Brother International Singapore Pte Ltd Pte Ltd Commercial Investigations LLP NTUC Fairprice Co-operative Ltd OSIM International Ltd Richard Hung Jewellers (Pte) Ltd Stereo Electronics Pte Ltd

Beeconomic Singapore Pte Ltd trading as Groupon Singapore

### CASETRUST GOLD FOR COMBINED STOREFRONT AND WEBFRONT

Courts (Singapore) Pte Ltd DP Credit Bureau Pte Ltd

#### CASETRUST FOR STOREFRONT

@bsolute Solutions Pte Ltd All Best Air-Conditioning & Electric Pte Ltd
Audio House Marketing Pte Ltd
Auora Curtain Pte Ltd
Azora Curtain Pte Ltd
Azora Lighting Pte Ltd
Azora Studio Pte Ltd
Cash Online Jewellery Pte Ltd
Cash Online Pawnshop Pte Ltd
Casket Fairprice Pte Ltd
Chip Lee Goldsmith Jewellery
Choice Crtd Pte Ltd Pte Ltd ChoiceCycle CCTV Pte Ltd
Credit Bureau (Singapore) Pte Ltd
Direct Funeral Services Pte Ltd
Elite Deco Pte Ltd Elite Deco 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
Mount Vernon Sanctuary Pte Ltd
Ndroid Pte Ltd under the brand name
of iRebair of iRepair Nu Photo Private Limited Perfect Deco Pte Ltd Royal Sense Pte Ltd Royal Sense Pte Ltd SKap Logistics Pte Ltd Skap Logistics Pte Ltd Star Furniture Pte Ltd Sunge i Emas Pte Ltd The Curtain Boutique (5) Pte Ltd Valuemax Group Ltd White Horse Ceramic (5) Pte Ltd Yew Lee Heng LP-Gas Trading Pte Ltd

#### CASETRUST FOR WEBFRONT

Agency For Integrated Care Pte Ltd Cat & The Fiddle Pte Ltd Fun Link Sistic.com Pte Ltd

#### CASETRUST FOR COMBINED STOREFRONT AND WEBFRONT

Lunch Actually Pte Ltd Unique Motorsports Pte Ltd

#### CASETRUST FOR AUTO ALLIED BUSINESSES

Hock Cheong Automec Pte Ltd KATC Autotrans Pte Ltd

CASETRUST FOR EMPLOYMENT AGENCIES

Ananthà Ayurvedic Health Care Pte Ltd - Buffalo Road Ancient Dynasty Pte Ltd under the brand name of Ancient Dynasty Massage & Spa Angel Beauty Studio Angles 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 121 Personnel Services Pte Ltd Assured Employment 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 Applied Metaphysics Pte Ltd under the brand name of ISAMS Art of Slimming & Beauty Care Pte Ltd Ashi Foot Reflexology Ashi Reflexology Avon Beauty Aesthetics LLP under the brand name of Avone Beauty Secrets Ayur Health Pte Ltd Ayush Ayurvedic Pte Ltd Bedok Arales Business Pte Ltd Ledeot be Arales Business Pte Ltd Ledeot be Arales Business Pte Ltd Ledeot be Pte Itd Homekeener International Pte Ltd. Homekeeper International PTe Ltd Homekeeper Jobsplacement Pte Ltd Jas Employment Agency Jas Employment Services Loyal Employment Agency Maid Management Services Pte Ltd Nation Employment Pte Ltd OK Maid Pte Ltd Pro Maids Team-up Resources Pte Ltd Azalea Business Pte Ltd under the brand name of Rose Spa - Ang United Home Employment Agency United Home International Pte Ltd

