



The Consumer

A PUBLICATION OF THE
CONSUMERS ASSOCIATION
OF SINGAPORE

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Children Safe**

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President's Message



Dear readers,

To commemorate World Consumer Rights Day (WCRD) this year, CASE organised a Consumer Awareness Roadshow from 8 – 14 April 2019 at Waterway Point. More than 2,000 consumers visited the roadshow and we took the opportunity to share with them information about their consumer rights. We also shared useful consumer tips in relation to the top most complained about industries. Agencies such as the Competition and Consumer Commission of Singapore and the National Crime Prevention Council also set up exhibition booths to educate participants on relevant consumer matters.

CASE wishes to thank our partners for their support in making the CASE roadshow a successful one. We also hope that all who participated in the activities at the roadshow enjoyed themselves and went home with useful takeaways. Spot yourselves in the photos that can be found in the Consumer Happenings section in this issue of “The Consumer”.

It is a constant challenge keeping up with consumer trends and in this issue, we highlighted the areas of health and product safety. We work closely with our strategic partners and government regulators so that consumers can make better-informed purchase decisions. In this issue, Enterprise Singapore shares some safety aspects of baby products which may be of interest to parents with young children. Often times whilst baby-proofing their homes, parents may overlook the need to ensure that the toys their children play with, are safe. One tip parents can consider is to buy toys that are appropriate for their children’s age group.

We continue to urge consumers to be wary of health products with exaggerated or misleading claims. The Health Sciences Authority (HSA) provides practical tips for consumers to adopt when purchasing health supplements for personal consumption. For example, consumers should seek advice from a medical professional when in doubt over the type of supplement

and its suitability. Another good practice is to always exercise caution and due diligence when purchasing health supplements from online retailers and unfamiliar websites.

Readers of “The Consumer” may remember that CASE’s Consumer Products, Standards and Testing Committee (CPSTC) had previously commissioned a test on water bottles. Twenty different brands of reusable plastic water bottles were tested for Bisphenol-A (BPA) levels that can be transferred when a liquid is left in a plastic bottle. Although test results show tolerable BPA levels are well under the advisory limit, consumers are still encouraged to follow the manufacturer’s recommended usage and cleaning instructions. Consumers should also read product reviews to gain better insights into the quality of the product. If you are concerned about prolonged BPA exposure, we suggest the use of glassware or plastic bottles made of high-density polyethylene (HDPE) or polypropylene (PP).

Lastly, as we strive to keep abreast of the latest happenings in consumer trends, please do continue to lend us your relentless support for “The Consumer” magazine. We hope that you will enjoy reading this issue.

Lim Biow Chuan
CASE President

Keeping Your Children Safe

Most parents are familiar with how to childproof their homes to keep toddlers safe from physical knocks, bumps and cuts. However, what is less apparent are harmful chemicals that may be used to produce your everyday items such as toys and clothes that children are also exposed to. If undetected, prolonged contact with such substances may impact their health and development.

Toys with button batteries

When ingested, fluid from button batteries may react with saliva and cause a reaction. It may cause internal bleeding and chemical burns in the throat, oesophagus or airway in a short span of time.

Teach children that non-food items should not be placed into their mouth. Additionally, always keep devices with button batteries out of reach of young children and ensure battery compartments are properly secured.



Children jewellery/ accessories



Heavy Metals

Metallic accessories may contain high levels of chemicals like lead, cadmium or nickel and cause serious health problems and damage to the nervous system if ingested.

Avoid buying metal chains or pendants if your child is prone to mouthing objects. Lead has a sweet taste which may encourage children to continuously chew on such items.

Magnets

Jewellery for children may contain small magnetic parts such as the clasps. These parts will cause serious internal injuries if swallowed.

Inspect such accessories regularly to ensure there are no loose magnetic pieces. Throw away those that are broken and do not attempt to fix them.

Children apparel



Children's skin is sensitive and chemical treatments, dyes and synthetic material used may cause irritation.

Clothes may contain substances such as formaldehyde to make the fabric softer and stain resistant. However, the chemical can also cause skin rashes and allergic reactions.

Always wash new clothes to ensure your little ones are free from these "scratchy" situation.

Here's what you can do:

1

Buy from reputable brands and sellers. Ask if safety requirements have been met to ensure that the products are free from hazardous substances.



2

Ensure that the item you are buying is appropriate for your child's age. Products meant for infants should not contain small parts. Always check the age recommendation on the packaging or consult the seller.



3

Always supervise your children and seek medical consultation immediately should they feel unwell or are suspected to have swallowed small parts.



4

Practice good hygiene habits by ensuring children wash their hands regularly to remove traces of harmful chemicals.



For more consumer safety tips, visit www.enterprisesg.gov.sg/safety-tips



The True Risks of BPA in Water Bottles

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



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

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

A 2015 risk assessment of consumer exposure to BPA by the European Food Safety Authority (EFSA) deemed that the current BPA exposure levels are too low to pose a risk to human health. However, it has prohibited the use of BPA in infant feeding bottles as a precautionary



measure, due to infants' high food intake-to-body weight ratio.

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

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

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

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

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

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

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



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

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

* ND stands for “Not Detected”

CASE's Recommendations

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

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

Future research may confirm or rule out the health effects of BPA exposure on human health. Consumers who have concerns about BPA exposure may consider switching to food

and drink containers made of glass or plastics such as high-density polyethylene (HDPE) or polypropylene (PP). These two plastics may be indicated on the base of the container with the number ‘2’ (for HDPE) or ‘5’ (for PP), surrounded by a recycling triangle.



Consumer Issues & Solutions



Dear CASE,

Recently, I purchased a laptop from a Singapore-registered online retailer. Barely a week in, I encountered a hard disk error and data corruption. I contacted the e-retailer and was advised to send the laptop for repairs at the authorized service centre. At the service centre, I was told that the hard disk was damaged due to poor ventilation from the CPU fan. I had to spend \$200 on various parts replacement as a result.

