



# the CONSUMER

MCIP(P) 001/07/2016 • 2016 ISSUE 4  
ISSN 0217-8427 • S\$5.00

A PUBLICATION OF THE  
CONSUMERS ASSOCIATION  
OF SINGAPORE

Festive Decorative  
Lighting- Light up  
the festive night  
safe and bright

Eat safe and be  
merry this festive  
season

Are canned  
food products in  
Singapore safe?



# the CONSUMER

A PUBLICATION OF THE  
CONSUMERS ASSOCIATION  
OF SINGAPORE

**Festive Decorative  
Lighting-** Light up  
the festive night  
safe and bright

**Eat safe and be  
merry** this festive  
season

**Are canned  
food products** in  
Singapore safe?

The Editorial Team

## Chief Editor

Richard Lim

## Editors

Jayems Dhingra  
Larry Haverkamp  
Alexander Seccombe  
Hans Zhong

## Production Editor

Brenda Teng

## Contributors

Agri-Food & Veterinary Authority  
of Singapore  
Brenda Teng  
Ministry of Trade and Industry  
Nicholas Lim  
Siew Kwok Siong  
Thevanthan Pillay  
Singapore Jewellers Association  
SPRING Singapore

## Editorial Consultant

Dr Ang Peng Hwa

## Design & Production

Tangram Design Studio

Like this issue?

Think we missed something vital?

Tell us at [sayit@case.org.sg](mailto:sayit@case.org.sg)



**Consumers Association  
of Singapore**

170 Ghim Moh Road #05-01  
Ulu Pandan Community Building  
Singapore 279621  
Tel: 6100 0315  
Fax: 6467 9055  
Feedback: [sayit@case.org.sg](mailto:sayit@case.org.sg)  
[www.case.org.sg](http://www.case.org.sg)  
[www.facebook.com/casesg](https://www.facebook.com/casesg)

# contents

**01**  
**Casenotes**

**02-03**  
**Are canned food products  
in Singapore safe?**

**04-05**  
**Eat safe and be merry this  
festive season**

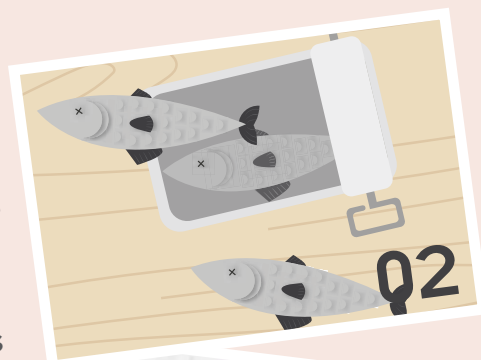
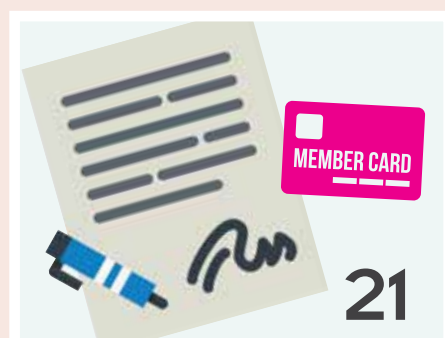
**06-09**  
**A rush of colour to the head**

**10**  
**Pre-paid Package Deals-  
What you should know**

**11**  
**Casebriefs**

**12**  
**Festive Decorative Lighting  
Light up the festive night  
safe and bright**

**13**  
**Safety is no child's play**



**14-15**  
**What do you know about  
gold?**

**16-19**  
**Dilemma of a Luxury  
Car Buyer  
A true Story of a  
Singapore Consumer**

**20**  
**Sayit@Case**

**21-22**  
**关于健身配套-  
那些你不知道的事**

**23-25**  
**CaseTrust List**

**26**  
**Subscription Form**



Dear readers,

The Consumer Protection (Fair Trading) Amendment Bill 2016 was passed in Parliament on 13 September to better protect consumers' rights, promote fair trade, and ensure that errant retailers are taken to task. On 23 September, to complement the efforts of the government, CASE and the five Community Development Councils (CDCs) launched a series of consumer awareness talks across Singapore.

The objective of the talks is to reach out to more residents and consumers so that they are better aware of their consumer rights. CASE would try to match the topics covered to the profile and needs of the residents at the five different districts. Further, CASE would invite industry partners (e.g. from the industry associations) to share on the chosen topic.

For our first session with the North East CDC on 8 October, we conducted a talk covering the renovation topic as there many residents in the district who were collecting their keys to the new flats and wanted to understand more about renovation contracts. We invited the Singapore Renovation Contractors and Material Suppliers Association (RCMA) to share on renovation tips and the things to look out for before engaging a renovation contractor. Many participants benefited from the engaging questions and answers session. Through these talks, CASE and the CDCs hope that residents can better understand what to look out for when making a purchase or entering a contract and feel empowered when making decisions.

Recently, CASE's Consumer Products, Standards and Testing Committee (CPSTC) conducted two consumer product tests on products which may be of concern to consumers. In this issue, the CPSTC shares the results of two of their recent tests. One was to test if there were excessive skin sensitisers found in hair dye samples, while the other aimed to find out if canned food contain detectable amounts of Bisphenol-A (BPA). Fortunately, both tests produced assuring results for the safety of hair dyes and canned food sold in Singapore. CPSTC will continue to conduct tests on various consumer products that would address the majority's concerns.

As we approach the end of the year, CASE would like to remind all consumers to be aware of their consumer rights when shopping for Christmas or the New Year. In this issue, the Singapore Jewellers Association contributed an article to highlight the important things to note when purchasing gold jewellery for the new year. The Agri-Food & Veterinary Authority of Singapore also shares with readers in this issue, some food safety tips for festive feasting.

With that, CASE will also like to take this opportunity to wish all readers a merry Christmas and a Happy New Year ahead.

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

# Are canned food products in Singapore safe?

Canned food products are commonly purchased and consumed in Singapore for the convenience factor. The question is, are they safe for consumption?

The Consumers Association of Singapore (CASE) commissioned a test on the canned food products sold here to determine if their migration levels of bisphenol-A (BPA) are within the safety limit. The migration levels of BPA for all samples were found to be within the safety limit, with the majority having no detectable amounts at all.

## WHAT IS BPA?

BPA is an organic synthetic compound with the molecular formula  $C_{15}H_{16}O_2$  or  $(CH_3)_2C(C_6H_4OH)_2$ . It is a chemical used to prevent metal corrosion and breakages but there is also a risk that it can leach into foods from the lacquer lining of canned food products. While people are aware that BPA is found in plastics, they may not know that it can be found in canned food products as well.

## WHAT ARE THE CONCERNS ABOUT BPA?

In 2010, CHOICE, the leading consumer advocacy group in Australia, conducted a test for BPA in canned food products. More than half the products they tested contained BPA at levels believed to be hazardous to human health.

Another study done by Environmental Research found that people who consumed one canned food item in the past day had

about 24% higher concentrations of BPA in their urine compared to those who did not consume any.

## WHAT IS THE SAFETY LIMIT?

The Agri-Food & Veterinary Authority of Singapore (AVA) is the regulator of food-contact articles and they adopt the European Union's migration limit of 0.6mg of BPA per kilogram of good. This refers to the tolerable amount of BPA that may transfer to food products in a can.

## HOW WAS THE TEST CONDUCTED?

Mystery shoppers from CASE purchased 30 types of common canned food products with liquid contents from different countries of origin. They were purchased from supermarkets and heartland provision stores.

The samples were then sent to our designated laboratory and tested using high-performance liquid chromatography.

## WHAT WERE THE TEST RESULTS?

According to the test results, the migration levels of BPA for all 30 canned food products were within the safety limit adopted by AVA. The majority of the samples tested had no detectable amounts of BPA.

These results bring assurance to consumers that there is minimal risk of BPA from the lining of the cans leaching into the food contents of canned food products sold here.

It may also be inferred that the manufacturers and/or importers of canned food products here are generally mindful of safety and health regulations in their manufacturing and/or sale of such products.

We applaud those companies which have already taken the lead to publicly declare that they are either phasing out BPA in the manufacturing processes or are BPA-free altogether.



## Bonus: What's tested?

No.	Name of Sample	Results (ppm <sup>1</sup> )
1	Amocan Premium Curry Chicken 300G	0.44
2	Ayam Brand Tuna Hot Mayonnaise 160G	0.55
3	Baxters Favourites Cream of Tomato 400G	Not Detected
4	Campbell's Cream Style Corn with Chicken 310G	Not Detected
5	Captain's Catch Chilli Tuna 185G	Not Detected
6	Captain's Catch Sardines in Tomato Sauce 155G	Not Detected
7	Cirio Peeled Plum Tomatoes 400G	Not Detected
8	Companion Lo-Han-Chai 285G	Not Detected
9	Dole Pineapple Chunks in Syrup 567G	Not Detected
10	Fruit King Pineapple Slices in Heavy Syrup 565G	Not Detected
11	Gulong Pork Leg with Mushrooms 397G	Not Detected
12	Happy Family Baked Beans in Tomato Sauce 425G	Not Detected
13	Heinz Baked Beans in Tomato Sauce Vegetarian 420G	Not Detected
14	Hokkaido Brand Mackerel 200G	Not Detected
15	Hosen Pineapple Slices in Syrup 565G	Not Detected
16	Hunt's Tomatoes Stewed 411G	Not Detected
17	Ligo Sardines in Tomato Sauce Chili Added 425G	Not Detected
18	Mili Braised Peanuts 170G	Not Detected
19	Mili Pineapple Slices in Heavy Syrup 565G	Not Detected
20	MoonStar Brand Sardines in Tomato Sauce 155G	Not Detected
21	Mutti Polpa Finely Chopped Tomatoes 400G	Not Detected
22	Narcissus Brand Lettuce Pickled 182G	Not Detected
23	Narcissus Brand Mushrooms (Large Size) 425G	Not Detected
24	New Moon Abalone Premium Grade 425G	Not Detected
25	Rabbit Brand Refined Shark's Fin Soup 425G	Not Detected
26	Rex Premium Quality Seasoned Cuttlefish with Soya Bean Sauce 170G	Not Detected
27	Starfresh Half Peaches in Syrup 820G	Not Detected
28	Statue Brand Young Corn Cut 425G	Not Detected
29	Waitrose Duchy Organic Chopped Tomatoes in Rich Natural Juice 400G	Not Detected
30	Yeo's Premium Chicken Curry 280G	0.4

Remarks: The detection limit for BPA is 0.1 ppm

<sup>1</sup>One ppm is equivalent to 1 milligram of substance per kilogram (mg/kg)

### WHAT'S NEXT FOR CONSUMERS?

Notwithstanding the findings of the test, we urge consumers to purchase and consume canned food products in moderation.