#### CASETRUST FOR RENOVATION BUSINESSES

2nd Phase Design ID Pte Ltd AD. I. Wrks Studio Pte Ltd All About Designs Pte Ltd Artrend Design Pte Ltd Carpenters.com.sg Pte. Ltd.
De Exclusive ID Group Pte Ltd
Decor Werkz Pte Ltd Edgeline Planners Pte Ltd FC Group Pte Ltd Home Guide Design & Contracts Pte Ltd Ideal Design Renovation Pte. Ltd. Image Creative Design Pte Ltd ISR Design & Renovation Pte Ltd Living Gaia Interior Pte Ltd One Design Werkz Pte Ltd Promax Design Pte Ltd Renozone Interior Design House Spacious Planners Pte Ltd Spire Id Pte Itd Pte I td Spire Id Pte Ltd The Wooden Platform Pte Ltd U-Home Interior Design Pte Ltd Unimax Creative Pte Ltd Urban Design House Pte Ltd Urban Habitat Pte Ltd Urban Habitat Pte Ltd Visual Changes Interior Pte Ltd Visual Dreams Pte Ltd Weiken.Com Design Pte Ltd Woodplus Design Y-Axis I.D Pte Ltd Zhuang Jia Home of Design

#### CASETRUST FOR SPA & WELLNESS BUSINESSES

123 Spa 17 August Pte Ltd under the brand name of Molly Coddle Spa By Dr Cindy
21 Capital Pte Ltd trading as Lacquer & Spa 60 Min/Sec Pte Ltd under the brand name of Upper Thomson Spa A Fond Boutique Spa Pte Ltd A Fond Leisure Spa Pte Ltd Absolute Wellness Group Private Limited Acupuncture and Tui Na Chinese Medicine Centre Adesa Professionals Pte Ltd under the

Adesa Professionals Pte Ltd under the brand name of Adesa Professionals Adonis Beauty Consultants Pte Ltd under the brand name of Adonis - Jurnong East Adonis International Pte Ltd under the brand name of Adonis - Bukit Batok Adonis Nuskin Pte Ltd under the brand name of Adonis - Ang Mo Kio Adonis Nuskin Pte Ltd under the brand name of Adonis - Ang Mo Kio Adonis Nuskin Pte Ltd under the brand name of Adonis - Badok North Agyness Beauty Centre LIP under the brand name of Adonis Beauty Centre LIP under

Alexis Links under the brand name of

Alexis Links under the brand name of OPI Centre
All About Massage Pte Ltd under the brand name of Spa Infinity
Alleviate
Allure Nail & Wellness Pte Ltd
Amanda TTM Thai Medicine
Amanin Spa Pte Ltd under the brand name of Amanin Spa
Amore Fitness Pte Ltd under the brand name of Amanin Spa brand name of Amore Boutique

An Oi Spa Anantha Avurvedic Health Care Pte

Spa - Hougang

Ani Thai Style Applied Metaphysics Pte Ltd under the

Azalea Business Pte Ltd under the brand name of Rose Spa - Clementi Balik Kampung Private Limited under the brand name of Balik Kampung Balinese Thai Wellness Pte Ltd BB Beauty Pte Ltd Beach Road Hotel (1886) Ltd

Beach Road Hotel (1886) Ltd under the brand name of Raffles Amrita Spa Beaute Bay Pte Ltd Beautiful Tips Pte Ltd under the brand name of Beautiful Tips Beauty 100 (5) International Pte Ltd Beauty 100 (5) International Pte Ltd Bugis Village

Bugis Village
Beauty Base
Beauty Creator Face & Spa
Beauty Forever Saloon Pte Ltd Ghim Moh
Beauty Hope Pte Ltd under the brand
name of Beauty Hope
Beauty Mi Spa under the brand name
of R M. Sna.

of B.M. Spa Beauty Nails Spa Beauty Valley Pte Ltd under the brand name of Beauty Valley

Belle De Beaute Bellus De Charme Bellus De Charme
Best Healthcare Centre
Black Swan Skype Pte Ltd under the
brand name of Black Swan Nail Care
Blessed Health TCM Clinic
Blessed Seven Pte Ltd under the brand
name of Beaute by Kew
Bloom Beauty And Wellness Pte Ltd
Blue Butterflies Pte Ltd under the
brand name of Blue Butterflies Spa
Blue Wave So.

