

The Consumer

A PUBLICATION OF THE
CONSUMERS ASSOCIATION
OF SINGAPORE

What's Inside?

Online Shopping – A Convenient Luxury with Covert Traps

Page 02

Creating a Price Comparison App for Consumers

Page 04

How to Spot Fake Reviews

Page 16

Contents

04



01
President's Message

02 - 03
Online Shopping – A Convenient Luxury with Covert Traps

04 - 06
Creating a Price Comparison App for Consumers

07 - 08
Glamour At A Price

09 - 10
The Mark of Trust

11
Smart Nation: How to Protect Your Online Identity

12 - 13
Your Shopping Playground Their Perfect Preyground

11



19



14
In a Nutshell

15
A Smart Consumer's Guide to Pandemic-era Ads

16 - 18
How to Spot Fake Reviews

19 - 20
For Sale: A Better Shopping Experience for Online Consumers

21
Consumer Issues & Solutions

22
CASE PLAY!

23
Chargeback Guide for Consumers

24

24 - 25
在购物节之后清醒



The Editorial Team

Chief Editor
Richard Lim

Editors
Dennis Phua
Jayems Dhingra
Justin Louis Scott
Toh Yong Chuan
Zhong Xiaohan

Production Editor
Goh Jun Jie

Contributors
Chew Yi Ting
Competition and Consumer
Commission of Singapore
Consumer NZ
Consumer Reports of Taiwan
Credit Bureau Singapore
Enterprise Singapore
Goh Jun Jie
Isabel Ho
National Crime Prevention Council
Nicholas Lim

Design & Production
The Tangram Team Pte Ltd

Like this issue?

Think we missed something vital?
Tell us at editorial@case.org.sg



**Consumers Association
of Singapore**
170 Ghim Moh Road #05-01
Ulu Pandan Community Building
Singapore 279621
Tel: 6100 0315
Fax: 6467 9055
Feedback: sayit@case.org.sg
www.case.org.sg
www.facebook.com/casesg

President's Message



Dear readers,

We are happy to share that Price Kaki, a mobile application launched by CASE, has been made available nationwide. The application helps consumers compare in-store prices of common household items, groceries, and hawker food through a single platform. Read on to discover how you can stretch your hard-earned dollar when shopping for daily necessities, and the journey behind developing this application.

With the ongoing COVID-19 situation, we may find that a huge part of our lifestyles has undergone major changes, especially in our shopping patterns. The circuit breaker

restrictions have led to more consumers taking their shopping online. That is why for this issue, we are focusing on some of the best practices and important things to note when going online. These tips can help make your online retail therapy a safer and less risky journey.

Our colleagues at the Competition and Consumer Commission of Singapore share a case where an online platform employs an unfair trade practice to mislead consumers into signing up for a recurring membership. This led to many complaints from affected consumers who then sought CASE's assistance to help get a refund for the unauthorised charges. Readers can find out the tactics used by this online platform and what you should look out for the next time you buy online.

As we undertake more transactions over the Internet, there is an increasing risk that our personal data may be misused. The Credit Bureau Singapore shares some tips on how we can better protect our online identity to prevent identity fraud. It is always better to be safe than sorry. So be sure to heed their advice and protect yourself.

To prevent ourselves from becoming victims of e-commerce scams, the National Crime Prevention Council shares with us a case study

in which a consumer fell prey to an online scam. They also included some advice on how we can protect ourselves from such scams.

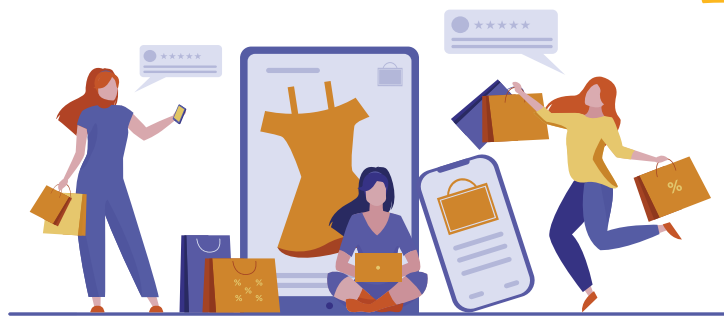
As the COVID-19 situation evolves, we see many advertisements on the effectiveness of products against the coronavirus. These advertisements may not always be true to their claim. The Advertising Standards Authority of Singapore reveals what we should do or take note of when we encounter advertisements concerning COVID-19.

Here at CASE, we encourage consumers to read reviews before making a purchase, but what if the review was not genuine? Consumer NZ shows how you how to spot a fake web review so you can make a more informed decision before committing to any transaction.

We hope that you will find these tips useful. While it is convenient for consumers to shop online, consumers should be aware of the risks involved and how they can minimise them. Everyone should be able to shop safely especially since the pandemic has forced us to avoid big crowds in public and to buy what we need through online channels.

Lim Biow Chuan
CASE President

Online Shopping – A Convenient Luxury with Covert Traps



Imagine yourself browsing through clothes without even having to leave the comfort of your bed. While enjoying a day lazing at home, you still want to do a little shopping over the weekends. At this point, nothing will make more sense than being able to do all that at home on your phone or computer. Especially amidst this COVID-19 pandemic, not having to join the large crowds outside is a huge plus point for online shopping.

The pandemic has made online shopping more of a need than a want. As if consumers still need more reasons to take their shopping online, many e-commerce platforms have made their online stores more attractive to customers and to stay competitive. For example, the introduction of functions to save personal preferences and payment details as well as the ability to filter and search products have made the shopping experience fast and convenient for consumers. With promotional codes in abundance and easily available too, who wouldn't want to save more time and money?

The trend of more consumers turning to online retail stores is here to stay, and this has been made even more pertinent by the ongoing COVID-19 pandemic. In April 2020, it was reported that online sales alone contributed to an estimated 17.8% of the total retail sales value of \$2.1billion¹, more than three times the estimated online sales in April 2019².

More consumers are choosing to take their shopping online and that speaks volumes of how progressive we are. Yet the thought of covert traps out there waiting on unsuspecting victims is quite scary. One moment you are buying a pair of shoes, the next you are charged for other transactions, without so much as a clue how it happened. We do understand how easy it can be to get lost in the vast online retail world and there are moments you let your guard down while happily scrolling away. That is why it is necessary that you know what to look out for and spot common pitfalls.

While transacting online, you should remain vigilant lest you fall prey to the potential dangers lurking in the e-commerce sphere. In addition to what you may have saw from **In a Nutshell**, we have collated below some tips for your next online shopping trip.

¹ Accessed on 13 July 2020: <https://www.singstat.gov.sg/-/media/files/news/mrsapr2020.pdf>

² Accessed on 13 July 2020: <https://www.singstat.gov.sg/-/media/files/news/mrsapr2019.pdf>

Consumer Tips

Pre-Purchase



Make sure to review the terms and conditions (T&Cs) carefully for terms like black-out dates, restrictions and terms of use. It is an unfair practice under the Consumer Protection (Fair Trading) Act (CPFTA) for a supplier to conceal material facts (e.g. hiding an auto-renewal clause in its T&Cs).



Where possible, choose payment methods that offer prepayment protection. For example, consumers who pay by credit card may apply to their card issuers to recover their prepayments through the chargeback mechanism for non-delivery of goods or services. **You can refer to page 23 for our chargeback guide.**



Always do your due diligence before purchasing by searching for independent reviews of the retailer and on the goods or services sold, and make sure to only purchase from reputable websites and authorised dealers.



Understand the return and/or refund policy in the event the product is not delivered or damaged upon delivery.



