

# the CONSUMER

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**After-Market  
Exhaust System  
for your car**

**Find Your Perfect  
Match**

**Das Irregularities  
- The Volkswagen  
Scandal**





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Dear readers,

On 6 February, CASE and the Singapore Renovation Contractors and Material Suppliers Association (RCMA) launched the CaseTrust-RCMA joint accreditation scheme for renovation businesses. This was in response to consumer complaints about disputes with renovation contractors. Home renovation is one of the larger expense items incurred by consumers and it usually involves payment of large sums of deposit to the contractor even before the renovation is completed. Hence, there is a need to ensure that consumers' prepayments are protected.

With the new scheme, consumers will be protected against closure and/or liquidation of the renovation business through a deposit performance bond that safeguards their deposit payments up to 20% of the contract sum. Accredited members are also required to adopt a CaseTrust Standard Renovation Contract to ensure cost transparency and accountability for listed deliverables in a renovation project. This provides an extra level of protection for consumers.

In this issue, CASE's Consumer Products, Standards and Testing Committee (CPSTC) shares the results of their test on 20 reusable plastic water bottles to find out the amount of Bisphenol-A (BPA) that would migrate from these bottles into the water they contain. The test complemented the Agri-Food & Veterinary Authority of Singapore's (AVA's) existing market surveillance by testing a variety of lesser-known brands. It is assuring to know that there are no excessive leach of BPA found in the tested bottles. To give consumers better assurance of their products' safety and performance, CPSTC will continue to conduct tests of consumer products that address their concerns.

Over the years, CASE has been active in our outreach to seniors living in the heartlands. Many of them benefited from our programmes and are more aware of the existing consumer protection initiatives in Singapore. However, it is also important to educate young consumers on their consumer rights before they go on to purchase more expensive items in future. CASE has stepped up on our educational outreach efforts for the youth, by approaching more schools and institutions, and coming up with various interesting ways to deliver our programmes for the youth. In the month of January and February, CASE conducted four educational activities for youth in secondary schools and tertiary institutions. These programmes included talks on Lemon Law and other legislations, as well as exhibition with games to encourage interactive learning.

In conjunction with the annual World Consumer Rights Day, CASE celebrated our 45th anniversary by holding an educational carnival on 13 March 2016 (Sunday) at Chinatown Point. The event was graced by Guest of Honour, Mr Chan Chun Sing, Minister in the Prime Minister Office. We are also glad that many consumers could join us in the joyous occasion to take part in the educational games and learn a little more about consumer protection. We look forward to seeing more consumers at our future events.

**Mr Lim Biow Chuan**  
**CASE President**



# The true risks of BPA in Water Bottles

Today's consumers are a health-conscious lot. In our urban environment, we are constantly exposed to chemicals of synthetic origin. They have helped to make our products work well and our lives easier, but some of these are believed or have been found to have adverse effects on human health. One of them is Bisphenol-A (BPA).

BPA is a carbon-based synthetic compound that is used to make certain plastics, namely polycarbonate (PC) and polysulfone (PSU). BPA-based plastic is clear and durable, hence it is used in consumer goods such as water bottles, compact discs and can linings.

However, there have been health concerns related to human exposure to BPA. For instance, a study by the University of Exeter suggests a positive relationship between high urinary BPA levels and heart problems and diabetes in humans. Studies on animals also show that very high doses of BPA were likely to affect the liver and kidneys. Since 2008, several governments have investigated BPA safety. Consumer wariness has also prompted some retailers to withdraw PC and PSU products.

A 2015 risk assessment of consumer exposure to BPA by the European Food Safety Authority (EFSA) deemed that the current BPA exposure levels are too low to pose a risk to human health. However, it has prohibited the use of BPA in infant feeding bottles as a precautionary measure, due to infants' high food intake-to-body weight ratio.

The Agri-Food & Veterinary Authority of Singapore (AVA) is the local regulator of food-contact articles, including reusable water bottles. AVA adopts the EFSA BPA migration limit of 0.6mg of BPA per kilogram of test simulant: this refers to the tolerable amount of BPA that may transfer to a liquid in a plastic container.

Retailers in Singapore, however, are increasingly importing "BPA-free" products due to high consumer demand for such products. This is especially so for baby feeding bottles and other types of reusable water bottles.

The Consumers Association of Singapore (CASE) commissioned a test on 20 different reusable plastic water bottles sold in Singapore to find out the amount of BPA that would migrate from these bottles into the water they contain. CASE's test complemented AVA's existing market surveillance by testing a variety of lesser-known brands of water bottles.

**CASE officers purchased 20 different brands of reusable plastic water bottles from supermarkets, neighbourhood retail outlets and outdoor shops around the country. Two samples of each bottle were purchased and sent to a laboratory to ascertain whether they comply with the EFSA Safety Standard. The officers made the following observations about their purchases:**

- The bottles ranged in price from \$2.50 for a 400ml bottle to \$30 for a foldable 1.5-litre bottle.
- Eleven bottles carried "BPA-free" claims and nine did not.
- The plastics used were not always identified on the bottles themselves. Different components may also be made using different plastics. Hence, it was not feasible to purchase only bottles that were identified as made using PC or PSU.



The test involved filling the bottles with distilled water and keeping them at a constant temperature of 40°C for 24 hours. The water was then tested for BPA. It is worth noting that bottles made using good manufacturing practices may not leach BPA, even if it forms part of the base material. However, the test would reveal if the bottles release BPA under normal usage conditions.

According to the test results, the polycarbonate bottle made by Zenxin, a Chinese manufacturer, released the equivalent of 0.08 mg of BPA per kg of water, which is well within the EFSA BPA migration limit adopted by AVA. It was purchased from a store in Ang Mo Kio and it did not carry a "BPA-free" claim.



BPA was not detected in the other 19 bottles that were tested, including all those that carried “BPA-free” claims. More details may be found in the list below.

No	Brand	Product Name / Description	Price (\$)	BPA-free claim	BPA (µg/ml)
1	Shotay	SM-6580	2.50	No	ND
2	(Unmarked bottle purchased from Hwa Aik General Store in Ang Mo Kio)	(Tinted hourglass screwtop)	3.90	No	ND
3	Aladdin	Aveo	14.50	Yes	ND
4	Chang Young	Diamond Y-724	6.90	Yes	ND
5	Contigo	Madison Autoseal	19.00	Yes	ND
6	Echo	Colour Bottle	3.50	No	ND
7	Erke	Polycarbonate water bottle	9.90	Yes	ND
8	Komax	Finger Bottle 600	4.80	Yes	ND
9	Lock & Lock	Waterdrop ABF601	5.80	Yes	ND
10	Nalgene	Cantene	30.00	No	ND
11	Neo Klein	42428	6.90	Yes	ND
12	Ohyo	Collapsabottle	24.90	Yes	ND
13	Platypus	Soft bottle	19.00	Yes	ND
14	Shanqian	Free Bottle	3.90	No	ND
15	Shi Shang	2802	4.50	Yes	ND
16	So-Kid	Outer Space Cup H-008	3.90	No	ND
17	ST Logistics	Bottle, Water Polycarbonate	7.00	No	ND
18	Vapur	Foldable anti-bottle	4.00	No	ND
19	Vapur	Kids Anti-bottle	25.90	Yes	ND
11	Zenxin	PC Bottle	6.90	No	0.08

\* ND stands for “Not Detected”

### CASE's Recommendations

Follow the correct usage and cleaning instructions provided by the manufacturer of water bottles, regardless of the material. This would reduce the deterioration of the product and the leaching of harmful chemicals.

Look up product reviews before purchasing a water bottle to see if other users are satisfied with the performance and safety of the product.

Future research may confirm or rule out the health effects of BPA exposure on human health. Consumers who have concerns about BPA exposure may consider switching to food and drink containers made of glass or plastics such as high-density polyethylene (HDPE) or polypropylene (PP). These two plastics may be indicated on the base of the container with the number '2' (for HDPE) or '5' (for PP), surrounded by a recycling triangle.

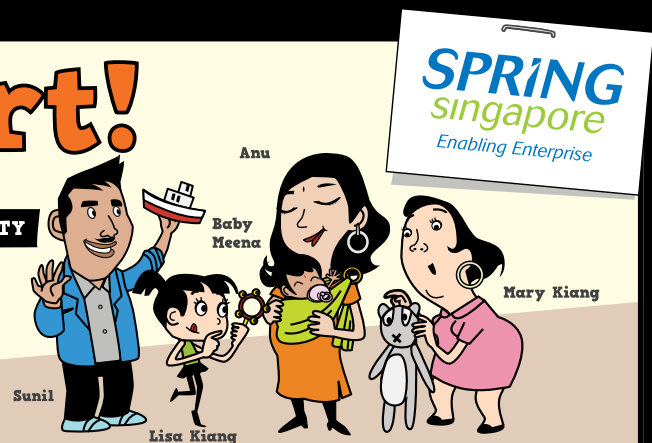


# Get Smart!

## with the Kiang Family

TIPS FOR SMART SHOPPING AND CONSUMER SAFETY

**“Sling it right and keep baby safe”**



Be vigilant and check on baby often to make sure that she is in a safe position as suffocation can happen very quickly.



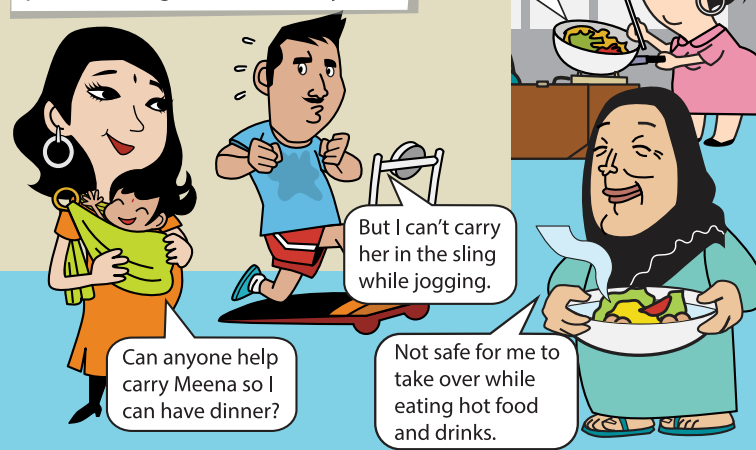
Know the safety warnings and instructions well before using sling.



Check the sling for wear and tear, and rips or other damage before *each* use.



Do not use sling when engaging in activities that may pose a danger to the baby.



Bend from your knees if you have to pick something up, and make sure the baby is well supported.



For more consumer safety tips, please visit [www.spring.gov.sg/productsafety](http://www.spring.gov.sg/productsafety)

Article contributed by CHOICE, the magazine of the Australian Consumers Association

# What have you done for me lately?

After years of smartphone innovation, do we still need the latest and greatest smartphone, asks Denis Gallagher?

## NUTSHELL

- > There's some fantastic value to be had, if you can live with a previous-generation premium smartphone.
- > If your phone can't take removable memory, choose a model with 32GB or more.

Until Apple released the iPhone 3GS in 2009, mobile phones were mostly used for calls and texting. In a few short years, "mobiles" became smartphones, and for many of us they're now an essential part of how we work, relax and socialise.

However, while mobile networks, apps and connected devices continue to improve, there's been little in the way of innovation for the phone itself in the past

few years. The latest premium models from Apple, Samsung, Sony and LG are impressive pieces of technology, but they don't really offer a compelling reason to upgrade if your phone is less than two years old. So, if last year's smartphone is just as good as this year's, why upgrade?

## Difference between good value and cheap

If you're happy to pay \$1000 or more for a smartphone, you'll no doubt be happy with the latest premium models on offer; but many previous-gen premium smartphones are still readily available and offer great value with surprisingly impressive performance and features.

It's important to note the difference between cheap mobiles and superseded premium smartphones. For example, Samsung, Sony and LG all make a range of cheap smartphones that are built to a price point and their overall quality,

features and functionality reflect that price. However, smartphones that were flagship models not too long ago – such as the Samsung S4, Sony Xperia Z3 or LG G3 – still deliver very good performance and all the features you'd expect from a premium device, but at a much lower price.

These devices support the highest Wi-Fi and Bluetooth specifications, as well as near-field communication (NFC) for connecting with devices and contactless payments, and come with high-quality displays and good storage capacity.



## WHAT ABOUT A GOOD-VALUE IPHONE?

Since the first iPhone release in 2006, Apple has continued to deliver premium-priced models with the latest available features and technology. The exception to this is the Apple iPhone 5c, released alongside the iPhone 5s in 2013. The iPhone 5c was offered for a slightly lower price but didn't prove to be very popular and was pulled from the Apple Store this year. However, the 32GB model is still readily available from other online retailers for around \$500, making it as good a value option as you can get for an Apple iPhone.