Blue Wave Spa
Bodywork Clinic Pte Ltd under the
brand name of Beauty, Mums &
Babies By Bodywork Clinic Pte Ltd
Bonafides Beaute Pte Ltd
Bonafides Beaute Pte Ltd
Bonafides Beautica Pte Ltd - Bukit
Merah Central
Bonafides Beautica Pte Ltd - Bukit
Merah Central
Bonafides Beautica Pte Ltd - Ang
Mo Kio
Bonafides Beautica Pte Ltd - Ang
Mo Kio
Bonafides Beautica Pte Ltd
Bonafides Esthetic Centre
Botanique
Boutique Spa Pte Ltd
Camelia Yingcha Pte Ltd under the
brand name of Camelila
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
Ct hai Massage & Therapy
Celestial Sanctuary Singapore Private
Limited under the brand name of
Celestial Sanctuary Singapore Private
Limited under the brand name of
Celestial Sanctuary Orchard
Changi Life Style Pte Ltd
Changi Life Style Pte Ltd
Changi Life Style Pte Ltd under the
brand name of Chen Kang Wellness
- Bedok Point
Chen Kang Foot Spa Pte Ltd under the
brand name of Chen Kang Wellness
- Eastpoint
Chen Kang Foot Spa Pte Ltd under the
brand name of Chen Kang Wellness
- Eastpoint
Chen Kang Foot Spa Pte Ltd under the
brand name of Chen Kang Wellness
- Lastpoint
Chen Kang Foot Spa Pte Ltd under the
brand name of Chen Kang Wellness
- Lastpoint
Chen Kang Foot Spa Pte Ltd under
Chen Kang Foot Spa Pte Ltd unde

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
- Thomson Plaza
- Thom Wellness Pte Ltd under the brand name of Chen Kang Wellness
- Northonic

brand name of Chen Kang Weliness
- 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

Chinese Medical Centre Pte Ltd trading as Da Zhong Tang Pte Ltd Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Bukt Meral 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 parme of Chinese Medical Centre Choa Chu Kang Branch Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Choa Chu Chinese Medical Centre Choa Chu Chinese Medical Centre Choa Chu Chinese Medical Centre Chinese Chinese Medical Centre Chinese Medical Centre Chinese Chinese

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

Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Yishun Branch Chinois Spa Pte Ltd under the brand name of Chinois @ Fort Canning Chopl Chop! Private Limited - Raffles Chopl Chopl Private Limited under the brand name of Chopl Chopl Pte Ltd - Marina Chrysalis Spa Pte Ltd - Pacflic Plaza Chrysalis Spa Pte Ltd - Pacflic Plaza Chrysalis Spa Pte Ltd under the brand name of Citibella Beauty Club

brand name of Citibella Beauty Club

& Artelier
Citra Ayu Bridal Beauty & Spa
City Beauty Therapy
Clarins Pte Ltd under the brand name

Clarins Pte Ltd under the brand name of Clarins Skin Spa Colorful Nails Consummate Beauty Centre under the brand name of Consummate Beauty & Wellness

& Wellness
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 Corene Nail Spa Pte Ltd

Corene Nail Spa Pte Ltd
Cosy Feet Pite Ltd
Cosy Feet Pite Ltd
Cosy Spa Private Ltd
Crawford Development Pte Ltd under
the brand name of Frictio Villa
Da Jiao Yin Zu Dao
Daisho Development Singapore
Pte Ltd under the brand name of
Heavenly Spa By Westin TIM
De Beaute (SSC) Pte Ltd - #81-00
De Beaute SSC) Pte Ltd - #81-00
De Beaute Beauty & Slimming Pte Ltd
- International Plaza
De Beaute Beauty & Slimming Pte Ltd
- Roxy Square

- Roxy Square De Pure Spa

Dermis Beauty Wellness Pte Ltd under the brand name of Dermis Beauty Wellness Dinnah Wellness & Medispa For

Woman
Donna Spa Ye Ltd under the brand
name Donna Beauty
Dream Skin Beauty Wellness
Du Du Beauty Yhe 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