Make sure that the website is secure before making your purchases. Secured sites usually have the prefix https: and you can see a lock depicted on the address bar.

Post-Purchase



If you receive defective goods or goods that do not conform to contract from a merchant in Singapore, you are protected by the CPFTA. You may first request for repair or replacement. If repair or replacement cannot be done within a reasonable timeframe and without causing you significant inconvenience, you may then request for a reduction in price or return the goods for a refund.



If the goods are found to be defective or non-conforming to contract within six months from the date of delivery, it is presumed that the goods are defective or non-conforming to contract at the point of delivery. If the merchant is unable to prove otherwise, he or she is required to provide consumers with a remedy. This is a law and it supercedes any store policy.



Check your bank statements regularly and look out for any charges that you do not agree with.

Bear in mind that while online shopping comes with its own set of benefits, namely convenience and comfort, there is a certain amount of risk involved with every transaction. You can minimise these risks and avoid common pitfalls by keeping our tips in mind the next time you do your shopping online. Stay safe and happy shopping!

Creating a Price Comparison App for Consumers



Have you been using Price Kaki to compare prices before you shop and enjoying it so far? In this article, we take you behind the scenes on our journey to developing Price Kaki.



Price Kaki is a mobile application developed by CASE to help consumers compare prices of daily necessities and hawker food and stretch their hard-earned dollar.

Join us on your saving journey today!

Scan here to download



Kickstarting the Journey

Price Kaki was conceived by the convergence of two ideas - making it easy for consumers to compare prices when they shop and leveraging technology as a tool as more consumers use smart mobile phones.

The journey began in January 2019. We started by studying existing apps in the market to identify possible gaps and opportunities. We also put ourselves into the shoes of consumers, thinking about existing consumer behaviour when they shop.

Market Study

Over seven days, a team of researchers crawled the web to identify similar platforms to analyse existing digital trends, and pros and cons of each platform in product type, design, and information architecture. From there, we saw an opportunity for the app to take off by incorporating elements of a good browsing system, clarity of information, and a robust search engine. There was also a need to strike a balance between the demands of different user profiles for user experience.

User Interviews

Next, we went on to identify the different motivations, habits and behaviours when shopping on a platform. We also surveyed consumers on their attitudes and motivations towards a crowdsourcing model where they could contribute information. This would in turn guide the design of the app.

Data Collection

One of the most critical factors for Price Kaki is the accuracy of product and price information. The information has to be accurate and up-to-date to add value to users. As such, we worked hard to engage the major supermarkets to get their buy-in to provide the relevant information. With a big universe of products out on the shelves, the idea was to start small with the most frequently purchased items and grow from there. For hawker food, because of a lack of a comprehensive source for hawker stalls, we had to do our own data collection by walking the hawker centres.

Lin Zhi Xun, Deputy Head, Apps Development & Community Engagement, leads the team behind Price Kaki. We asked him to share some insights about the journey.

What are the three words that best describe your experience in developing Price Kaki?

Excited, stressed, fulfilled.

What are some of the challenges you have faced in this journey? And how did you and the team overcome these challenges?

The lack of a good existing product in the market to base our product on, getting the supermarket retailers to buy in on the concept of a price comparison app and having to work on a tight timeline of 9-months to roll out the first full-features pilot version into 3 towns. Looking back, this was only possible because of our supportive vendors, the autonomy for the team, and the commitment from everyone involved.

What would you have done differently if you could do this all over again?

The timeline for Price Kaki was really tight. If I had more time, I would definitely invest even more time into user research and user testing, so I have a more complete understanding of the products that consumers want to compare, and the features they hope to see.

Where do you see Price Kaki going in the long run?

Price Kaki has huge potential and we are really only starting out on the journey. Going forward, I see Price Kaki increasing its product range to possibly pharmaceuticals, electronics, and services. Another area would be in community engagement, to really create a community of advocates when it comes to ensuring Price Kaki remains relevant, and useful to consumers, and also to teach other consumers about the benefits of comparing prices when shopping.



DID YOU KNOW?



> 278
supermarkets






94
hawker centres

With over 278 participating supermarkets, and 94 hawker centres across Singapore, consumers can now have access to the one-stop platform for their groceries, household items and hawker food.

What can you do with Price Kaki?

- ☒ Compare prices of household items, groceries and hawker food
- ☒ Track price changes
- ☒ Share and confirm prices and promotions
- ☒ Find supermarkets and hawker centres near you
- ☒ Earn points and be rewarded for your contribution

How can Price Kaki benefit you?

-  **Save more**
Compare and find the best prices across different supermarkets
-  **Save time**
Compare prices on your mobile phone without even stepping out of the house
-  **Be informed**
Get notified of any price changes on your frequently purchase items by adding them into your 'Shopping list'

Wireframing, Design, Development and Testing

With an understanding of the key requirements, the wireframing process began. User flow and journey were mapped with key screens. Multiple iterations and feedback gathering were done to ensure a complete and smooth flow, and to identify the concepts that would best illustrate the features and the overall design direction. After that, visual designing and development followed. Once development was completed, user acceptance tests were done to ensure all functions ran smoothly.

The Launch

On 28 September 2019, we were ready to pilot Price Kaki in three towns - Jurong West, Toa Payoh and Tampines. The towns were selected to allow us to gather feedback from different user profiles and demographics. With the support of the local grassroots organisations, we also engaged consumers at various community events. From there, we were able to hear first-hand feedback from users on the issues and how to improve the app for nationwide roll-out.

On 26 June 2020, we were very happy to announce that Price Kaki would be available nationwide! But that is not the end. As we endeavour to enhance the app based on feedback and demand, the journey continues...



Jeslin Tei is an avid user who has been using Price Kaki daily since our pilot launch. We asked her to share with us her experience.

How long have you been using Price Kaki?

I have been using it since October 2019.

Could you share with us your experience so far?

My experience has been smooth so far. It is easy to navigate with the different product categories and with the search functions available.

How has Price Kaki benefited you?

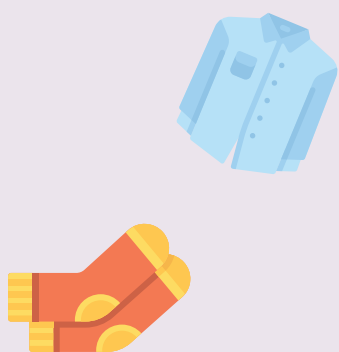
Before Price Kaki, I would rely on newspaper advertisements to know if the items I plan to buy are on promotion. However, it was hard to compare prices of the same item across the different supermarkets, so I would just decide where to buy from depending which advertisement I see. With Price Kaki, I can compare prices easily. I can also track price changes for the items I want to buy, to decide which brand to buy or which supermarket to buy from. I even discovered new brands which I have never heard of before!

Would you recommend Price Kaki to others and who do you think will benefit most with Price Kaki?

Yes, it is a useful app as I can compare prices of items easily in the comfort of my home. It will benefit the homemakers and working parents, especially those who are price conscious.

What other features would you like to see in the app?

I would like to see a wider range of items. It will also be helpful if there is a product description for each item.



Glamour At A Price



Fashion Interactive ordered to stop unfair trade practices

Fashion Interactive Pte. Ltd. (Fashion Interactive) and its director, Mr Magaud Olivier Georges Albert have been issued an order by the State Courts to cease unfair trade practices which misled consumers into signing up for a recurring membership subscription on its website myglamorous.sg.

Background

The Competition and Consumer Commission of Singapore (CCCS) applied to the State Courts on 28 November 2019 to obtain an injunction against Fashion Interactive and Mr Magaud to stop them from engaging in the unfair trade practice known as “subscription trap.”

