

A collection of travel-related items including sunglasses, a smartphone, a passport, a coiled white cable, a small airplane model, and a leather wallet, all arranged on a dark wooden surface.

The Consumer

A PUBLICATION OF THE
CONSUMERS ASSOCIATION
OF SINGAPORE

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President's Message



Dear readers,

In the past three and a half years, CASE received more than 2,000 complaints from consumers who reported losses of approximately \$8.35 million arising from business closures, especially from businesses in the Motoring, Fitness Club and Renovation Contractor industry. Many of these complaints relate to businesses becoming insolvent and failing to deliver the promised goods or services after collecting payment. CASE believes that consumers should be more aware of how they can protect themselves when making prepayments. Hence, in this issue of 'The Consumer', you will find five tips that you can use to protect yourselves when making prepayments.

In addition, we note that the Electrical and Electronics, Renovation Contractors and

Furniture industries were among the top ten industry ranking on the highest number of complaints received by CASE in 2016. We observed that consumers are spending more on renovating their homes in recent years. Based on consumer complaints received against renovation contractors, the total contract value of the renovation packages taken up by consumers went up from \$7.2 million in 2008 to \$14.26 million in 2016.

We are deeply concerned about the high number of complaints and the increased spending on renovation packages. Hence, CASE organised a free "Smart Consumers, Smart Homes" Educational Fair on 2 September 2017 to educate the public on what they should look out for when renovating or furnishing their new homes.

With the support of our strategic partners, the Building and Construction Authority (BCA), Housing and Development Board (HDB), Singapore Renovation Contractors and Material Suppliers Association (RCMA) and SPRING Singapore, we were able to reach out to approximately 350 new home owners who attended our educational talks and visited the exhibition booths at the Fair. Many of them went away feeling better equipped to deal with contractors who will be renovating their homes.

With the upcoming holiday season, we see more people travelling overseas, be it for a short weekend break or a long vacation. However,

the Travel industry was ranked 10th in the list of the top ten industries with the highest number of complaints received by CASE last year. Hence, in addition to providing consumer tips for travelling, we have also compiled five case studies on the common types of situations that consumers may encounter when travelling. This is to help travelers understand the risks better. We hope that this information will help you to better plan your journey so that you can thoroughly enjoy your trip overseas.

Lastly, we know that being a consumer in today's increasingly complex marketplace can be tough, as you have to navigate through a huge mass of information which may not necessarily be true as well as pages of fine print in contracts full of legal jargon. Therefore, please do continue to support 'The Consumer' magazine, as we bring you shopping tips, product testing reports, and the latest consumer issues and insights, so that you can be a well-informed and educated consumer.

Lim Biow Chuan
CASE President



Travel Insurance:

Embarking on Unusual Exploits



Increasingly affordable travel has made the prospect of venturing out of one's comfort zone to far-flung corners of the world a reality. It is not uncommon today for a growing number of Singaporeans to journey to the corners of the earth that were considered exotic a few years ago.

Some Singaporeans are also venturing into the realm of recreational activities traditionally perceived as involving a high degree of risk, not to mention high-altitude hiking and kayaking in rapids, among a growing list of other activities.

Then, there are those who plan to travel, with a pre-existing medical condition. While one may have this covered by one's health insurance policy, it may not necessarily be covered by the travel insurance policy. In this instance, a bit more legwork is required and usually comes with an additional premium as insurers seek to increasingly address customer needs.

Despite the growing interest for such fun-filled exploits, travel insurance remains a constant. It is essential to safeguard one against unforeseen circumstances when embarking on these pursuits. It provides peace of mind should things go wrong, and offers recourse and protection against inconveniences.

Start with the Basics

There are plenty of what-ifs that could derail one's holiday or adventure plans. Here are some useful reminders ahead of such a trip.



Buy insurance even for short-haul trips:

Even before you leave home for your overseas travel, unexpected events can happen such as your travel agent becoming insolvent. Protect yourself from being caught unprepared, even on short trips to nearby destinations.



Know your benefits:

Standard travel insurance policies cover unforeseen events and unexpected financial expenses that might be incurred during your travel.



Most insurance policies are different:

Recent experiences showed that travellers are increasingly exposed to severe weather events, disease outbreaks and socio-political uncertainties. Such developments are becoming more common these days and travellers need to ascertain that their plan covers these new emerging risks.



Travel and Health insurance are different:

Travel insurance protects customers against unexpected events when one is overseas. As rule of thumb, pre-existing medical conditions are generally not covered under travel insurance. Health insurance, however, protects against medical conditions that customers may have, including pre-existing conditions. Check with your insurer if pre-existing conditions are covered under your policy prior to purchase, if not, address the need by speaking with your insurer.

Know What You Need In A Policy



Consider your needs and expectations when choosing a travel insurance policy. Ask yourself the following questions when deciding what you need:

- 1 How frequently do you travel?
- 2 Where are you travelling to?
- 3 What is the purpose of your trip?
- 4 Do you travel alone or with your family?
- 5 What is your itinerary?
- 6 What is your budget?
- 7 What are your personal expectations of the cover? Do you require coverage for emergency assistance, evacuation, delayed departure, etc?

I am taking a vacation to a far-flung place. I am thinking of doing something adventurous. Can I get coverage?

Depending on specific terms and conditions, a standard travel plan does not provide coverage to exotic locations as these locations generally pose higher risks.

Likewise, jumping out of a plane with a parachute can be immensely exciting, but it also carries risks.

As in special cases, travellers are encouraged to speak to their insurer to discuss the risks involved and secure the necessary coverage.

Do travel plans cover my pre-existing illness?

Pre-existing medical conditions like asthma and high blood pressure are typically not covered by standard travel insurance plans. This does not mean that you cannot take out travel insurance. It simply means that any claim arising from, or related to that condition will not be covered.

You can approach your insurer to have this risk covered, on a case-by-case basis, at a separate cost.

Know The Benefits Of A Policy



Travel insurance offers a wide range of benefits to protect you against injury and financial losses arising from fortuitous events. These benefits vary depending on the insurer and kind of policy in terms of limits, definition and insured risks.

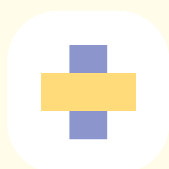
Comprehensive travel insurance policies typically offer the following benefits:

- 1 **Personal accident** Covers accidental injuries that result in death or permanent total disablement.
- 2 **Medical expenses** Reimburses the cost of medical treatments while you are overseas, and follow-up treatments when you return to Singapore.
- 3 **Trip cancellation & curtailment** Compensates you on the non-refundable and irrecoverable portions of prepaid travel expenses, subject to the insured risks of your policy.
- 4 **Travel delay** Pays you cash benefit usually in every block of X hours of delay in the departure of a scheduled public transportation, subject to the insured risks of your policy.
- 5 **Emergency medical evacuation** Reimburses the cost of transportation incurred while overseas as a result of a serious injury or sickness.