If your budget is less than \$1000, you'll get a much better experience by looking out for a 64GB version of the iPhone 5s at a non-Apple online retailer, as Apple stores now only offer the 5s in 16GB (\$749) or 32GB versions (\$829).

All prices are in Australian dollars



		PERFORMANCE														FEATURES							
	Price (\$)	Overall score	Internet score (%)	Reception score (%)	Sound quality score (%)	Email score (%)	Camera score (%)	Music score (%)	Video score (%)	Handling score (%)	Touchscreen score (%)	SMS score (%)	GPS score (%)	Synchronisation score (%)	Display score (%)	Durability score (%)	4K or UHD video capture (3840 x 2160)	NFC (near field communication)*	Memory card slot	FM radio	Gyroscope	Compass	Removable battery
• Apple iPhone 6s	1229	82	87	75	72	90	77	85	91	83	91	93	68	70	92	80	✓				✓	✓	
• Apple iPhone 6s Plus	1379	82	94	61	77	90	80	85	91	83	91	79	72	70	95	80	✓				✓	✓	
Apple iPhone 6	1079	82	87	81	70	92	75	86	90	83	81	93	66	70	93	76					✓	✓	
Apple iPhone 6 Plus	1229	82	94	76	74	92	76	86	90	83	81	79	69	70	97	76					✓	✓	
• LG G4	799	81	89	70	71	90	73	83	77	89	91	93	72	80	89	77	✓	✓	✓	✓	✓	✓	✓
• Samsung Galaxy S4	399	81	88	69	70	92	74	86	70	83	92	93	74	80	93	74		✓	✓		✓	✓	✓
• Samsung Galaxy S6 Edge	1199	81	89	71	75	90	66	84	82	81	91	93	74	70	86	87	✓	✓			✓	✓	
• Sony Xperia Z3	549	81	89	80	73	92	63	77	75	89	91	93	75	80	88	67	✓	✓	✓	✓	✓	✓	
• Sony Xperia Z5	999	81	88	72	75	90	70	78	79	80	91	93	72	80	88	88	✓	✓	✓	✓	✓	✓	
• Samsung Galaxy S6	1099	80	89	68	72	90	66	84	82	81	91	93	74	70	88	86	✓	✓			✓	✓	
Apple iPhone 5c	499	78	81	59	77	84	76	87	87	76	87	93	61	70	85	70					✓	✓	
Apple iPhone 5s	749	78	81	44	79	84	80	87	92	77	87	93	62	70	85	77					✓	✓	
HTC One M8	699	78	89	72	79	76	59	76	77	84	92	93	71	80	86	77		✓	✓	✓	✓	✓	
• LG G Flex 2	499	78	89	62	72	90	60	83	73	89	91	93	57	80	77	78	✓	✓	✓	✓	✓	✓	
• Sony Xperia Z5 Compact	799	78	81	63	70	80	70	79	79	80	91	93	74	80	83	89	✓	✓	✓	✓	✓	✓	
• Sony Xperia M4 AQUA	399	77	81	89	72	90	50	79	57	79	91	93	50	80	76	82		✓	✓	✓		✓	
• Sony Xperia Z3 Compact	699	77	82	63	71	84	63	80	70	79	91	93	68	80	82	89	✓	✓	✓	✓	✓	✓	
• HTC One M9	699	76	81	55	77	80	61	81	61	88	100	93	76	80	82	61	✓	✓	✓	✓	✓	✓	
HTC One Max	799	76	95	51	71	84	57	80	79	84	92	79	69	80	78	63		✓	✓	✓	✓	✓	
HTC One Mini 2	499	76	82	70	72	84	58	79	55	88	91	93	65	80	83	76		✓	✓	✓		✓	
Huawei Ascend P7	399	76	82	80	71	84	53	73	51	78	91	93	66	80	88	87		✓	✓	✓	✓	✓	
• Samsung Galaxy A5	599	76	84	79	71	92	54	83	61	81	82	86	58	70	80	72		✓	✓	✓		✓	
HTC Desire 816	399	75	89	63	76	84	57	74	74	84	76	79	59	80	75	81			✓	✓		✓	
• Samsung Galaxy A3	379	75	84	82	73	84	49	83	52	80	82	86	53	70	79	69		✓	✓	✓		✓	
• Samsung Galaxy S5 mini	449	75	76	75	74	76	59	83	59	81	91	93	58	80	80	83		✓	✓		✓	✓	✓
• Sony Xperia T3	329	75	82	82	74	92	44	75	51	79	91	86	60	80	78	82		✓	✓	✓	✓	✓	
• Huawei P8	699	74	84	69	69	80	54	76	68	79	82	86	64	70	84	76		✓	✓	✓	✓	✓	
Samsung Galaxy K Zoom	449	74	76	62	73	76	73	83	80	81	62	72	60	80	83	76		✓	✓		✓	✓	✓
• Sony Xperia C4	499	74	88	51	66	90	52	78	55	79	91	93	61	80	86	82		✓	✓	✓		✓	
• Huawei Ascend G7	599	73	89	69	71	76	52	74	65	69	82	86	64	70	75	71		✓	✓	✓	✓	✓	
Motorola Moto X	438	73	82	64	68	84	41	78	69	73	92	93	60	70	82	82		✓			✓	✓	
• LG G4c	299	72	82	57	68	90	47	76	58	79	91	86	56	70	75	78		✓	✓	✓		✓	✓
• Sony Xperia M2	249	71	81	64	68	84	37	77	49	79	81	93	55	80	77	74		✓	✓	✓		✓	
• HTC Desire 620	249	70	76	64	71	70	53	74	52	79	91	86	43	80	70	75		✓	✓	✓			✓
• Microsoft Lumia 640 XL	249	70	86	59	74	80	46	67	67	60	82	79	68	70	76	71		✓	✓			✓	✓
• Motorola Moto G XT1541	299	70	82	72	66	70	48	58	56	79	91	86	63	70	75	85			✓	✓		✓	

USING THE TABLE Price Recommended retail as of November 2015. You can get most of these phones except the Apple iPhones for less by shopping around. Scores Overall score is made up of internet (15%), reception (10%), calling sound quality (10%), email (10%), camera (10%), music (10%), video (5%), handling (5%), touchscreen (5%), SMS (5%), GPS (5%), PC synchronisation (5%), display (2.5%) and durability (2.5%). Features See [choice.com.au/smartphoneguide](http://choice.com.au/smartphoneguide). TABLE NOTES All smartphones



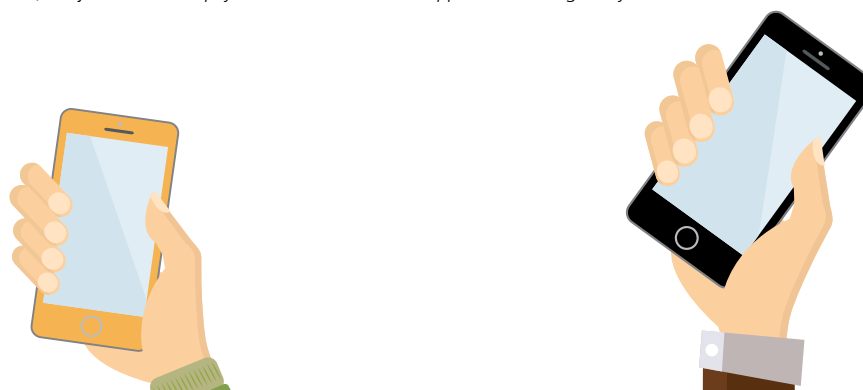


SPECIFICATIONS																		
Internal memory (GB)	Usable memory (GB)	Maximum memory (GB)	Battery capacity (mAh)	Operating system	Application store		Main camera resolution (MP)	Front camera resolution (MP)	Screen resolution (px x px)	Maximum video resolution	SIM type	Specific absorption rate (SAR) W/kg	Battery life claimed		USB connection	Display size (in)	Weight (g)	Contact
													Time in use 3G (hr:min)	Standby time 3G (days)				
64	56	56	1715	iOS 9.0.2	A	12	5	750 x 1334	3840 x 2160	Nano	0.98	14:00	10	Lightning	4.7	143	apple.com.au	
64	56	56	2750	iOS 9.0.2	A	12	5	1080 x 1920	3840 x 2160	Nano	0.98	24:00	16	Lightning	5.5	191	apple.com.au	
64	56	56	1809	iOS 8	A	8	1.2	750 x 1334	1920 x 1080	Nano	0.98	14:00	10	Lightning	4.7	129	apple.com.au	
64	56	56	2906	iOS 8	A	8	1.2	1080 x 1920	1920 x 1080	Nano	0.99	24:00	16	Lightning	5.5	174	apple.com.au	
32	24	200	3000	Android 5.1	G	16	8	1440 x 2560	3840 x 2160	Micro	0.62	19:00	18	Micro	5.5	157	lg.com.au	
16	11	75	2600	Android 4.2.2	G	13	2.1	1080 x 1920	1080 x 1920	Micro	0.40	17:00	15	Micro	5.0	130	samsung.com.au	
128	118	118	2600	Android 5.0.2	G	16	5	1440 x 2560	3840 x 2160	Nano	0.59	18:00	ns	Micro	5.1	132	samsung.com.au	
16	9	137	3100	Android 4.4.4	G	20.7	2.1	1080 x 1920	3840 x 2160	Nano	0.71	16:00	38	Micro	5.2	153	sony.com.au	
32	24	224	2900	Android 5.1.1	G	23	6	1080 x 1920	3840 x 2160	Nano	0.78	17:00	23	Micro	5.2	153	sony.com.au	
128	120	120	2550	Android 5.0.2	G	16	5	1440 x 2560	3840 x 2160	Nano	0.50	17:00	ns	Micro	5.1	139	samsung.com.au	
16	12	12	1510	iOS 8	A	8	1.2	640 x 1136	1920 x 1080	Nano	1.00	10:00	10	Lightning	4.0	132	apple.com.au	
16	12	12	1560	iOS 8	A	8	1.2	640 x 1136	1920 x 1080	Nano	1.00	10:00	10	Lightning	4.0	113	apple.com.au	
16	11	139	2600	Android 4.4.2	G	8	5	1080 x 1920	1920 x 1080	Nano	0.42	20:00	21	Micro	5.0	158	htc.com/au	
16	9	135	3000	Android 5.0.1	G	13	2	1080 x 1920	3840 x 2160	Micro	0.47	ns	ns	Micro	5.5	153	lg.com.au	
32	24	224	2700	Android 5.1.1	G	23	6	720 x 1280	3840 x 2160	Nano	0.97	17:00	24	Micro	4.6	138	sony.com.au	
8	5	132	2400	Android 5.0	G	13	5	720 x 1280	1920 x 1080	Nano	0.63	13:18	32	Micro	5.0	132	sony.com.au	
16	9	137	2600	Android 4.4.4	G	20.7	2.1	720 x 1280	3840 x 2160	Nano	0.95	14:00	38	Micro	4.6	129	sony.com.au	
32	24	150	2840	Android 5.0.2	G	20	4.1	1080 x 1920	3840 x 2160	Nano	0.52	21:42	17	Micro	5.0	161	htc.com/au	
32	24	75	3300	Android 4.3	G	4.1	2.1	1080 x 1920	1920 x 1080	Micro	1.29	25:00	24	Micro	5.9	220	htc.com/au	
16	11	139	2110	Android 4.4.2	G	13	5	720 x 1280	1920 x 1080	Nano	1.46	16:06	23	Micro	4.5	136	htc.com/au	
16	12	44	2530	Android 4.4.2	G	13	8	1080 x 1920	1920 x 1080	Micro	0.52	14:00	18	Micro	5.0	124	consumer.huawei.com/au/	
16	11	75	2300	Android 4.4.4	G	13	5	720 x 1280	1920 x 1088	Nano	0.26	15:00	na	Micro	5.0	123	samsung.com.au	
8	5	132	2600	Android 4.4.2	G	13	5	720 x 1280	1920 x 1080	Nano	0.26	21:00	31	Micro	5.5	163	htc.com/au	
16	11	75	1900	Android 4.4.4	G	8	5	540 x 960	1920 x 1088	Nano	0.55	12:00	ns	Micro	4.5	110	samsung.com.au	
16	12	76	2100	Android 4.4.2	G	8	2.1	720 x 1280	1920 x 1080	Micro	0.97	10:00	ns	Micro	4.5	120	samsung.com.au	
8	5	37	2500	Android 4.4.2	G	8	1	720 x 1280	1920 x 1080	Micro	1.04	14:48	29	Micro	5.3	147	sony.com.au	
16	11	139	2680	Android 5.0	G	13	8	1080 x 1920	1920 x 1080	Nano	1.72	13:48	20	Micro	5.2	146	consumer.huawei.com/au/	
8	5	69	2430	Android 4.4.2	G	20	2	720 x 1280	1920 x 1080	Micro	0.40	13:00	24	Micro	4.8	200	samsung.com.au	
16	11	139	2600	Android 5.0	G	13	5	1080 x 1920	1920 x 1080	Nano	0.72	12:48	28	Micro	5.5	150	sony.com.au	
16	10	43	3000	Android 4.4.4	G	13	5	720 x 1280	1920 x 1080	Micro	1.31	ns	ns	Micro	5.5	168	consumer.huawei.com/au/	
16	12	12	2200	Android 4.4.2	G	10.5	2	720 x 1280	1920 x 1080	Nano	1.21	ns	ns	Micro	4.6	133	motorola.com.au	
8	5	37	2540	Android 5.0.2	G	8	5	720 x 1280	1920 x 1080	Micro	0.64	16:00	28	Micro	5.0	138	lg.com.au	
8	5	37	2330	Android 4.3	G	8	0.3	540 x 960	1920 x 1080	Micro	0.78	12:12	27	Micro	4.8	148	sony.com.au	
8	4	132	2100	Android 4.4.4	G	8	4.9	720 x 1280	1920 x 1080	Micro	0.53	19:12	22	Micro	5.0	165	htc.com/au	
8	4	132	3000	Windows Phone	W	13	3.8	720 x 1280	1920 x 1080	Micro	0.69	24:00	37	Micro	5.6	173	microsoft.com.au	
16	12	37	2470	Android 5.1.1	G	13	5	720 x 1280	1920 x 1080	Micro	0.68	ns	ns	Micro	5.0	153	motorola.com.au	