CASE had earlier intervened to help affected consumers obtain refunds for the charges made by Fashion Interactive to their credit/debit cards. However, CASE continued to receive new complaints about Fashion Interactive charging consumers recurring monthly membership fees without their knowledge or consent. CASE issued a Consumer Advisory highlighting the complaints against Fashion Interactive in January 2019.

A “subscription trap” misleads consumers into signing up for a recurring subscription by giving the impression that they are only making a one-off purchase of goods and/or services. If consumers do not cancel such subscriptions, typically within a grace period, they would be liable for recurring charges. The use of “subscription traps” contravenes the Consumer Protection (Fair Trading) Act (CPFTA).

Scan here to read more about the case:



Investigation and Findings

Following a referral from CASE, CCCS investigated and found that Fashion Interactive had not sufficiently disclosed key information to consumers and consumers were misled into purchasing a membership subscription with recurring monthly fees. Mr Magaud had also directed the design of the advertisements and myglamorous.sg website to focus on the discounts and shoes, and not on the membership subscription and its recurring monthly fees.



Throughout the purchase process, there was no notice to consumers that they were unable to purchase shoes at the advertised price without first subscribing to Fashion Interactive’s “VIP Club” membership with recurring monthly fees. In addition, consumers were led to believe that they were consenting to a one-off purchase of shoes.

Court Order

The Court Order prohibits Fashion Interactive from misleading consumers into signing up and/or continuing with a subscription service requiring payment or recurring payment. Mr Magaud is also prohibited from abetting Fashion Interactive to mislead customers into doing the same.



Under the Court Order, Fashion Interactive must do the following for three years:

- Display the details of the prohibition on the landing page of its website;
- Notify customers of the prohibition before entering into a contract; and
- Include in every invoice or receipt that a prohibition has been granted against it.

What should retailers do?

Retailers should provide clear and accurate information on the price of goods and services, including costs such as subscription fees, in their advertisement. Retailers should also make key terms and conditions prominent, accessible and easy to read.



WHAT IS A 'SUBSCRIPTION TRAP'?



Consumers make an online transaction with a retailer, only to find out later that they have been **unwittingly locked into a subscription contract** and **end up paying recurring subscription fees** to the retailer via their credit/debit card used for the online transaction.



Often used to make consumers fall into such 'subscription traps':

- discounts
- free shipping
- free samples
- 'free trial' offers
- other promotions



Consumers who do not cancel within the 'Free Trial' period:

- become trapped in subscription contract
- are liable to make payments or recurring payments



Consumers are unaware subscription fees are involved because errant retailers:

- omit key terms & conditions
- hide them in fine print or make them not easily noticeable
- place them a number of clicks away
- use confusing terminology

WHAT SHOULD RETAILERS DO?



PROVIDE CLEAR AND ACCURATE INFORMATION ON PRICE OF GOODS & SERVICES

These include additional costs such as subscription fees at the onset of the advertisement or display.



DRAW CONSUMERS' ATTENTION TO KEY TERMS & CONDITIONS OF SALE/PURCHASE

Retailers should make them prominent, accessible and easy to read.



ADOPT 'OPT-IN' APPROACH FOR SUBSCRIPTIONS

Allow consumers to actively 'opt-in' by ticking a box that is un-ticked by default.



STATE SUBSCRIPTION TERMS CLEARLY AND UPFRONT

Any fees involved, including recurring ones, should be stated clearly and upfront.



INFORM CONSUMERS BEFORE FREE TRIAL ENDS

Before a free trial ends, retailers should notify consumers when they will be charged and provide clear information on the cancellation process.

The Mark of Trust

To find out which organisations can be better trusted with the protection of your personal data, look out for the Data Protection Trustmark.



We all have had that slightly surreal experience when after a Netflix-binge session, we are immediately presented with a selection of other shows that is customised to our preferences. Or the experience of finding advertisements popping up on the different websites we are visiting about the fitness equipment that we were just browsing earlier.

This is data use in action. Data is constantly being captured and analysed to better understand our needs, preferences and desires, which then translate to relevant products and services being offered to us at opportune moments. Data on our search history and other activities on video streaming sites, shopping networks, and more could generate relevant and related product or service recommendations. And the more data they have about our activities online, the more accurate the recommendations become.

Such use of data can be powerful, and businesses know it. That is why many of them are collecting personal data about their customers – some through direct means, such as the online forms we fill in for services, promotions and loyalty programmes; others through slightly more intangible methods like sensors, which track our activities in the physical world, and cookies, that monitor our behaviour online.



Misuse of Personal Data



Personal data can also be misused at times, in ways that we may not be aware of.

As consumers, there are certainly advantages in providing data that can be used to personalise products and services to our needs and preferences. We can spend less time searching and focus instead on making purchase decisions.

However, not everything is cut and dried in the data-driven world. Personal data can also be misused at times, in ways that we may not be aware of.

In October 2019, the Personal Data Protection Commission (PDPC) of Singapore took action against an organisation that provides business

and consultancy management services for failing to notify and obtain consent for the disclosure of individuals' personal data that it sold to a financial consultant, who used it for telemarketing purposes.

This and other similar incidents have undoubtedly shaken consumers' trust in the way organisations collect and use their personal data, and there could be ramifications. Without that trust, there will be a growing reluctance to share personal data, and this could put the brakes on data-driven innovation, greater convenience and better quality of life.

One way to release the throttle is for organisations to establish a trusted relationship with their customers, through proof of good data protection policies and practices. The 2019 survey conducted by the PDPC showed that two in three consumers were more willing to entrust their personal data to organisations with sound data protection practices.



So how can organisations show that they are trustworthy enough for us to share our personal data with?

Better Protection with Data Protection Trustmark

The Data Protection Trustmark (DPTM) is one such means! In January 2019, Singapore launched the DPTM certification scheme to help consumers identify organisations that have sound data protection practices.

Why should we feel more assured when sharing our personal data with organisations that are DPTM-certified?

All certified organisations have to go through a rigorous process whereby their data protection policies and practices are assessed and validated by an independent third party. In short, they must demonstrate that they have appropriate policies, processes and practices in place to manage personal data, adequate measures to identify and address related risks, and a sound data breach management plan to handle and recover from potential incidents or unauthorised disclosure.

As of 13 August 2020, 33 organisations across diverse sectors have been awarded the DPTM, ranging from finance, ICT, hospitality, charity to telecommunications industry.

With a surge in telemedicine platforms sign-ups and an accelerated rise in digital payments, boosting consumer trust with DPTM becomes even more relevant. Recounting why he put his company through the rigor of the certification process, Dr Siaw Tung Yeng, founder and chief executive officer of healthcare app provider MaNaDr, said "Our doctors and patients entrust us with their personal data and medical records. We went for the DPTM certification because

transactions this year, compared to the same period in 2019. Reflecting on the significance of its DPTM, Mr Lam Chee Kin, DBS' Head of Group Legal, Compliance and Secretariat, said "As companies progress in their respective journeys to deliver better products and services by using data, it is equally important to show - including by external assessment - that customer data is protected and used responsibly."



As companies progress in their respective journeys to deliver better products and services by using data, it is equally important to show - including by external assessment - that customer data is protected and used responsibly.

we want to be accountable to our doctors and patients, and we cherish their trust."

Likewise, we see a shift towards cashless transactions as consumers work from home. DBS Bank has seen 100 million more digital banking

So when making a financial transaction or signing up for a broadband subscription in future, look out for the DPTM logo in the organisation's website, corporate collateral or physical shopfront, to know that your personal data will be in good hands.