How To Make A Claim

Different insurers often have different claims procedures. You can refer to your insurer's website to find out more about the type of documents to submit for each individual benefit. Some insurance companies have mobile applications where you could download to check on the relevant documents for claims submission.

To support your travel claim, providing the necessary documentary evidence is important. Very often, the insurer will require copies of the airline ticket, police report, medical bills and report, carrier irregularities report and original purchase receipt, etc. You can refer to the policy contract or contact your insurer for more details.



Tips for Air Travel

There are a variety of airlines in the market today. Therefore, what should you look out for when planning a trip overseas?



Booking Air Tickets

Read the Conditions of Carriage.

It details what you are or are not entitled to.

Make sure your personal particulars are accurate.

Airlines contact passengers using this information in event of changes to flight schedules. A passenger will not be allowed to check-in at the airport if the name on the ticket is not the same as that in the passport.

For online booking, check the services that you need and un-check those that you do not need.

Some airlines charge for check-in baggage, seat assignment, priority boarding, meals and travel insurance separately.

Make sure you have ample time for connecting flights.

Generally, airlines are not liable for ensuring that you make your connecting flights, especially airlines that sell on an individual sector basis.

Consider whether you need travel insurance to cover flight disruptions that the airline is not liable for.





It is important that you compare their services to select a travel experience that best suits your needs.

Before Your Flight

Ensure that your passport has at least a validity period of 6 months from the date of entry (for one-way trip) or from the date of your return (for round trip).

Check your email and mobile phone for any notification of changes to flight schedules.

Flights may be cancelled, delayed, diverted or re-scheduled due to various technical or operational reasons, which may not be within the airlines' control.

If the airline cancels your flight, you may be transferred to the next available flight, re-routed or offered refunds according to the Conditions of Carriage.

If you choose to make your own alternative flight arrangements, airlines typically refund only the cost of the original ticket and associated airport charges and taxes.



Checking In, Before Boarding

Check in early. This will ensure that you have sufficient time to complete all ticketing, baggage check and security procedures.

You are responsible for your valuables and fragile items. Airlines may not be liable for any loss or damage to valuable or fragile items that are checked-in.

If you are "bumped-off" due to an overbooked flight, you will be compensated according to the airline's denied boarding policy stated in the Conditions of Carriage.

As some air tickets are refundable or have flexible travel dates, airlines worldwide typically allow overbooking of their flights to compensate for passengers who do not turn up.

Make sure you are at the boarding gate early.

Passengers who arrive late will not be allowed to board and their bags will be offloaded for security reasons.

When You Arrive

If you do not receive your luggage on arrival, inform the airline immediately.

For delayed luggage, some airlines may offer one-off or daily compensation, or reimburse you upon seeing the receipts. Some airlines will not reimburse you if they return your luggage within a stipulated time frame stated in the Conditions of Carriage.

If your luggage is damaged, you should submit your claim on receipt of the luggage. Airlines are generally not responsible for damage to the external fixtures of the luggage (e.g. handles and wheels).

If your luggage is lost, you should submit your claims according to the instructions on the Conditions of Carriage. Airlines will generally require you to list the lost items and their costs and may require receipts as proof.



Resolving Disputes With Airlines

An air ticket is a private contract between a passenger and the airline. If you believe that the airline did not fulfill its obligations under its Conditions of Carriage, you may consider pursuing the following options.

Airline

- Contact the airline as a first step.
- The airline's contact details are usually listed on its website. Some airlines only accept written feedback through mail or fax.

CASE

- If you are unable to resolve your dispute with the airline, you can seek help from the Consumers Association of Singapore (CASE) through phone, walk-in consultation or online submission.
- Hotline: +65 6100 0315
[Operating hours: Mondays to Fridays: 9am to 5pm, excluding Public Holidays]
- Address: 170 Ghim Moh Road, #05-01, Ulu Pandan Community Building, Singapore 279621
[Opening hours: Monday to Saturday, 9am to 4pm (Excluding Public Holidays)]
- Website: Submit your complaint online at <https://www.case.org.sg>.

Legal Settlement

Where the dispute cannot be settled by CASE, you can explore:

- Filing a claim at the Small Claims Tribunals.
The Small Claims Tribunals is part of the State Courts of Singapore. The Tribunals hear claims not exceeding \$10,000. This limit can be raised to \$20,000 if both parties agree to it and file a Memorandum of Consent online. All claims must be filed within 1 year from the date on which the cause of action accrued.

For more information on Small Claims Tribunal, please visit: www.statecourts.gov.sg/SmallClaims/Pages/GeneralInformation.aspx.

Important Note:

The information in this article provides general information only, and is not legal advice. Legal advice depends on specific facts and circumstances of each individual's case and should be sought from qualified legal practitioners. Statements in this article regarding airlines are general observations and are not guarantees, warranties nor representations about airlines and how they conduct their business operations.





Safety Tips for Cruise Ship Holidays

Cruise control

Cruises are renowned for being easy, laid-back holidays where you don't ever have to cook or make your own bed, but unfortunately they're not always smooth sailing. Things can, and do, go wrong when you're on the high seas or even heading up river.

We surveyed 258 Voice Your Choice (VYC) members who've previously been on a cruise to take a look

at some of the things that can rock the boat, and offer some tips to make your next nautical holiday that little bit better. In this article, we look at:

- Travel insurance
- Going ashore
- Itinerary changes
- Added costs
- More tips for a happy cruise

Get insured



It should be a no-brainer that you'd get travel insurance for a cruise holiday, but the problem with cruises is they're often booked well in advance of the sail date, meaning travel insurance might be overlooked or even put off until closer to departure. The responses of our VYC members echo this, with 48% of respondents telling us they didn't take out travel insurance at the time of making their booking, while 8% didn't take out any travel insurance at all.

If you end up falling ill before setting sail and have to cancel your trip, without travel insurance there's not much you can do to recoup any down payments you've made.

So your best bet is to get travel insurance as early as you can, and check directly with your insurer about any small print you're unsure about.

Going ashore



Cruises visit some fantastic places, and for 48% of our survey respondents, destination was a key reason for choosing to go on a cruise. But the big question is: once you get there, do you go your own way or book onshore activities through the ship?

Our VYC survey showed people generally like to do both, with 37% of respondents saying they chose to do a mix of activities offered by the cruise company and those they planned on their own. Only 29% of respondents restricted themselves to the activities offered by the cruise ship.

You'll usually pay a premium for booking your onshore activities with the cruise company, and 79% of our survey respondents found this was the case. Only 12% found no difference in price if they went their own way on shore.