tested have autofocus (except the Motorola X); LED flash (except the Samsung Galaxy K Zoom with a Xenon flash); personal hotspot using Wi-Fi; Macro photo mode; geotagging of images, GPS and aGPS; WB-AMR (wideband HD voice quality); Bluetooth 3.0 and Bluetooth 4.0; compass; HD video capture and standard headphone jack.

• Newly tested. \* NFC for pairing with devices, not just contactless payments. ns Not stated. A App Store. G Google Play. W Windows Store.

All prices are in Australian dollars





## WHAT TO BUY



### BEST IOS SMARTPHONE



### 82% Apple iPhone 6s/ iPhone 6s Plus

As with most iPhone S models, the Apple iPhone 6s (4.7-inch display, 64GB \$1299) and Apple 6s Plus (5.5-inch display, 64GB \$1379) incorporate a series of small improvements over the previously recommended iPhone 6 and 6 Plus (CHOICE Dec 14/Jan 15) with little change to the physical dimensions.

Aside from a faster processor, iPhone 6s and 6s Plus owners will also get improved photos and video, particularly in low light. The camera resolution increases from 8MP to 12MP and from 1.2MP to 5MP for the front-facing 'selfie' camera. Video up to 4K resolution may appeal to some and you'll also use a new pressure-sensitive display called 3D touch, so you can hold the finger on the screen for a little longer or a little harder to reveal preview screens or access shortcuts. The iPhone 6s Plus has an optical image stabiliser that can help improve image sharpness in low light, but as a device it may be unwieldy to hold, particularly for those without large hands.

Once again the S version of the iPhone adds features and functions missing from the previous model to deliver a more compelling smartphone. But whether you purchase it outright or pay more through your mobile plan, you do pay for the privilege.

### BEST ANDROID SMARTPHONE



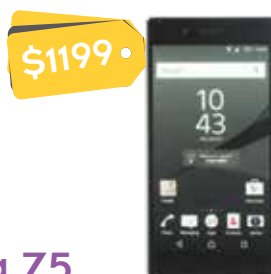
### 81% LG G4

The LG G4 delivers improvements to the G3: a better camera, faster processor and slightly curved 5.5-inch screen. The 32GB internal memory can be expanded with cards of 200GB and more. Also, thanks to LG's relationship with Google, the G4 will be one of the first smartphones to get the Android 6.0 (Marshmallow) update.



### 81% Samsung Galaxy S6 Edge

Samsung's answer to the iPhone 6s, the Samsung Galaxy S6 Edge, has a 5.1-inch OLED display that curves around each side of the casing, providing a touch strip for quick access to information. It captures 4K video and has 128GB of internal storage – useful, as there's no removable storage support.



### 81% Sony Xperia Z5

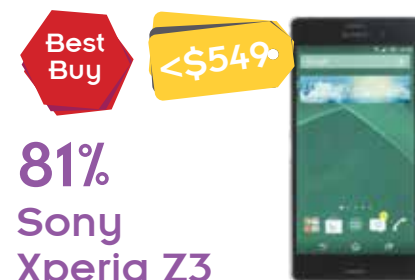
Sony's latest flagship phone delivers a 5.2-inch screen, with a 23MP main camera and 6MP front-facing camera, 4K video capture and support for removable memory cards. The IP68 rating suggests you can take your phone for a swim at the local pool, but using it in salt water is not recommended.

### BEST VALUE ANDROID SMARTPHONE



### 81% Samsung Galaxy S4

The S4 still has all the speed and features you could ask for in a premium smartphone, including an excellent 5-inch OLED display, 4G support and support for removable memory up to 64GB. It's still readily available from local retailers and online. Android 6.0 support is expected to be available next year.



### 81% Sony Xperia Z3

Released only last year, the Z3 performs similarly to the Z5 in most areas, though its front-facing camera is only 2.1MP. Most of the other specifications are the same as the Z5, with the Z3 sporting a larger battery and removable memory support up to 128GB. Support for Android 6.0 has also been announced.

All prices are in Australian dollars



# casebriefs



## CASE-DSAS Public Forum 2015

Direct Selling refers to the distribution of products and services directly to the end-users at their homes or work places. It is different from other marketing methods such as direct mailing, telemarketing and fixed-location retailing, as it is usually done through explanation or demonstration by a direct seller. To prevent consumers from being “pressurised” to make purchases from some unscrupulous direct sellers, CASE and the Direct Selling Association of Singapore (DSAS) have been actively educating the public of existing protection for the industry. The “CASE-DSAS Public Forum” we had on 28 November, was one of our collaborative educational initiatives. It successfully attracted 500 participants.



## Exhibition at Clementi Town Secondary School

We have extended our educational outreach to secondary school students! On 29 January, CASE held an exhibition at Clementi Town Secondary School to facilitate interactive learning and complement their school syllabus that covers briefly on Singapore’s consumer protection initiatives.

Students learning about the Lemon Law »



# Find Your Perfect Match

Times have changed. Parents nowadays no longer engage a traditional matchmaker (usually the meddler next door) to help their child find a suitable spouse, and “force” them into marriage.

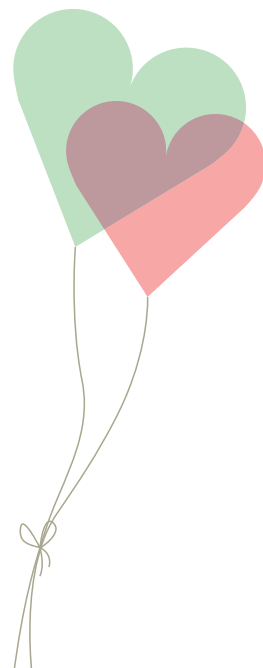
Today, matchmaking and dating services have modernised. Singles can choose to connect with people with common interests and build relationships through a series of dating activities such as having a meal or playing a sport together. Licensed agencies replace the role of a traditional matchmaker and offer to arrange such activities with the aim to find the customer a suitable match from their network of local and foreign members.

## DID YOU KNOW?

To promote marriages among singles, the Singapore Government formed the Social Development Network (SDN), formerly known as the Social Development Unit (SDU), under the Ministry of Social and Family Development.

SDN acts as a one-stop resource centre on relationship skills, social interaction opportunities and information. Besides organising dating activities for its members, the governmental body also accredits companies in the matchmaking industry to ensure the sector's professionalism. Moreover, SDN provides funding to universities, employers, and the community for programmes that promote social skills and meaningful social interaction among opposite genders.

Today, Singapore remains one of the few countries in the world that has a government-run dating agency.







Like many other singles, Mr. Cheng\* in his mid-forties, engaged a matchmaking agency to find himself a life partner. He told the agency about his preference for a local wife and to conform to his request, the agency showed him a list of their local female members. Satisfied with the list, Mr. Cheng immediately signed for a lifetime membership and made a full payment upfront of \$680.

Days after he signed the contract, the agency offered him four meet ups with members who were not of his choice. Furthermore, he discovered unfair terms in the contract such as paying a goodwill sum to the agency upon a successful match-up culminating in marriage; and allowing the agency to disclose his personal data for publicity purposes. Mr. Cheng felt uncomfortable with the terms, and requested to terminate the contract. CASE assisted Mr. Cheng and managed to retrieve a refund of \$100. The agency also promised not to disclose Mr. Cheng's personal information to third parties or use it for marketing and promotional purposes.

**This is a real-life example and a few others have fallen victim to unethical matchmaking agencies. Unsatisfactory after-sales services such as delay in the arrangement of dates and ongoing mismatches, form the majority of complaints. Though complaint numbers may not be high (some may find it uncomfortable to step forward), CASE has some tips for consumers who wish to engage the services of a matchmaking agency:**



#### LOOK FOR HIDDEN COSTS

Find out if there is any additional fees payable before signing the package. You may also wish to get the matchmaking agency to commit in writing, that there will be no additional hidden costs besides what is stated in the contract.



#### READ THE TERMS AND CONDITIONS

Study the terms and conditions carefully before making any commitments. Do take note if there are any unfair clauses in the contract such as personal data being disclosed.



#### CHECK FOR ANY REFUND POLICY

Any refund arrangement that you have negotiated with the matchmaking agency should be formalised in writing.



#### DO NOT HURRY INTO A DECISION

As matchmaking involves getting a life partner, do not hurry into making a decision. Your bride / groom is not a merchandise that can be returned or refunded. Do take careful consideration before making any commitments.



#### UNDERSTAND THE IMMIGRATION PROCEDURES (IF REQUIRED)

Conduct research on immigration related matters if you intend to marry a foreigner, and wish to start a family in Singapore. Ensure all proper documentations is in place and applications are completed for residency of foreign partners.



#### KNOW THE METHODS OF DISPUTE RESOLUTION

Consumers with unresolved disputes can seek CASE's assistance or file a claim at the Small Claims Tribunal (SCT).

*\*Please note that the names have been changed to ensure the privacy of the consumer.*

# Build Your Credit History Early

It may be hard to believe, but for new graduates, building a good credit history is as important as achieving good academic results. While academic results help you to land a dream job or get into an elite graduate school, a good credit history will influence your ability to get credit to finance the big ticket items in life, such as a car or a house.



## HERE ARE SOME TIPS TO BUILD A POSITIVE CREDIT HISTORY, STEP BY STEP:

### 1 GET A CREDIT CARD

Signing up for a credit card will be the easiest alternative to start building up your credit history. Credit cards are a valuable stepping stone to measuring and tracking your credit and financial progress over time. How you charge purchases to your credit card and pay off your credit card debt every month will determine your credit standing and show how much of a credit risk you are. Paying your credit card balances in full every month helps you to maintain your credit rating and build up a good credit history. This will enable you to use credit to work harder for you, rather than becoming a slave to credit. Here are the other tips to build up a good credit history.

#### • PAY YOUR BILLS ON TIME

If possible, always try to pay in full as rollover/outstanding balances will be charged at 24% p.a. Consider payment via GIRO to ensure payments are not late.

NOTE: Default records stay on your credit report for 3 years while bankruptcy data is retained for 5 years.

#### • PAY DOWN YOUR DEBTS AND CONSIDER CHARGING LESS

Lenders like to see plenty of breathing room between the amount of debt reported on your credit cards and your total credit limits. The more debt you pay off, the wider that gap and the better your credit score.

#### • LIMIT THE NUMBER OF CREDIT CARDS YOU OWN

Cancel any unused cards – It is more manageable to keep track of 2 credit cards than 10. Don't apply for lots of credit at once – This sends a signal to creditors that you are desperate for credit and are a risk to lend to.

#### • DON'T BE AFRAID OF CREDIT COUNSELLING

If you're overloaded with high-interest debt and are in danger of falling behind on your payments -- or you already have -- consider working with a non-profit agency such as Credit Counselling Singapore to set up a debt repayment plan.