Some DPTM-certified companies



For more information on the Data Protection Trustmark, scan here:



For the full list of DPTM-certified organisations, scan here:



Smart Nation: How to Protect Your Online Identity

Singaporeans are becoming increasingly technologically savvy, and this trend will continue as Singapore gradually transitions to a Smart Nation. Many of us can complete a wide range of tasks daily on a smart device, be it purchasing a movie ticket or transferring money to a friend. While many of these processes are now seamless and safer than in the past, the risk of identity fraud still remains, hence extra effort should be made to protect your identity on the internet.

Using secured devices

One of the most important ways to protect yourself from identity fraud is to exclusively use trusted and protected devices on websites or applications that handle your personal information or online transactions. Such websites include: social media, online marketplaces, government agency websites etc. To keep your devices secured, do not open suspicious websites, emails or downloads. It is also advisable to run scheduled virus protection scans regularly. By using trusted and protected devices, you can be sure that your device will not be compromised or be vulnerable to security phishing.

Two-Factor Authentication

You should also enable the Two-Factor Authentication (2FA) whenever possible. 2FA is a layer of security in addition to your username and passphrase. Common 2FA methods today include an SMS verification code or a biometric verification. It is an excellent way of preventing hackers from accessing your personal data. By using secured log-in, you can greatly reduce your risk of identity fraud.

My Credit Monitoring

In spite of the many steps you can take to protect your identity in an online world, data breaches will still be inevitable. If someone does apply for a loan under your identity, you will want to be notified immediately. With Credit Bureau Singapore's My Credit Monitor (MCM), you will have a third-eye to monitor your credit report, look out for predetermined activities and notify you through SMS or email, thus providing the earliest possible indication if your identity is being stolen. With MCM, you can put your mind at ease.

MCM is an important step in fighting against identity theft by detecting any suspicious activities or changes that can affect your credit reputation. Sign up at CBS website – www.creditbureau.com.sg today!

Follow CBS on Facebook and Instagram @creditbureausingapore right now to learn more of such information.

Complex Passphrases

In addition to using trusted and protected devices, security measures can be beefed up by using secured log-in. Passphrases, instead of passwords, should be long, complex and unique. By using a combination of lower-case letters, upper-case letters, special characters and numbers, you can generate a complex and secured passphrase. Avoid using the same passphrases on multiple websites or applications because doing so will increase your vulnerability.

Avoid sharing information carelessly

With the enormous amount of advertisements, promotional giveaways and online campaigns today, it can be easy to give your personal information to others unknowingly. Be very careful when signing up with foreign platforms. You should be aware of their data protection policies and be discerning with the data you divulge. Such caution should also be applied outside of the digital world. As personal information is used as a layer of verification for banks and financial institutions, it is best to not share carelessly.





Your Shopping Playground

Their Perfect Prey Ground

Case study:

I was trying to buy a new laptop from a seller on Lazada. The seller wanted me to do a bank transfer and pushed me to make payments via that channel. To further convince me to make the transfer, he even showed me his I/C.

After negotiations, I agreed to pay a deposit of \$150 first and the balance upon the delivery of the item. However, after some time, he called again and informed me that his boss wanted a full payment before the delivery. I found it odd that the person didn't accept a cash on delivery. When I tried to cancel the transaction, he turned aggressive and insisted that I make a full payment. When I told him that I would only transfer the balance when I received the item, he disappeared and didn't reply to any of my other messages. I lost \$150.

Did you know that over S\$2 million was lost in over 1,800 cases of E-commerce scam in the first 4 months of 2020?

The allure and convenience that E-commerce offers to consumers also comes with dangers, which will leave consumers with a bitter after-taste and an empty pocket, if they do not take precautions to protect themselves from E-commerce scams.

With so many attractive deals online, how can one be sure that he/she's truly getting a great deal? To prevent being swindled, consider taking the following steps:



Don't be impulsive – When shopping online, be wary of online advertisements offering too good to be true deals, especially for electronic gadgets, or concert and amusement park tickets. Do not buy on impulse. Read the reviews of the seller before committing to a purchase.

Reviews can also be faked, so go through the reviews to see if they are genuine. Fake reviews can sometimes be created on the same day, hence check the dates of the reviews.

Next, check the reviewer's profile to assess what kind of reviews he/she gives. Does he/she give glowing reviews, and on products from little known companies? If the answer is "Yes", this reviewer is likely a fake.



Don't believe – Scammers may use a local bank account or provide a copy of a NRIC/driver's license to make you believe that they are genuine sellers. Do not fall for it!



Don't give – As you are dealing with strangers, avoid making payments or deposits in advance. Try to use shopping platforms/arrangements that release your payment to the seller only upon receiving the item. Alternatively, if you are purchasing from a local seller, arrange to meet the seller and pay only after collecting and checking the item. Bear in mind that tickets may be invalid upon entry if they are duplicated tickets. You are therefore advised to purchase only from authorised sellers to reduce the risks of getting scammed.

In 2018 alone, Singaporeans spent more than US\$8 billion (or est. S\$10.7 billion) online¹, and with the E-commerce market set to expand to US\$9.9 billion (S\$13.3 billion) by 2022, we need to continue to stay vigilant while enjoying all the benefits that E-commerce brings into our lives.

Remember, not all good deals that we see online are genuine. Don't let your shopping playground become a scammer's prey ground.



¹ <https://datareportal.com/reports/digital-2019-ecommerce-in-singapore>

YOUR SHOPPING PLAYGROUND. THEIR PERFECT PREY GROUND.



Spotted an unbelievable deal online? Don't be fooled. If it looks too good to be true, it is probably a shopping trap.

Since 2017, online purchase scammers have brutally chomped up more than \$4 million*. Let's stand together to fight scams and prevent our loved ones from becoming the next victim.



While shopping on online classifieds platforms, avoid making advance payments and arrange to meet the seller before paying.

*Statistics from the Singapore Police Force (Jan 2017 - Dec 2018)

Anti-Scam Helpline:
1800-722-6688



**SINGAPORE
POLICE FORCE**
SAFEGUARDING EVERY DAY

**tote
board**
Giving Hope
Improving Lives





In a Nutshell

BEFORE YOU SHOP ONLINE



Take note of free value-added services that may be bundled into the contract when buying a voucher for a service. These may be charged to you after the 'free-trial' period. Set reminders to cancel the value-added service before the 'free-trial' period lapses to avoid having additional charges imposed.



Do research before each purchase to have the full information of the prices and extra charges (e.g. postage fees), terms and conditions, exchange and refund policy of the product.



Check your bookings or shopping cart to ensure that prices are correct before making any payment.



Watch out for pre-ticked boxes that add options to your purchases and make sure to de-select anything you do not want to purchase before checking out.



Exercise caution over exceptionally cheap items as these might be tactics to attract consumers.



Review the terms of the refund policy to understand the circumstances that may entitle you to a refund when making prepayment for big-ticket items or services with long-term commitments.



Get the contact details of the merchant and clarify all queries before transacting.



Save a copy of your transaction receipt and communication with the merchant in case of disputes

A Smart Consumer's Guide to Pandemic-era Ads

It is fair to say that the COVID-19 pandemic is unlike anything that most of us have faced in our lifetime. With free movement and large gatherings being restricted and social distancing becoming the norm, the internet and social media have helped keep our lives and livelihood going.

Businesses have had to adapt to survive and some have taken advantage of the opportunities that the internet has presented to reach consumers. In view of these developments, the Advertising Standards Authority of Singapore (ASAS), an advisory council to CASE, issued an advisory to the advertising industry on 6 April 2020 to remind them to advertise ethically and responsibly during the pandemic.