An advantage of booking with the cruise company is they'll guarantee the ship will wait for you if your tour doesn't make it back on time – a necessary perk that's not afforded if you decide to go your own way.

Itinerary changes



It's a good idea not to have your heart set on reaching a particular destination when going on a cruise, since changes to itineraries are particularly common. Sixteen percent of our survey respondents said they'd either missed a stop on their cruise or had their itinerary changed. So in the wise, if not blunt, words of Princess Cruises: "You should not make any important arrangements or meetings based on the scheduled cruise."

Cruise companies generally include a clause in their terms and conditions that allows them to change the itinerary as they see fit. They also rule out paying any compensation if the changes are the result of factors out of their control, such as bad weather or port closures.

Added costs



If you think the term "all inclusive" applies to cruises, then think again. While obviously food and lodgings are covered with a bit of entertainment usually thrown in to boot, it's common practice nowadays to have optional extras served up while onboard. Spa treatments, photo packages, laundry, alcohol and soft drink packages, tea and coffee, and even some dining options can all cost extra on a cruise, so if you're interested in splashing out on these things, make sure you budget for it appropriately or you'll get a hefty surprise.

When it comes to the value of the optional extras on offer on cruises, our

VYC members were almost evenly split, with 54% of respondents considering the prices charged as being expensive, while 44% said prices were reasonable or even somewhat inexpensive. Some respondents suggested searching cruise review websites before departing so you know what prices to expect, and to do your own calculations as to whether beverage packages are worth it.

Thankfully though, it seems most people are aware of the extra costs involved with a cruise before they depart, with 79% of respondents saying they were not hit with any costs they weren't made aware of at the time of booking.

More Tips for a Happy Cruise

While almost half of our VYC survey respondents felt that cruises were an easy holiday with little or no planning required, they had no shortage of tips to help make your cruise that little bit more enjoyable. Here are some of the gems they shared with us:

- Before booking a particular cruise, check out who the target market or demographic is. Some cruises cater for older people, others for the party crowd, while others are more appropriate for families.
- Check your cruise account regularly to make sure there are no errors. If you do find something you were incorrectly charged for, take it up immediately with the cruise staff.
- Find out if the power points in your room are compatible with Australian devices, otherwise you'll need an appropriate adaptor, which can be in short supply and/or expensive to buy once you're onboard.
- While you're allowed to disembark at some ports without your passport, be sure to take it with you if you are organising your own shore excursion or venturing far from the ship. You'll most definitely need it if you don't make it back to the ship in time and get left behind.
- If you're flexible with your travel dates, booking a cruise close to the departure date can snag you a bargain as the cruise liners discount their prices in a bid to fill up any empty cabins.
- If you're travelling with toddlers, check directly with your cruise liner what facilities are available for them. Some kids clubs won't accept children under three or those that haven't been fully toilet trained. Some liners also don't let children in the swimming pool if they are not fully toilet trained, even if they are wearing swim nappies.
- If you do choose to go your own way for shore excursions, do your research ahead of time so you can hit the ground running and not waste valuable time figuring out what you want to do.
- If you are a first-timer, book a short cruise to make sure you like it before signing up for longer journeys.



Tips when Purchasing Spa, Wellness and Beauty Packages

Look out for the CaseTrust mark

CaseTrust accredited spa, wellness and beauty companies are certified to have consumer-friendly practices.



The CaseTrust mark can usually be found at the store entrance or reception counter.

Ask for an insurance cover note or EZ-Link Trust Card when making your purchase



The insurance cover note is issued by all CaseTrust accredited spa, wellness and beauty companies and compensates customers in the event of insolvency, liquidation and bankruptcy.



The EZ-Link Trust Card is a stored value card issued by CaseTrust accredited spa, wellness and beauty companies. You can request for a refund of the unused prepaid package value in your card.

Keep all documents and ensure they are accurate

Do not discard documents from these companies until you have fully utilised the product, service or prepaid value and check for accuracy. This will ensure you stay protected after the time of purchase.



Report offending merchants

Using aggressive sales tactics to coerce you into entering a contract is a breach of the Consumer Protection (Fair Trading) Act. You can report such merchants to the Consumers Association of Singapore (CASE) at 6100 0315 or www.case.org.sg.



It is also illegal for merchants to hold you against your will. You can call the police at 999 on the spot or after you leave the premises.



To find out more about the Consumer Protection (Fair Trading) Act (CPFTA), visit www.spring.gov.sg/cpfta.

CASEPlay!

Word Search

Have fun searching for the following words relating to the lodging a complaint at CASE.
(Answer provided at the bottom of this page)

E Z N W C G V B L O Z G H I P
B Q E U U Y M T O E N H Z K K
P W V I V R E O D L T U A C M
M M M I C E M J U O A Q S D N
T S I J E S B C F X W E S B D
L M R Y F O E O W A L K I N T
F V O L Z L R M S B W F S T X
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COMPLAINT
TELEPHONE
ONLINE
WALK IN
ASSISTED
FILED
SCHEME
MEMBERSHIP
MEDIATION
RESOLVED



1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 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This is the way I Brush My Teeth...



“This is the way I brush my teeth, brush my teeth, brush my teeth... This is the way I brush my teeth, so early in the morning...” goes a familiar classic nursery rhyme.

Since young, we are taught how to brush our teeth – up, down, left, right – and a nice white smile will then be found.

As toothpastes are typically used daily by consumers to maintain personal oral hygiene, the Consumers Association of Singapore (CASE) commissioned a test to determine if the toothpastes sold in Singapore are safe.



With the prevalence of a greater variety of toothpastes in the stores nowadays, one concern of CASE is whether these toothpastes affect consumers' health and safety.

Diethylene glycol and fluoride were selected as substances to test for because of the potential risks they posed for consumers should they be detected and/or exceed the permissible level.

Severe exposure to diethylene glycol has been associated with renal disorders.

Excessive levels of fluoride in toothpastes have been associated with symptoms such as tooth discolouration, especially for children, and the risk of bone fractures.

Under the ASEAN Cosmetic Directive, diethylene glycol is prohibited as an ingredient in toothpastes whilst fluoride content is permissible up to a maximum of 0.15% (when mixed with other fluorine compounds permitted under the Directive, total fluoride concentration must not exceed 0.15%).

20 toothpastes were selected by random sampling, from departmental stores, supermarkets and heartland provision stores.

These samples were then put to the test using the following accredited methodologies:

1. Identification of diethylene glycol in toothpastes and oral hygiene products – gas chromatography-flame ionisation detection; and
2. Determination of fluoride in oral hygiene products – ion-selective electrode to measure the total fluoride the toothpaste.

No diethylene glycol was detected in the 20 samples, whereas the amount of fluoride detected (if any) was within the 0.15% safety limit set in the ASEAN Cosmetic Directive administered by the Health Sciences Authority (HSA).