#### • STAY OUT OF BANKRUPTCY IF YOU CAN

Bankruptcy is the most catastrophic impediment to your good credit reputation far worse than delinquencies, loans or collections. Its impact, however, is dependent on how many defaults you made on your credit before you filed.

However, if you find your application for a credit card rejected by your financial institution, do not worry. This is because there are many credit card issuing banks and financial institutions in Singapore offering an array of credit card product types targeted at different customer demographics. For instance, you may apply for the \$500 credit limit credit card, which does not require a credit history. There are many financial institutions offering such credit facilities.

## 2 WATCH YOUR SPENDING: THE DEBT-TO-INCOME RATIO

Yes, we just told you to get credit by any means possible. But, you do not simply want to whip out your cards to pay for everything. A rule of thumb to determine how much credit you can take on is to compare how much you owe with how much you earn. A simple calculation based on these two factors is called the Debt-to-Income ratio. Here is an example of how the Debt-to-Income ratio is calculated:

### CALCULATING YOUR DEBT-TO-INCOME RATIO

Monthly debt repayments = \$800

Monthly take-home pay = \$3200

Debt-to-income ratio =  $\$800/\$3200 = 0.25$

With the above monthly expenses and take-home pay, you would have a debt-to-income of 25%. It is important to have a better understanding of your financial situation in order to meet your financial obligations. Commit to writing every cent spent. It is at this point that you can identify any leaks and use your money properly. Avoid spending up to your full credit limit; reserve a percentage for emergencies. Do not buy on impulse just because you can place your purchase on credit. Making a habit of watching the debt-to-credit ratio is a good habit to cultivate. You do not want to increase your debt load.

## 3 GET A COPY OF YOUR CREDIT REPORT FROM CREDIT BUREAU SINGAPORE (CBS)

A copy of your credit bureau report from CBS is the next step that you can take on your road to financial independence. It is important to review your credit report and check your credit history. The credit report will contain a record of your credit payment history compiled from different credit providers that provides valuable insights into your financial history, knowledge and behavioural patterns. This encompasses a comprehensive assessment of your aggregate credit limits and outstanding balances under your credit cards or other facilities across financial institutions into your credit file. You become empowered to make better informed decisions for future applications of credit facilities.

### • UNDERSTANDING YOUR CREDIT SCORE

Your credit score is a representation of your risk level and is calculated based on your available credit information with CBS. It will be reflected as a four-digit number based on your past payment history on your loan accounts. The score range from 1000 to 2000, where individuals scoring 1000 have the highest likelihood of defaulting on

a payment, whereas those scoring 2000 have the lowest chance of reaching a delinquency status. The higher your score, the more likely lenders will want you to borrow money from them or issue loans to you. Together with the score, the risk grade and risk grade description are provided.

### • DESCRIPTION OF CREDIT SCORE

Score Range	Risk Grade	Probability of Default	
		Min	Max
1911 – 2000	AA	0.00%	0.27%
1844 – 1910	BB	0.27%	0.67%
1825 – 1843	CC	0.67%	0.88%
1813 – 1824	DD	0.88%	1.03%
1782 – 1812	EE	1.03%	1.58%
1755 – 1781	FF	1.58%	2.28%
1724 – 1754	GG	2.28%	3.46%
1000 – 1723	HH	3.46%	100.00%

Your credit score is just one factor used in the application process. Other factors apart from your credit report, such as your annual salary, length of employment, bankruptcy/litigation information, number of credit facilities may also be taken into consideration by lenders during a loan application.

# Things to look out for when shopping for an After-Market Exhaust System for your car



The exhaust system is part of a vehicle's emission control system which ensures that the exhaust and noise emissions meet the environment protection requirements.

Any modification to the exhaust system would require the approval of the Land Transport Authority (LTA). This is because if the exhaust system used or installed does not follow the vehicle manufacturer's specifications, the vehicle performance may be adversely affected and as a result, road safety could be compromised. In addition, non-approved exhaust systems may not meet the prevailing noise/exhaust emissions standards or limits set by the National Environment Agency.

LTA allows the installation of after-market exhaust systems that are specifically designed and engineered for a particular vehicle make and model. Such approved after-market exhaust systems would have undergone tests, either by the vehicle manufacturer or by recognised independent test laboratories, and are shown to comply with internationally recognised standards such as those adopted in Europe, Japan for noise, emissions and replacement exhaust system components.

Every unit of approved after-market exhaust system would come with a conformity certificate to show that it is suitable to be installed for that particular vehicle make and model for use on public roads in Singapore. Such replacement exhaust system or its components must bear the trade mark or trade name of the manufacturer, the manufacturer's commercial description of the product and conformity approval markings such as the EEC, ECE, JASMA, JQR, JARI, JATA and JMCA. These markings must be legibly and indelibly marked, and visible when the exhaust system is installed to the vehicle.

<sup>1</sup> EEC – European Economic Community; ECE – Economic Commission for Europe; JASMA – Japan Automotive Sport Muffler Association; JQR – Japan Quality Registration ; JARI – Japan Automobile Research Institute; JATA – Japan Automobile Transport Technology Association ; JMCA - Japan Motorcycle Accessories Association





### A LTA-APPROVED AFTER-MARKET EXHAUST SYSTEM

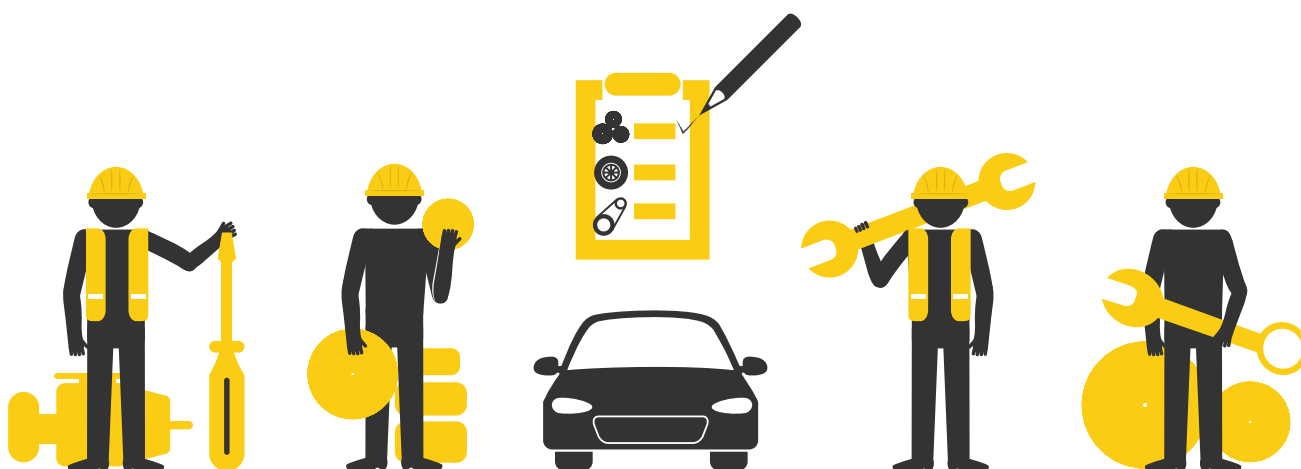


### MARKINGS ON THE APPROVED EXHAUST MUFFLER



### THINGS TO NOTE WHEN PURCHASING AFTER-MARKET EXHAUST SYSTEMS:

- Confirm with the retailers/shops that the after-market exhaust system to be purchased is approved by LTA for use on public roads in Singapore.
- If you are installing an after-market exhaust system on your vehicle for use on public roads, do **not** purchase and install an after-market exhaust brand/model that is designed only for off-road/closed-course competition/racing or meant for export. Such exhaust systems are not allowed to be used on public roads here. If in doubt, please ask the authorised dealers to show proof. For instance, you may ask the authorised dealer to show LTA's approval letter which indicates that the particular exhaust make and model was pre-approved by LTA for sale in Singapore.
- Always ask for the conformity exhaust certificates and look out for the approval markings on the after-market exhaust system.
- Pay attention to the installation to ensure that the correct after-market exhaust system specifically meant for your vehicle model is installed, and check if the installation will be carried out by a qualified personnel.
- As every after-market exhaust system installed on a vehicle must be inspected by an LTA-Authorised Inspection Centre, you can arrange with the authorised dealer of the after-market exhaust systems to send your vehicle for the inspection. This would ensure a better follow-up in the event your vehicle fails the inspection for the change of exhaust system.
- Please declare to your motor insurer all modifications to your vehicle, even if it had passed the inspection etc. Non-disclosure of vehicle modifications may result in repudiation of claims by your motor insurer.



General Insurance Association of Singapore's (GIA) advisory on vehicle modifications can be found at GIA website:

**[www.gia.org.sg](http://www.gia.org.sg) > For the public > Types of Insurance > Motor > Vehicle Modification.**

Information on vehicle modification guidelines can be found at LTA's One. Motoring website:

**[www.onemotoring.com.sg](http://www.onemotoring.com.sg) > Information and Guidelines > Common Vehicle Modifications & Vehicle Related Offences > Vehicle Modifications.**

# Be careful with your prepayment

**Jane was excited. She was going to get married in three months!**

However, she needed help with the wedding preparations. A friend recommended a bridal shop - Sophia Wedding. The shop was beautifully decorated with many wedding gowns and decorations on display. Jane fell in love with a gorgeous wedding gown at first sight. Based on the salesperson's recommendation, she signed up for a bridal package that comprises a pre-wedding photoshoot, wedding planning services, gown and suit rentals, and hair and makeup. She paid \$3,000 for the package.

One week later, she rang up the shop to enquire about the date for bridal gown fitting. No one picked up her call. Her repeated calls and emails went unanswered. Jane was worried. Surely her wedding would be able to proceed smoothly... right? She went down to the shop only to realise that the lights were off and the shop was empty. Her worst nightmare had come true. There was no phone call, no warning and no indication that the business would close. She later found out through social media that other couples who had signed up for similar bridal packages were in the same boat. Jane was crushed. \$3,000 of her hard-earned money was down the drain.

In October 2015, the bridal shop Sophia Wedding Collection, which specialises in pre-wedding photoshoot packages and the rental of wedding attire, shut down without prior notice, leaving many aggrieved customers scrambling to make alternative arrangements for their weddings.

CASE received more than 100 complaints on the closure of Sophia Wedding, amounting to approximately \$500,000 in claims. Many consumers paid the full amount or a large deposit for their bridal packages and were panicking because the owners of the shop were uncontactable. Some made reports to CASE which was unable to assist because it was a business closure. Some went to the police, but were told that this was a civil matter. Some filed claims at the Small Claims Tribunals, but the business owners never turned up. The affected couples were worried that they would not be able to recover their money and had no one to turn to.

This is not a new scenario. There are several examples in the past of businesses that collect prepayment and closed down soon after. In January 2014, thousands of travellers were left in the lurch after long-time coach and travel agency Five Stars Tours Pte Ltd abruptly closed all eight of its branches – CASE received some 500 complaints. In September 2014, Affinity Yoga's (formerly known as Absolute Yoga) two studios in River Valley and Telok Ayer Street closed without notice, causing an uproar on social media. Several members have filed police reports against the company in an attempt to claim a refund on their unused yoga sessions.

In year 2015, over 50 businesses were reported to CASE to have closed down abruptly after collecting consumers' prepayment and there may be many more which were not reported. Some examples include, Sky Fitness Pte Ltd in March 2015, Asia Euro Holidays Pte Ltd in May 2015, Sadhana Sanctuary Pte Ltd in July 2015, The Scissorhands Pte Ltd (Shizahanzu Salon) in August 2015 and more recently, Sophia Wedding Collection Pte Ltd in October 2015.

In the event of business closure, consumers do have several avenues that they can take. However, success rate is often low, especially when these businesses close down due to insolvency and have few assets left to pay off their debts.

In the case of a business closure, the first step to take is to attempt to contact the business owner for a refund of the deposit or the unused packages. If the owner is not contactable or refuses to give a refund, consumers should then file a claim at the Small Claims Tribunals (SCT) and seek a judgement in their favour. If a business refuses to pay up after a judgement is awarded in the consumer's favour, the consumer can enforce the judgement by taking out a Writ of Seizure and Sale against the business. Of course all these steps incur costs, and if the business does not have any assets worth seizing, is already bankrupt or has been wound up, consumers may wish to seek alternative means of compensation instead.

If the business is undergoing liquidation or winding up, a liquidator will be appointed to wind up the business's affairs and distribute the remaining assets. Consumers should then file a proof of debt with the appointed liquidator. However, it all boils down to the fact that consumers are unsecured creditors. They would be the last in line to get a refund (if there is any left) after paying the secured creditors such as banks and financial institutions.