While the vast majority of businesses are responsible advertisers, a small number have peddled misinformation to take advantage of peoples' fears about COVID-19. Through targeted advertising on the internet and social media, they are able to reach a large number of consumers very quickly. These are the characteristics of the advertisements that ASAS received feedback on during the early days of the pandemic in February and March 2020:

▶ Making general references to viruses or "the virus"

Reasonable people would infer that such advertisements refer to SARS-CoV-2, the virus that causes COVID-19.

▶ Claiming that their products and services offer meaningful protection

There is little that we understand about SARS-CoV-2 because it is new and very few studies have been done on it. Thus, such claims are based on weak evidence or misinterpreted research about other viruses. They have appeared in advertisements, for example, for wearables containing herbs or surface disinfectants intended to "purify" the air around the user, devices that supposedly sterilise spaces and surfaces, or supplements for the purpose of "boosting" the immune system.

Such advertisements bait the anxious consumers into making purchases out of fear, and the unproven products may give the user a false sense of security. These undermine efforts to contain the spread of the disease. ASAS informed the businesses behind the advertisements in question to amend and remove them when they were unable to provide robust substantiation to back up the claims, and will continue to do so. ASAS will also share the feedback with the relevant authorities for further action under the law if warranted.

As a consumer, these are things that you can do or take note of when you encounter an advertisement for a product or service concerning COVID-19:

- Not every claim you read about a product's effectiveness is true but it is easy to verify on the Internet. Do a simple search using the advertiser's claims and see if they are supported by articles from reputable news organisations and journals, or if they seem misquoted and taken out of context.
- If you have doubts about whether a product is effective for disinfecting surfaces, you can refer to the National Environment Agency's (NEA) List of Household Products and Active Ingredients for Disinfection of the COVID-19 Virus, which is available on NEA's website.
- You should also refer to the advice on the Health Sciences Authority's website on products claiming to prevent or treat COVID-19.
- Certain claims, such as claims to prevent or treat conditions, are regulated by Singapore legislation. Buy from reputable brands and sellers, who are less likely to make such claims lightly.
- If you see an advertisement that contains claims that are misleading or untrue, or features other objectionable content, you can report it to ASAS and provide us the all necessary information at www.asas.org.sg/onlinecomplaint. We will look into it and inform the advertiser to amend or remove the advertisement if its claims cannot be supported.

How to Spot Fake Reviews

Consumer NZ's advice for spotting fraudulent web reviews

Can you trust online product ratings? Our investigation suggests even Amazon's top-ranked, "consistently helpful" reviewers can provide ratings that are at best unhelpful and at worst display the hallmarks of fakery.

With millions of products jostling for our attention and cash, 55% of web shoppers turn to online reviews to help them make their choice, according to a 2017 KPMG report.

Retailers are acutely aware of the power of online reviews, with some creating glowing reviews of their own products or negative ones of their competitors' (practices known as "astroturfing").

In 2015, Craig Douglas, a partner in Christchurch building company Clearwater Homes, received a warning from the Commerce Commission for several testimonials on the Clearwater Homes website from supposedly happy customers. The reviews were fake, written by Douglas and one of his friends, and had to be removed.

Concerningly, some websites may be in on the astroturfing game. This year, the commission filed charges against holiday accommodation site, Bachcare, alleging it misled consumers by manipulating online reviews. The commission claims Bachcare removed negative comments from some reviews and refused to publish any reviews with a star rating lower than 3.5 stars.

Businesses in the market for fake feedback can pick it up pretty cheaply – we found freelancers on Fiverr.com offering to write basic reviews for NZ\$8 each.

Major websites such as Amazon, Google and TripAdvisor maintain they have robust procedures in place for detecting and removing fake reviews – from moderation checks to processes where users can flag suspicious reviews.

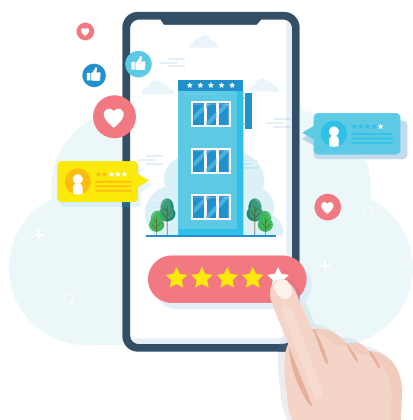
However, consumer investigations suggest suspicious critiques are still slipping through the cracks.



Our Survey

What we did

Amazon gives a little badge to top reviewers who provide “consistently helpful, high-quality reviews”. This badge appears next to their username above each review. We scrutinised the 10 top-ranked reviewers holding these badges on Amazon Australia, calculating the number of reviews over a 12-month time frame, the highest number of reviews posted in a single day, the average star rating, the number of times they gave a one-star review, repeated purchases and overused stock phrases.



Survey results

Of the more than 1800 reviews left by the top-ranked reviewers, the overwhelming majority were positive. All top-ranked reviewers gave an average rating of between four and five stars – indicating they’re easy to please or may have an incentive to rate a product highly.

Only three gave one or more one-star review during the year, though these accounted for just 0.05% of all their ratings.

One profile gave nothing but five-star reviews, though this was noted in the reviewer’s profile: “I’m a positive-only reviewer ... This is my five-star account.”

Across the year, the most prolific reviewer (of the 10) posted 535 book reviews – which equates to a book-and-a-half every day. The user often published reviews in clusters of three or more. On October 21, 2018 they posted 10 book reviews. Six reviews were published on December 14, 2018 and February 10, 2019.

Many of Amazon’s top 10 had “high-volume” posting days: another user managed to crank out 14 five-star book reviews one day last October.

Our investigation also found profiles repeatedly relying on stock phrases to bulk out their reviews, which we found suspicious.

We found these phrases popping up repeatedly:

“This was my first book by the author and it won’t be my last.”

“I can’t wait to see what [insert author’s name] brings us next.”

“Definitely a [book/series] I would recommend, and I look forward to reading more ...”

We reported the cases of repeated phrases to Amazon and asked it to investigate. The company said it “took appropriate action” but didn’t clarify what this was. The reviews we flagged remained on the site.

Peer review

In a statement, Amazon said “automated technology and teams of trained human investigators” are in place to catch abusive and fake reviews before they appear on the website.

“Last year, we prevented more than 13 million attempts to leave an inauthentic review and we took action against more than five million bad actor accounts attempting to manipulate reviews,” a spokesperson said.

By awarding a badge to certain users, Amazon lends credibility to these top-ranked reviewers’ seal of approval – despite the fact these reviewers hand out praise suspiciously often. We’d like to see Amazon apply more scrutiny to anyone with these badges, including regular scans of their reviews for stock phrases.

We’d also like to see websites such as Amazon, which invite reviews, include an aggregate score with reviewers’ profile info – so if they hand out four or five stars like they’re going out of fashion, other shoppers will be able to spot this right away.



What to look for

In assessing reviews, we kept an eye out for:

✓ **Skew**

Real-life reviewers are typically measured – you like a few products, find another shoddy, rank most as average – so when you add up all your reviews, the score falls somewhere in the middle. Not so with paid reviewers, whose overall score is likely to be suspiciously high or low, because the company is paying for positive or negative feedback. Even if they're not a fake, a reviewer who's easy or impossible to please is little help in making a purchasing decision.

✓ **Frequency**

Your average shopper isn't going to spend vast chunks of valuable time-off posting reviews on Amazon. High review counts or clusters of reviews posted on the same day are suspicious. At the same time, it's questionable for someone to post a single five-star review years ago and nothing since.