Centre Pte Ltd

Efflorescence Face.Eyebrow
Elegance Beauty & Slimming Centre Elegant Nails Pte Ltd under the brand

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 - Ang Mo Kio Embrace Beauty Pte Ltd under the brand name of Embrace Beauty - Tampines

Tampines Energy Bay Traditional Therapy &

Beauty Spa under the brand name of H Wellness Spa Energy Therapy Centre Estheva under the brand name of

Estheva under the brand name of Estheva Spa Expert Beaute (JE) Pte Ltd F5 Wellness Pte Ltd under the brand name of Rose Spa Fashion Wellness Healthcare Centre Fashion Nalis Spa FIL Spa Intelligence Pte Ltd - Chinese Swimming Club FIL Spa Intelligence Pte Ltd - Far East Finance

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
Gallant Enterprise Pte Ltd under the

is all ant Enterprise Pte Ltd under the brand name of Thumbelina

Gang Sheng Pte Ltd under the brand name of Spellspa Gao Mu TCM Therapy Centre under the brand name of Gao Mu TCM

Garden Spa Pte Ltd under the brand name of Aramsa Spa GLO Diva Pte Ltd

GIO Diva Pte Ltd
Global Ayurvedic Centre Pte Ltd
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

Global Wellness Holding Pte Ltd under the brand name of Body ContoursRoyal Brothers Building
Global Wellness Holding Pte Ltd under the brand name of Passage Lifestyles 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 Grendian Wellness LLP H.D.B. Beauty & Spa + Chai Chee Ha Kang Traditional Therapy Han Dynasty Wellness Spa Pte Ltd under the brand name of Green Han Dynasty Wellness Spa Pte Ltd under the brand name of Hope H.D.B. Beauty & Spa + Chai Chee Ha Kang Traditional Therapy Han Dynasty Wellness Spa Pte Ltd under the brand name of Han Dynasty Wassage & Spa Hana Body Wellness

under the brand name of Han Dynasty Massage & Spa Hana Body Wellness Hara Healthcare Pte Ltd under the brand name of Hara Massage Healing Hands Mona Foot Reflexology Healing Hand Massage Healing Touch Healing Traditions Healing Traditions Healing Traditions Healing Traditions Healing Traditions Pleathfit Massage Therapy LLP Healthflam Are Ltd Heart Springs Spa (Hougang) Pte Ltd Heart Springs Fap Herbal Footcare Health and Beauty Centre Pte Ltd - 01-15/16 Herbal Footcare Health and Beauty Centre Pte Ltd - 01-42 Herbal Footcare He

Clinic LLP

Clinic LLP
Hong Cheng under the brand name of
Kelltina Health And Beauty Hub
Hong De Tang Chinese Physician &
Traditional Therapy Centre
Hot Spa Pte Ltd

Hot Spa Pte Ltd Hwang's Beauty & Spa Hygeia Pte Ltd Hygeia TCM Wellness Pte Ltd under

Hygeia TCM Wellness Pte Ltd under the brand name of Hygeia TCM Wellness Wellness Wellness iBeauty & Slimming Centre Ichiban Foot Reflexology Centre Ignite 88 Spa Ikeda Spa Pte Ltd under the brand name of Ikeda Spa Pte Ltd under the brand name of Ikeda Spa Pte Ltd under the brand name of Ikeda Spa Pte Ltd under the brand name of Imperial Apple Spa Imperial Apple Spa Pte Ltd under the brand name of Imperial Apple Spa Imperial Spa Private Limited Ina Spa Pte. Ltd. under the brand name of Ima Spa

name of Ina 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 Pte Ltd

IS Spa ISpa Wellness under the brand name

ISpå Wellness under the brand name of ISpa I Edition Pte Ltd under the brand name Rule of Thumb Sanctuary Spa J 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 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

Jian Kang AI Yew Pte Ltd under the brand name of Health's Friend TCM Centre #01-282 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 Wellpast Coast Poard

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Centre under the brand name of Jin
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