If consumers can prove that the business owner had meant to cheat their customers by collecting deposits and closing shop, the business owner could be charged in court. However, consumers should be prepared that they might not recover their money. If the company is registered as a private limited company, under the Companies Act the directors have limited liability and cannot be sued personally for company debts. It is difficult to prove that a criminal act had taken place as closures may simply look like failed business ventures.



Lastly, if consumers paid via their credit card, it may be possible to get back a refund by seeking a chargeback from the credit card company if there was a breach of contract. Breach of contract by the business may include non-delivery of the goods or services. This depends on the terms and conditions of the credit card company. Consumers would have to approach their credit card company and explain why they dispute the charges. If the chargeback claim is valid, the consumer would be able to get back a refund.

**Currently, there are no laws regulating consumers' prepayment. CASE is advocating for the protection of consumers' prepayment as an important component in the upcoming review of the Consumer Protection (Fair Trading) Act (CPFTA) by the Ministry of Trade and Industry.**

Separately, we have worked with other authorities and business associations to come up with initiatives to protect consumers' prepayment. For example, under the new Singapore Tourism Board licensing conditions announced last year, all travel agencies have to offer travel insurance that covers travel agent insolvency.

CaseTrust is the accreditation arm of CASE. All CaseTrust accredited spa and wellness businesses that collect prepayments are protected via an insurance protection scheme, whereby each spa has to take out insurance for consumers in the event of business closure.

Alternatively, these spas have to sign up for the TRUST programme, which was newly launched last year. The TRUST programme is a joint project by CaseTrust, the Spa and Wellness Association of Singapore (SWAS) and EZ-Link Pte Ltd that allows consumers to purchase spa and wellness packages with peace of mind, as the money paid will not go directly to the spa. Instead, the money will go to EZ-Link, who will act as a custodian of the funds and will only pay the spa after each session is completed. In other words, if the spa closes down unexpectedly, EZ-Link will be able to provide a refund to the consumers. CASE is looking into expanding the TRUST programme to other businesses that collect prepayment, such as fitness clubs, yoga studios, hair salons and more.

Other methods could include working with banks to hold the prepayment in an escrow account, until certain obligations, such as providing the necessary goods and services to the consumer, has been completed.

To summarise, consumers should not bear the brunt of business insolvency.

On the other hand, consumers should note that although business have the responsibility to do their due diligence in protecting consumers' prepayment, so does the consumer. If consumers insist on paying for a package in advance because they are thinking about how much money they can "save", they should be aware that they are taking a risk as their money would not be returned if anything goes wrong.

Buying insurance is a good way of ensuring some compensation should any disaster befall on the consumer transaction. It is always better to be safe than sorry. However, do remember to read the terms and conditions and the extent of coverage of the insurance policy carefully. Not all insurance policies cover for sudden business closure or business insolvency.

Consumers should also do their own research on the company and its reputation in terms of providing quality and timely services. Of course having an excellent long-term reputation does not mean that all will go well. After all, Five Star Tours closed down despite being in the travel industry for a long time.

Finally, consumers who patronise businesses that require prepayment can still protect themselves by negotiating to pay a small deposit instead of the full amount upfront before the good or service is delivered.



# Das Irregularities – The Volkswagen Scandal

## INTRODUCTION

On 18 September 2015, the United States Environmental Protection Agency (EPA) announced that Volkswagen (VW) had, beginning in 2008, “defeat devices” to circumvent environment regulations in the United States.

Broadly, these “defeat devices” contained a software that enabled the Engine Control Unit (ECU) to pass the emission testing. However, during normal driving conditions, the ECU would shut off to attain greater fuel economy and power. According to the EPA, this resulted in VW cars producing between 10 to 40 times the legal limit of nitrogen oxide.

In the first four days after the news broke, according to The Economist, the market value of VW which was approximately 80 billion (before the news broke) fell by one-third. In early 2016, the Justice Department filed an official complaint with the court in Detroit over VW’s violation of the Clean Air Act. According to various sources, as it stands, VW could potentially face a fine of up to \$20 billion for the emission scandal.

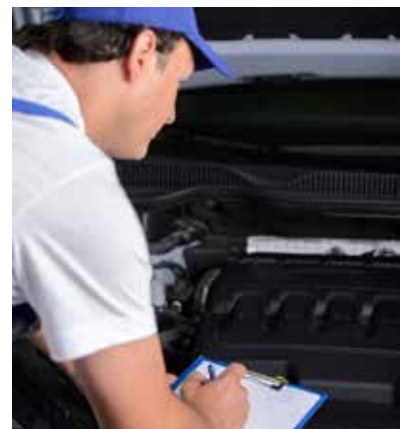
## BACKGROUND

The EPA was first alerted to the “defeat devices” by the International Council of Clean Transportation (ICT). The ICT commissioned the West Virginia University Centre’s for Alternative Fuels, Engines and Emissions (CAFEE) to test the emission standards on various model cars.

The three cars that were randomly selected for testing were Mercedes, BMW and Volkswagen. In this regard, the importance of authorities or relevant bodies conducting

regular testing on consumer products cannot be understated. In the VW matter, the “defeat devices” were installed in seven model years with no end in sight before the EPA were alerted to the matter by a random test commissioned by the ICT.

After 15 months of denial by VW (VW had initially alleged that the discrepancies were due to technical reasons), VW finally acknowledged to EPA that their emission control systems were rigged.





## ROLE OF CONSUMER TESTING

Similarly, CASE regularly commissions tests on various consumer products, which aim to ensure that consumer products comply with manufacturers' representations, the applicable law and regulations. Similar to the random testing conducted by ICT, the results of such tests may have wide ranging ramifications.

On August 2010 for example, CASE conducted a test on 50 consumer toys and found that almost half of them failed chemical toxicological tests and were found to contain higher than permitted levels of harmful chemicals. CASE subsequently conducted a second round of testing in 2011 which also revealed a high number of toys which continued to fail the chemical toxicological tests.

Thereafter, on April 2011, SPRING Singapore was appointed as the Safety Authority in charge of the new Consumer Protection (Consumer Goods Safety Requirements) Regulations (CGSR), which covers the safety of general consumer goods such as toys, furniture, mattresses, etc. Under the CGSR, SPRING has the authority to investigate and stop the supply of products that do not meet applicable safety standards.

In other instances, test results published by CASE have resulted in a push by major industry players or trade association to adopt some sort of accreditation. In theory, such accreditation supports a more stringent level of checks and compliance by businesses.

In 2015, CASE collaborated with the Singapore Jewellery Association to develop a joint accreditation scheme for the jewellery industry. The precursor to this joint accreditation was

the few rounds of testing by CASE, by random sampling of jewellery businesses in Singapore which unveiled several questionable practices.

Without regular testing, companies who comply with the regulations are placed at a competitive disadvantage than companies who choose to flout such standards. This is why regular testing conducted by CASE and/or the regulatory authorities are important. When the results of such tests are published, they serve to highlight companies that have fallen foul of the applicable regulations (if any) and to draw consumers' attention to companies that have held themselves to a higher standard by voluntarily complying with the same.

## WHY NOT TEST ALL

Invariably, the general public sentiment to such testing results is whether the government ought to play or have played a more active role in regulating the matter.

A government agency with its finite resources must decide where to devote its resources to. In today's modern economy, it is submitted that the myriad number of commerce transactions occurring at one instance makes it neither economically viable nor feasible to implement or conduct checks on all regulated products / services.

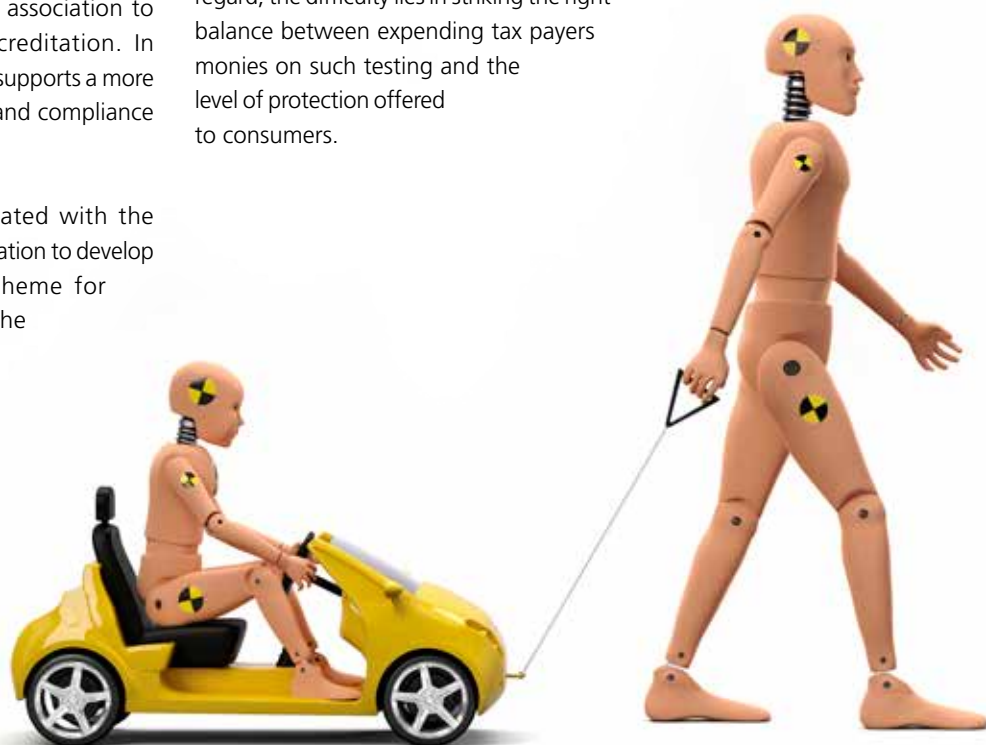
However, regular spot checks should be conducted to ensure compliance. In this regard, the difficulty lies in striking the right balance between expending tax payers monies on such testing and the level of protection offered to consumers.

## WHY COMPANIES FLOUT REGULATIONS

In theory, companies choose to flout regulations because there is a business advantage to do so. However, if such unfair competition is left unchecked, potentially, what could occur is a race to the bottom, or worse still, companies can be embolden to collectively flout the regulations.

In the VW matter, it was likely to be "economically cheaper" to install "defeat devices" in the affected VW cars compared to investing in the required research and development to develop engines that could comply with the regulations. All things being equal, companies who comply with the necessary regulations are unable to compete against those who do not. This is because a company that constantly flouts regulations (without any form of repercussion) would be able to price its products more competitively. Hence, if such behaviour by companies are left unchecked, the economics underpinning this competitive disadvantage could undermine the entire regulatory framework.

Given that it is generally established that authorities cannot conduct full checks on all regulated products, the next best alternative would be for authorities to determine when and where to conduct such checks.





## DEVELOPMENTS IN THE SINGAPORE CONTEXT

In Singapore, the National Environment Agency (NEA) revealed that there are about 650 affected VW diesel vehicles in Singapore. Registration of all affected VW models were also suspended until VW completed the rectification of the affected vehicles and ensure that all VW complied with the emission standards stipulated in the Environmental Protection and Management (Vehicular Emissions) Regulations.

In October 2015, approximately one month after the EPA's announcement, VW held a meeting with owners of the 662 vehicles affected by the "defeat devices". During the meeting, VW assured that it would be conducting the necessary repairs to the affected vehicles. In addition, VW

assured owners that any taxes arising from the understated CO<sub>2</sub> emission levels would be charged straight to VW and not to the customers.

## LEGISLATION DIFFERENCE

Under California law, affected VW car owners have the option of getting a replacement vehicle. In Singapore, under Lemon Law, it is clear that the installation of the "defeat devices" would mean that the VW would not have conformed to the contract at the time of delivery (i.e. VW representations that the affected vehicles complied with the applicable emission standards when they had in fact not

done so). If that happens, the affected car owners may require VW to repair or replace the goods.

In this regard, VW's decision to proactively contact the affected car owners and to inform them of the repairs are in line with its obligations under the law.

The second step recourse of the Lemon Law only kicks in if the car owner is unable to get a repair or replacement, or if VW is in breach of its obligations to do so within reasonable time and without causing significant inconvenience to the affected VW car owners. In addition, there is a possibility that the second step would likewise apply where the repairs rectifies the issue with the ECU but subsequently affects fuel economy and power of the repaired vehicle. This may also lead to further claims of fraudulent misrepresentations.

## TAKE-AWAY - CONCLUSION

In summary, legislations must provide for adequate penalties to deter companies from engaging in such conduct and consumers can likewise do the same by choosing to transact with companies of a particular reputation. This is submitted to be the best form of consumer protection.