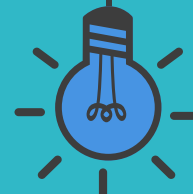
A

Dear A,

It seems that you may have purchased an unsatisfactory quality or poor standard of goods. You may possibly seek recourse under the Lemon Law. The Lemon Law has a two-stage framework which states, if a defect is found within six months of the date of delivery, consumers can presume that the defect had existed at the time of delivery, unless proven otherwise by the retailer. The retailer where you made your purchase from, is obligated to repair, replace, reduce the price or provide a refund for the defective good. However, under the following circumstances, consumers are not entitled to a remedy if they had:

- Damaged the item
- Misused the item and cause the fault
- Tried to repair it themselves or had someone else try to repair, which damaged the item
- Known about the fault before purchase
- Simply changed their mind and no longer wanted the item
- Damages due to wear and tear

You can contact CASE to lodge a complaint against the retailer.



Dear CASE,

I placed an order with a florist as a surprise gift. They were delivered timely, but the bouquet arrangement did not resemble what I had ordered. Furthermore, the flowers were wilting and felt dry to the touch. We took a picture of the bouquet and contacted the florist immediately. The florist denied his mistake and put the blame on his outsourced delivery vendor as well as the weather conditions. After much negotiations, the florist relented and verbally agreed to a refund. He has since ignored our calls and emails when we tried to arrange to collect the refund.

B

Dear B,

Misleading and false claims in advertisements, catalogues and websites can often cause the consumer to make ill informed decisions. Fortunately, under the Consumer Protection (Fair Trading) Act (CPFTA), consumers are protected against unfair practices and this Act gives them additional rights in respect of goods that do not conform to contract. It is also unethical of the business to not honour their agreement with you. Should they refuse the right to provide you with an appropriate form of remedy, you may approach CASE for further advice or assistance. In addition, consumers are encouraged to do their due diligence before making a purchase. This can be in the form of research such as reading reviews and ratings written by past customers. This will help provide consumers with a better overview of the merchant in terms of their reliability, product and service quality.

We want to hear from you!

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

Failing Safe

Grace Smith explains the frightening truth about our weak product safety laws



When you walk into a shop do you assume the products on display are safe? According to CHOICE's 2018 Consumer Pulse survey¹, 79% of Australians surveyed believe businesses are currently legally required to ensure the products they sell are safe. Unfortunately, Australians simply aren't afforded these protections despite the fact almost all of those surveyed (97%)² think it's important that we are.

Majority of products have no mandatory safety standard

There is currently no explicit market-wide requirement in the Australian Consumer Law for manufacturers or retailers to proactively ensure that the products they sell are safe. Some high-risk products, however, must meet mandatory safety standards in order to be sold in Australia, including aquatic toys, bicycles and some baby products. In theory this should mean consumers can buy these products without worrying about safety, but CHOICE tests of baby products reveal a different reality.

¹ Choice Consumer Pulse January 2018 is based on a survey of 1,029 Australian households.

² "Total important" is the total of "quite important" and "very important" responses, excluding "don't know".

For example, when deciding to buy a stroller, cot or portable cot, you may have assumed all the products on offer were safe to use, choosing instead to base your purchase on factors like price, aesthetics and ease of use. But despite having certification to say they pass legal requirements, our own testing of these products finds a large number consistently fail to meet the relevant standard. Some of these widely available cots, strollers and portable cots carry risks of strangulation, suffocation or finger, limb, neck and head entrapment, while others may allow a baby to fall out onto the ground or pierce their skin on sharp protruding edges. The sheer volume of these failures and the fact that almost all of these products are still being sold shows that even for the most strictly regulated products, enforcement of safety standards isn't strong enough to keep Australians safe.



Mandatory standards out of date

Current mandatory standards for strollers and portable cots are based on documents written almost two decades ago, but since then we've learned a lot about what makes a product safe. While newer standards were written for strollers and portable cots in 2013 and 2010 respectively, they haven't become law. Instead, they're used as voluntary standards which manufacturers are encouraged to adhere to but are not obliged to do so.

We've noticed our governments tend to wait until one of these products causes serious injury or death before making the new standard mandatory, even when the newer standard may contain crucial safety provisions. This reactive approach is also inherent in general product safety laws, which allow businesses to react to product safety problems after they happen, rather than actively trying to prevent them from occurring. Ultimately the result for both regulated and non-regulated products is that consumers have to wait until after tragedy strikes for government to take action and for businesses to take responsibility.

Need to Know

Mandatory safety standards apply to only a small number of products in Australia.

Existing mandatory standards are frighteningly outdated and newer voluntary standards are often not being met.

Baby products with no mandatory standard

Did you know that these baby products are not legally required to meet any mandatory safety standards?



BABY BASSINETS



COT MATTRESSES



HIGH CHAIRS



CHANGE TABLES



**SAFETY GATES/
BARRIERS**



PLAYPENS



**BABY CARRIERS
AND SLINGS**



**DOMESTIC KIDS'
PLAY EQUIPMENT**



**BABY BOTTLES
AND TEATS**



What we're doing

We're pushing the government to make the newest standards mandatory, to police violations more vigilantly and to introduce a new section on product safety into the Australian Consumer Law so that all products will be subject to safety requirements.

The Australian Government will be consulting on options to strengthen product safety laws this year. We're calling for the introduction of a legal obligation on businesses to ensure their products are safe before being offered for sale. This would bring us in line with similar legal requirements in the EU, Canada and the UK. Join the campaign at campaigns.choice.com.au/safeproducts.

Portable cots: an accident waiting to happen

The current mandatory standard for portable cots ensures that a cot is stable and doesn't have unsafe gaps that could trap a child's head or limbs. But it's missing one of the most important provisions for infant safety: breathability. The newer, voluntary standard requires that all the areas that could come into contact with the baby's airways be made of breathable material to reduce the risk of infant suffocation, but our latest portable cot test found that 11 out of 12 models carry a suffocation hazard of some sort, and three models have insufficient breathable zones. This is why we always test to the newest voluntary standard and why we believe our product safety laws need strengthening.