Where possible, they should keep an eye out for the production date of the canned food products. If a particular canned food product has been on the shelves for an extended period of time after its production date, the migration level of BPA may be higher.

Consumers can reduce their exposure to BPA by going for fresh and non-processed food as far as possible.





# Eat safe and be merry this festive season



It's that time of year, time for celebration and cheer as family and friends come together and partake in merrymaking and festive feasting. In planning that perfect party from the menu to food preparation, it is important to ensure safe food handling and storage as contamination can happen at any point in the food preparation process. So, to avoid tummy upsets and food poisoning this festive season, do not commit these common food safety mistakes:

## AVOID THESE

## FOOD SAFETY MISTAKES



### 1 - OVERBUYING AND OVERLOADING THE FRIDGE

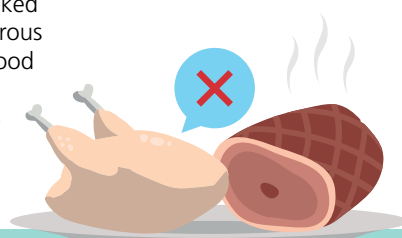
Always ensure that there is sufficient space between items placed in the refrigerator or freezer so that cold air can circulate freely around them. A crowded fridge will cause food to spoil quickly.

Also, buy only what you need to avoid food wastage.



### 2 - MIXING RAW AND COOKED FOOD TOGETHER

Always separate raw food from cooked food. Raw food may contain dangerous micro-organisms which can cause food poisoning when consumed. Juices from raw meat or seafood may also contaminate cooked food.



### 3 - NOT THAWING FOOD PROPERLY

Avoid thawing food at room temperature as bacteria grow rapidly between 5°C and 60°C. Thaw food safely in the refrigerator overnight or in the microwave. For frozen poultry like turkey, ensure that it is thoroughly thawed before cooking to ensure that it cooks evenly.



## THE 12 TIPS FOR FOOD SAFETY

### SHOPPING : SELECT YOUR FOOD CAREFULLY

1



Avoid buying canned food that is dented or bloated.

2



Always check the expiry date before making purchase.

3



Check whether the fruits or vegetables are bruised, shrivelled or mouldy. As these are perishables, buy only what you can consume within a few days.

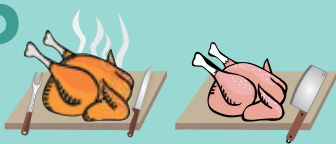
### PREPARATION : WASH AND KEEP CLEAN AND SEPARATE RAW FROM COOKED FOOD

4



Wash and keep hands clean before and after handling or consuming food.

5



Use separate utensils and kitchenware for cooked and raw food.

6



Wash and soak vegetables before eating.

### COOKING: COOK YOUR FOOD WELL

7



Ensure food is cooked thoroughly at a minimum temperature of 75°C so as to kill any bacteria present.

8



Especially during barbeques, ensure there is no pink meat and juices run clear when the meat is pricked or sliced.

9



Consume food within two hours of preparation.

### STORING: KEEP FOOD AT SAFE TEMPERATURES

10



When packing chilled or frozen items, use a cooler bag to keep it cold till you reach your destination.

11



Store leftovers in shallow airtight containers to allow rapid and even cooling.

12



Portion out excess cooked food and refrigerate quickly as it should not be kept in room temperature for more than 2 hours.

Everyone has a key role to play in ensuring food safety. While the Agri-Food & Veterinary Authority has an effective integrated food safety system in place, food safety is a shared responsibility requiring a multi-sectorial effort by governments, food industries and consumers.

As a consumer, you have direct control over the safety of food prepared for yourself and your loved ones. Equip yourself with knowledge of safe food practices to avoid food safety risks.

For more food safety tips, visit [www.ava.gov.sg](http://www.ava.gov.sg)

**Happy Feasting!**



# A rush of colour to the head

The festive season is upon us. You might be considering a new look for the new year – a new hair colour, perhaps, or just a visit to the salon to dye those white hair roots. However, a few ingredients in your chosen hair dye may get you more than you bargained for. Ignorance is not bliss in this case. Besides the brand and the colour of hair dye, do you know what else you should look out for?





## WHY HAIR DYES?

Popular hair dyes may contain chemicals such as p-phenylenediamine (PPD), toluene-2,5-diamine (PTD), m-aminophenol (MAP) and resorcinol. Both dyes for home use and salon dyes may contain these ingredients as they help achieve permanent colour changes.

However, the four chemicals are also skin sensitisers. That means while they are generally safe in controlled amounts, in individuals with sensitive skin, these chemicals may trigger allergic dermatitis, blisters and rashes on the scalp and face. Such reactions may occur up to two days after the treatment. Repeated exposure to the chemical does not make the user "outgrow" his or her sensitivity.

In 2015, the Consumer Council in Hong Kong conducted a test on 25 models of hair dyes and found that concentration of MAP in one model exceeded the limit of 2.0% set by the Chinese authorities. Due to the popularity of hair dyes among consumers in Singapore, CASE decided to conduct a test on some of the hair dyes that are available in the local market to ensure that they did not contain excessive amounts of skin sensitisers.

## WHICH DYES DID CASE TEST?

CASE's officers purchased a total of 20 samples encompassing a variety of hair dyes of different shades, brands and countries of manufacture. The focus of the test was on permanent hair dyes meant for home use. The samples were purchased from personal care chains, departmental stores and neighbourhood retail shops, documented and sent to CASE's designated test laboratory, where they were tested for their PPD, PTD, MAP and resorcinol content.

## WHAT ARE THE REGULATIONS?

Hair dyes in Singapore must comply with the Health Products (Cosmetic Products – ASEAN Cosmetic Directive) Regulations 2007. These regulations match the European Commission's regulations on cosmetic products. The following are the limits set under the ASEAN Cosmetic Directive:

Substance	Max concentration after mixing under oxidative conditions
p-Phenylenediamine (PPD) and its salts	Must not exceed 2% (calculated as free base)
Toluene-2,5-diamine (PTD) and its salts	Must not exceed 4% (calculated as free base)
m-Aminophenol (MAP)	Must not exceed 1.2%
Resorcinol	Must not exceed 1.2%

What do the regulations mean? When the sensitiser exists as a free base, it is not bonded to another chemical, and hence it is able to cause adverse reactions. After the hair dye components are mixed and allowed to react (which is how hair dyes for home use are usually prepared), the concentration of the residual sensitiser must not exceed the prescribed limit.



### WHAT WAS THE OUTCOME OF THE TESTS?

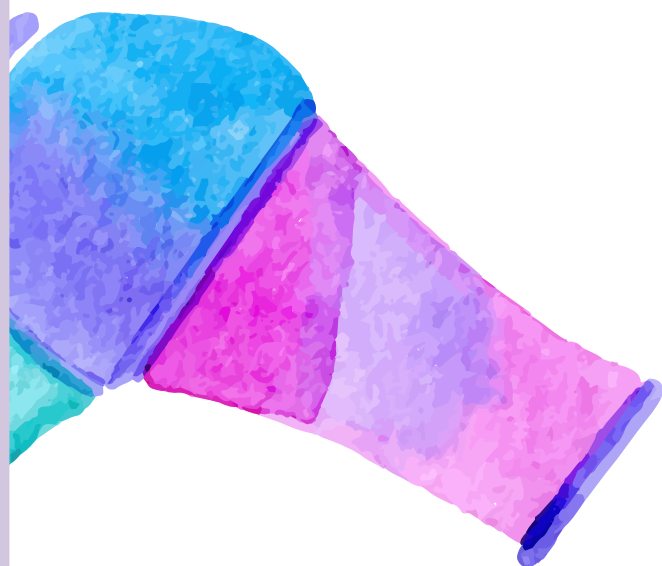
CASE can report that all 20 samples passed the tests and did not contain higher amounts of the skin sensitisers than permitted under the regulations. The sampled hair dyes and the respective concentrations of the skin sensitisers are listed in the table on the next page. In those that are labelled 'N.D.', there was too little residue to be detected after the hair dye components were mixed.

### DOES THAT MEAN I CAN USE THESE HAIR DYES?

The 20 hair dyes that were sampled are generally safe for most consumers when they follow the manufacturers' directions carefully. Mixing the products correctly ensures that minimal skin sensitisers are left in the dye. Do not leave the dye in your hair longer than stated in the directions, as this will prolong your exposure to residual skin sensitisers unnecessarily. You can also minimise skin contact with the dyes by using protective gloves and applying Vaseline to your ears, hairline and neck before dyeing your hair. In addition, stick to purchasing hair dyes from registered businesses, who would need to adhere to the safety regulations set by the authorities on the products they import and retail.

However, there may be a few users who are sensitive to even very low levels of PPD, PTD, MAP and resorcinol that are below the regulatory limits. If you develop skin problems after dyeing your hair, stop using the hair dye immediately and seek medical attention. If it is your first time using hair dyes, or if you are unsure of your reaction to skin sensitisers, you may wish to seek the advice of a medical professional in advance.

Armed with these tips, your next hair colouring experience should come with no unexpected surprises for you and your loved ones.