*The views expressed in this article are the author's alone and may not necessarily reflect the view of the Consumers Association of Singapore.*



# Selecting the right air-conditioner for your home

In order to help consumers benefit from appliances with better energy efficiency and hence lower energy consumption and energy costs, NEA will raise the Minimum Energy Performance Standards (MEPS) for air-conditioners from September 2016. With this revision, consumers can look forward to having more energy-efficient air-conditioner models and reaping greater energy and cost savings.

Currently, the energy performance of air-conditioner models that are supplied in Singapore must be 1-tick or better. When the standards are raised in September 2016, the energy performance of air-conditioner models, except window and casement models, must be at least 2-ticks or better.

In switching from a 1-tick to a 2-tick air-conditioner, a household can save about \$100<sup>[1]</sup> annually in energy costs. Energy-efficient models have lower life cycle costs because the electricity costs are lower over the lifespan of such products. Households should consider purchasing air-conditioners with better energy performance such as three or four-tick models so as to reduce electricity consumption and lifecycle costs.

To allow importers, manufacturers and retailers sufficient time to clear their existing stocks of air-conditioners, products that are already in the market before 1 September 2016 or were imported before that date will be exempted from the regulations for a year.

<sup>[1]</sup> Savings are calculated for an air-conditioner with a cooling capacity of 7 kW that runs 8 hours daily.



For more energy efficiency information and energy saving tips, visit [www.E2Singapore.gov.sg](http://www.E2Singapore.gov.sg)





# sayit@case

Dear CASE

While shopping around a few weeks back, I came across a beautiful set of white and blue porcelain tableware with traditional Chinese dragon design on it. I decided that it was a perfect gift for my in-laws' 45th wedding anniversary.

I paid for a brand new set and went home straightaway. When I opened up the box, I was astonished to see that the actual set inside was black and gold instead of white and blue as stated on the box! I went back to the shop and the salesperson explained that they ran out of stock for the white and blue set. He even offered me the display set when I insisted on having a white and blue set.

**Black is not an auspicious colour to the seniors. If the shop is not able to provide me with the right colour, do I have the right to request for a full refund?**

A

Dear A

Under Singapore's Lemon Law, consumers are entitled to remedies for goods which do not conform to contract at the time of delivery. The tableware box shows that it is white and blue, but the actual product inside is black and gold. This is a breach of the express terms of the contract, and is unacceptable.

If you do not wish to accept the black and gold set, you may request for a replacement once they have new stock of the white and blue set. If the shop does not intend to order new stock, you may either accept the display set and ask for a reduction in price, or return the tableware and request for a refund.

Dear CASE

**We hear very frequently, about consumers being scammed by unscrupulous retailers. Does CASE have a blacklist to share, so that we consumers can boycott these unethical retailers?**

B

Dear B

CASE does not have a blacklist. However, we have a whitelist whereby CASE's recommended businesses are differentiated by the "CaseTrust" mark. CaseTrust is an accreditation arm of CASE, which encourages fair trading and consumer confidence through accreditation schemes.

Participating companies will have to abide by minimum standards set out by CaseTrust such as having a clear refund policy, ethical advertising, well-trained staff and good dispute-resolution mechanism.

CASE urges all consumers to make purchases from businesses carrying the "CaseTrust" mark to ensure a pleasant shopping experience.





# 配对不成 可以要求赔偿吗？

2月是浓情蜜意的月份，单身人士或许想趁此时通过红娘公司寻得理想另一半，但在购买配套前又不清楚自己身为消费者的权益。这里就通过4个案来帮单身人士破解迷思。

## CASE 1:

**如果配对不成功，找不到对象，可以要求退款吗？**

严小姐（化名）花了\$2,568与红娘公司签了一年的会员合约。她在一年内赴了6次约会，但没有一次成功。红娘公司事后表示无法再帮她物色理想对象，严小姐便要求部分退款但被拒绝。

消协：大多数的红娘公司都有条文表明不保证配对或安排的约会必定成功。基于这种服务的特殊性质，红娘公司有责任替会员介绍一名可能有潜力成为终身伴侣的对象，但不能保证两人必定配对成功。如果公司已尽力根据条件介绍对象，而配对失败的错并不在公司，那消费者恐怕无法要求赔偿。

## CASE 3:

**如果我不想再参加红娘公司安排的约会，我可以要求退款吗？**

钟先生（化名）花了\$1,880签下10次约会的配套，赴了6次约会之后，钟先生在工作岗位上获得升职。他有感工作量太大而无法定时赴约，于是要求取消配套，拿回至少\$500的退款。

消协：这要视合约有关终止和退款条款，以及红娘公司灵活性而定。有些公司会申明，所有已支付会员费在任何情况下都恕不退还，有些则会按情况处理而允许部分退款。消费者或许也能探讨其他可能性，如暂停配对服务几个月。

## CASE 2:

**如果觉得红娘公司没有尽力根据我的条件介绍对象，可以索赔吗？**

涂小姐（化名）以\$1,605和红娘公司签下3次约会的配套，2次配对之后，涂小姐深感失望。第1个对象并没有在找她这个年龄的伴侣，第2个对象的学历不符合她的要求。即便多次要求，红娘公司并没有再帮她安排第3次约会。涂小姐于是要求退款。

消协：大多数红娘公司不会为会员资料的不准确性负责，除非公司已经预先知道某个会员资料是错误的。此外，必须注意的是，红娘公司或许也不会查证会员资料的准确性。

## CASE 4:

**我可以改变主意，取消配套要求退款吗？**

吴先生（化名）原已签订\$1,080的配套，但后来改变主意，在7天内要求取消服务。红娘公司同意取消，并根据合约条款部分退还\$880。

消协：签配套前，请问清楚退款条例，并询问是否有冷静期。必须注意的是，合约或许会注明“恕不退款”的条款，消费者需三思而行。

## CaseTrust Accredited Businesses

### CASETRUST GOLD FOR COMBINED STOREFRONT AND WEBFRONT BUSINESSES

Courts (Singapore) Pte Ltd  
DP Credit Bureau Pte Ltd

### CASETRUST GOLD FOR STOREFRONT BUSINESSES

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

### CASETRUST GOLD FOR WEBFRONT BUSINESSES

Beecommerce Singapore Pte Ltd trading as Groupm Singapore

### CASETRUST-DSAS JOINT ACCREDITATION FOR DIRECT SELLING BUSINESSES

Agel Enterprises Pte Ltd  
Amway (Singapore) Pte Ltd  
Best World Lifestyle Pte Ltd  
Creative Network International (S) Pte Ltd  
DXN (Singapore) Pte Ltd  
Elken (Singapore) Pte Ltd  
Extra Excellence (S) Pte Ltd  
Healthy Homes Marketing Pte Ltd  
Herbalife International Singapore Pte Ltd  
Modere Singapore Pte Ltd  
Nu Skin Enterprises Singapore Pte Ltd  
Qnet Pte Ltd  
Usana Health Sciences Singapore Pte Ltd

### CASETRUST-NATAS JOINT ACCREDITATION FOR TRAVEL AGENCIES

Air Sino-Euro Associates Travel Pte Ltd  
Albatross World Travel & Tours Pte Ltd  
CS Travel Pte Ltd  
Holiday Guru Pte Ltd  
Muhibbah Travel-Tours & Trading Pte Ltd  
SingExpress Travel Pte Ltd  
Super Travels Pte Ltd  
Travel Star Pte Ltd

### CASETRUST-RCMA JOINT ACCREDITATION FOR RENOVATION BUSINESSES

Add Space Design Pte Ltd  
Cisern by Designer Furnishings Pte Ltd  
Rest And Relax Interior  
Sky Creation Design Pte Ltd  
Vegas Interior Design Pte Ltd

### CASETRUST-SJA ACCREDITATION FOR JEWELLERY BUSINESSES

Asian Jewellery Pte Ltd  
Asial-Lee Hwa Jewellery Pte Ltd  
Ban Cheong Jewellers Pte Ltd  
Boon Lay Gems Pte Ltd  
Chan Wah Jewellery Works  
Chin Cheong Goldsmith  
Chip Lee Goldsmith Jewellery  
Citigems Pte Ltd  
Foundation Jewellers Pte Ltd  
Goldheart Jewellery Pte Ltd  
Heng Heng Gold & Diamond Jewellery Pte Ltd  
Ho Bee Goldsmith & Jewellery Pte Ltd  
Hock Wah Jewellery  
Lee Heng Jewellers  
Ming Seng (Joo Chiat) Goldsmith  
Ngee Soon Jewellery Pte Ltd  
On Cheong Company Private Limited  
Poh Sing Jewellers Pte Ltd  
Raja Kings Goldsmith and Jewellers Pte Ltd  
SK Jewellery Pte Ltd  
SKJ Group Pte Ltd trading as Soo Kee Jewellery  
Taka Jewellery Pte Ltd  
Teck Lee Goldsmith & Jewellery  
Teng Huat Jewellery Pte Ltd  
Tin Sing Goldsmiths (Pte.) Limited  
Yong Heng Goldsmith & Jewellery

### 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 Yip Motor Trading  
Good Year Automobile Pte Ltd  
Hoe Beng Auto Trading  
Jack Cars Enterprise Pte Ltd  
Jia Leong Trading Enterprise Pte Ltd  
Lake View Credit Pte Ltd  
Mayfair Motoring  
Motor-East Pte Ltd  
Motor-Way Credit Pte Ltd  
Pang's Motor Trading  
Prime Cars Credit Pte Ltd  
Shuang Hup Credit Pte Ltd  
Sing Wai 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  
Yong Lee Seng Motor Pte Ltd

### CASETRUST FOR AUTO ALLIED BUSINESSES

Hock Cheong Autocare Pte Ltd  
KATC Autotrans Pte Ltd  
Optima Werkz Pte Ltd  
Torque 5 Pte Ltd

### CASETRUST FOR COMBINED STOREFRONT AND WEBFRONT BUSINESSES

Lunch Actually Pte Ltd  
Unique Motorsports Pte Ltd

### CASETRUST FOR EMPLOYMENT AGENCIES

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 Pte Ltd  
Homekeeper International Pte Ltd  
Homekeeper Jobplacement Pte Ltd  
Jas Employment Services  
Loyal Employment Agency  
Maid Management Services Pte Ltd  
Nantra Employment Pte Ltd  
OK Maid Pte Ltd  
Prou Maids  
Team-up Resources Pte Ltd  
United Home Employment Agency Pte Ltd  
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  
Altrend Design Pte Ltd  
Carpenters.com.sg Pte. Ltd.  
De Exclusive ID Group Pte Ltd  
Decor Werkz Pte Ltd  
Edgeline Planners Pte Ltd  
FG Group Pte Ltd  
Home Guide Design & Contracts Pte Ltd  
Ideal Design Renovation Pte. Ltd.  
Image Creative Design Pte Ltd  
JSR Design & Renovation Pte Ltd  
Living Gaia Interior Pte Ltd  
One Design Werkz Pte Ltd  
Promax Design Pte Ltd  
Renozation Interior Design House  
Spacious Planners Pte Ltd  
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  
Vertice Concepts Pte Ltd  
Visual Changes Interior Pte Ltd  
Visual Dreams Pte Ltd  
Welken.Com Design Pte Ltd  
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  
78 Spa