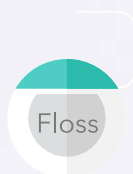
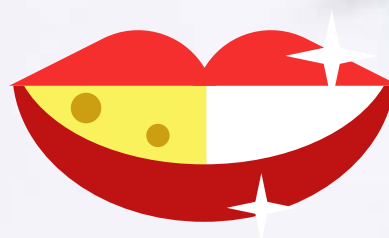
Despite the prevalence of a greater variety of oral hygiene products in the market, the test results suggest that these products are generally safe for consumer use.

Notwithstanding the test results, we recommend consumers to purchase toothpastes from reliable and reputable sources, and follow the instructions for use printed on the toothpaste packaging when brushing their teeth.

For children six years and under, they should use a pea-sized amount for supervised brushing to minimise swallowing.

If consumers experience adverse effects, such as tooth irritation or gum sensitivity after using a particular toothpaste, they should stop using it immediately and seek medical attention.

Adding a line to the classic nursery rhyme, this is the way we choose our toothpastes and a nice white smile will then be found...





What are these substances?

Diethylene glycol

Diethylene glycol, with the formula $(\text{HOCH}_2\text{CH}_2)_2\text{O}$, has been associated with renal disorders in extreme cases. In 2007, diethylene glycol in a China-made toothpaste caused a major scare in several countries worldwide. In the same year, HSA tested all China-made toothpastes and found three products to contain diethylene glycol which were not declared at the point of registration. The sale of these products was instructed to be stopped and recalled.

Fluoride

Fluoride compounds are typically used for oral hygiene and the prevention of tooth decay. However, excessive levels of fluoride in toothpastes have been associated with symptoms such as tooth discolouration, especially for children, and the risk of bone fractures. Under the ASEAN Cosmetic Directive, products containing fluoride compounds must declare the following on their label, "Children of 6 years and under: Use a pea sized amount for supervised brushing to minimize swallowing. In case of intake of fluoride from other sources consult a dentist or doctor."



S/N	Name	Diethylene Glycol (%)	Fluoride (%)
S01	Aquafresh "My Big Teeth" 50ml	Not Detected	0.142
S02	Blanx White Shock Instant White 93g	Not Detected	0.0902
S03	Charclean Charcoal Power Toothpaste 100g	Not Detected	Not Detected
S04	Closeup Deep Action 160g	Not Detected	0.131
S05	Colgate Cavity Protection Toothpaste 90g	Not Detected	0.0895
S06	Colgate Charcoal Deep Clean 150g	Not Detected	0.142
S07	Dabur Herb'l Basil 150g	Not Detected	Not Detected
S08	Darlie Tea Care Green Tea 160g	Not Detected	0.099
S09	Emoform - F Sensitive 110g / 85ml	Not Detected	0.108
S10	Extra Cool Mint Fresh and White Toothpaste 300g	Not Detected	0.0635
S11	Himalaya Herbals Complete Care Toothpaste 100g	Not Detected	0.02*
S12	Kodomo Children's Toothpaste Enamel Protection & Cavity Prevention 80g	Not Detected	0.047
S13	LG Bamboo Salt Toothpaste 170g	Not Detected	0.0992
S14	Ora2 Stain Clear Toothpaste Natural Mint 140g	Not Detected	0.09
S15	Pearlie White Blanc Perfect Professional Whitening Fluoride Toothpaste 110g	Not Detected	0.0906
S16	Sanjin Watermelon Frost 90g	Not Detected	Not Detected
S17	Sensodyne Fresh Mint 100g	Not Detected	0.0973
S18	Sensodyne True White 110g	Not Detected	0.143
S19	Signal Complete 8 Actions 100ml / 130g	Not Detected	0.123
S20	Yunnan Baiyao Toothpaste 100g	Not Detected	Not Detected

*Calcium fluoride is declared as an ingredient in this product; result reported as free fluoride only

Note:

Limit of detection for diethylene glycol: 100 µg/g

Limit of detection for fluoride: 50 µg/g

Consumer Happenings

CASE organised an educational fair titled “Smart Consumers, Smart Homes” on 2 September 2017 to educate consumers on renovation-related issues. We also invited our strategic partners, the Building and Construction Authority (BCA), Housing and Development Board (HDB), the Singapore Renovation Contractors and Material Suppliers Association (RCMA) and SPRING Singapore to offer their expertise and knowledge during the Fair.

Talks were held concurrently with an exhibition with the support of the abovementioned organisations. Talks were held in English and Mandarin to reach out to more participants. Due to the good media coverage, there was a good turnout at NTUC Centre that day. To all 350 of you who were there with us that morning, thank you for coming and we hope you had a great time!



Snippets!



The public enjoying games at our exhibition booth during Our Tampines Hub's grand opening.



Participants at the Geylang Serai Mid-Autumn Town Night 2017 gained knowledge about the Lemon Law at CASE's booth.

Consumer Issues & Solutions



Dear CASE

Earlier this week, a salesperson came to my home and promoted a vacuum cleaner to me. Even though I kept rejecting her, she was keen to demonstrate and after listening to her for an hour or so, I relented and paid \$2,500 for it. However, my husband was appalled to hear I had spent such an amount and asked that I cancel the purchase immediately. I called the salesperson the next day to inform I wanted to cancel the purchase and sought a refund. She refused and tried to persuade me to change my mind. I had called the CASE hotline to seek assistance and had decided to seek CASE's representation. Nonetheless, I wrote in so that more consumers can be aware of their rights in a case like this.

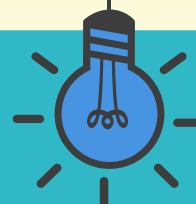
A

Dear A

Under the Consumer Protection (Fair Trading) (Cancellation of Contracts) Regulations 2009, all direct sales (door-to-door) contracts have a five-day cooling off period from the date of the contract.

Consumers should take note of this and read all terms and conditions before signing the contract. Do also note that your cancellation request should adhere to the contract's terms.

Due to its time-sensitive nature, if the company refuses to accede to your request, you should approach CASE for advice or assistance as soon as possible. You may call our hotline at 6100 0315, walk-in at our office or submit an online complaint via our website.



Dear CASE

I purchased a brand new electric scooter for \$875 from a company. Barely two weeks later, it broke down and I sent it back to the company for repairs. Two months passed but the company did not repair it even though I had repeatedly asked them to do so. What should I do?

B

Dear B

Under the Lemon Law, all businesses are obliged to repair, replace, reduce the price or provide a refund for a defective product. In this instance, they were supposed to repair but have not done so. You may seek assistance from CASE and our officers will be more than willing to assist you in your dispute. You may call our hotline at 6100 0315, walk-in at our office or submit an online complaint via our website.