Baby product fails

When testing these products in our labs against both the mandatory and voluntary standard we found a high number of failures.

SINGLE STROLLERS



Tested: 129 (2012–18) Products with at least one failure: 118 (91%)

COTS



Tested: 139 (2012–17) Products with at least one failure: 94 (68%)

PORTABLE COTS



Tested: 60 (2011–18) Products with at least one failure: 59 (98%)

Are you using Health Supplements safely?

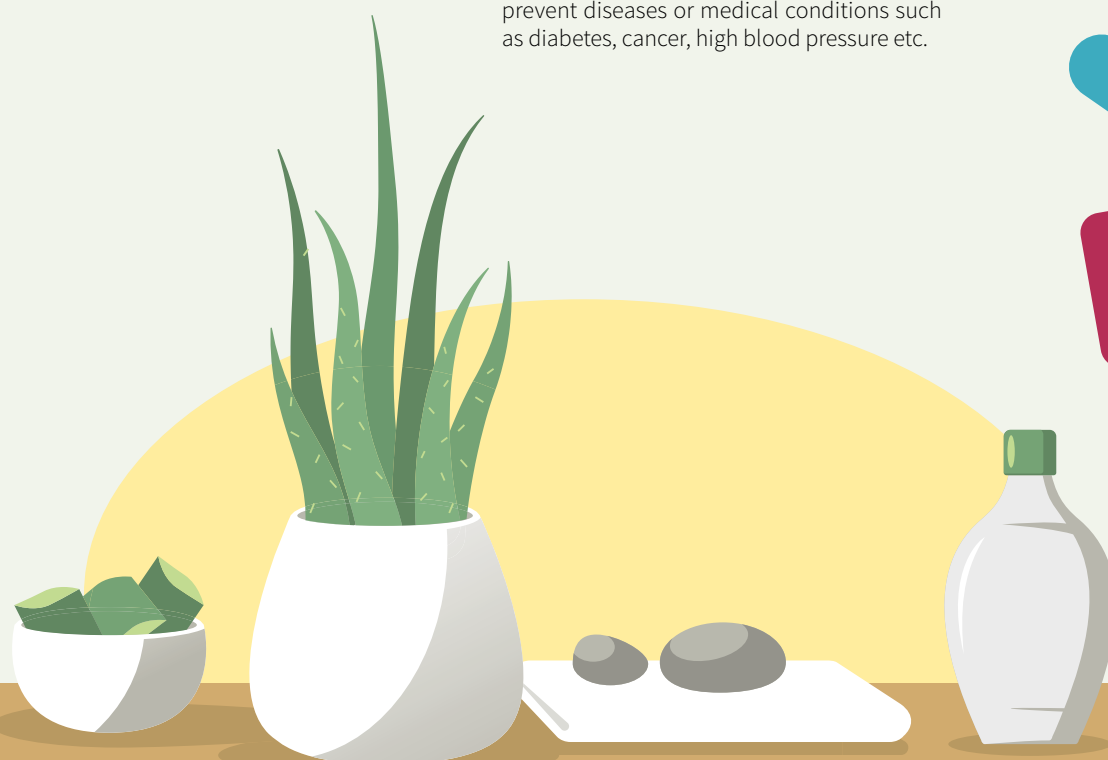
According to Euromonitor, people in Singapore spent S\$490 million on health supplements in 2017 – that's S\$40 million more than what was spent in 2012!

While it is worthwhile to invest in health, it is just as important for us to be well-informed about the health supplements we buy and consume.

What are health supplements?

Health supplements are products in dosage forms (e.g. tablets, capsules) which typically contain ingredients from natural sources, and are intended to supplement a diet for enhancing health.

The common health supplement ingredients are vitamins, minerals, amino acids and substances derived from animal and plant extracts. They are used for enhancing a person's health (e.g. 'for optimal alertness and vitality', 'supports joint function'). They are not meant to treat or prevent diseases or medical conditions such as diabetes, cancer, high blood pressure etc.



How are health supplements regulated in Singapore?

The Health Sciences Authority (HSA) applies a risk-based approach in the regulation of different categories of health products. Medicines, which are inherently more potent and used in treatment and prevention of diseases, are regulated stringently.

As ingredients used in health supplements, such as vitamins, minerals and amino acids, are generally well-established through experience of safe use and are not intended for medicinal purposes, health supplements do not require

approval and are not evaluated by HSA before they can be sold locally. Our regulatory approach for health supplements is similar to that adopted by the United States, European Union countries and Japan.

HSA prohibits the addition of medicinal ingredients such as steroids in health supplements. HSA also sets strict limits on toxic heavy metals in these products. Dealers and sellers are required to ensure that their products comply with these requirements, or face

penalties including fines and/or imprisonment.

HSA also has a post-market surveillance programme in place to monitor the safety of health supplements and to initiate timely product recalls when necessary. The programme includes random sampling of products in the market, and adverse reaction monitoring, which draws on HSA's network of healthcare professionals and international regulatory partners to pick up signals of adverse reactions to products.



However, even with these safeguards in place, you should practise personal caution. Here's why:

- 1** Most dealers are ethical, honest and take responsibility for the safety and quality of their health supplements. However, there may be sellers who may not always verify the safety and quality of the products they sell.
- 2** Advertisements of health supplements do not need approval from HSA before publication. Dealers and advertisers are responsible for ensuring that the information provided for the advertisement and promotional material is clear, accurate and truthful. Claims on safety, quality and effectiveness of the health supplement are not also not evaluated by HSA.
- 3** Natural ingredients do not mean no risk. Overdosing, combining supplements or taking them with some medicines may cause harm. In general, patients scheduled for surgery should inform their doctor about any supplements they are taking. They may be required to stop taking them before the operation.