A Fond Boutique Spa Pte Ltd  
A Fond Leisure Spa Pte Ltd  
Acupuncture and Tui Na Chinese Medicine Centre  
Adept Therapy Centre Pte Ltd under the brand name of Adept Therapy Centre - Coronation2  
Adept Therapy Centre Pte Ltd under the brand name of Adept Therapy Centre (Coronation Plaza 1)  
Adept Therapy Centre Pte Ltd under the brand name of Adept Therapy Centre (Icon V)  
Adept Therapy Centre Pte Ltd under the brand name of Adept Therapy Centre (Lucky Plaza)  
Adept Therapy Centre Pte Ltd under the brand name of Adept Therapy Centre Holland Village  
Adept Therapy Centre Pte Ltd under the brand name of Adept Therapy Centre Serene Centre  
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  
Agnys Beauty Centre LLP under the brand name of Agnys Beauty Centre  
Alexis Links under the brand name of OPI Centre  
Alive Alive Beauty House  
All About Massage Pte Ltd under the brand name of Spa Infinity  
Alleviate  
Allure Nail & Wellness Pte Ltd  
Amanda TTM Thai Medicine  
Amarin Spa Pte Ltd under the brand name of Amarin Spa  
Amore Fitness Pte Ltd under the brand name of Amore Boutique Spa - Hougang  
An Qi Spa  
Anantha Ayurvedic Health Care Pte Ltd  
Ant - 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  
Ani Thai Style  
Applied Metaphysics Pte Ltd under the brand name of ISAMS  
APW Reflexology And Spa Pte Ltd  
Art of Slimming & Beauty Care Pte Ltd  
Ashi Foot Reflexology  
Ashi Reflexology  
Autumn Nail Spa  
Autumn Nail Spa - #05-21  
Avon Beauty Aesthetics LLP under the brand name of Avone Beauty Secrets  
Ayur Health Pte Ltd  
Ayush Ayurvedic Pte Ltd  
Ayush Ayurvedic Pte Ltd-Bedok  
Azaalea Business Pte Ltd under the brand name of Rose Spa - Ang Mo Kio  
Balik Kampung Private Limited under the brand name of Balik Kampung  
Balinest Thai Wellness Pte Ltd  
Baizhi Lin Traditional Chinese Massage  
BB Beauty Pte Ltd  
Beach Road Hotel (1886) Ltd under the brand name of Raffles  
Amrita Spa  
Beaute Bay Pte Ltd  
Beauty 100 (S) International Pte Ltd  
Beauty Base  
Beauty Creator Face & Spa  
Beauty Essentials By Carman Pte Ltd  
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 B.M. Spa  
Beauty Nails Spa  
Beauty Valley Pte Ltd under the brand name of Beauty Valley  
Belle De Beaute  
Bellus De Charme  
Best Healthcare Centre  
Black Swan Skye Pte Ltd under the brand name of Black Swan Nail Care  
Blessed Health TCM Clinic  
Blessed Seven Pte Ltd under the brand name of Beate by Kew  
Bloom Beauty And Wellness Pte Ltd  
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 Beauticare Pte Ltd - Bukit Merah Central  
Bonafides Beautimage Pte Ltd  
Bonafides Beautique Pte Ltd - Ang Mo Kio  
Bonafides Beautispa Pte Ltd  
Bonafides Esthetic Centre  
Botanique  
Boutique Way Pte Ltd  
Callista Face Body Spa Pte Ltd  
Camellia Yingcha Pte Ltd under the brand name of Camellia  
Capella Hotel, Singapore under the brand name of Auriga Spa  
Caring Jean Trading under the brand name of Indulge Skin & Body Lab  
CC Thai Massage & Therapy  
Celestial Sanctuary Singapore Private Limited under the brand name of Celestial Sanctuary Orchard  
Chang Life Style Pte Ltd  
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 - 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 - JEM  
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 - NECX  
Chengmai Lanna Thai Massage  
CHI The Spa  
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 Bukit Merah 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 Eunios 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 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 - Bedok  
Chrysalis Spa Pte Ltd - Pacific Plaza  
Chrysalis Spa Pte Ltd - Westgate  
Citibella (JPone) Pte Ltd under the brand name of Citibella Beauty Club & Atelier  
Citra Ayu Bridal Beauty & Spa  
City Beauty Therapy  
Colorful Nails  
Combined Chinese Medical Hall  
Consummate Beauty Centre under the brand name of Consummate Beauty & 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  
Cosy Feet Pte Ltd  
Cozy 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 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 - Romy Square  
De Pure Spa  
Dermis Beauty Wellness Pte Ltd under the brand name of Dermis Beauty Wellness  
Dinnah Wellness & Medispa For Woman  
D'JK Spa Pte Ltd under the brand name of D'Zen Spa  
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  
Elegance Beauty & Slimming Centre Pte Ltd  
Elegant Nails Pte Ltd under the brand name of Elegant Faces  
Elegant Spa  
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  
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  
F5 Wellness Pte Ltd under the brand name of Rose Spa  
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  
Franchise Beauty & Slimming Treatment Hub  
G. Spa Pte Ltd  
Gallant 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 Therapy  
Garden Spa Pte Ltd under the brand name of Aramsa Spa  
GLO Diva 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 - Romy 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 Passage Lifestyles  
Gold Art Wellness Spa Pte. Ltd. under the brand name of Gold Art Wellness Spa  
Golden Bay Beauty & Body Care  
Golden Wheat Spa Pte Ltd  
Good Hope Foot/Body Massage  
Goodlyday TCM & Beauty (Pte Ltd)  
Grand Hyatt Singapore under the brand name of Grand Hyatt  
Singapore Damai Spa  
Great Wall Acupuncture Clinic under the brand name of Great Wall TCM Clinic  
Green Apple Foot Spa Pte Ltd under the brand name of Green Apple Spa  
Green Apple Spa @ Siglap Pte Ltd under the brand name of Green Apple Spa  
Grendian Wellness LLP  
H & W Spa Pte Ltd under the brand name of H & W Spa

H.D.B. Beauty & Spa  
H.D.B. Beauty & Spa - Chai Chee  
Ha Kang Traditional Therapy  
Han Dynasty Wellness Spa Pte Ltd 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 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 Cheng under the brand name of Kelitina Health And Beauty Hub - Upper Thomson  
Hong De Tang Chinese Physician & Traditional Therapy Centre  
Hong Yang Health Products & Foot Reflexology Centre  
Hot Spa Pte Ltd  
Hut68 Pte Ltd under the brand name of Traditional Javanese Massage Hut  
Hwang's Beauty & Spa  
Hyeiga Pte Ltd  
Hyeiga TCM Wellness Pte Ltd under the brand name of Hyeiga TCM Wellness  
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  
Imperial Spa Private Limited  
Ina Spa Pte. Ltd. under the brand name of Ina Spa  
Inno-Werkz Pte Ltd under the brand name of Ladyfinger - Ang Mo Kio  
Inno-Werkz Pte Ltd under the brand name of Ladyfinger - Tampines  
Institut Care & Balance Beauty Workshop Pte Ltd  
IPPO Wellness Pte Ltd under the brand name of IPPO Wellness  
IS Spa  
ISpa Wellness under the brand name of ISpa  
J Edition Pte Ltd under the brand name Rule of Thumb Sanctuary Spa  
J Spa  
J's Medi Spa Pte Ltd under the brand name of Lancome Beauty Institute  
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 - #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 Wellness Centre - West Coast Road  
Jin Sheng Tang Chinese Medicine  
Jin Sheng Tang under the brand name of Jin Sheng Tang Wellness Spa  
Jin Sin Spa under the brand name of JS Spa  
Jin Yang TCM LLP  
Jolie Nails  
Joneling Chi Spa Pte Ltd under the brand name of Joneling Chi Spa House  
Jovial Beauty Care Pte Ltd under the brand name of Q Spa  
JQ2 Spa Pte Ltd under the brand name of JQ Spa  
JR Reflexology  
June Skin Care Therapy under the brand name of June Skin Care  
Kang Le Therapy & Reflexology Ctr under the brand name of Kang Le Therapy & Reflexology Centre - #02-23



## CaseTrust Accredited Businesses

Kang Le Therapy & Reflexology Ctr under the brand name of Kang Le Therapy & Reflexology Centre - #B1-28  
Kang Mei Beauty Centre  
Kang Yuan Ge under the brand name of Kang Yuan Ge 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 - 313  
Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology - Esplanade  
Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology - Funan  
Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology - Marina Square  
Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology - MBS  
Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology - Tanglin  
Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology - Vivocity  
Kerala Ayurveda Centre Pte Ltd under the brand name of Kerala Ayurveda Centre  
Kerala Ayurveda Centre Pte Ltd under the brand name of Kerala Ayurveda Centre - Clementi  
Kiniyo-G Beauty Pte Ltd  
King Leisure Pte Ltd under the brand name of King Leisure Spa  
Kiray Face & Body Spa Pte Ltd  
KJSG (Pte. Ltd.) under the brand name of Manch Wellness  
Klaris Beauty Solutions LLP  
Knead Pte Ltd  
Koyee Beauty & Physiotherapy Specialist  
Kristos Group Pte Ltd under the brand name of My Happy Feet  
La Source Singapore Pte Ltd under the brand name of La Source Spa  
Lai Lai Massage  
Lampun Thai Spa  
Lavande Group Pte Ltd under the brand name of Lavande - Raffles  
Lavender Beauty & Health Wellness under the brand name of Lavender Spa  
Le Queenz Pte Ltd  
Le Spa Group Pte Ltd under the brand name of Le Spa  
Le Spa Wellness Pte Ltd under the brand name of Le Spa  
Le Zen Pte Ltd under the brand name of Jurlique Day Spa  
Left Leg Innovation Pte. Ltd.  
Let's Relax Spa  
Li Li Mei Rong Ge  
Li Xin Beauty & Wellness  
Lian Xin Wellness Spa  
Lifespa (Bugis) Pte Ltd  
Lifespa (Bugis) Pte Ltd under the brand name of Lifespa - #04-01  
Lifespa Slender's Bodyrite Pte Ltd  
Lim plus Nail (S) Pte Ltd under the brand name of kiyone-Lim  
Lin Jia TCM Wellness Centre  
Lin Lin Tuina  
Lin Spa  
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  
Little Dot's Haven  
Live Spa  
Long Kang TCM Medical Pte Ltd  
Long Quan Beauty Spa  
Lush Massage Loft  
Lushkara Beauty & Bridal Services LLP  
Lynn Aesthetic Pte Ltd  
M Beauty Spa  
Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang Healthcare Centre - Tampines Central 1  
Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang MKB TCM Wellness Centre - AMK 8  
Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang MKB TCM Wellness Centre - Pacific Plaza  
Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - AMK 10

Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Bain Street  
Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Bedok North  
Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Clementi  
Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Eastpoint  
Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - New Bridge Road  
Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Toa Payoh  
Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Westgate  
Malayala Ayurveda Vaidyasala Pte Ltd  
Marina Bay Hotel Private Limited under the brand name of The Spa at Mandarin Oriental Singapore  
Marina Bay Sands Pte Ltd under the brand name of Banyan Tree Spa  
Marina Bay Sands  
Mary Chia Beauty & Slimming Specialist (Orchard) Pte Ltd  
Mary Chia Beauty & Slimming Specialist Pte Ltd - NEX  
Mavis Retreat Pte Ltd  
Mei & Yasu Enterprise Pte Ltd  
Mei Ya Beauty & Spa Pte Ltd  
Mei Yaa Foot Massage  
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  
Ming Zu Foot Reflexology Pte Ltd  
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 - Orchard Shopping Centre  
Moonstone Spa  
Moxibustion Healing & Wellness Centre Pte Ltd under the brand name of Moxibustion Healing & Wellness Centre - Ghim Moh  
My Cozy Room LLP under the brand name of My Cozy Room  
My Foot International Pte Ltd trading as Airport Wellness Oasis  
My Foot Reflexology Pte Ltd under the brand name of My Foot Reflexology - Changi Airport  
My Foot Reflexology Pte Ltd under the brand name of My Foot Reflexology - Great World  
My Foot Reflexology Pte Ltd under the brand name of My Foot Reflexology - Midpoint Orchard  
Nail Addiction - United Square  
Nail Addiction under the brand name of Nail & Massage Addition - Temasek Boulevard  
Nail Glamour Pte Ltd  
Nail That Look Pte Ltd under the brand name of Nail That Look  
Nailz Allure  
Narcissus Hairdressing & Beauty Wellness under the brand name of Narcissus Hairdressing and Beauty Wellness  
Natural Chinese Medical Centre  
Natural Impressions Pte Ltd under the brand name of Shimmer & Shine  
Nature Beauty & Therapy Centre under the brand name of Healing @ Spa  
Nature TCM under the brand name of Alma Beauty & Spa  
Naturecare Oriental Massage LLP  
Natureland Care Pte Ltd under the brand name of Natureland  
Natureland Clinic Pte Ltd under the brand name of Natureland  
Nelia's Nails And Beauty Centre Pte Ltd under the brand name of Nelia's Nails And Beauty Centre  
New V Spa  
New Wellness Spa