## RESULTS OF TEST FOR PPD, MAP, RESORCINOL AND PTD IN HAIR DYES

	Brand	Model and Shade	PPD		MAP		Resorcinol		PTD	
			Indicated on label	%	Indicated on label	%	Indicated on label	%	Indicated on label	%
1	Bigen Speedy Hair Color Conditioner	No. 883 Dark Brown	Yes	N.D.	Yes	0.01	Yes	0.04	No	N.D.
2	Color & Soin Permanent Hair Dye with Vegetal Extracts	3N Dark Chestnut	Yes	N.D.	Yes	N.D.	No	N.D.	No	N.D.
3	DK Cosmetics Squid Ink Well-Being Treatment Color	3N Dark Brown	Yes	0.02	Yes	N.D.	Yes	N.D.	No	N.D.
4	Daeng Gi Meo Ri Medicinal Herb Hair Color	Dark Brown	No	N.D.	Yes	N.D.	Yes	0.22	Yes	N.D.
5	Eric Favre Beauty Hair Color	3.0 Dark Chestnut Brown	Yes	N.D.	Yes	N.D.	No	N.D.	No	N.D.
6	Garnier Olia Permanent Hair Colour	4.0 Dark Brown	No	N.D.	Yes	N.D.	Yes	N.D.	Yes	N.D.
7	Gatsby Hair Color Remake	1 Natural Black	Yes	N.D.	Yes	N.D.	Yes	0.55	No	N.D.
8	Hemani Henna	Black with bakhour	No	N.D.	No	N.D.	No	N.D.	No	N.D.
9	Henna Plus	5.35 Chocolate Brown	No	N.D.	Yes	N.D.	Yes	0.06	Yes	0.16
10	Keranove Oleo Color Permanent Hair Color	1 Noir Obscur	Yes	N.D.	Yes	N.D.	Yes	N.D.	No	N.D.
11	Laila Herbal Henna	-	No	N.D.	No	N.D.	No	N.D.	No	N.D.
12	Liese Creamy Bubble Color	Natural Mocha	No	N.D.	Yes	N.D.	Yes	N.D.	Yes	N.D.
13	Lolane Aroma Color Cream	L23 4.4 Copper Brown	Yes	N.D.	No	N.D.	Yes	N.D.	No	N.D.
14	Lucido Hair Color One Push Type	Natural Black	Yes	N.D.	Yes	0.01	Yes	0.04	Yes	N.D.
15	NaturVital Permanent Hair Colour	4 Chestnut	No	N.D.	Yes	N.D.	No	N.D.	Yes	N.D.
16	Petrole Hahn	30 Dark Brown	Yes	N.D.	Yes	N.D.	Yes	0.11	No	N.D.
17	Phytocolor	5NC Coppery Hazel Light Chestnut	No	N.D.	No	N.D.	No	N.D.	Yes	N.D.
18	Revlon Top Speed	60M Natural Brown	Yes	0.02	Yes	0.01	Yes	0.01	No	N.D.
19	Sewha B Happy Hair Color Cream	4R Cherry Wine	Yes	N.D.	No	N.D.	Yes	N.D.	No	N.D.
20	Syoss Oleo Permanent Intensive Oil Color	4-00 Medium Brown	No	N.D.	Yes	N.D.	Yes	N.D.	Yes	N.D.

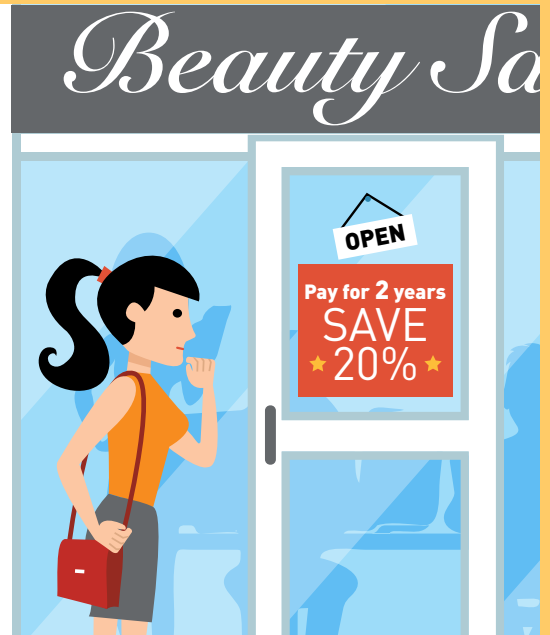
\*When the percentage is listed as N.D., the sensitiser was not detected in the sample.



# Pre-paid Package Deals

## What you should know

Many businesses offer prepaid packages for a variety of products and services such as home renovation, bridal services, travel bookings, beauty treatments, gym memberships etc. It is a common business model worldwide. On its own, it is not an unfair practice. However, consumers risk losing their prepayments should the company suddenly close down.



### How can you protect yourself against loss of prepayment?

Business failure can happen unexpectedly. Even big companies with good reputations are not immune from business failure. Consumers should consider the following before making payment for package deals:



Check if the company offers a 'pay as you use' payment option instead. Although this may be more expensive, you will enjoy greater peace of mind.



Check if the business is accredited by CaseTrust at [www.casetrust.org.sg](http://www.casetrust.org.sg) and what modes of prepayment protection, if any, that the CaseTrust accredited business offers.



Find out if the company has any insurance or escrow arrangements that protect your prepayment.



Avoid purchasing prepaid packages that involve large sums or lengthy contract periods.

### Will I be able to get a refund if the business suddenly closes down?



Consumers can feedback to CASE about the closure of the business. CASE will advise consumers on their available options.



Consumers can also file a claim with the Small Claims Tribunals provided that the business has not entered into insolvency proceedings (i.e. liquidation / winding-up).



If the company is being wound up, customers will only be paid after banks, landlords, suppliers and employees are paid.

### Can we have stricter laws to protect consumers' prepayments?



Given the wide range of businesses, broad based measures may affect businesses' cash flow and raise the cost of doing business which would be passed on to consumers.



Most jurisdictions (US, EU, Japan, Korea, Australia and Hong Kong) similarly do not impose broad-based measures.



The Consumer Protection (Fair Trading) Act provides for measures to deal with errant retailers who engage in unfair business practices. Cases which involve elements of cheating will be referred to the Police.

# casebriefs



## Getting closer to the heartlands

On 23 September, CASE and the Community Development Councils (CDCs) signed a Memorandum of Understanding (MOU) to bring consumer education closer to the community through a series of “Consumer Awareness Talks” across Singapore. Besides general consumer rights, each talk will also focus on a topic which is deemed relevant to the particular district.

On 8 October, we held our first session with the North East CDC. In view of the number of new flats being built in that district, we conducted a talk which focused on renovation. For that session, we invited the Singapore Renovation Contractors and Material Suppliers Association (RCMA) along to do a sharing on simple renovation tips, and things to look out for before engaging a contractor. Many participants benefited from the engaging questions and answers session.

## Growing professionalism in the real estate industry

Other than consumers, CASE believes that for fair trading to take place, the businesses must be educated on their roles too. Since 2013, CASE has been an Approved Course Provider of the Continuing Professional Development (CPD) programme administered by the Council for Estate Agencies, and had conducted several CPD courses for the real estate salespersons to equip them with the necessary professional knowledge.

On 26 October, CASE and the Realty International Associates Pte Ltd (RIA) signed a Memorandum of Understanding (MOU) to formalise our collaboration to bring education on ethical business practices to a larger group of real estate salespersons. The MOU will remain in force for two years, and CASE would conduct our courses to the real estate

salespersons who sign up at RIA. Through this collaboration, we hope to help raise the professionalism of the real estate industry and safeguard consumer interests in the long term.



Article contributed by SPRING Singapore

# Festive Decorative Lighting

Light up the festive night safe and bright



Decorative lighting can brighten up the festive mood and add a splash of colour to your household. Before buying the product, pay attention to its safety aspects. Avoid using indoor lighting outside the house because the insulation of the wires is not suitable for wet or windy weather. This may result in fires, electric shocks or injuries. Here are other pointers to keep in mind.

## Safety Tips on purchasing and using decorative lighting

When purchasing, ensure that the decorative incandescent lighting bears the SAFETY Mark. Decorative incandescent lighting, which is among 45 categories of Controlled Goods in Singapore, must be registered with SPRING Singapore.



### Check the following:

- ▶ Inspect that the plug and lamp holders do not have exposed wires or obvious damage
- ▶ Unwind all extensions to avoid overheating
- ▶ Follow the manufacturer's instructions and safety warnings. Ensure all lights and extensions are used for what they are intended for.
- ▶ Do not alter or modify any lighting equipment eg. overloading lighting chains
- ▶ Test Christmas lights before installing them
- ▶ Make sure the power is switched off when putting up your Christmas lights or changing light bulbs
- ▶ Turn off all lights on trees and other decorations when you go to bed or leave the house. Lights could short-circuit and start a fire.
- ▶ Keep decoration light chains away from flammable objects



Check that your lighting has not been part of a product recall. You can find out if your lighting has been recalled locally on SPRING's website at [www.spring.gov.sg/productsafety](http://www.spring.gov.sg/productsafety). You can also check for international recalls from U.S Consumer Product Safety Commission (CPSC), Health Canada, European Union's RAPEX or Australian Competition & Consumer Commission (ACCC).

**Start the festive season safe and bright by choosing safer products and using products safely.**



# Get Smart!

with the Kiang Family

TIPS FOR SMART SHOPPING AND CONSUMER SAFETY

**"Safety is no child's play"**



Woofy



Lisa Kiang

Baby Meena



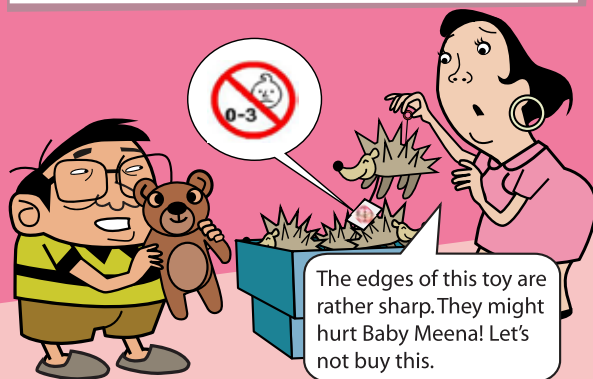
Alex Kiang



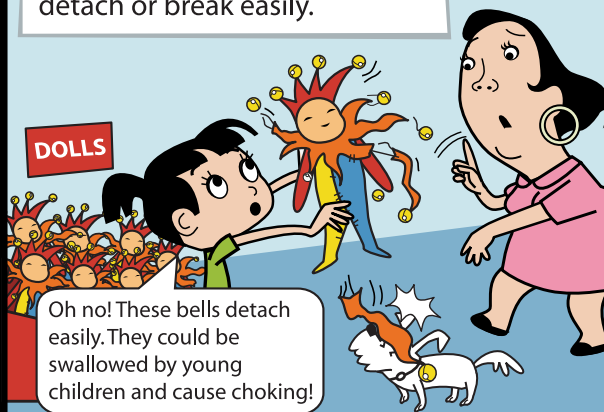
Anu

Mary Kiang

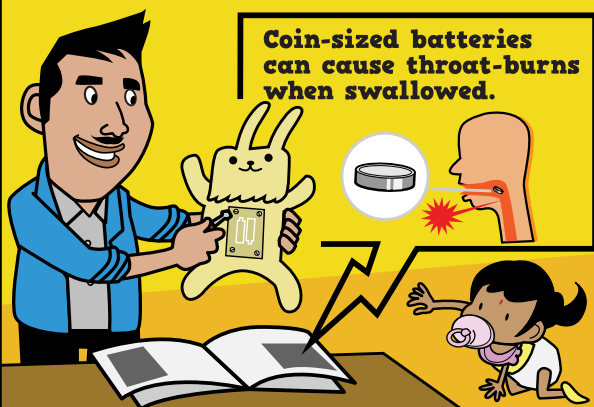
Buy toys that are suitable for your child's age. Look out for age-warning labels.