We want to hear from you!

Have a story to share? Email it to editorial@case.org.sg (max. 200 words).



Five Common Travel Mishaps; Be Prepared!



With the upcoming holiday season, more people will be travelling overseas be it for a short weekend break or a long vacation. However, there may be occasions when things do not go as planned or some plans may not work out. With every ten overseas trips you take, there may be one trip that results in an unexpected disaster or mishap. We have compiled five common situations encountered by consumers when travelling overseas, as well as tips on what you can do if you face the same situation.

We hope that this information will help you to better plan your journey so that you may enjoy your vacation thoroughly.



DID YOU KNOW?

The **Travel Industry** was ranked **10th** (with a total of 607 complaints*) on CASE's top ten ranking list of industries with the highest number of complaints received in 2016.

Top three nature of complaints:

1. **Failure to honour** (instances where contractual obligations are not fulfilled)
2. **Refund issues** (instances where there is a clear basis for refund)
3. **Unsatisfactory services** (instances involving poor services rendered)

* Complaints include filed, assisted and counselled cases (including phone enquiries and email feedback).



#1: Travel itinerary was not as promised

Ms Soh* visited a travel fair and was interested in an 11-day Iceland tour package for three. She specifically asked if the tour was suitable for senior citizens as she would be bringing her elderly mother along. The salesperson mentioned that it was. Ms Soh thus agreed and paid \$21,000 for the tour package.

During the tour, Ms Soh's mother encountered difficulty in walking due to the windy and icy outdoor conditions. When visiting the glacier, the tour group ended up stuck inside a tilted truck amidst a snowstorm for almost eight hours. It was cold and dark. Furthermore, the tour group missed several attractions listed in the itinerary due to poor planning by the agency (i.e. some attractions were closed for Christmas, whilst the group had insufficient time to visit other attractions due to the flight scheduling).

Upon CASE's intervention, the agency agreed to increase the original compensation offer from \$130 per person to \$500 per person.

Tips for consumers:

When selecting a tour package, do not go for the cheapest option. Instead, ensure that you are comfortable with the following components of the package:

- Air passage
- Accommodation
- Tour itinerary
- Transportation options during the tour
- Meals specified in the package
- Admission fees to places of attraction
- Extra charges such as peak season surcharges, applicable taxes, service charges, administrative charges, etc
- Cancellation terms and applicable charges, amendment fees and refund policies

It is also important to read the fine print of the contract and clarify important details before travelling. For example, the agency may state that visits to certain attractions may be cancelled due to poor weather. Do note that cheap tours may mean that the choice of flight timings and accommodation may be less than ideal.



#2: Flight cancellations or delays

Mr Tan* booked two return air tickets to Perth from a budget airline and paid \$750. A few months later, Mr Tan and his wife left for their holiday in Perth. They were supposed to return to Singapore by the same airline, but were informed that the Perth-Singapore flight had been suspended because of a recent network review. Mr Tan eventually had to pay \$1,600 to purchase another two air tickets from a full-service airline to return to Singapore.

Upon CASE's intervention, the airline agreed to compensate \$1,600 for the air tickets.

Tips for consumers:

You should always check your email and mobile phone for any last-minute notifications or changes of flight schedules before going to the airport.

In addition, you should read the Conditions of Carriage of the airline. They typically define the rights, duties and liabilities of parties to the contract, such as what passengers are entitled to in the event of flight cancellations or change in flight schedule.

In general, airlines will transfer the passenger to the next available flight as soon as possible. If this is not possible or if the passenger makes their own alternative arrangements (e.g. booking a flight by a different airline), the airline would generally offer a refund of the cost of the original ticket in accordance to the provisions of the agreement.

For added protection, you can also look into purchasing travel insurance that covers flight disruptions.



#3: "Shopping stops" that may not be what they seem to be

Mdm Chan* signed up for a tour package to Shanghai. As part of the tour itinerary, she was brought to a shop and was told that it was a subsidiary of a reputable Chinese pharmaceutical company that produced traditional Chinese medicine. Mdm Chan informed the staff that she could not sleep regularly and was recommended a bottle of medicine that would improve her condition. Upon relentless persuasion by the salesperson, she eventually bought six boxes of the medicine for \$1,200. When she returned to Singapore, Mdm Chan tried to access the company's website printed on the box of medicine. To her horror, no such company existed and the weblink was invalid. Furthermore, the medicine did not improve her insomnia.

Upon CASE's intervention, the company agreed to provide a full refund for the purchase of the medicine.

Tips for consumers:

Do be wary of tour packages that seem too good to be true. Some travel agencies offer package tours at unbelievable prices, but these tours may include other less ideal tour components. For example, some tours may include selected shopping destinations that sell local "specialty" products such as traditional Chinese medicine, jade, pearls, silk, etc. Such tour packages are cheaper than the market rate as these tour operators earn commission through such compulsory shopping stops.

Despite what these salespersons may say, you should understand that it is not compulsory for you to purchase anything. Watch out for high pressure sales tactics and simply walk away or say 'no' if you do not wish to buy anything.

Alternatively, look out for tour packages that do not have such compulsory shopping stops. Do note that prices of packages may increase if shopping stops are removed from the itinerary.



#4: Abrupt tour cancellations

Mr Lim* visited a travel fair and indicated his interest to purchase a 13-day tour package to Canada. He was informed by the agent that the tour will only proceed if at least 15 people signed up for the tour. He was assured by the agency that it would be able to gather sufficient members for the tour. Thus, he bought the tour package for four people and paid \$2,000 as a deposit. The tour was scheduled to depart three months later. Two weeks before the trip, the agent informed Mr Lim that the tour could not proceed as there were insufficient tour members. They proposed alternative options such as postponing the date of departure or switching to a different itinerary. Mr Lim requested for a refund of his \$2,000 deposit instead.

Upon CASE's intervention, Mr Lim was able to get back a refund of his \$2,000 deposit.

Tips for consumers:

For tour packages bought at travel fairs, you should note that paying a deposit or full payment upfront does not guarantee a confirmed booking. Generally, a minimum group size must first be met before the travel arrangements are confirmed. Furthermore, the travel agency will need to make the necessary arrangements with the airlines, hotels, land tour operators, etc. Hence, it is highly likely that the agent will only be able to confirm the tour one to two weeks prior to departure.

In view of the above, you should take note not to make full payment upfront to the travel agency, especially when the tour is scheduled to commence several months after the booking date. In the event should anything go wrong (e.g. the agency is not able to book the air tickets), your losses are reduced.