✓ **Repetition**

An ordinary punter is unlikely to buy similar gadgets over and over, particularly if they've given each product five stars. Similarly, if reviews are written organically, it's unlikely the reviewer would end up using the same phrasing. There's little incentive for independent reviewers, who are free to say as much or as little as they'd like, to "pad out" feedback. However, a paid reviewer might use stock descriptions – to meet a set word count and save time.

TripAdvisor's fake reviews

Our UK sister organisation, Which?, investigated the reviews on travel website TripAdvisor. Analysing the nearly 250,000 reviews on 100 top-ranked hotels, 15 hotels had the "blatant hallmarks of fake reviews", according to Which? consumer rights expert Adam French. When TripAdvisor received a

copy of the results, it said 14 of the 15 hotels had been busted with fake positive reviews in the past year.

Which? noted a suspicious pattern on many hotels: one negative rating and a quick succession of very positive reviews. "A flood

of five-star reviews after some bad reviews could indicate that a concerted 'push' for positive reviews has been coordinated," Mr French said.

Top Tips

If you're using online reviews to pick where to visit, stay or eat or what to buy, don't take the summarised ratings at face value. Scroll down to the reviews themselves, and:

Peek at the profiles. Has the user left more than one review? On the other hand, do they post reviews suspiciously frequently? Does the reviewer always give five stars and

unrealistically overblown praise? If so, take their rating with more than a pinch of salt.

Read a few one-star reviews. If reviewers express surprise at the other five-star reviews (and a check of their profile shows they're typically moderate to happy customers), something suspicious might be occurring.

Check other rating websites. Does the aggregated rating on the website align with those on other sites? Be wary if there's a significant mismatch.

Review the reviews. FakeSpot (for Amazon, TripAdvisor and Yelp) and ReviewMeta (for Amazon) allow you to copy-and-paste a web address and check reviews for red flags.



For Sale: A Better Shopping Experience for **Online** **Consumers**

New national e-commerce standard will help build trust and transparency in online transactions

Online shopping offers many perks, providing convenience around the clock and a wide variety of products and services just a few clicks away. However, online shoppers may have come across their fair share of negative experiences, from misleading or insufficient product information to poor customer support and service.

To support e-retailers and online intermediaries such as e-marketplaces to roll out customer-centric e-commerce processes and policies, Enterprise Singapore and the Singapore Standards Council have launched the first national standard, Technical Reference 76 (TR 76), on guidelines for e-commerce transactions.

The guidelines cover the end-to-end process of e-commerce transactions, from pre-purchase activities of browsing and selection to purchasing and payment procedures, as well as post-purchase activities which include fulfilment, delivery, tracking of products, and returns, refunds, and exchanges.



One company that is adopting TR 76 is Mothercare Singapore, which retails baby products in stores and online. We spoke with Mr Pang Fu Wei, Managing Director of Mothercare Singapore, to find out more about the company's use of e-commerce, and how he thinks TR 76 could benefit online shoppers.

🔍 When did Mothercare Singapore first venture into e-commerce?

Our website went live in November 2015.

🔍 What is the company's experience with e-commerce so far?

E-commerce has been a rewarding experience for us, especially during the COVID-19 pandemic where it was our only source of revenue. Over the years, we have found that having a transactional website is a critical touchpoint in our customer journey. From being discoverable on search to using it as a landing page for our social media and for customers doing the final check out and

purchase after visiting our stores several times – our e-commerce website serves as an essential channel to serve information and provide a convenient platform for purchasing our goods.

With digital marketing and analytics, we have developed new capabilities that give us more insight into our customers and their

shopping behaviours. E-commerce has changed every function of our business – from buying to marketing, IT, operations and warehousing. Jobs have been redesigned and we are more productive today as a business.

🔍 How will adopting TR 76's guidelines benefit online shoppers?

TR 76 provides a clear and well thought out framework for businesses to adopt easily. Before this guideline was released, businesses had to find the gaps in their processes over time and through mistakes.

This is both bad for customers and businesses because it creates customer dissatisfaction, which will cost businesses financially. By providing clear information and processes and securing online transactions, the

interests of both businesses and customers are safeguarded. Customers, especially, will be able to enjoy greater transparency and secure payment modes when shopping online.

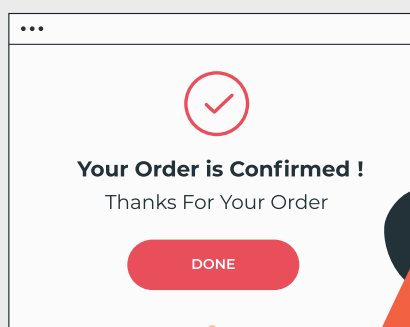
🔍 Are there any new or upcoming features, in line with TR 76's guidelines, that the public can look forward to on Mothercare Singapore's online shopping platform?

TR 76 was referenced during the development of our new website. We are applying the guidelines to improve the tracking of products from pick and pack to delivery, as part of the new omni-channel features that will be launched in August. Customers

can check the available store items and select the 1 hour 'click and collect' option. This provides our customers even greater flexibility in deciding how and where they want to purchase their products and have the products delivered to them. Our customers

will be able to have full visibility so that they can track their orders within our website, as opposed to tracking via third-party logistics partners, which provides greater assurance to customers.

Interested retailers can find out more about TR 76 on www.singaporestandardseshop.sg. For a limited time to support enterprises' efforts in combating COVID-19 and boost recovery, the public can view TR 76 and other selected international and Singapore standards online for free via Enterprise Singapore's website at www.enterprisesg.gov.sg/standards-covid19.



Consumer Issues & Solutions



Dear CASE,

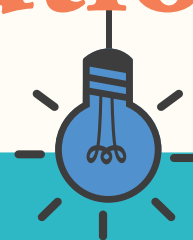
I visited an e-commerce site and purchased a pair of shoes. About 3 months later, while checking my credit card statement, I realised that the same company has been charging me a recurring monthly sum of \$88. I found out that they automatically enrolled me in a VIP membership programme after making a purchase. When I contacted them to enquire, they informed me that I had agreed to be a VIP member and that the details of the programme were also in the fine print on the website. This is unfair and I want to know if they have the right to do this?

Chris

Dear Chris,

Under the Consumer Protection (Fair Trading) Act, it is an unfair practice to use small print to conceal a material fact from the consumer in connection with the supply of goods or services. Any material information about a purchase, such as recurring charges, should be provided upfront and prominently displayed on the webpage.

Meanwhile, consumers are advised to review their credit card statements regularly and contact CASE if they encounter any difficulty in obtaining a refund from the business for charges they do not agree with. Consumers should note that substantial discounts or benefits offered by businesses may contain hidden charges. Hence, it is important to pay close attention to the terms and conditions of a contract before making a purchase.



Dear CASE,

There was a limited time only free delivery promotion, so I decided to buy an electronic device from a major online retailer. A few days later, I received my item and upon opening the package, I noticed a price tag sticker on the box and that it was at a lower price than what I paid for. It feels like their free delivery promotion was a tactic to attract consumers when the fee has already been calculated into the total amount paid. What can I do in this situation?

Sandy

Dear Sandy,

We encourage consumers who are purchasing products or services online for the first time to find out more about the website and the item they are purchasing, by reading online reviews before going ahead with the transaction. Take some time to contemplate before purchasing and approach the retailer or manufacturer to clear any doubts you might have. We encourage consumers with unresolved disputes to approach CASE for further assistance.

We want to hear from you!