Avoid toys with small parts that detach or break easily.



Make sure the battery compartment cannot be opened easily by a child.



Avoid crib toys with long strings, cords or ribbons, which can cause strangulation.



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

# What do you know about gold?



## About Gold

As a precious metal, gold has been valued and held in high regard since ancient times. Symbolising wealth and power throughout the ages, gold remains as one of the most highly priced and sought after metals to this day.

## Gold Karat

Karat is the term used to measure the gold content or purity. The higher the karatage, the purer the gold, such as 24k, 22k and 18k gold. However, in Singapore, jewellers use 999, 916 and 750 to measure gold purity.

24 K  $\approx$  999 (99.9% is pure gold)  
22 K  $\approx$  916 (91.6% is pure gold)  
18 K  $\approx$  750 (75.0% is pure gold)

## Gold as an Investment

Since 1 October 2012, GST was lifted for Investment Precious Metals (IPM). Investors can now buy investment grade gold bars and coins without the need to pay GST so long as the precious metal meets the criteria to qualify as IPM. With the removal of GST, people are able to trade physical gold bullion freely with minimal burdens or restrictions from government.



## Things to look out for when buying Gold Jewellery

- Q If you are doubtful of the weight, request to have the gold jewellery weighed in front of you.
- Q Gold jewellery should not be weighed with price tag attached.
- Q Manufacturing/gold loss is considered as part of the workmanship subject to negotiation. It cannot be arbitrarily added into the gold jewellery weight if the gold jewellery is sold by nett weight
- Q Jeweller's stamp and gold purity marking must be present on the jewellery
- Q Examine the jewellery pieces carefully before making your purchase.
- Q Check the sales invoice to make sure that weight of gold jewellery is properly stated.
- Q Read and understand the store policy of the jewellery outlet.



## Buy Gold with Confidence

Consumers can be assured of the quality and fair business practices when they shop at CaseTrust-SJA accredited jewellery outlets where CaseTrust-SJA logo is prominently displayed.



CaseTrust-SJA accredited jewellers provide consumers with greater assurance by offering 999 and 916 gold jewellery certified by recognised test laboratories.

The scheme aims to protect consumers against unscrupulous selling tactics. In case of any dispute, consumers can exercise their rights for an amicable resolution or by mediation at CASE.

## Jewellery for Different Occasions

### Wedding

The 'dragon and phoenix' represent Long Fong Pei (龙凤配) - perfectly matched life partners. Dragon and phoenix gold bangles are especially treasured as this particular design is timeless. It is normally passed down as a dowry or betrothal gift, representing the mother's wish of a harmonious and abundant marriage for her children. It signifies a bond, between mother and daughter or between mother-in-law and daughter-in-law. Si Dian Jin (四点金) originated from the Teochew tradition. The 4 pieces of gold refer to a set of necklace, bracelet, earrings and ring - betrothal jewellery given by the mother-in-law to the daughter-in-law at her wedding. Si Dian Jin symbolises the wealth of the groom and thus his ability to provide his wife with a comfortable life.



### Leap Month

Gold jewellery is given to the elderly in leap months (闰月) to wish them longevity. This could be used as a blessing especially for those elderly who are not in good health. Chinese believed that gold jewellery bought during leap months will bring good luck and peace. It is a way for children to show gratitude towards their parents, grandparents and elderly.

### Baby Shower

It is a traditional belief that wearing gold jewellery could ward off evil spirits - especially during the Fifth and Seventh month of the Lunar calendar. It is customary for the grandmother to present jewellery to her grandchild during baby shower. Common jewellery such as charm anklets or bracelets with longevity locks are believed to bless the infants through to adulthood.





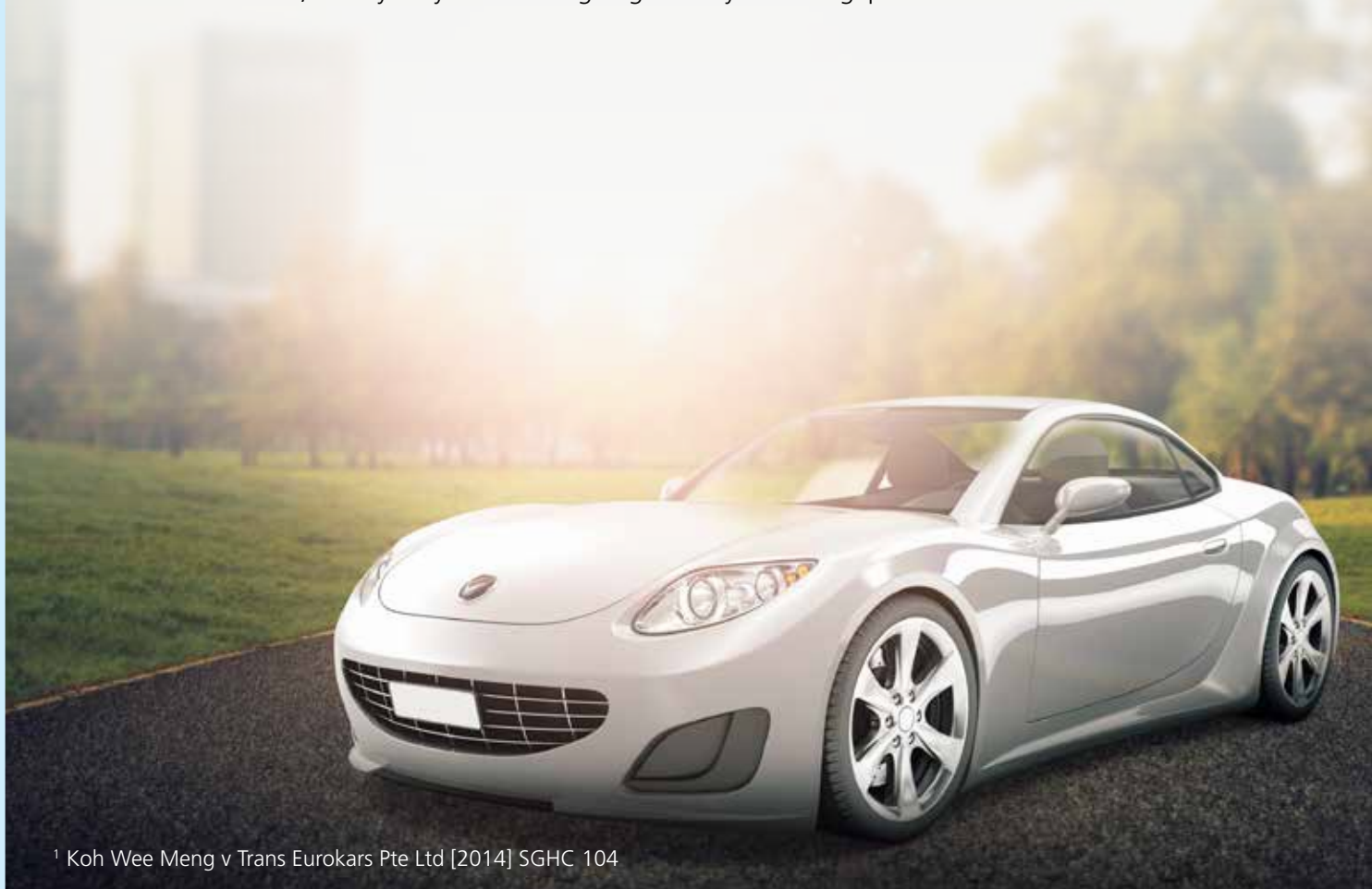
# Dilemma of a Luxury Car Buyer

## A True Story of a Singapore Consumer

Usually a car buyer will be full of excitement and joy when buying a car, especially a dream car. It takes many months and years of planning and reading reviews before buyers can make a choice. Once they visit the dealer's showroom, seldom a buyer will look into the transaction as a contract signing ceremony. People generally do not think of the Sales of Goods Act or Lemon Law when doing a trial run and negotiating a package.

The trickiest part is when they are asked by a salesperson to sign on the dotted lines of a pre-printed Sales and Purchase Agreement Form (SPA) of the dealer. If a careful buyer asks to change any conditions, there will be no deal. At times a generic blanket excuse of "this is our company policy," the suggestions about warranty clauses will be brushed off or laughed at, with statements like, "everybody has been signing it

without worries, you need not worry so much." Well, when buying a million dollar luxury car, the least one should do is not to sign on a pre-printed form, but ask a lawyer for a customised SPA or adopt a neutral standard SPA Form, from associations like CASE. In this article, the real life bitter experiences of one Buyer<sup>1</sup>, shows many lessons to be learned by potential car buyers in Singapore.



<sup>1</sup> Koh Wee Meng v Trans Eurokars Pte Ltd [2014] SGHC 104

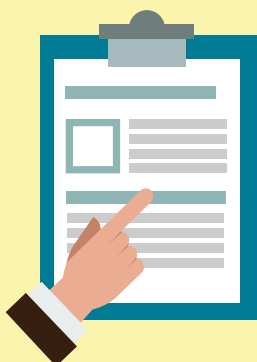


## BACKGROUND

Mr Koh purchased a Rolls Royce from a Dealer in August 2008. The car was delivered to him on 23 December 2008. Two days later, Mr Koh took the car out for a spin. In the course of the drive, he made a three-point turn. As he moved forward out of the turn, and while he was turning the steering wheel, he heard “a loud moaning noise” and also felt a significant vibration from the steering wheel. Upset about the defect, Mr Koh took the car back to the Dealer and explained the problems to one of the staff of the Dealer. Mr Koh asked to make sure that the noise and vibration problem was fixed.

That unfortunately, was the start of a series of visits by Mr Koh to the dealer’s workshop. Subsequently after several months, he revisited the car dealer a couple of times to resolve the persistent issues of noise and vibration.

Despite multiple repairs and inspections, the problem could not be solved. The car dealer eventually arranged for technicians from Germany and from the United Kingdom to attend to the vehicle. Test drives and examinations were conducted and none of the involved parties detected any “noise” and “vibration” which constituted a defect under the terms of SPA.



### Lesson #1

**Read and understand before signing an agreement as to what is the definition of “Manufacturing Defect” in a SPA.**

It was viewed by the technicians that the noise and vibration observed was the result of the “stick-slip effect” between the wheels and the road surface, which is inevitable for any motor vehicle. It was determined that no improvement of the noise and vibration was possible unless there was a replacement of a major component. The car dealer proceeded to replace the entire front suspension of the car.