#5: Sudden closure of travel agency

Ms Zhu* purchased a voucher through an eCommerce shopping platform for a three-night stay at a resort in Thailand, Phuket (inclusive of return trip air tickets) for four people and paid \$1,200. She booked the air tickets and resort stay through a travel agency as stated on the voucher for her trip. She proceeded to fly to Thailand together with her group but upon arrival at the resort, she was told that the travel agency had ceased operations the day before and the resort booking was not secured. Ms Zhu had to pay THB\$10,800 (approximately SGD\$450) directly to resort for the three-night stay. She requested for reimbursement of the additional cost paid to the resort.

Upon CASE's intervention, Ms Zhu was able to receive full reimbursement for the amount she paid to the resort.

Tips for consumers:

It is difficult to predict what may happen no matter how well prepared you are for your trip. For example, you may encounter sudden closure of the travel agency, flight cancellations, sudden illness in the family, natural disasters and more, which may result in delay or even cancellation of your trip. Hence, it is always important to buy travel insurance to ensure that you are covered in any circumstances and your financial losses are minimised.

Do be clear about the type and extent of coverage offered under your selected travel insurance.

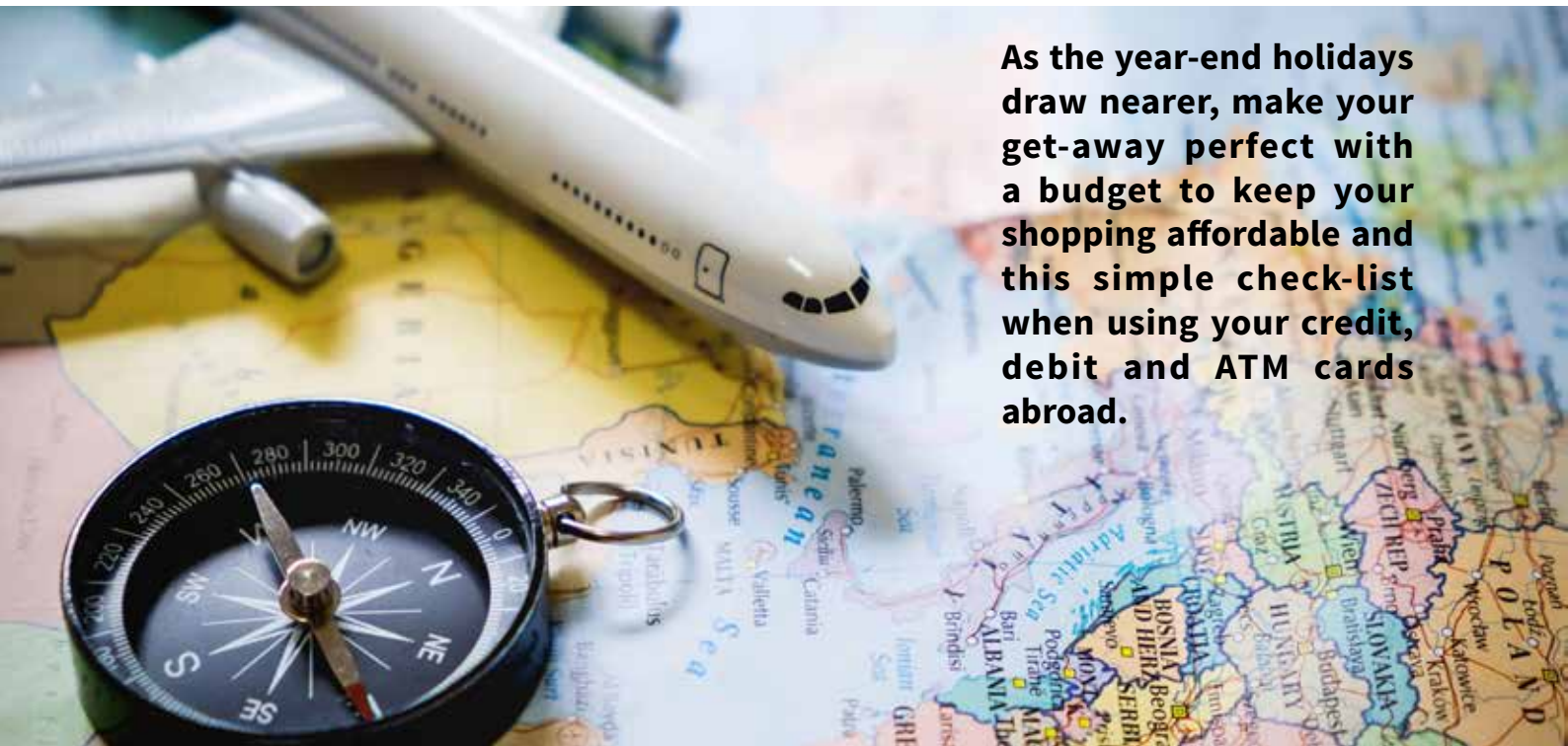


Do note that this is not an exhaustive list of unfortunate circumstances that may occur when planning for or travelling overseas. Although there may be many bumps in the road along the way, it is the great travel moments you encounter that make these experiences worth it, and as long as you are prepared for the worst (travel insurance can help!), things will usually turn out for the best.

Happy travelling!



Tips on using Credit / Debit and ATM Cards when Travelling Overseas



As the year-end holidays draw nearer, make your get-away perfect with a budget to keep your shopping affordable and this simple check-list when using your credit, debit and ATM cards abroad.

BEFORE DEPARTURE



ACTIVATE CREDIT/DEBIT AND ATM CARDS' MAGNETIC STRIPES

Although chip based transactions are widely used internationally, certain countries or overseas merchants may still use the card's magnetic stripe to authenticate payments. Do check ahead if it's useful to activate your credit, debit and ATM cards' magnetic stripes for overseas travel. To reduce the risk of cloning/card skimming, set an end date for the activation of your card's magnetic stripe or deactivate your card's magnetic stripe once you are back.

Your credit card/debit card PIN can only be used for cash advances at overseas ATMs (unless otherwise stated). As some countries have implemented chip and PIN, you may have to opt for signature when settling a transaction at point-of-sale (POS).

You may also wish to subscribe to SMS alerts on your ATM and card transactions. Check with your bank if you can set a threshold amount for each transaction that you wish to be alerted of.





FREE OVERSEAS ATM CASH WITHDRAWALS

Afraid of running out of cash, or don't want to carry too much cash around? Fret not. Most banks offer free overseas cash withdrawals on their own ATMs. If you have pre-set a daily limit on your ATM cash withdrawals, the same limit, converted to the local currency, may apply to your overseas ATM cash withdrawals. You may also view the exchange rate used for your overseas ATM cash withdrawals in your bank account. Find out the locations of your bank's ATMs or Branches and the types of accounts (Savings or Current) you can access while overseas.