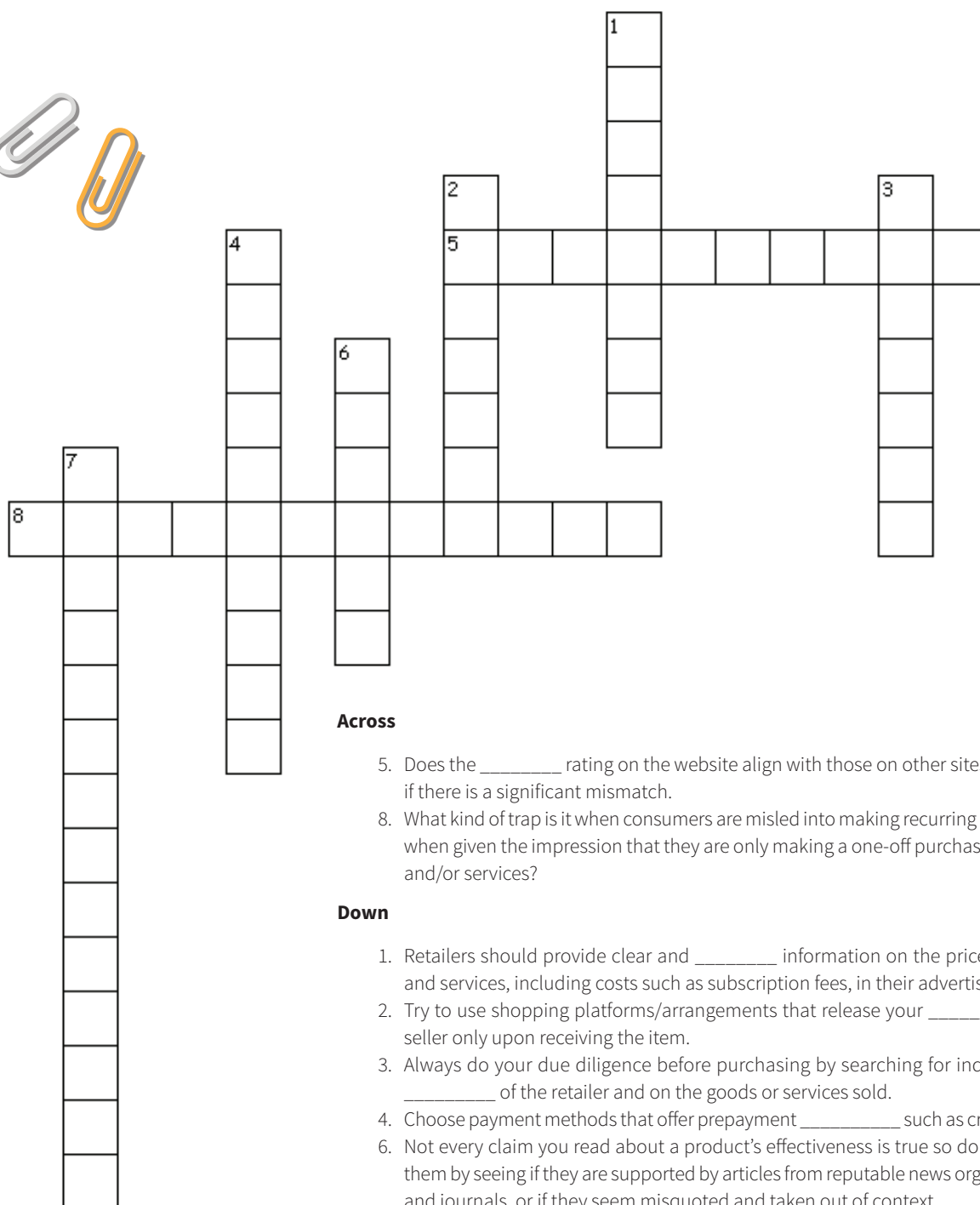
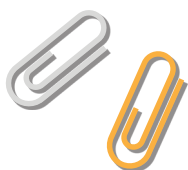
Have a story to share? Email it to editorial@case.org.sg (max. 200 words).

CASEPlay!

Crossword

Complete the puzzle with the hints below.

(Answers are provided at the bottom of this page)



Across

5. Does the _____ rating on the website align with those on other sites? Be wary if there is a significant mismatch.
8. What kind of trap is it when consumers are misled into making recurring payments, when given the impression that they are only making a one-off purchase of goods and/or services?

Down

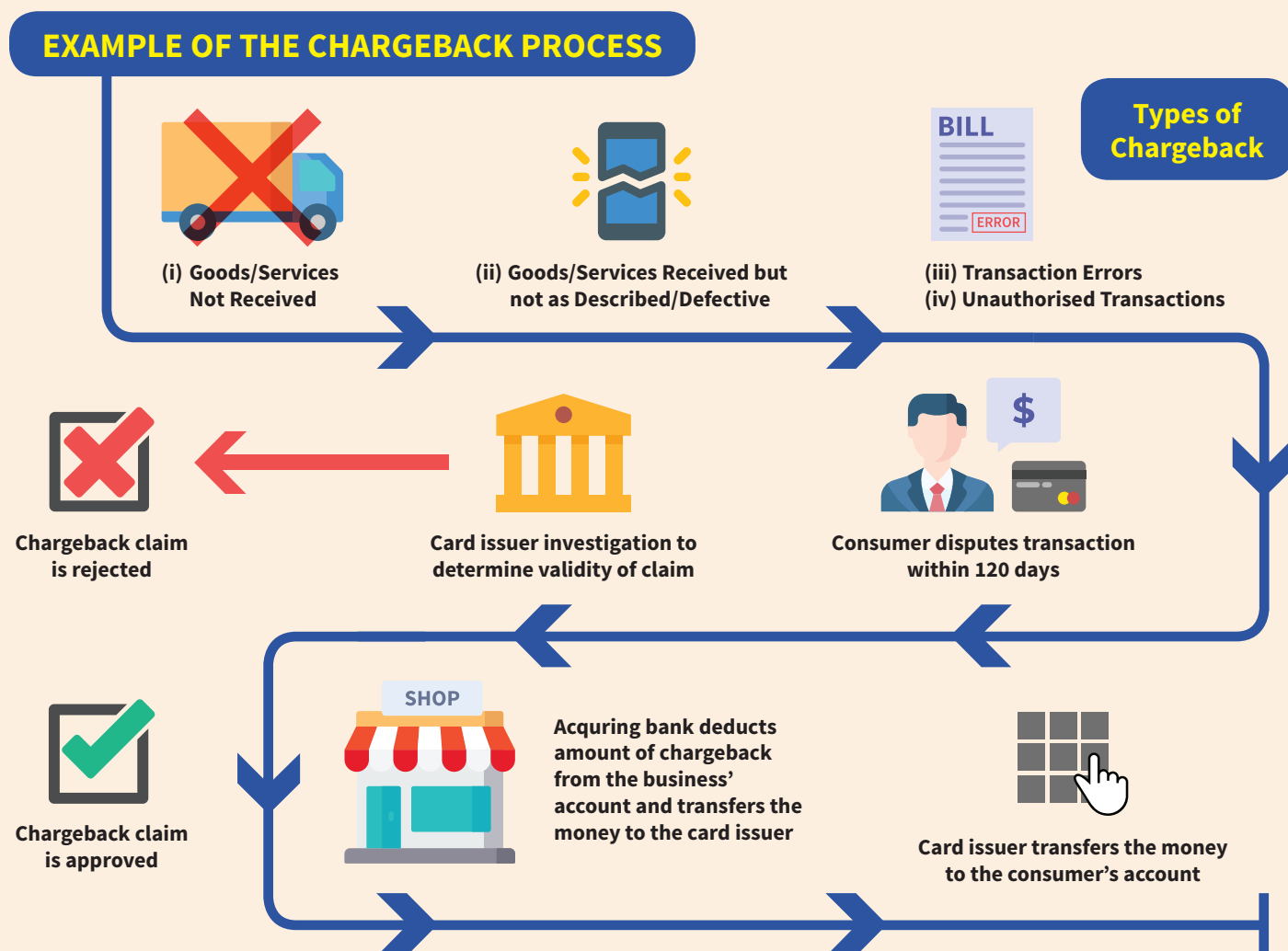
1. Retailers should provide clear and _____ information on the price of goods and services, including costs such as subscription fees, in their advertisement.
2. Try to use shopping platforms/arrangements that release your _____ to the seller only upon receiving the item.
3. Always do your due diligence before purchasing by searching for independent _____ of the retailer and on the goods or services sold.
4. Choose payment methods that offer prepayment _____ such as credit cards.
6. Not every claim you read about a product's effectiveness is true so do _____ them by seeing if they are supported by articles from reputable news organisations and journals, or if they seem misquoted and taken out of context.
7. You should also enable the Two-Factor _____ whenever possible to better protect your online identity.