Numerous rectification attempts having failed, Mr Koh proposed for the car to be taken back by the dealer and either refund him the purchase price or replace it with a similar vehicle that was defect free.

The car dealer proposed two options for consideration by Mr Koh.

Option 1: Car dealer to buy back the car at \$1,055,000

Option 2: Car dealer to accept a trade-in of the Rolls Royce for a new car based on a discounted price. The cost to Mr Koh would be an extra \$250,000 on top of the already paid purchased price.

Mr Koh declined both options and sought to reject the car and obtain a full refund of its price. The car dealer disagreed that the car was defective, and hence, did not accept Mr Koh’s rejection of the vehicle.

Two years later, Mr Koh decided to take legal proceedings against the car dealer. As the Lemon Law only kicked in on 1 September 2012, his case had to be interpreted in accordance to laws on defective goods under the Sale of Goods Act.

### Lesson #2

**Do not wait for so long to take any legal action or explore dispute resolution forums like mediation.**



### In Court

Under the Sales of Goods Act, Mr Koh applied to terminate the contract and claim substantial damages for breach of a Contract in supplying a defective car.

There were four main issues discussed at the court.

#### **Did Mr Koh acquiesce in any breach?**

The car dealer's position was that even if it was in breach of contract, Mr Koh's silence between end September 2009 and the commencement of the action signified that he had acquiesced in the breach. Mr Koh explained that he saw no point in raising the issue since the dealer failed to solve the noise and vibration after a year. He did not indicate that he would not sue on the noise and vibration, nor did he give the any indication that he would not enforce his rights under the law.

One consolation for Mr Koh was that in view of the facts that he followed through his complaint from the day of delivery to the day of court action, the Judge decided that his conduct did not demonstrate any acquiescence in the case.

#### **What compensation would Mr Koh have been entitled to?**

After some assessment, the Judge concluded that in the event Mr Koh was successful in his claim, the damages due would be \$352,150. This was the difference between the cost of the car \$1,407,150 and the dealer's buy-back offer at \$1,055,000.

#### **Was Mr Koh obliged to mitigate his damages in the way asserted by the car dealer?**

The car dealer argued that Mr Koh should have accepted their buy-back offer of \$1,055,000. If Mr Koh had accepted the buy-

back offer, he would not have been in a worse off position as he would have sold a defective Rolls at a non-defective price to the defendant.

However, the Judge thought that it was unacceptable for Mr Koh to sell the Rolls Royce at a loss and deprive himself of the remaining years during which he could have used and enjoyed it, given that the defect was a minor one. It was unreasonable to expect the Buyer to pay 25% of the purchase price of the Rolls for one year of use.

Mr Koh would have been entitled to damages of \$352,150. He would also have kept the car and been able to drive it until the COE expired. If he had accepted the car dealer's offer, he would have no Rolls and only \$1,055,000 in his hands. Hence, it was unreasonable to require Mr Koh to mitigate in this way.

#### **Was there a defect?**

The main issue was the noise and vibration from the car whenever he made a three point turn. Mr Koh felt that the car dealer should not have sold him a defective car.

The Judge assessed the case and thought that the car dealer had done a great deal of work to try to resolve his issue. They even hired experts to look into the complaint on the noise and vibrations.

Taking into account that the car was extensively used for more than 3 years, and had clocked over 45,000 km, the Judge saw that Mr Koh was able to drive it for all the usual purposes for which cars are used, albeit with some irritation when it performed a three-point turn.





The Judge explained that Mr Koh should not expect it to be the same as flying on a cloud or be whisper quiet. With that, it was concluded that the Rolls Royce was of satisfactory quality and Mr Koh's claim was dismissed by the Judge. Mr Koh was dissatisfied with the judgement and appealed to the Court of Appeal, but the appeal on this particular claim was unsuccessful.



### Lesson #3

**Understand which defects are covered by warranty and which deficiencies are not considered as a defect.**

#### Conclusion

Going to court is a painful long process, involving high legal costs and lots of evidence related paperwork. The time and tension during the process also often stresses out ordinary consumers like Mr Koh. The major setback which was set out in this case, is that the Judge makes the final verdict. There will definitely be one losing party, and we cannot assume that it will not be the consumer.

In circumstances when negotiation with the business comes to a deadlock, CASE encourages consumers to attempt mediation before going to court. Mediation is a voluntary process which aims to resolve conflict between two disputing parties through the facilitation by a third party, a neutral mediator appointed by CASE.

At CASE Mediation Centre, the panel of mediators are volunteers from a wide array of disciplines and technical expertise, with no vested interest in the parties' outcomes. Over the years, CASE Mediation Centre has achieved a 70% - 80% success rate in resolving disputes and saved millions of dollars in legal costs of the parties.

#### From the hindsight

If Mr Koh had approached CASE Mediation Centre to help resolve his dispute with the car dealer, the outcome of his case might have been different. This is because, in mediation, the outcome is being decided by the two disputing parties. Through negotiation and facilitation by the mediator, both Mr Koh and the car dealer could have compromised and reach a win-win situation.



### Lesson #4

**Remember normally in a legal action, the losing party has to pay its legal cost and also winning party's legal costs, in addition to any counterclaim if successful by the winning party.**

**“Nip the evil in the bud; do not sign a pre-printed SPA Form while buying a car, without careful consideration of each clause and suitable amendments.”**

# sayit@case

**Dear CASE**

Last week, a salesperson called upon my mother at our house and offered to sell her a vacuum cleaner. After an hour of aggressive persuasion, my mother eventually agreed to buy the vacuum cleaner.

When I got home in the evening and saw the purchase, I reminded her that we already have a vacuum cleaner of good working condition, and do not need another brand new one. On the very next day, my mother contacted the company to cancel the purchase and return the vacuum cleaner in exchange for a refund. The company acknowledged her request but did not follow up.

We have not used the vacuum cleaner at all. Are we entitled for a refund?

**A**

**Dear A**

Under the Consumer Protection (Fair Trading) (Cancellation of Contracts) Regulations 2009, all direct sales (door-to-door sales) contracts have a five day cooling off period from the date of the contract. Taken into account that your mother contacted the company one day after the purchase to cancel the contract, it falls under the five day cooling off period and therefore, she is entitled for the refund. If your mother needs help in seeking recourse, she may approach CASE for assistance.

**Dear CASE**

Recently I had a dispute with one of the electronic retailers. They sold me a defective laptop. When I went back to them to ask for a remedy, they told me that I should approach the manufacturer instead as the laptop was under warranty. Hence, I called up the manufacturer who then informed me that the next batch of stock will take approximately a month to reach Singapore.

I could not afford to wait as I need to use the laptop for my work. I wish to get a refund and purchase another new laptop. Please advise if this is possible even though it was not stated in the manufacturer's warranty.

**B**

**Dear B**

Besides the manufacturer's warranty, you may seek redress under the Lemon Law. Under the law, the retailer may offer four types of remedies against your defective laptop: repair, replace, reduction in price or refund. Since the replacement would take at least a month and cause you significant inconvenience, you may request the retailer to repair your defective laptop or if they are unable to do so, a refund would be possible.

# 关于健身配套—— 那些你不知道的事

很多女生都会希望自己能够拥有苗条身材。思婷\*也不例外。但与其乱吞减肥药或以维持‘纯沙拉’的饮食习惯来达到梦寐以求的身材，思婷选择了较健康又无风险的方式——上健身房。可是她万万没想到这所谓“无风险”的方式反而更不安全。

身为一名在银行工作的上班族，思婷非常不满意自己的典型‘OL’身材。身旁的朋友也经常嘲笑她：“你的身材很像一个梨子欸！上半身瘦瘦的，下半身圆圆的。”虽然很多时候她都一笑带过，但她的内心深处并不好受，因此她下定决心要成功减肥。

思婷之前阅读过不少关于人们服减肥药而危害自己健康甚至是生命的报章，她不想成为其中一个。于是她找了营养师并听取其建议，培养健康的饮食习惯。为了更有效率地瘦下来，思婷也决定开始运动。可惜经过几次尝试，她发现自己完全缺乏定期运动的动力。在某天下午，她把烦恼分

享给同事。“不如签下健身房的配套吧。至少交了钱，你会强迫自己去运动。”她的同事说着。

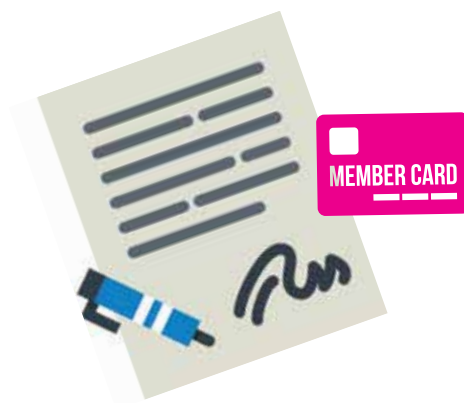
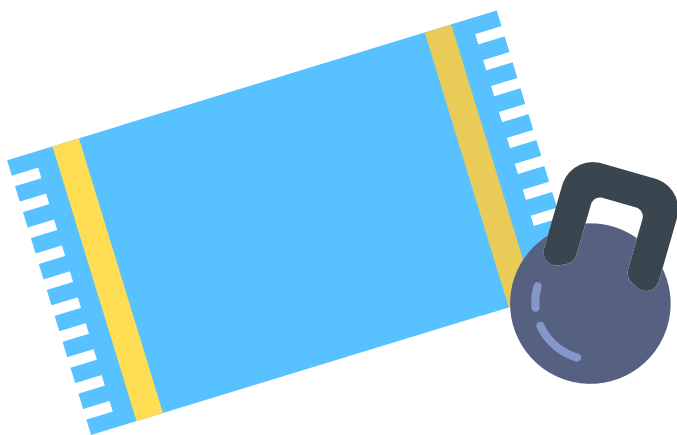
经过了一番考虑后，思婷决定到办公室隔壁的健身房询问。健身房的柜台职员在了解了思婷的状况后，建议她签下一年的会员配套。思婷在柜台职员的说服下同意投入长达一年的健身房配套，并在每个月从自己的自动转账户口缴付会员费。

半年后，思婷的努力总算没白费。她成功甩掉八公斤，达到了理想的身材。但她并没有因此停止到健身房运动。因为她相信维持健康的生活方式非常重要；况且她还剩下六个月的配套还没使用。

一个月后，思婷升职了。由于她的新工作需要她时常出国，思婷觉得她没办法再多签下一年的健身房配套，即使这样，她还是把剩下的配套使用完。之后，她便停止到健身房运动了。







某天当思婷上网查看自己的银行户头时，她发现那间健身房在她一年合约满期后仍继续从她的自动转账户口扣除会员费。对于被自动扣除了三个月会员费，感到惊讶的思婷立刻联络银行终止自动转账的付款。她也拨电话给健身房了解情况，电话中的职员解释道：“您的会员配套已被自动更新了，您这样毫无通知地终止付款，就是违反了合约，我们是可以向您采取法律行动的。”