What could go wrong?

Case Study 1

Slimming product claimed to be “natural” and “safe” led to dizziness and lethargy

In June 2018, a woman in her 20s experienced rapid heartbeats, anxiety, dizziness and lethargy after consuming ‘Nutriline Bluvelle’. She had purchased the product from an online shop based in Malaysia. The product was tested by HSA to contain a banned ingredient, sibutramine, which has been withdrawn from Singapore since October 2010 due to an increased risk of heart attacks and strokes.

Case Study 2

Two health products led to severe gastric pain and facial swelling

A man in his 60s took ‘LONGRED Oyster-x’ to prevent prostate problems, and ‘LifeSparks 100% Natural PAIN RELIEF SUPPLEMENT’ for his leg pain and gout. Within a day, he experienced rapid pain relief. After a week however, he developed severe gastric pain and facial swelling. HSA tested the two products and ‘LONGRED Oyster-x’ was found to contain a chemical compound similar to an erectile dysfunction medicine, while ‘LifeSparks 100% Natural PAIN RELIEF SUPPLEMENT’ contained a potent steroid.

Be a smart consumer

Here are some tips to help you when purchasing health supplements:

- Buy from reliable sources like pharmacies or established retail stores.
- Be cautious when purchasing health supplements online or from unfamiliar sources, even if the product was recommended by well-meaning friends or relatives. You cannot be certain where and how the products were made. They could potentially be counterfeits or adulterated with undeclared potent or banned ingredients which can seriously harm your health. If buying online, buy from websites with an established retail presence in Singapore.
- Avoid purchasing and consuming health supplements with exaggerated claims such as “100% safe”, “instant results” or “scientifically proven”. Any health supplement that produces rapid results should be viewed

with caution, as they could be adulterated with potent medicines that should only be taken under medical supervision. They may also be false claims that are not substantiated by robust scientific evidence.

- Consult a doctor or pharmacist when unsure of the right products for a particular need.

Always remember – health supplements should not replace prescribed treatment or medication from your doctor, nor can they treat or manage a medical condition.

If you suspect that the health supplement you take is making you unwell, see your doctor or pharmacist immediately.

You can also help us combat illegal health products. Report any suspicious sales or advertising of health products to HSA at Tel: 1800 2130 800 or Email: hsa_info@hsa.gov.sg.



Examples of exaggerated or misleading claims

“HSA-approved”

This is a false claim. Health supplements and their dealers are not required to be approved or licensed by HSA.

“100% safe”

This is a misleading claim. No product can offer such a guarantee, including health supplements made with all natural ingredients

“Effectiveness guaranteed” or “clinically proven”

Effectiveness of the product cannot be guaranteed without stringent clinical studies. Be mindful that health supplements are not evaluated by HSA.

“...prevent recurring infections and diseases”

This is misleading as health supplements support or maintain the healthy functions of the human body but do not protect against recurring infections and diseases.

“...burns fat fast and helps you to slim down quickly”

This is usually an exaggeration. If it isn't, the product may contain prohibited potent ingredients that can cause side effects such as breathing difficulties, nausea, palpitations or hallucinations.

“...reduces cholesterol effectively and prevents heart diseases”

There are usually no stringent clinical studies behind such claims in health supplements.

“Detoxify your body”

Some of these products work by promoting water loss or stimulating bowel movements, and may not be safe or suitable for everyone. They can cause adverse effects such as headaches, fatigue, dehydration, gastro-intestinal cramps and even decreased bowel function and dependency in the long run.

Consumer Happenings

CASE held a week-long Consumer Awareness Roadshow to educate consumers on the various consumer rights and the different ways consumers could take to be smarter in their transactions with businesses.

With the prevalence of online shopping, we included some common traps that online shoppers may potentially miss out on, such as pre-ticked boxes, auto-renewal clauses and fine print. Apart from educating consumers on these pitfalls, we provided tips on how they could engage in secure online transactions and reduce chances of falling prey to the abovementioned traps. We also informed consumers on the various ways they could safeguard their prepayments and how they could minimise their risk of prepayment losses.

We had the support of our strategic partners, the Competition and Consumer Commission of Singapore (CCCS) and the National Crime Prevention Council (NCPC), which joined us for the roadshow.

We would like to thank all who came down to the roadshow. We hope you went home knowing a little more about your consumer rights and the various steps you can take to better protect yourselves as consumers.

Here are some photos from the roadshow. See you at our next outreach event!



CASE-DSAS Public Forum 2019

Held at HDB Convention Center, participants played games and enjoyed a half day seminar organized by CASE and the Direct Selling Association of Singapore (DSAS).



Bartley Secondary School

A consumer educational exhibition on the Lemon Law and the CPFTA was organized to educate Bartley Secondary School students on their consumer rights.



CASEPlay!

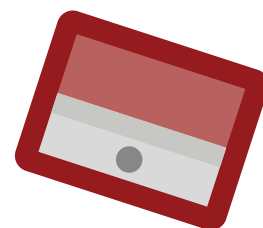
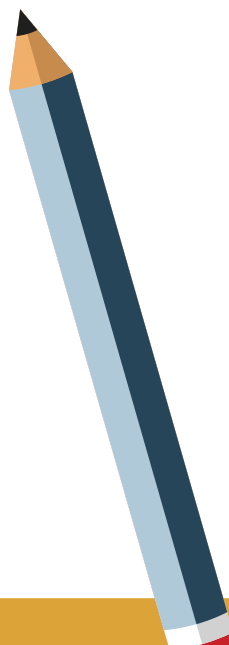
Word Search

Have fun searching for the following words related to health and product safety.
(Answers are provided at the bottom of this page.)