Alternatively, you can always make a cash withdrawal on other bank's ATMs, provided that your card is linked to the PLUS, Cirrus or Maestro network. To check if your card is linked to any of the international ATM networks, refer to the back of your card to check the respective logo belonging to each network. Do check if there is a service fee per overseas ATM cash withdrawal.

ASK FOR TEMPORARY CREDIT LIMIT INCREASE

If you plan to spend more while away, you might want to request for a temporary increase in your credit limit for overseas travel. This will be subject to your bank's approval. In some cases, you will need to request for the limit to be reduced to its original level upon your return from holiday.

TRAVEL INSURANCE

Some credit cards offer complimentary travel insurance. Take some time to weigh up whether the free travel insurance offered by your credit card or a separate travel insurance policy will better serve your needs. In addition to comparing the scope of coverage, the benefits and the limitations that will apply, do also factor in the requirements and costs to qualify for free travel insurance.

DURING YOUR TRAVEL

DELAYED CHARGES FOR HOTELS AND CAR RENTAL COMPANIES

Most hotels will require a deposit on your credit card to cover any incidentals such as room service, mini-bar service and phone calls. You can choose to pay the security deposit in cash if you do not have a credit card. Such unbilled charges may be posted to your card account after you have checked out. Similarly, you may also be billed additional charges by car rental companies if a traffic summons has been issued or there was damage to the rental vehicle. If you did not incur the delayed hotel charges or if your car was returned on time and in good condition, you can refute the charges by providing supporting documents as evidence to your card-issuing bank.

BE VIGILANT WHEN WITHDRAWING CASH AT OVERSEAS ATMS OR CHARGING TO YOUR CREDIT CARD

Do keep a lookout for suspicious ATM card skimming devices and ensure that your credit card is charged before your presence.

PAYING IN SGD MAY NOT BE BETTER THAN PAYING IN FOREIGN CURRENCY FOR OVERSEAS CARD TRANSACTIONS

Most merchants allow you to choose whether you want to pay in foreign currency or in SGD. If you wish to pay in SGD, the transaction amount in foreign currency will be converted into SGD at the POS using Dynamic Currency Conversion (DCC). The POS terminal will display the exchange rate used and the amount in SGD. The exchange rate includes a margin for providing this service. Your card-issuing bank may also impose a fee for DCC transactions.

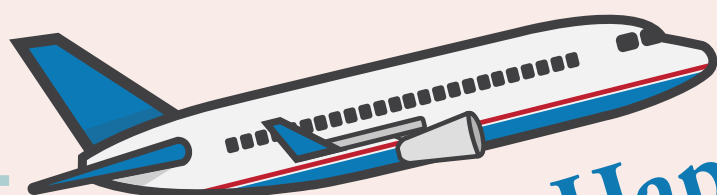


If you wish to pay in foreign currency, you will be subject to an overseas card transaction fee charged by your card-issuing bank. If you are deciding between paying in foreign currency or SGD, do check with your bank the associated fees levied on DCC and foreign currency transactions.

TRANSACTIONS SIGNED DURING DURESS OR UNDER THREAT

If you are forced to sign for a transaction or make an ATM withdrawal, you should immediately report the incident to the local police and your card-issuing bank for assistance. On a best efforts basis, the card-issuing bank will take up the complaint with the merchant's bank for a resolution.

Be safe when using your cards overseas. Visit the MoneySENSE website for more information on using credit cards and other financial management tips.



Happy Holiday!

In A Nutshell



Did you know?

For the past 3.5 years (from 1 January 2014 to 30 June 2017), CASE observed an alarming rise in the amount of prepayments reported lost by consumers when businesses close down. The amounts lost were \$1.05 million in 2014, \$1.90 million in 2015, \$3.59 million in 2016 and \$1.81 million in the first half of 2017.

As CASE continues our efforts to enhance prepayment protection for consumers by partnering with industry associations through our CaseTrust accreditation schemes, we hope that consumers can also take steps to protect themselves by understanding the risk of prepayments and their rights and obligations under a contract.

Here are some tips you can take as a consumer to better protect your prepayments:

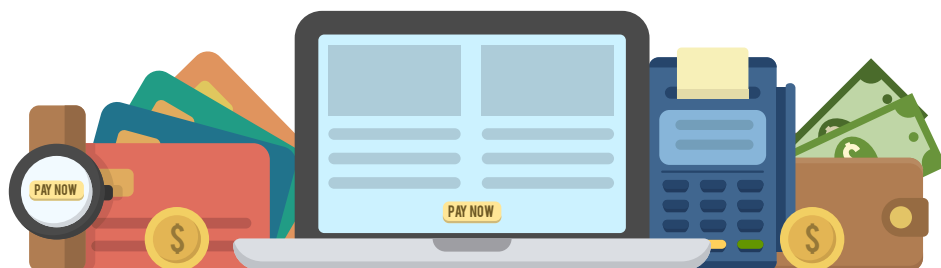
Protect your prepayment with these tips!

- 1 Negotiate for progressive payment. Do not pay in full upfront.
- 2 Use payment methods that offer prepayment protection.
- 3 Patronise businesses that offer prepayment protection, such as insurance or escrow arrangements.
- 4 Avoid purchasing prepaid packages that involve large sums or lengthy contract periods.
- 5 Ask about the refund policy for your prepayment.
- 6 Consumers with unresolved disputes with businesses can contact CASE for further assistance.

For more details on prepayment protection, please visit:
https://www.case.org.sg/consumer_guides.aspx.



Know What the Lenders Know about You and Score a Good Credit



In these days where credit is prevalent in our everyday lives, many of us would be holding at least one credit facility, be it credit card, car loan or mortgage. However, do you know 9 out of 10 credit applicants have not seen their credit report before?

It is important to start understanding your credit report and knowing your credit score as most lenders will check your credit file to assess your credit worthiness prior to making a decision. Having a good credit is not only important in helping you to achieve the many milestones in life such as owning your dream car or home and in some cases, even your job.

Your credit report is a record of your credit payment history compiled from banks and major financial institutions. Credit Bureau Singapore (CBS) supplements it with publicly available information such as bankruptcy data from the Insolvency and Public Trustee's Office (IPTO). A good credit repayment history will make it easier for you to obtain credit and to qualify for loans.

Lenders usually look out for repayment status of credit facilities, any default or bankruptcy information, number of existing credit facilities, new enquiries, outstanding balances and overdue balances in the credit report to assess your credit worthiness.

What information is Displayed in a Credit Report?