思婷对于自动更新配套一事感到非常不满，毕竟在一年前签约时，柜台职员并没有告知她配套会自动更新，而且在更新配套前，也没人争取过她的同意，思婷觉得她被误导了。

她不愿意支付多余的会员费，于是到了新加坡消费者协会（消协）寻求帮助。消协在接到案子后代表思婷向健身房协商。健身房最终答应终止思婷的会员配套，并将之前自动收取的三个月会员费退还给她。

在保护消费者（公平交易）法令下，执行或遗漏任何言语或行为而导致消费者被欺骗或误导，是项不公平的交易。身为消费者，我们都有权保护自己。以下是消协分享的一些小贴士：

- **细读条规与条款**

在签下任何会员配套之前，请细读合约上的条规与条款。您也不妨考虑清楚自己是否能充分使用配套。销售员所有口头上的承诺最好能以白纸黑字记载，如果健身房拒绝这么做，您不妨考虑到其他健身房

- **了解追索权**

如果您觉得被欺骗或误导，您可以向消协寻求帮助。消协能够针对您的案件提供免费建议。有必要的話，消协也可以代表您与商家协商。相对的，您也可以到小额索偿法庭提呈案件

- **终止合约**

如果有必要终止合约，请向健身房要求一份终止合约的官方信件，并将信件保留。您也可以留意看终止合约是否附带什么条件或标准程序，特别是未使用的服务是否能退款



## 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

Beeconomic 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  
Holiday Guru Pte Ltd  
Muhibbah Travel-Tours & Trading Pte Ltd  
P2P Travel Exchange Pte Ltd  
SingExpress Travel Pte Ltd  
Super Travels Pte Ltd  
Travel Star Pte Ltd

### CASETRUST-RCMA JOINT ACCREDITATION FOR RENOVATION BUSINESSES

9 Creation Pte Ltd  
Add Space Design Pte Ltd  
Artis Interior Pte Ltd  
Carpenters.com.sg Pte. Ltd.  
Cisern by Designer Furnishings Pte Ltd  
Design 4 Space Pte Ltd  
Eight Design Pte Ltd  
Inspire ID Group Pte Ltd  
Luck Ann Construction and Renovation  
One Design Werkz Pte Ltd  
Outlook Interior Pte Ltd  
Rezt And Relax Interior  
Sky Creation Design Pte Ltd  
Space N Living Pte Ltd  
The Two Big Guys LLP  
U-Home Interior Design Pte Ltd  
Vegas Interior Design Pte Ltd

### CASETRUST-SJA ACCREDITATION FOR JEWELLERY BUSINESSES

Asian Jewellery Pte Ltd  
Aspial-Lee Hwa Jewellery Pte Ltd  
Ban Cheong Jewellers Pte Ltd  
Boon Lay Gems Pte Ltd  
Chan Wai Jewellery Works

Chin Cheong Goldsmith  
Chip Lee Goldsmith Jewellery  
Citigems Pte Ltd  
Foundation Jewellers Pte Ltd  
Golden Watch Gold & Jewellery  
Goldheart Jewelry Pte Ltd  
Heng Heng Gold & Diamond Jewellery Pte Ltd  
Ho Bee Goldsmith & Jewellery Pte Ltd  
Hock Wah Jewellery  
Lee Heng Jewellers  
Luvenus Jewellery Pte Ltd  
Me Heng Jewellery Pte Ltd  
Ming Seng (Joo Chiat) Goldsmith  
Ngee Soon Jewellery Pte Ltd  
On Cheong Company Private Limited  
Orient Goldsmiths & Jewellers Pte Ltd  
Poh Seng 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  
Yuli Inc. - Fine Jewellery

### CASETRUST-SVTA JOINT ACCREDITATION FOR MOTORING BUSINESSES

Acfas Auto  
Alfa Credit Pte Ltd  
Apex Trading 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  
Fu Yip Motor Trading  
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 Pte Ltd  
Prime Cars Credit Pte Ltd  
Prime Motor & Leasing Pte Ltd  
Shuang Hup Credit Pte Ltd  
Sing Wang Motor & Credit Pte Ltd  
Starbright Auto Pte Ltd  
Tan Wei Auto Pte Ltd  
Tay Motor & Credit Pte Ltd  
Think One Automobile & Trading Pte Ltd  
Venture Cars Pte Ltd  
Yong Lee Seng Motor Pte Ltd

### CASETRUST FOR AUTO ALLIED BUSINESSES

Hock Cheong Automec Pte Ltd  
Huat Lee Batteries & Motor Service Pte Ltd  
KATC Autotrans Pte Ltd  
My Garage Motorsports Pte Ltd  
Optima Werkz Pte Ltd  
Riverview Auto Services 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  
21st Century Employment Pte Ltd

AA Overseas Employment Centre  
Apex Employment Agency Pte Ltd  
Assured Employment Services Pte Ltd  
AUK Management Services Pte Ltd  
Best Home Employment Agency Pte Ltd  
Budget Employment Agency  
Budget Employment Pte Ltd  
Budget Employment Service Centre 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  
Island Maids Pte Ltd  
Jas Employment Agency  
Jas Employment Services  
Loyal Employment Agency  
Maid Management Services Pte Ltd  
Nation Employment Pte Ltd  
OK Maid Pte Ltd  
Pro Maids  
Team-up Resources Pte Ltd  
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  
Artrend Design Pte Ltd  
D' Initial Concept Pte Ltd  
De Chevron Carpentry Pte Ltd  
De Exclusive ID Group Pte Ltd  
Decor Werkz Pte Ltd  
Edgeline Planners Pte Ltd  
FC Group Pte Ltd  
Home Guide Design & Contracts Pte Ltd  
Ideal Design Renovation Pte. Ltd.  
Image Creative Design Pte Ltd  
JSR Design & Renovation Pte Ltd  
Living Gaia Interior Pte Ltd  
Promax Design Pte Ltd  
Renozone Interior Design House  
Spacious Planners Pte Ltd  
The Wooden Platform Pte Ltd  
Unimax Creative Pte Ltd  
Urban Design House Pte Ltd  
Urban Habitat Pte Ltd  
Vertice Concepts Pte Ltd  
Visual Dreams Pte Ltd  
Weiken.Com Design Pte Ltd  
Y-Axis I.D Pte Ltd  
Zhuang Jia Home of Design

### CASETRUST FOR SPA & WELLNESS BUSINESSES

1069 Holistic Healthcare & Beauty Treatment Pte Ltd  
21 Capital Pte Ltd trading as Lacquer & Spa  
60 Min/Sec Pte Ltd under the brand name of Upper Thomson Spa  
6th Element  
78 Spa  
A & Y Beauty Paradise Pte Ltd  
A Dollar Massage  
A Fond Boutique Spa Pte Ltd  
A Fond Leisure Spa Pte Ltd  
Acupuncture and Tui Na Chinese Medicine Centre  
Adeline Face & Body Pte Ltd - Bishan  
Adeline Face & Body Pte Ltd - Bugis  
Adeline Face & Body Pte Ltd - Jurong  
Adeline Face & Body Pte Ltd - Yew Tee  
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 -Bt Panjang 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 Nuskin Pte Ltd under the brand name of Adonis - Bedok North  
Agyne Beauty Centre LLP under the brand name of Agyne Beauty Centre  
Aiko Bodyworks  
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 Beauty Saloon Pte Ltd  
Allure Nail & Wellness Pte Ltd  
Alpha World 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  
Amore Fitness Pte Ltd under the brand name of Amore Boutique Spa - Bugis  
An Qi Spa  
Anantha Ayurvedic Health Care Pte Ltd - Buffalo Road  
Anantha Ayurvedic Health Care Pte Ltd - Yishun  
Ancient Dynasty 2 Pte Ltd under the brand name of Ancient Dynasty Massage & Spa  
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  
Ann's Nail Spa  
Applied Metaphysics Pte Ltd under the brand name of ISAMS  
APW Reflexology And Spa Pte Ltd  
Art of Slimming & Beauty Care Pte Ltd  
Ashi Beauty Wellness Under The Brand Name of Ashi Foot Reflexology  
Ashi Beauty Wellness under the brand name of Ashi Foot Reflexology - East Coast  
Ashi Foot Reflexology  
Ashi Reflexology  
Autumn Nail Spa  
Autumn Nail Spa - #05-21  
Autumn Wellness Studio Pte Ltd under the brand name of Autumn Spa  
Avon Beauty Aesthetics LLP under the brand name of Avone Beauty Secrets  
Ayyur Centre Pte. Ltd.  
Ayyur Health Pte Ltd  
Ayyurpharm International Pte Ltd  
Ayush Ayurvedic Pte Ltd  
Azalea Business Pte Ltd under the brand name of Rose Spa - Ang Mo Kio  
Balik Kampung Private Limited under the brand name of Balik Kampung  
Balinese Thai Wellness Pte Ltd  
Balinese Thai Wellness Pte Ltd - Upper Thomson  
Bao Zhi Lin Traditional Chinese Massage  
Bao Zhi Tang Chinese Medicine And Therapy Centre  
Baohitang Yangsheng Centre Pte Ltd - Chinatown Point  
Baohitang Yangsheng Centre Pte Ltd- Excelsior  
BB Beauty Pte Ltd  
BB Beauty Pte Ltd under the brand name of BB Beauty - Collyer Quay  
Beach Road Hotel (1886) Ltd under the brand name of Raffles Amrita Spa  
Beacon Chinese Physician