Y	H	E	H	V	I	L	O	M	Y	S	R	N	T	A
W	T	G	E	G	Y	B	V	T	C	N	E	V	L	U
Q	C	I	F	R	E	F	I	L	K	O	M	V	Y	K
J	U	T	L	E	F	L	Y	C	N	I	U	G	Z	U
G	K	A	Y	A	I	A	A	X	W	T	S	E	S	F
U	R	G	L	B	N	B	P	A	B	C	N	J	A	D
U	B	X	A	I	D	O	R	B	A	U	O	U	F	R
D	Q	R	I	E	T	R	I	U	X	R	C	L	E	E
V	U	N	E	B	A	Y	Z	T	G	T	G	B	T	V
D	W	F	K	N	Z	U	D	L	C	S	G	S	Y	I
P	R	O	T	E	C	T	I	O	N	N	F	Y	M	E
Z	G	I	S	M	O	G	U	B	G	I	U	X	A	W
T	E	L	B	A	T	U	P	E	R	O	Y	F	R	S
S	R	E	L	I	A	B	L	E	V	R	H	U	K	G
J	C	R	W	Y	M	K	I	A	D	H	P	P	L	G

BPA-FREE
CONSUMER
DURABILITY
FEEDBACK
FUNCTIONALITY
INSTRUCTIONS
PROTECTION
QUALITY
RELIABLE
REPUTABLE
REVIEWS
SAFETY MARK
WARRANTIES

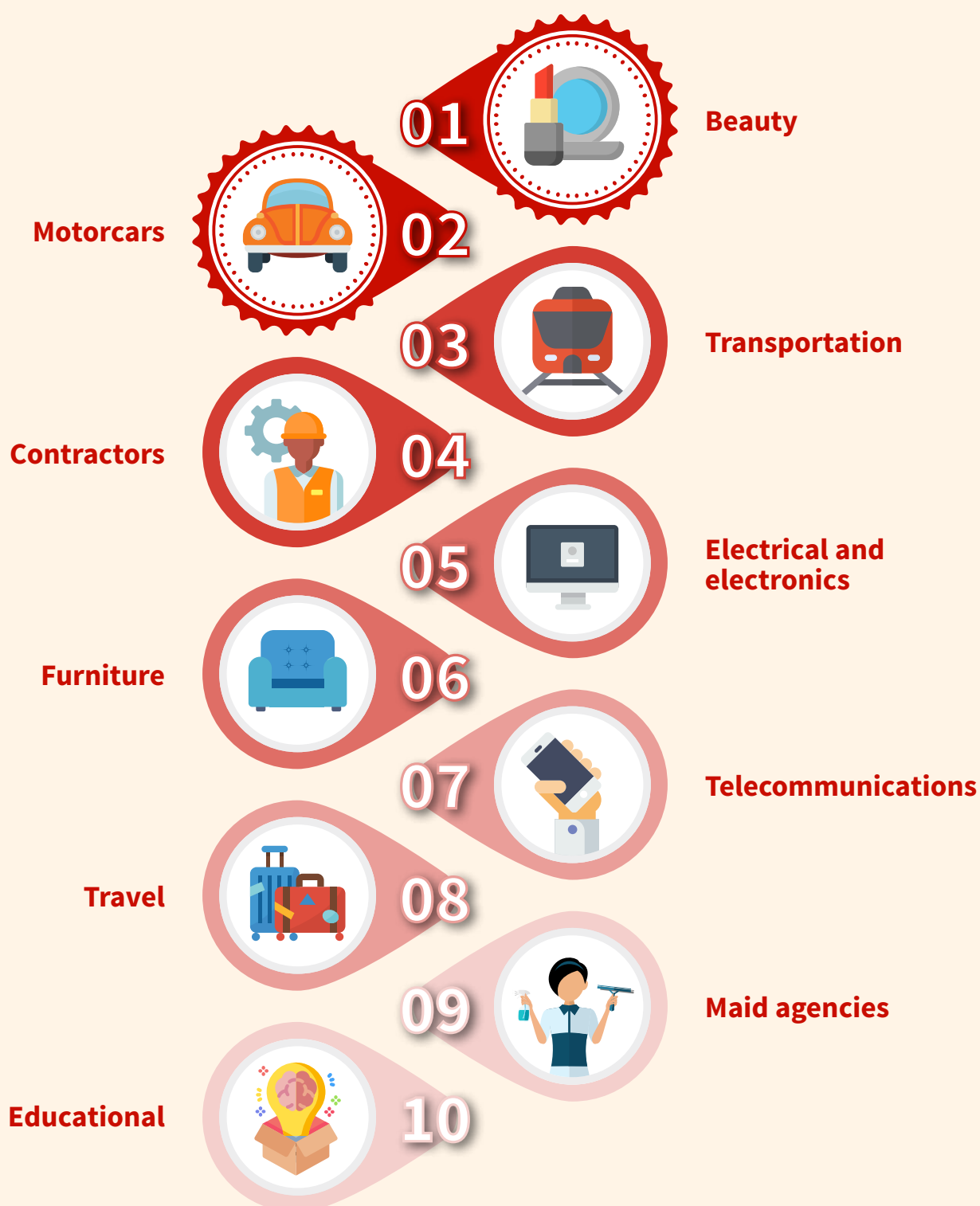


ANSWERS TO WORD SEARCH

In a Nutshell

Did You Know?

Top **10** most complained about industries in 2018



Lock out Identity Theft with CBS My Credit Monitor (MCM)

Identity theft occurs when someone obtains your personal information, such as your credit card details or your NRIC number, to commit fraud or other crimes. It can affect thousands of people in a year, in varying degrees of severity, ranging from a few unwanted grocery purchases on your credit card bill to fraudulently opening accounts in your name.