- Summary of your personal credit facilities, aggregate credit limits and indication of identity theft
- Account Status History- display of all the credit accounts you have with banks and financial institutions who are our members
- Previous Enquiries- shows a list of various lenders that have searched on your information and your own searches of yourself
- Default records- reflects lenders who uploaded a default in a credit account, the product type, loan amount defaulted, outstanding balances and repayment status
- Bankruptcy proceedings- information on the original order date and discharge date by IPTO
- Debt Repayment Scheme- a voluntary and debtor-driven scheme by IPTO to assist debtors in repaying their debts over a fixed period of time

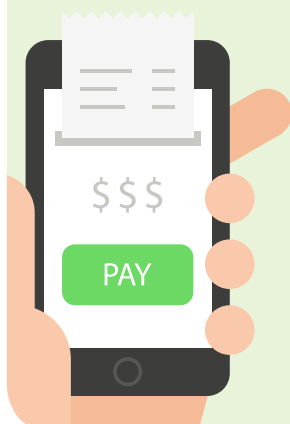
- Narratives- indicates involvement in Debt Management Programme (DMP) with Credit Counselling Singapore (CCS) and any amendments made to the information in the report

- Credit Score – a numerical expression based on the past payment history of credit or loan accounts to determine one's creditworthiness

- Aggregate Outstanding Balances – outstanding balances are computed based on the amounts outstanding under your credit cards or other credit facilities.

Lenders love consumers with good credit score. A credit score is a number used by lenders as an indicator of how likely an individual is to repay his debt and the probability of going into default. CBS credit score ranges from 1000 to 2000 derived from your past payment history of your loan accounts. The higher the score is, the lower the probability of defaulting on a repayment within the next 12 months.

Here are some factors that can help you to build a good credit or improve your credit score.



Pay your bills on time and in full

Late or missed payments will certainly lower your credit worthiness. Therefore, be sure to check your bills to see when payments are due. Late fees and interest penalties add up quickly and make it hard to pay the balance. Payment history is an important factor in determining your credit worthiness. Since recent history carries more weight than what happened five years ago, getting in the habit of making on-time payments is an incredibly powerful way to improve your credit worthiness.



Don't be afraid of credit counselling

Most of us want to pay our bills on time and as agreed. However, there could be unforeseen circumstances such as loss of employment or business failure, which makes it impossible to settle the minimum payments on the due dates stipulated by the bank. 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 nonprofit agency such as Credit Counselling Singapore to set up a debt repayment plan. They can help you to reschedule payments with the creditors, negotiate lower interest rates and help you pay off your bills within a few years.



Keeping your outstanding debts low or 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 worthiness. When you pay the full balance on your bill each month, you are taking advantage of an interest-free loan from the card issuer. If you make only the minimum payment on a significant balance, it can take years to pay off the full debt.



Get Your Credit Report

As most lenders will check your credit file to assess your credit worthiness prior to making a decision, a good credit repayment history will make it easier for you to obtain credit and to qualify for loans. By reviewing your credit report regularly, it allows you to be aware any information that is uploaded on your credit file. The other advantage of monitoring your credit file is that it protects against possible fraudulent use of your personal details to obtain credit.

Don't apply for multiple credit at once

Applying for too many new credit applications within a short period of time indicates credit hunger and can have an adverse effect on your credit score. Space out your credit applications and do not overextend yourself.



At present, you can check your credit score by applying for your credit report online via www.creditbureau.com.sg with your Singpass ID and Password. Alternatively, you can also apply in person at CBS office, Singpost branches, Crimson Logic Services Bureaus or CASE office.

When you understand how credit works, it is actually not hard to build or improve your credit score that will benefit you in many aspects of your financial life.

作者：蔡玮婷

佳节购物

须注意些什么？

每当鸟路变幻成圣诞仙境时，大家都知道佳节期间即将来临。佳节时，当然少不了购物和送礼。商家往往会在佳节期间推出多样化的促销活动。消费者在这期间购物时应该格外谨慎小心，以免买到损坏的物品或被商家砍菜头。

以下是一些消费贴士，希望读者读了在购物时会做出精明的选择。



网上购买商品

消费者在网上购物时应该做足功课，看哪个商家比较受好评，然后跟可信度较高的商家进行交易。对于不认识的网购零售商，消费者应该阅读第三方网站上其他消费者给商家的评论和评价等级，藉由这些评语了解商家的交货速度、商品的品质和售后服务流程等，进而掌握该商家的可靠度。消费者也可多加留意留言板上的评语，像是送货的速度，产品品质，等。

以免过度支付，消费者应该先检查商品的市场价值。消费者也应确认商家的地址及联络资料。付款后，向商家索取书面确认，例如电邮确认。这样，商家就不能否认有收到付款。

消费者必须取得商家的联系方式。如果商家不愿意透露联系方式，那很可能代表着那个商家不可靠。在确定购买前，消费者得先得到所有对于该商品相关问题的回复，并且保存所有与商家的问答通信记录，已被不时之需。消费者也应把两人的对话存下来，例如电邮，手机短信，Whatsapp，等。

消费者也应使用安全的付款方法和邮寄方式，例如使用信用卡付款及挂号邮包。消费者尤其在购买高价和流行的物品时，都务必谨慎小心。



购买衣服、鞋子、包包等服装首饰

新的一年即将来临，消费者在佳节前也会购买新的服装首饰。

消费者在购买服装首饰前应先检查其物品的状态，例如上衣是否少了钮扣等。特别是在买鞋子时，消费者也应该注意在任何时候，由于卫生方面的顾虑，所购买的袜子，内衣裤都不能退换。因此，在买这类物品时，消费者应该确保想购买的物品是对的尺码。

公众在购买包类物品时，应该向销售员查询有关保存包包的方式，例如把包包存在避开阳光以及过度潮湿的地方等。



购买旅游配套

佳节除了购买商品以外，消费者也常常会趁佳节假期时出国游玩。在签下旅游配套前，消费者该注意什么呢？以下是些消协贴士。

消费者应在决定旅游后向第三方购买旅游保险，一旦遇到如行程取消、班机延误、旅行社关闭等突发情况，可保障自身利益。保单也必须涵盖受保人在旅游时所参与的所有活动，以及受保人现有的病状。

消费者也应该多了解航空公司对机票退款的条例。大多数航空公司可以小数费用，为丢失机票的乘客提供退款。最后，消费者尽可提早到机场办理登机口，以免登机程序有误。

总的来说，消费者应该注意所购物品的条约。如果对方没有明确说明，消费者应当查询有关退款或交换的程序。根据柠檬法令，消费者可以要求商家对有瑕疵的物品进行修理或更换新货。如果商家无法在合理的时间范围内完成修理工作、或修理费过于昂贵，消费者有权要求退款或减价。

公众有问题可拨打消协热线6100 0315投诉，或上网至 http://www.case.org.sg/complaint_onlinecomplaint.aspx 备案、到锦茂路的消协总部寻求援助，或到小额赔偿庭备案投诉。



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Please call **6461 1882** to enquire

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Access to direct contact details of CASE Officers

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

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

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