Beaute Bay Pte Ltd  
Beautiful Tips Pte Ltd under the brand name of Beautiful Tips  
Beautiful Tips Pte Ltd under the brand name of Beautiful Tips - AMK  
Beauty 100 (S) International Pte Ltd  
Beauty 100 (S) International Pte Ltd - Bugis Village  
Beauty Base  
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  
Bellus De Charme  
Berelex Singapore Pte. Ltd.  
Best Healthcare Centre  
Bien Etre Blind Massage  
Blessed Health TCM Clinic  
Blessed Seven Pte Ltd under the brand name of Beaute by Kew  
Bloom Beauty And Wellness Pte Ltd  
Blue Butterflies Pte Ltd under the brand name of Blue Butterflies Spa  
Blue Sky Day Beauty Wellness  
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 Spa Pte Ltd  
Capella Hotel, Singapore under the brand name of Auriga Spa  
Caring Jean Trading under the brand name of Indulge Skin & Body Lab  
Casa Javathai Spa  
CC Thai Massage & Therapy  
Celestial Sanctuary Singapore Private Limited under the brand name of Celestial Sanctuary Orchard  
Chang Cheng Chinese Traditional Physician under the brand name of Chang Cheng Chinese Traditional Physician  
Changi 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 trading as Chen Kang Wellness Pte Ltd - Tampines  
Chen Kang Wellness Pte Ltd trading as Chen Kang Wellness Spa Pte Ltd - Thomson  
Chen Kang Wellness Pte Ltd trading as Chen kang Wellness Spa Pte Ltd - Yishun #03-54  
Chen Kang Wellness Pte Ltd trading as Chen kang Wellness Spa Pte Ltd - WCP  
Chen Kang Wellness Spa Pte Ltd under the brand name of Chen Kang Wellness - NEX  
Chengmai Lanna Thai Massage  
Chien Chi Tow Healthcare Pte Ltd  
Chien Chi Tow Healthcare Pte Ltd - AMK  
Chien Chi Tow Healthcare Pte Ltd - Clementi  
Chien Chi Tow Healthcare Pte Ltd - Eunos  
Chien Chi Tow Healthcare Pte Ltd - Jurong East  
Chien Chi Tow Healthcare Pte Ltd - Redhill Lane  
Chien Chi Tow Healthcare Pte Ltd - Tampines  
Chien Chi Tow Healthcare Pte Ltd - Tanjong Katong  
Chien Chi Tow Healthcare Pte Ltd - Upper Cross  
Chinese Medical Centre Pte Ltd trading as Da Zhong Tang Pte Ltd

## CaseTrust Accredited Businesses

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 Eunos Branch  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Jurong Branch  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Jurong West Branch  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Punggol Branch (Punggol Plaza)  
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  
Chinese Medical Centre Pte Ltd. under the brand name of Chinese Medical Centre Hougang Branch  
Chinois Spa Pte Ltd under the brand name of Chinois Spa @ Sheraton  
Chinois Spa Pte Ltd under the brand name of Chinois Spa@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  
Citi Beauty Pte Ltd under the brand name of Citi Beauty  
Citra Ayu Bridal Beauty & Spa  
City Beauty Therapy  
Clarins Pte Ltd under the brand name of Clarins Skin Spa  
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 Coral Sea Wellness  
Corene Nail Spa Pte Ltd  
Cosy Feet Pte Ltd  
Cozy Spa Private Ltd  
Crawford Development Pte Ltd under the brand name of Frictio Villa  
Crawford Development Pte Ltd under the brand name of Frictio Villa - River Valley  
D Sparadise  
Da Jiao Yin Zu Dao  
Daisho Development Singapore Pte Ltd under the brand name of Heavenly Spa By Westin TM  
Dandy-Lion Holdings Pte. Ltd. Trading as SUNdetox  
De Beaute (SSC) Pte Ltd - #01-01/10  
De Beaute (SSC) Pte Ltd - #B1-00  
De Beaute Beauty & Slimming Pte Ltd - International Plaza  
De Beaute Beauty & Slimming Pte Ltd - Roxy Square  
De Belle Pte Ltd under the brand name of Sense by De Belle  
De Pure Spa  
Dinnah Wellness & Medispa For Woman  
D'JK Spa Pte Ltd under the brand name of D'Zen Spa  
Donna Spa Pte Ltd under the brand name of Donna Beauty  
Donna Spa Pte Ltd under the brand name of Donna Beauty - Jurong  
Dream Skin Beauty Wellness  
Du Du Beauty Pte Ltd under the brand name of Du Du Beauty  
D'Zen Spa under the brand name of SG Family Spa  
Earth Spa Inc Pte Ltd under the brand name of Earth Spa  
Eastern Healthcare & Reflexology Centre Pte Ltd  
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  
Elila Beauty  
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 Therapy Centre  
Estheva under the brand name of Estheva Spa  
Everyday Spa  
Expert Beaute (IE) Pte Ltd under the brand name of Expert Beaute  
Expert Beaute (PL) Pte Ltd under the brand name of Expert Beaute  
F5 Wellness Pte Ltd under the brand name of Rose Spa  
Family Wellness Healthcare Centre  
Fashion Nails Spa  
Feng Sheng Zhong Yi Bao Jian Zhong Xin  
FIL Spa Intelligence Pte Ltd - Chinese Swimming Club  
FIL Spa Intelligence Pte Ltd - Far East Finance  
FIL Spa Intelligence Pte Ltd - Singapore Shopping Centre  
Fingerflex Pte Ltd under the brand name of Palace Spa  
Four Seasons Hotel Singapore under the brand name of The Club At Four Seasons Hotel  
Four Seasons Traditional Physiotherapy And Beauty Healthcare  
Fragrance Beauty & Slimming Treatment Hub  
Fukang Health Care Massage  
G Wellness Spa  
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 Aaramsa 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 - Roxy Square  
Global Wellness Holding Pte Ltd under the brand name of Passage Lifestyles  
GM DermaPlus Wellness Pte Ltd under the brand name of GM DermaPlus Wellness  
Gold Art Wellness Spa Pte. Ltd. under the brand name of Gold Art Wellness Spa  
Golden Bay Beauty & Body Care  
Golden Triangle Thai Massage Pte Ltd  
Golden Wheat Spa Pte Ltd under the brand name of Elise Spa  
Good Hope Foot/Body Massage  
Goodlady 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  
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  
Haozailai Wellness Spa  
Hara Healthcare Pte Ltd under the brand name of Hara Massage

He Yong Spa  
Healing Arts  
Healing Hands Mona Foot Reflexology  
Healing Thai Massage  
Healing Touch  
Healing Traditions  
Healthfit Massage Therapy LLP  
Healthland Pte Ltd  
Healthy Bodies  
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 - 01-15/16  
Herbal Footcare Health and Beauty Centre Pte Ltd - 01-42  
Herbal Footcare Health and Beauty Centre Pte Ltd - 02-15  
Herbal Footcare Health And Beauty Centre Pte Ltd #01-03/04  
Holo Traditional Chinese Medicine Clinic LLP  
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  
Hwa Xia Chinese Medicine & Therapy Centre  
Hygeia Pte. Ltd.  
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  
Indulge Wellness Pte Ltd under the brand name of Indulge Skin & Body Lab  
Inno-Workz Pte Ltd under the brand name of Ladyfinger - Ang Mo Kio  
Inno-Workz Pte Ltd under the brand name of Ladyfinger - Tampines  
Institut Care & Balance Beauty Workshop Pte Ltd  
IPPO Wellness Pte Ltd under the brand name of IPPO Wellness  
IS Spa  
ISpa Wellness  
J Edition Pte Ltd under the brand name Rule of Thumb Sanctuary Spa  
J Spa  
J&J Therapeutic N Wellness  
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 Ayurvedic Healthcare Pte Ltd under the brand name of Amrita Ayurvedic Centre  
JBS Healthcare Pte Ltd  
Jean Yip Salon Pte Ltd under the brand name of Jean Yip the Loft  
Ji Shi TCM (Traditional Chinese Medicine)  
Jia Le Beauty Salons  
Jia Yu Beauty Village - 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 Centre under the brand name of Jin Sheng Tang Wellness Spa  
Jin Sin Spa under the brand name of JS Spa  
Jin Yuan Reflexology  
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  
JQ3 Spa LLP under the brand name of JQ Spa

JR Reflexology  
June Skin Care Therapy Pte. Ltd.  
K Wellness Spa  
Kaki Kaki Reflexology Life-Style Pte Ltd  
Kang Le Therapy & Reflexology Ctr under the brand name of Kang Le Therapy & Reflexology Centre - #02-23  
Kang Le Therapy & Reflexology Ctr under the brand name of Kang Le Therapy & Reflexology Centre - #B1-28  
Kang Mei Beauty Centre  
Kang Yuan Ge under the brand name of Kang Yuan Ge Spa  
Kanglin  
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 - Chinatown Point  
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 - 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  
Kimiyo-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 Manchi 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 Luna Spa  
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 Stage  
Le Zen Pte Ltd under the brand name of Jurlique Day Spa  
Left Leg Innovation Pte. Ltd.  
Legend Spa And Massage Pte Ltd  
Li Hua Zhong Yi Tui Na Bao Jian Zhong Xin  
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 Lin Xing TCM  
Ling Xin TCM Center Pte Ltd under the brand name of Ling Xin TCM  
Lis D Beaute

Little Dot's Haven under the brand name of Haven Spa  
Live Spa  
Long Kang TCM Medical Pte Ltd  
Long Quan Beauty Spa  
Lucky Thai Spa  
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 Marina Tree Spa Marina Bay Sands  
Massage Master Pte. Ltd.  
Mavis Retreat Pte Ltd  
Mei & Yasu Enterprise Pte Ltd  
Mei Ya Beauty & Spa Pte Ltd  
Mei Yaa Foot Massage  
Meng Har Le Spa Pte Ltd trading as CITISPA  
Merchant Court Pte Ltd under the brand name of Purovel Spa & Sport  
Mi Cara My Face Pte Ltd  
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 Foot International Pte Ltd trading as Airport Wellness Oasis  
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 Addition - United Square  
Nail Addition under the brand name of Nail & Massage Addiction - Temasek Boulevard  
Nail Glamour Pte Ltd  
Nail Studio (Libra)  
Nail That Look Pte Ltd under the brand name of Nail That Look



## CaseTrust Accredited Businesses

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 Group Pte Ltd under the brand name of Natureland  
 Nella's Nails And Beauty Centre Pte Ltd under the brand name of Nella's Nails And Beauty Centre  
 New V Spa  
 New Wellness Spa  
 New YouHao  
 NFU.OH Boutique Nail Pte Ltd under the brand name of NFU.OH Boutique Nail Creation  
 Ng's Chinese Medical Hall  
 Nimble Knead LLP  
 Noppahwan Massage & Spa Pte. Ltd.  
 Northeast Traditional Therapy Centre  
 O2 Spa Pte Ltd under the brand name of O2 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 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 Traditional Therapy Pte Ltd  
 Oscar Foot & Body Massage  
 Our Solution Pte Ltd  
 Our Solution Pte Ltd - Jurong  
 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  
 Pattaya Fingerpress Fitness Centre  
 Peace Family TCM Clinic Pte Ltd under the brand name of Peace Family TCM Clinic  
 Petals by Flora LLP under the brand name of Petals By Flora  
 Pine-Top Pte Ltd under the brand name of Pine Spa  
 Praise Beauty (S) Pte Ltd  
 Precious Foot Reflexology  
 Pretty Relax Pte Ltd  
 Pretty Young Beauty & Slimming Centre under the brand name of Pretty Young Foot Reflexology  
 Pretty Young Beauty & Slimming Centre Under The Brand Name Of Pretty Young-#01-246  
 Princess Nails Salon  
 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  
 Q S Spa  
 Q1 Spa  
 Qian Qian Yu Shou  
 Qian Zu Yuan  
 Qin Spa  
 Qing Wellness Pte Ltd under the brand name of Rimba Spa  
 Qing Zhu Fang