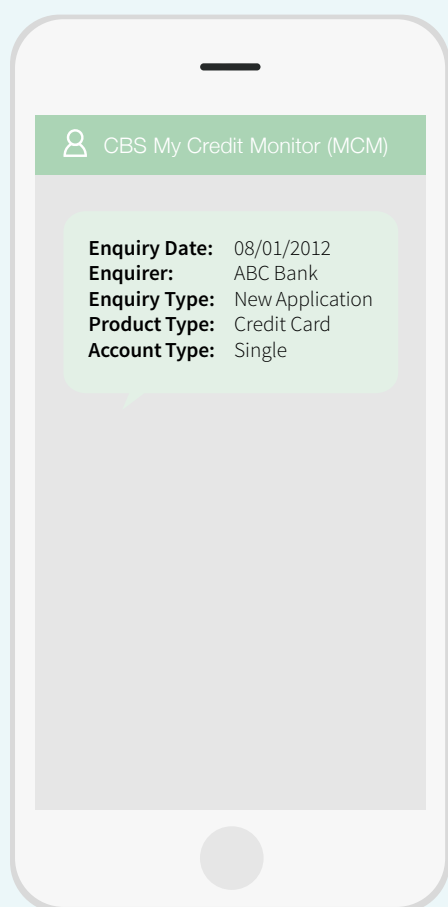
With the use of identity cards and credit cards occurring with widespread internet usage of information being exchanged and transacted on a daily basis, technology has facilitated more elaborate schemes such as phishing and hacking to acquire personal information. It is important to monitor your credit to prevent the potential likelihood of identity theft occurring.



My Credit Monitor (MCM) is an important step in your endeavour to fight against identity theft by detecting any suspicious activities or changes that can affect your credit reputation. It acts as your third eye to monitor your credit report, looks out for predetermined activities and notifies through your email as soon as the lender uploads your information into your credit file thus providing the earliest possible indicator.

This service is intended to allow you to receive SMS notifications whenever there is a change to your personal credit report such as a new credit enquiry or new credit account as shown below.

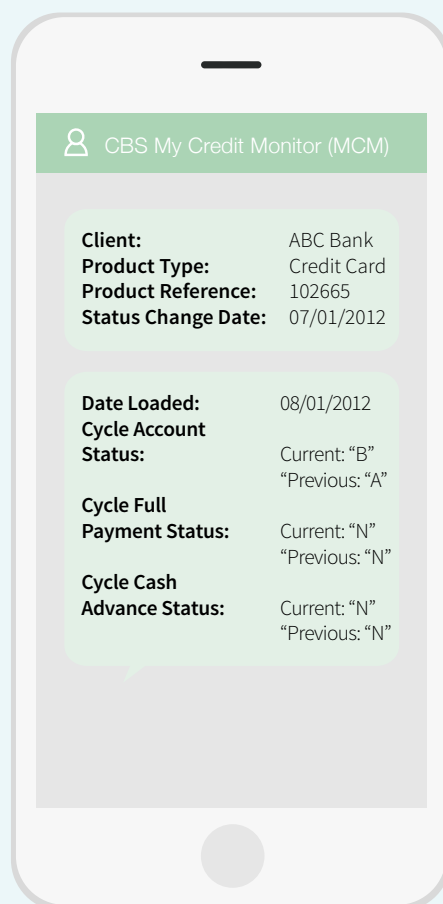
Example of a detailed MCM Alert being triggered due to "Credit Enquiry"



You will receive an early notification if you have learnt that someone has tried opening a credit card in your name. Take steps to confirm that you are the one who has applied for credit. Report the fraud in a timely manner and dispute the fraudulent account with Credit Bureau Singapore.

MCM will inform you if there has been an account status change in your credit file. This will help you to detect unexpected changes and prompt you when your accounts need re-evaluation.

Example of a detailed Alert being triggered due to "An Account Status Change"



The earlier you catch an activity by an identity thief or fraudster who has stolen your personal information and used it to take out a loan or open up a credit card in your name, the easier it will be to restore your identity and financial life.





To Consume or not to Consume: What is the Risk?

On 28 March 2019, the Health Sciences Authority of Singapore announced a recall of three brands of blood pressure medicine, which contained a losartan ingredient that was manufactured by Hetero Labs Limited. The products recalled were found to contain trace amounts of a nitrosamine impurity, N-nitroso-N-methyl-4-aminobutyric acid (NMBA), which were above internationally acceptable levels.





According to the U.S. Food and Drug Administration (FDA), the issue surfaced in 2018, when the FDA was informed that the Active Pharmaceutical Ingredients (API) manufactured by Zhejiang Huahai Pharmaceutical Co. Ltd. for some generic valsartan-containing medicines contained N-Nitrosodimethylamine (NDMA), posing a potential safety concern in the long-run.

Due to the manner in which API are distributed in the pharmaceutical supply chain, one source of contamination can impact on multiple products. Before this incident, which led to a

detailed investigation, the FDA in a press release stated that neither regulators nor industry fully understood how such Nitrosamine impurities could form during the manufacturing process. As such, without a recognised risk of impurity, regulators and the industry did not know the impurity that should be tested for.

In the Singapore context, Mr. Gan Kim Yong, Minister of Health in explaining the remedial actions following the high blood pressure drug recall stated:-

HSA now requires companies supplying angiotensin receptor blocker to ensure that future batches of their medicines are tested and do not have unacceptable levels of nitrosamine impurities before supply to Singapore. HSA has also been working with suppliers and international regulatory agencies to verify the cause of contamination and to formulate measures to eliminate the nitrosamines in the medium to longer term. HSA will continue to monitor the quality and safety of these medicines to safeguard public health.

Interestingly, while consumers should limit the exposure to such impurities, such impurities also exist in other commonly ingested products, such as charcoal grilled food items!



This case ought to be contrasted with the Volkswagen emission scandal in 2015 where the company deliberately and egregiously installed devices to meet emission standards during regulatory testing but to emit up to 40 times more emission gas during real-world driving.

Trace amounts of NMBA are associated with long term exposure. As such for this incident, the science suggested that suddenly stopping to take the recalled medicine without a replacement medicine posed greater risk than the risks associated with NDMA exposure. It also demonstrated the learning curve that

experts face behind uncovering new science and regulation.