New YouHao  
NFU Oh Boutique Nail Pte Ltd  
Nimble Knead LLP  
Nopphawan Massage & Spa Pte. Ltd.  
Northeast Traditional Therapy Centre  
O2 Spa Pte Ltd under the brand name of O2 Spa  
Oceanwerks Pte Ltd under the brand name of Ocean Spa  
OD Wellness International Pte Ltd under the brand name of Ou Di Foot Spa And Wellness - East Coast  
OD Wellness International Pte Ltd under the brand name of Ou Di Foot Spa And Wellness - Neil Road  
Okay Foot Reflexology  
Okay Foot Reflexology - Sin Ming  
OM Vedic Heritage Centre Pte Ltd  
One Beauty Spa LLP under the brand name of One Beauty Spa - Eunios  
One Beauty Spa LLP under the brand name of One Beauty Spa - Liang Seah Street  
One Farrer Spa Retreat under the brand name of One Farrer Pte Ltd  
One Spa 1  
Oneness Inc. Wellness Concept Pte Ltd under the brand name of Le Spa  
Orchid Spa & Wellness  
Oriental Therapy Pte Ltd - Alexandra  
Oriental Therapy Pte Ltd - Club Street  
Oriental Traditional Therapy Pte Ltd  
Oscar Foot & Body Massage  
Our Solution Pte Ltd  
Pacific Gem Wellness Pte Ltd under the brand name of All About Me Palace Spa  
Pan Pacific Hotels Group Limited under the brand name of St. Gregory At PARKROYAL on Beach Road  
Parkroyal Pickering Hotel Pte Ltd under the brand name of St. Gregory at Parkroyal on Pickering  
Patlaya Fingerprint Fitness Centre  
Perfect Beauty Center - Rochor  
Petals by Flora LLP under the brand name of Petals by Flora  
Pine-Top Pte Ltd under the brand name of Pine Spa  
Plaza Premium Lounge Singapore Pte Ltd under the brand name of Wellness Spa  
Praise Beauty (S) Pte Ltd  
Pretty Relax Pte Ltd  
Pretty Young Beauty & Slimming Centre under the brand name of Pretty Young Foot Reflexology  
Princess Nails Salon  
Probeau & Wellness  
Pro-Beau Pte Ltd under the brand name of Shimmer & Shine  
Proslim International Pte Ltd under the brand name of Proslim  
Prosperous Spa Pte Ltd  
Pure Angel Pte Ltd  
Purelife Group Pte Ltd under the brand name of Pure Spa by Superbowl  
Q S Spa  
Qian Qian Yu Shou  
Qian Zu Yuan  
Qin Spa  
Qing Wellness Pte Ltd under the brand name of Rimba Spa  
Qing Zhu Fang  
QiYu Beauty & Wellness Pte Ltd under the brand name of You & Me Spa  
Rael Pte Ltd under the brand name of Spa Rael  
Rayswift Chinese Medicine Centre  
RC Hotels Pte Ltd under the brand name of Willow Stream Spa  
Red Dot Wellness Spa  
Reflexions Pte Ltd  
Refresh Bodyworks (S) Pte Ltd under the brand name of Refresh Bodyworks - Anchorpoint  
Refresh Day Spa Pte Ltd under the brand name of Refresh Bodyworks - Tanglin Mall  
Refresh Plaza Pte Ltd under the brand name of Refresh Bodyworks  
Refresh Plaza Pte Ltd under the brand name of Refresh Day Spa - Capri Hotel  
Refresh Star Pte Ltd under the brand name of Refresh Bodyworks  
Regina International Pte Ltd under the brand name of Regina Hair Skin Body Specialist - 100AM  
Rejuvenate under the brand name of Rejuvenate Spa - Bali Lane  
Relax Bay under the brand name of No.9 Massage & Spa  
RelaxPro International  
Resorts World At Sentosa Pte Ltd under the brand name of ESPA  
Rounge Pte Ltd under the brand name of Rounge SOG Nail Salon  
RSVP Holdings Pte Ltd under the brand name of Jawed Habib Hair & Beauty Salon  
Ru Xin Spa

S Spa  
S&N Spa Pte Ltd under the brand name of S&N Spa  
Sabaai Sabaai Group Pte Ltd  
Samm Nail Spa Pte Ltd  
San Duo Traditional Physician Center  
Sand Beauty Spa  
Scent Discovery Face & Body Wellness Pte Ltd  
Scentury Lifestyle Pte Ltd  
Secret Wellness Pte. Ltd.  
Sedona Singapore International Pte Ltd under the brand name of Datsumo Labo - Orchard  
Sedona Singapore International Pte Ltd under the brand name of Datsumo Labo - Tanjong Pagar  
Sensual Spa & Wellness Pte Ltd  
Senses Wellness Spa Pte Ltd under the brand name of Ling Xin TCM  
Sensuous Beauty Pte Ltd  
Serene Spa  
Serene Spa - Upper Thomson  
SG Bodycare  
SG50 Spa  
Shambhala Yoga Centre Pte Ltd under the brand name of Como Shambhala Shan Traditional Therapy  
Shape Up House Singapore Pte Ltd under the brand name of Beauty Spa  
Miss Paris and Dandy House  
Shuang Spa LLP  
Shugar Spa  
Si Mei TCM Centre LLP  
Siam traditional Finger Pressure Centre  
Sihouette International Academy Pte Ltd under the brand name of Spa  
Longevity - Cusaden  
Silk Spa - Beach Road  
Silk Spa - Jalan Sultan  
Simply Great Pte Ltd under the brand name of Dragon Phoenix Traditional Massage  
Sin Kang Traditional Therapy - 100AM  
Sin Kang Traditional Therapy - Tanjong Pagar Plaza  
Singapore Marriott Tang Plaza Hotel under the brand name of The Retreat Concepts Pte Ltd  
Skin Miracles Pte Ltd  
Skywalker International Pte Ltd under the brand name of Royal Home  
SL Hair & Beauty Slimming Centre Pte Ltd  
Soul Relief Spa'ssage And Body Wellness  
Soul Relief Spa'ssage And Body Wellness - St 1  
Southern Spa  
Pro-Beau Pte Ltd under the brand name of Trimmings & Spa  
Spa Aurora Pte Ltd  
Spa Club At Beach Road Investments Pte Ltd under the brand name of Spa Club at Beach Road  
Spa D Lite  
Spa D' Raviver  
Spa De Beaute  
Spa De Sente  
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Spa Menu Pte Ltd under the brand name of Masego  
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Spa-1 Wellness Centre Pte Ltd  
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Clementi  
Spacio Beauty Pte Ltd - Bedok North  
Spacio Beauty Pte Ltd - Bencoolen  
Spacio Beauty Pte Ltd - Toa Payoh  
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St. Regis Hotel Singapore under the brand name of Remede Spa  
Star Shine Wellness  
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Tang Dynasty Wellness Spa under the brand name of Tang Dynasty Massage & Spa  
Tea Tree Wellness Pte Ltd under the brand name of SPAZE

TG Traditional Massage Pte Ltd  
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The Amenity Pte Ltd  
The American Club under the brand name of Sen Spa  
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The Best Acupuncture Centre Pte Ltd under the brand name of The Best Acupuncture Centre  
The Body-Lab Waterspa  
The Hair Secrets Beauty Care Private Limited  
The Luxe House Pte Ltd under the brand name of The Luxe House  
The Nail Sanctuary@Holland V  
The Nail Status Pte Ltd - Far East  
The Nail Status Pte Ltd - Sengkang  
The Pan Pacific Hotel Singapore under the brand name of St. Gregory At Pan Pacific Singapore  
The Retreat Concepts Pte Ltd under the brand name of Aurora Spa  
The Retreat Concepts Pte Ltd under the brand name of The Retreat Spa  
The Singapore Resort & Spa under the brand name of So Spa  
The Ultimate Pte Ltd - Bukit Batok  
The Ultimate Pte Ltd - Shaw Centre  
The Ultimate Pte Ltd under the brand name of Adeva Spa  
The Viet Nails  
The White Spa Pte Ltd  
Theme Of Beauty Pte Ltd under the brand name of Theme of Beauty  
Tian Di Health Spa  
Tian Le Beauty & Health under the brand name of Regarding Spa  
Tony Management under the brand name of Spa Lifestyle Beauty & Care Pte Ltd  
Total Wellness Therapy Pte Ltd under the brand name of Le Petit Spa  
Touch On Asia  
Traditional Foot Wellness Pte Ltd  
Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Javanese Massage & Beauty Care - Jurong Kechil  
Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Massage & Beauty Care - Upper Thomson  
Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House Of Traditional Javanese Massage & Beauty Care - East Coast  
Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Javanese Massage & Beauty Care - Goldhill  
Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Javanese Massage & Beauty Care - Pasir Panjang  
Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Javanese Massage & Beauty Care - Sembawang  
Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House Of Traditional Javanese Massage - Bukit Timah  
Traditional Javanese Massage Hut WCP Pte. Ltd. under the brand name of Traditional Javanese Massage Hut  
Traditional Spa  
Tree House Spa  
Tropical21  
TT Quick Massage Pte Ltd under the brand name of TT Quick Massage  
TT Quick Massage Pte Ltd under the brand name of TT Quick Massage - Century Square  
U Refresh Spa  
U-Beauty Holistic Wellness under the brand name of U Beauty Salon  
Unique Spa  
UOL Claymore Investment Pte Ltd under the brand name of St. Gregory at Pan Pacific Orchard  
Urban Homme Face And Body Studio For Men Pte Ltd - Nex  
Urban Homme Face And Body Studio For Men Pte Ltd - Ngee Ann City  
Urban Spa  
V Beauty Wellness Spa under the brand name of V Spa  
V Wellness Spa  
Vedure Pte Ltd under the brand name of Vedure Medioboutique  
Voguish Selections Pte Ltd under the brand name of Voguish Selections  
W Singapore Sentosa Cove Hotel under the brand name of Away Spa  
Wan Lin Healthcare Centre Pte Ltd

Wanita De Asian Spa Pte Ltd  
Wannian Slimming & Beauty Treatment Centre Pte Ltd  
Warisan Spa Pte Ltd  
Wayan Retreat Wellness Spa Pte Ltd  
Wei Spa  
Wellness & Care Pte Ltd  
Wellness Space Pte Ltd under the brand name of Wellness Space  
Woon Wellness Pte Ltd under the brand name of Renelle  
Xi Yuan Foot Spa  
Xi Yuan Foot Spa - 91 Jalan Sultan  
Xiao Xue Pte Ltd under the brand name of Ru Yi  
Xiaoxi Foot Reflexology Centre under the brand name of Xiaoxi Deep Tissue Massage Centre  
Xin Rong Beauty Life  
Xin Yu Foot Spa  
XingLong Therapy Centre  
XingMei Spa  
XT Slimming & Facial Beauty Pte. Ltd. under the brand name of XT Body Nails Face  
Xuan Beauty & Spa  
Y S Beauty Salon  
Y S Beauty Salon - Bukit Batok  
Yang Guang Zhong Yi  
Yang Sheng Centre  
Yelin Enterprises Pte Ltd  
Yelin Services Pte Ltd under the brand name of The Best Acupuncture Centre  
Yeping Beauty Treatment House  
Yi Chun Ge Spa Pte Ltd under the brand name of Yi Chun Ge Spa  
Yi Shui Fang Massage  
Yi Xin TCM Medical Clinic  
Yi Zhen Reflexology & Beauty Centre Pte Ltd - Bishan  
Yi Zhen Reflexology & Beauty Centre Pte Ltd - Clementi  
Yin Qian Ge  
Ying Beauty & Facial under the brand name of Ying Beauty Spa  
Youme Beauty & Wellness Pte Ltd under the brand name of You Me Spa  
Yu Sheng Tang (TCM) Clinic  
Yu Ya Beauty & Health Centre Pte Ltd  
Yuan TCM Wellness Pte Ltd  
Yue Yuan Beauty Spa  
Yun Wellness Spa  
Yun X&W Pte Ltd under the brand name of Eco Wellness  
Zen Wellness - Cuppage Plaza  
Zheng Hong Pte Ltd under the brand name of ZhengHong Spa  
Zufu Reflexology Pte Ltd  
Zuyu Lin Reflexology & Health Centre - Geylang Road  
Zuyu Wellness Centre  
Zuyue Foot Reflexology Pte Ltd under the brand name of Zuyue Body Wellness & Foot Spa

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Audio House Marketing Pte Ltd  
Azora Curtain Pte Ltd  
Azora Lighting Pte Ltd  
Azora Studio Pte Ltd  
Casket Fairprice Pte Ltd  
ChoiceCycle CCTV Pte Ltd  
Credit Bureau (Singapore) Pte Ltd  
Direct Funeral Services Pte Ltd  
Elite Deco Pte Ltd  
Everich Manufacturing Pte Ltd  
Gold N Gems Pte Ltd  
Kemp Singapore Pte Ltd  
Kemp Trading  
Memory World (S) Pte Ltd  
MoneyMax Financial Services Ltd  
Mount Vernon Sanctuary Pte Ltd  
Ndroid Pte Ltd under the brand name of iRepair  
Nu Photo Private Limited  
Royal Sense Pte Ltd  
SFS Care Pte Ltd  
Skap Logistics Pte Ltd  
Star Furniture Pte Ltd  
Sungei Emas Pte Ltd  
The Curtain Boutique (S) Pte Ltd  
Valuemax Group Ltd  
White Horse Ceramic (S) Pte Ltd  
Yew Lee Heng LP-Gas Trading Pte Ltd

### CASETRUST FOR WEBFRONT BUSINESSES

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Cat & The Fiddle Pte Ltd  
Fun Link  
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