Qing Zhu Fang - Opal  
 QiYu Beauty & Wellness Pte Ltd under the brand name of You & Me Spa  
 RW Spa under the brand name of RW Wellness Centre  
 Rabbit Foot Massage And Therapy Pte. Ltd. under the brand name of Rabbit Foot Massage And Therapy  
 Rael Pte Ltd under the brand name of Spa Rael  
 Rayswift Chinese Medicine Centre  
 RC Hotels Pte Ltd Trading as Willow Stream Spa  
 Red Dot Wellness Spa  
 Refresh Plaza 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  
 Revive Group Pte Ltd under the brand name of Revive Wellness  
 Riyuetan under the brand name of Riyuetan Spa  
 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  
 Sann Nail Spa Pte Ltd  
 San Duo Traditional Physician Center  
 Scent Discovery Face & Body Wellness Pte Ltd  
 Scenutary Lifestyle Pte Ltd  
 Seasons Expression Pte. Ltd.  
 Secret Wellness Pte. Ltd.  
 Sensational 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  
 Shangri-La Hotel Limited trading as CHI The Spa  
 Shape Up 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  
 Silhouette International Academy Pte Ltd under the brand name of Spa Longevite  
 Silhouette International Academy Pte Ltd under the brand name of Spa Longevite - Cusaden  
 Silk Spa - Beach Road  
 Silk Spa - Jalan Sultan  
 Simply Great Pte Ltd Under The Brand Name Of Loong Spa  
 Sin Kang Traditional Therapy - 100AM  
 Sin Kang Traditional Therapy - Tanjong Pagar Plaza  
 Singapore HLH Pte Ltd under the brand name of HLH Beauty & Wellness - 02-408  
 Singapore HLH Pte Ltd under the brand name of HLH Beauty & Wellness- 01-408  
 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 - AMK Branch  
 Spa at Loewen 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  
 Spa Empire Private Limited under the brand name of Four Seasons Spa  
 Spa Valley Pte Ltd under the brand name of SSI Wellness Place  
 Spa-1 Wellness Centre Pte Ltd  
 Spacio Beauty Pte Ltd - #01-229 Clementi  
 Spacio Beauty Pte Ltd - Bencoolen  
 Spacio Beauty Pte Ltd - Marine Parade  
 Spacio Beauty Pte Ltd - Toa Payoh  
 Spajelita Pte Ltd under the brand name of Spajelita Spalogy LLP  
 Splendid Overseas Pte Ltd under the brand name of Be Sanctuary Spa - Tampines  
 Spring Melody Spa  
 Sri Bayu Balinese Spa Pte Ltd  
 St. Regis Hotel Singapore under the brand name of Remede Spa  
 Star Shine Wellness  
 Starry Traditional Massage  
 Statice Spa Pte Ltd  
 Stella Wellness Centre Pte Ltd  
 Sun Flower Spa  
 Sunflower Aroma Therapy  
 Sunflower Wellness under the brand name of Mu Lan Hua  
 Sunshine Ocean Pte Ltd  
 Supreme Lifestyle-International LLP under the brand name of Cavallo Spa  
 Swan Nail Glamour  
 SwissBrands Singapore Pte Ltd under the brand name of Ede's Spa - Tanjong Rhu  
 T D Spa  
 T2 Beauty Nails  
 Tang Dynasty Spa (Pte.) Ltd. under the brand name of Tang Dynasty Massage & Spa  
 Tang Dynasty Wellness Spa under the brand name of Tang Dynasty Massage & Spa  
 TCM TIME  
 Tea Tree Wellness Pte Ltd under the brand name of SPAZE  
 Tea Tree Wellness Spa Pte Ltd Trading as Tea Tree Wellness Pte Ltd  
 TG Traditional Massage Pte Ltd  
 Thai Chiangrai Spa Massage under the brand name of Avon Spa  
 Thai Relax Spa LLP  
 The Amenity Pte Ltd  
 The American Club under the brand name of Sen Spa  
 The At Work Group Pte Ltd under the brand name of Lush  
 The Best Acupuncture Centre Pte Ltd under the brand name of The Best Acupuncture Centre  
 The Body-Lab Waterspa  
 The Fullerton Spa  
 The Hair Secrets Beaute Care Private Limited  
 The Label Pte Ltd under the brand name of New Oriental Spa  
 The Luxe House Pte Ltd under the brand name of The Luxe House  
 The Massage Guru under the brand name of The Coffee Spa  
 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 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  
 Ti Tien Spa  
 Tian Di Health Spa  
 Tianyou Tradition Chinese Medical Clinic under the brand name of Tianyou TCM Clinic  
 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 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  
 TTQM Holdings Pte Ltd trading as TT Quick Massage Pte Ltd  
 TTQM Holdings Pte Ltd trading as TT Quick Massage Pte Ltd - Nex  
 Ty Trade Pte Ltd under the brand name of TY Spa  
 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 Spa  
 V Beauty Wellness Spa under the brand name of V Spa  
 V Wellness Spa  
 Vedure Pte Ltd under the brand name of Vedure Mediboutique  
 VIP 518 Spa Pte. Ltd. under the brand name of VIP Beauty & Slimming Spa  
 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 Mei TCM Healthcare & Therapy Centre under the brand name of Wei Mei Spa  
 Wei Spa  
 Wellness & Care Pte Ltd under the brand name of Sauna Detox Center  
 Wellness Space Pte Ltd under the brand name of Wellness Space  
 Wen Xin Tuina  
 Win Spa  
 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  
 Xin Yu Foot Spa - Bedok  
 Xin Yu Foot Spa - Toa Payoh  
 Xin Yuan Wellness  
 XingLong Therapy Centre  
 XingMei Spa  
 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  
 Youme Beauty & Wellness Pte Ltd under the brand name of You Me Spa  
 Yu Sheng Tang (TCM) Clinic  
 Yu Sheng TCM Health & Therapy Centre under the brand name of Essence Spa  
 Yu Ya Beauty & Health Centre Pte Ltd  
 Yuan TCM Wellness Pte Ltd  
 Yue Yuan Beauty Spa  
 Yun X&W Pte Ltd under the brand name of Eco Wellness Spa  
 Zen Beauty Pte Ltd - #03-85/90  
 Zen Wellness - Cuppage Plaza  
 Zheng Hong Pte Ltd under the brand name of ZhengHong Spa  
 Zone Spa  
 Zufu Reflexology Pte Ltd  
 Zuyu Lin Reflexology & Health Centre - Geylang Road  
 Zuyue Foot Reflexology Pte Ltd under the brand name of Zuyue Body Wellness & Foot Spa  
 Zuyue Foot Reflexology Pte. Ltd. under the brand name of Zuyue Body Wellness & Foot Spa -#02-333

### CASETRUST FOR STOREFRONT BUSINESSES

@bsolute Solutions Pte Ltd  
 All Best Air-Conditioning & Electric Pte Ltd  
 AOX Pte Ltd  
 Audio House Marketing Pte Ltd  
 Azora Curtain Pte Ltd  
 Azora Lighting Pte Ltd  
 Azora Studio Pte Ltd  
 BC Globe Pte. Ltd.  
 Casket Fairprice Pte Ltd  
 ChoiceCycle CCTV Pte Ltd  
 Credit Bureau (Singapore) Pte Ltd  
 Direct Funeral Services Pte Ltd  
 Elite Deco Pte Ltd  
 Eivorich Manufacturing Pte Ltd  
 Gold N Gems Pte Ltd  
 Kemp Singapore Pte Ltd  
 Kemp Trading  
 MemoryWorld (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  
 Valueuam Group Ltd  
 White Horse Ceramic (S) Pte Ltd  
 Yew Lee Heng LP-Gas Trading Pte Ltd

### CASETRUST FOR WEBFRONT BUSINESSES

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

# Subscription Form

Hope you have enjoyed reading The Consumer.

If you would like to subscribe, just fill up the form below and send it back to us; one year's subscription (4 issues) cost just \$13.00 (UP:\$20.00)!

Name (Dr/ Mr/ Mrs/ Miss/ Mdm)*:	
Company / Designation (if applicable):	
Address:	
Telephone (Home / Office):	
Telephone (Mobile):	
Email:	
Date:	Signature:

Please tick (✓) subscription rate:

☐ 1 year (4 issues) - \$13.00 (UP: \$20.00)

☐ 2 years (8 issues) - \$26.00 (UP: \$40.00)

☐ 3 years (12 issues) - \$39.00 (UP: \$60.00)

Enclosed cheque/money order of S\$ \_\_\_\_\_ Cheque No \_\_\_\_\_ Bank \_\_\_\_\_  
being payment for subscription indicated above. The Cheque should be made payable to "CASE", mail to: "The Consumer" Subscription, Consumers Association of Singapore (170 Ghim Moh Road, #05-01, Ulu Pandan Community Building, Singapore 279621)

\* Delete where inapplicable

## CASE Membership for Organisations

Join CASE as a corresponding or institutional member and enjoy the following benefits:

### Access to CASE publications

Quarterly magazine,  
The Consumer  
Legislative guidebooks  
Informative brochures

### Seminars

1 free Fair Trading &  
You Seminar  
(Members to provide  
admin support and venue)

Subsidised rates for  
subsequent seminars

Please call **6461 1882**  
to enquire

### Benefits to Staff of corresponding members

Automatic CASE membership  
(U.P. \$26.75 per year)

Subsidised rate when you  
subscribe to The Consumer  
(\$13.00 vs U.P. \$20.00)



## CASE Membership for Individuals

Join us as a CASE member for \$26.75 a year and receive:

CASE assistance  
by paying  
only admin fee  
(\$10.70 and above)

Access  
to CASE  
publications

Access to direct  
contact details  
of CASE  
Officers

Subsidised rates  
or free entry to  
seminars, events and  
forums organised  
by CASE or CASE  
partners

Please visit [www.case.org.sg](http://www.case.org.sg) to download membership form

## Not a member?

You can still call CASE hotline: **6100 0315**

Or walk in to our CASE office to receive advice at no charge

\*All prices are inclusive of GST.