In the meantime, consumers who are looking to minimise their health risks can readily take identifiable easy steps such as refraining from consuming grilled food, or to prepare such food in an alternative manner such as steaming or boiling.

Vitamins and nutrients are equally important in helping the body fight off diseases. Therefore, it is equally important to eat and drink healthily and get enough rest.



消费生活

保养皮肤， 从生活和 饮食做起

远离加速老化的原因

By 朱槿梵（消基会编辑委员会委员暨分子生物专业人员）

保养皮肤，首要了解个人肤质，依据肤质采取适合的保养方式。皮肤类型会随着饮食状况、季节更替及年龄增长而不断发生变化，睡眠时间、酒精、吸烟、浓妆艳抹亦会影响肤况。长期摄取富含水分、必需脂肪酸、维生素和植化素的天然食物，有助皮肤保养。



应根据皮肤类型做日常照料

每个人的皮肤类型不太一样，它们取决于皮脂膜及角质层的共同作用。所以在清洁、保养或化妆之前，应该先确定自己的肤质，再根据成分选择适当的产品。此外，皮肤类型并非固定不变，会随着饮食状况、季节更替及年龄增长而不断发生变化，但大致分为下列几种：

» 中性皮肤：具备最健康的皮脂膜及角质层，故皮肤平滑细致、净白润泽，较不易发生粉刺或脱屑。洗脸可使用温和的洁面乳、洗澡优先选择清水，以维持原本已达平衡的油脂与水分，否则视干燥程度擦上保湿产品。

» 油性皮肤：皮脂腺过于活跃导致泛油，皮肤看起来光亮粗厚、毛孔明显，脸上常会有面疱和暗疮。油性皮肤的护理要注意清洁，洗脸和洗澡应避开会刺激油脂分泌的传统皂类，清洁完后一般不必再涂抹保湿产品。

» 混合性皮肤：额头、鼻子及下巴的区域油脂分泌旺盛，两颊部位较为干燥，但整体状况更类似油性皮肤。洗脸时不妨在T字区域使用温和的洁面乳，干燥部位则是以清水洗净，后续保养不应该选择油脂丰富的产品。

» 干性皮肤：皮脂腺不太活跃而导致结构薄弱，故皮肤干燥黯淡，经不起风吹日晒，容易脱屑皴裂。护理皮肤得强化油脂的补充，洗净时避免过度去油，只使用清水是最好的方式，之后应擦上以油脂为主的保湿产品。

» 敏感性皮肤：皮肤明显干燥受损、脱屑偏红，阳光照射时会有刺痒感觉，面对外界刺激容易反应过度。使用清水洗净皮肤即可，尤其避免会彻底清洁的产品。后续保养应增加油脂补充，好巩固薄弱的皮脂膜及角质层。

所以无论使用清洁产品、还是保养产品，都应该搭配皮脂分泌的状况，否则会带来反效果。每个人的皮脂分泌量不尽相同，分泌的多寡还与下列因素有关：

» 高油脂、高糖分、辛辣刺激的食物。

» 环境温度升高、受到紫外线的照射。

» 青春期新陈代谢旺盛，雄性激素会刺激皮脂分泌。青春期之后，皮脂分泌随着年龄的增长而减少。

» 精神紧张、疲劳压力、睡眠不足。

» 胃肠功能紊乱或严重偏食，导致维生素B群缺乏。



从生活上去呵护自己的皮肤

除了先天因素外，生活型态与皮肤健康关系密切，主要有下列的这些因素：

- 1. 睡眠：**皮肤在白天容易遭受紫外线、脏尘埃等的影响，到了午夜，身体便利用这段时间去修复细胞、汰旧换新，并供应养分给皮肤组织。有了安适充分的睡眠之后，气色将明显红润光泽、散发出青春活力。睡眠不足的人常出现血液循环淤滞，皮肤的新陈代谢也进展不顺，使气色变得苍白或晦暗。此外，睡眠不足还直接干扰内分泌，这对皮肤健康有很大的影响。一般而言，在午夜11~3点之间是皮肤细胞再生最旺盛的时候，此刻处在睡眠阶段，可让皮肤的各种生理作用达到巅峰，所以最好不要晚于11点左右就寝。
- 2. 酒精：**大量的酒精无论是内服、或者是外用，对于皮肤都不好。酒精摄取太多，脸部、上身和手臂的皮肤将变得通红、甚至过敏。而涂抹酒精在皮肤上时，由于酒精具备高度挥发性，在带走皮肤热量的同时也会带走水分，使皮肤天然的保湿能力降低，造成皮肤干燥。不过，适量的酒精涂抹在油性皮肤上，有清凉及收敛毛孔的作用。
- 3. 吸烟：**涉及结缔组织的变异，会损伤皮肤的修复能力，并加速紫外线引起的老化，造成瘾君子脸上有着蜡黄、布满皱纹的独特外观。吸烟也导致胶原纤维的数量减少，形成坍塌而松弛的皮肤；另外让弹性纤维增加却断裂，使皮肤不规则地变厚。吸烟还刺激角质细胞不正常的累积，降低角质层的含水量，引起皮肤干燥粗糙。吸烟会收缩血管、影响血流，剥夺氧气和养分的供给，令皮肤暗沉无生气。
- 4. 浓妆艳抹：**使用不适当的化妆品可能带来皮肤症状，主要原因是某些成分易引起过敏，导致涂抹部位瘙痒、丘疹或红斑等。使用的方法错误，也可能危害皮肤。譬如经常更换产品种类，甚至一下子涂抹数种化妆品，让脸部接触的化学物质太混杂；此外，各类肤质应使用不同的化妆品。若油性皮肤未选择清爽的化妆品，或者涂抹得太多，阻塞了毛孔，便可能造成痤疮。还有为了除去脸上油腻的化妆品，往往选择强效的产品，导致皮肤结构遭受破坏。而清洁次数频繁，也会遇到同样的问题，于是带来干燥及敏感。

从饮食上去保健自己的皮肤

皮肤是非常敏感的器官，能最先显示错误的营养状况。皮肤、毛发和指甲不仅要从外部去保养，每天的饮食是否营养均衡，更容易反映在外表上。所以有句话说：美丽来自内部！长期摄取富含水分、必需脂肪酸、维生素和植化素的天然食物，可促进皮肤光滑、细致、有弹性。如果以高糖、油炸、不健康的加工食品为来源，则呈现的气色就会暗沉粗糙。

- 1. 水分：**身体水分的多寡能影响皮肤的新陈代谢，角质层也需要水分去建构自己的天然保护系统。如果皮肤细胞的水分减少了，则呈现干燥、失去弹性、出现小细纹，对外界的刺激变得更加敏感。这些可透过每天充分的饮水来防范，应优先选择白开水、矿泉水或花草茶；有利尿作用的咖啡、绿茶或红茶，留住水分的效果就没有那么好了。
- 2. 必需脂肪酸：**为了强化皮肤的隔离作用、防止水分散失，身体需要必需脂肪酸。如果不够的话，对于疾病和干燥的抵抗力就会下降，反应特别地敏感。必需脂肪酸可使皮肤光滑细致，其中最重要的就是亚油酸。它的缺乏会造成皮肤发红、粗糙和脱屑，富含亚油酸的食物有葵花油、芥花油、大豆油、芝麻油和葡萄籽油等。
- 3. 维生素A：**对上皮组织的建构和修复具备重要意义，维生素A最重要的前驱物是β胡萝卜素，能保护皮肤防止紫外线攻击。β胡萝卜素属于类胡萝卜素，其家族成员中很多都能够提供抗氧化作

用。维生素A一类的营养素很容易在蔬果里头发现，但如果缺乏，将导致皮肤过度干燥、脱屑、角质化、以及异常的汗腺和皮脂腺功能。维生素A来自动物性食品，尤其是鱼肝油和肝脏；深绿色或深橘色的蔬菜、还有橘黄色果肉的水果，则提供丰富的β胡萝卜素，尤其是红萝卜和甘薯等。

- 4. 维生素E：**吸烟或紫外线照射会产生自由基，维生素E有抗氧化作用，可减缓自由基对细胞的破坏，防止皮肤提前老化。它还改善血液循环，维持皮肤微血管的正常通透性。不足的话将导致结缔组织变异，也使得皮肤干燥、皱缩、并对光敏感。富含维生素E的食物有葵花油、芥花油、大豆油、葡萄籽油和小麦胚芽油等。
- 5. 维生素C：**能促进结缔组织的正常建构，也就是在胶原蛋白的合成上，维生素C扮演重要角色。它还具备抗氧化作用，可保护维生素A、E和细胞膜上的不饱和脂肪酸。皮肤缺乏维生素C时，会变得衰老粗糙、伤口不易愈合、黏膜发炎、并且掉发。新鲜的水果和蔬菜都含有丰富的维生素C，尤其是芭乐、甜椒、青花菜、木瓜和奇异果等。
- 6. 维生素B群：**对皮肤的作用其实并不清楚，但缺乏时会引起一系列的皮肤疾病。富含维生素B群的食物包括小麦胚芽、酵母菌、豌豆、全穀类、乳类和瘦肉等。





须远离紫外线和高糖的危害

皱纹是老化的象征，皮肤老化虽然从20多岁就开始，但通常要等到30岁左右才看得出来。40岁之后老化的情况愈加明显，皮肤逐渐失去弹性和张力、变得干燥，油脂和水分的含量都在持续地下降。缺水变薄的结缔组织导致真皮层萎缩，失去支撑的皮肤于是产生大面积的皱纹。此外，皮肤老化还会形成晒斑，它们与紫外线的照射脱离不了关系。

老化是个内在和外在原因同时影响的过程，导致皮肤功能的逐渐丧失。内在性老化无可避免，它是基因随岁月改变而引起生理变化的一种自然结果。反之，皮肤的外在性老化在某种程度上能够控制并减少，所以外在原因乃皮肤提早老化的元凶。除了前面说过的吸烟和浓妆艳抹外，尤其还要注意紫外线和高糖饮食的危害：

1. 紫外线：紫外线对皮肤老化的影响高达外在原因的8成以上。太阳是紫外线的来源，主要分为UVA和UVB。UVA带来的损伤较难察觉，即使皮肤变得红一点，却不会愈来愈黑。它能进入真皮层，造成光过敏及皱纹的出现，甚至透过自由基的产生而间接提高皮肤癌的罹患率。UVB虽然只进入表皮层，但其波长短、能量高，容易破坏DNA、杀死细胞，导致晒伤、并直接引起皮肤癌。它还刺激黑色素的分泌，使皮肤愈来愈黑，也促进角质层的增加，不过这些变化反过来倒是可巩固皮肤的防晒保护。

2. 高糖饮食：糖化（Glycation）是酶控制之外、蛋白质等分子被单糖附着的一种自发性反应，会造成身体结构的改变，导致许多慢性病的出现，其中便包括皮肤的提早老化。胶原蛋白一旦被体内高浓度的单糖附着，就容易交错缠结，遂变得愈来愈僵硬强直，逐渐让皮肤失去原本的柔软与弹性；再加上紫外线促使胶原蛋白的断裂，即形成可见的皱纹。此外，晚期糖化的最终产物呈褐色，所以皮肤看起来暗沉无光。

虽然皮肤老化是一种自然现象、无法阻挡，但可以做到不加快老化的速度。熬夜失眠、喝酒吸烟、过度曝晒、垃圾食物，都是破坏皮肤健康的杀手。想延缓老化的速度，不妨从均衡饮食、规律运动开始做起。

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