ANSWERS TO CROSSWORD
 1. accurate 3. reviews 4. protection 5. aggregated 6. verify 7. authentication 8. subscription

Chargeback Guide for Consumers

Credit card users' rights for chargeback claims

A chargeback is an existing form of consumer protection which allows credit card users to dispute a charge and reverse the transaction should a purchase goes awry. Generally, consumers can ask for a chargeback within 120 days of the date of transaction if they encounter non-delivery of goods and services, delivery of defective/unfit goods and services, credit card transaction errors and/or unauthorised transactions.



You can find the full chargeback guide on our website with more details on the different situations whereby credit card users can ask for a chargeback. Alternatively, you can scan this QR code to head straight there:



在购物节之后清醒

By 李少芬 (特约采访编辑)

%

为提高消费者购物欲,不少店家都会提供退货服务,买错了、后悔了,也无后顾之忧。不过,爽买之前,别忘了细阅不同公司的退货条款,在确定商品符合需求前,小心保存商品的标贴、原厂包装等,不当滥退顾客,也别让自己权利睡着,才是精明又文明的消费者。



买3送2、强档回馈、红利积分、刷卡积分……,各种折扣好康令消费者购买欲大爆发,加上方便贴心的退货机制与宽松的退货限期,都是刺激购买意愿的有效招数。外国的市场研究调查显示(注1),63%的顾客在网购时,会先了解退货条款;方便简易的退货程序,清晰列明于网站内,使消费者方便查看,令超过半数的顾客愿意再次光顾,并向朋友推介,有效累积企业品牌的忠实顾客。较长的退货期限,亦未见令退货率提高,对大型企业商家而言,利多于弊。目前,不少网购平台会祭出高于法定的7天犹豫期,退货期限有10天至1个月不等;某会员制的美资大卖场,除了电器类及特定货品之外,一般货品都不设退货期限。实体店方面,大型百货公司或服饰品牌,不少会提供1个月退货期限(注2),优于法律所设的最低规定,以加强消费者的购买信心。

目前,针对网购或实体店两大购物模式,其退货法规各有不同。

网购7天犹豫期 无条件退货零负担

鉴于网购形式的销售,消费者未能亲身观察商品实物,是以法律赋予消费者可享有7天的犹豫期。

据《消费者保护法》(以下简称《消保法》)第19条规定,「通讯交易(注3)或访问交易(注4)之消费者,得于收受商品或接受服务后7日内,以退回商品或书面通知方式解除契约,无须说明理由及负担任何费用或对价。」

消费者要留意,解除契约后,须负担将商品回复原状的义务,所以退货时,必须保持商品本体、附件、配件、包装赠品、保证书、原厂包装及所有附随的文件或资料的完整性。至于瑕疵品的退货,则不受7天犹豫期限限制。依《民法》规定,消费者购买的商品,无论是否网购,若交货前商品已有瑕疵,消费者知悉后可主张瑕疵担保,要求退换货或减少价金。



产品不如预期、 尺寸不合适

一般来说,网购最常出现的退货原因大致是:

- **产品不如预期:** 网站展示的图片,由于拍摄时灯光、角度、背景、模特儿的配合下,加上不同电脑显示器的色差,令产品图片与消费者收到的实品,其实际颜色、质感等与想像中有所偏差。当中以衣服及鞋子最容易出现这种产品不如预期的落差,此外,家居摆设、灯饰这类有主观美感的产品,也较易出现错误期许。
- **产品资讯不符或不适合:** 消费者自行测量的方式,可能与商家测量的方式不一,导致产品不合身而需要退货,网购鞋子、衣裤最常出现这情况。
- **瑕疵品:** 包括运送途中的损毁、赏味期已过等。
- **后悔购买:** 一时冲动买多了、事后觉得买贵了等。

一般大型购物平台都有便捷的退货机制,消费者点入帐户纪录中,点选退货,平台就会安排物流人员上门收取退回的货物,相当简单。

消费者要留意将订购之完整商品、配件、赠品及包装盒等,放回原本的包装箱内,将商品回复原状。切记向取货人员取回退货签单,以证明商品已原封退回,并保留单据到收到退款为止。《消保法》第19-2条规定,企业经营者应于收到消费者退回商品或解除服务契约通知之次日起15日内返还消费者已支付之对价。

以信用卡付款购物,退货后一般在7~14日内退回原信用卡的帐户内,若以货到付款、ATM转帐,部分购物平台会将款项退回会员的电子钱包内,会员再自行以提领方式转至预设的银行帐户。

消费者享有退货权益,可以放心购物,但难免有少数滥用退货机制的人士。大型卖场就发生有会员退货率达八成半,最终被店家取消会员资格的个案,所以大型网购平台,在会员条例方面亦保留取消会员资格的权利,对于频繁进行无原因退货的顾客,会列为黑名单。

7大品项 不在无条件退货之列

网购可以享有7天犹豫期,但不是所有商品都可以进行退货。以下几类货品就不在退货之列:

消基会总会义务律师、执业律师戴维余表示,消费者如系于网路上订制客制化的商品,或属于《通讯交易解除权合理例外情事适用准则》第2条所规定之例外情形:「一、易于腐败、保存期限较短或解约时即将逾期。二、依消费者要求所为之客制化给付。三、报纸、期刊或杂志。四、经消费者拆封之影音商品或电脑软体。五、非以有形媒介提供之数位内容或一经提供即为完成之线上服务,经消费者事先同意始提供。六、已拆封之个人卫生用品。七、国际航空客运服务。」且企业经营者有事前告知消费者,则将排除《消保法》第19条第1项解除权之适用。

举例来说,现做餐盒便当或蔬果、蛋糕、鲜奶;在衣服、杯子上印制消费者提供的相片、刻制印章、量身裁剪的衣物及产品;具有时效性的出版物如报纸、期刊及杂志;影音、电脑软体、游戏软体,因拆封后可以进行复制;已拆封的内衣裤、刮胡刀等个人卫生用品;以及国际航空客运服务,都是列为排除项目,不享有7天犹豫期。



实体商店购物 不享无条件犹豫期

在实体商店购物，由于消费者可亲自接触观察及试穿等，故不享有7天内无条件退货的权利。但在实体店最容易出现冲动购物，尤其在百货公司或大卖场的示范推广、试吃、展销，推销员极力游说及加推赠品的攻势，消费者容易一时间把持不住，又以为机会难逢，赶快下单，回家却后悔，或发现折扣不如理想等等。

不过，为刺激顾客消费，目前不少大型实体商店，提供7天或多至30天的退换货限期，甚至有提供无限期退换，都是店家自行提供优于法规的贴心服务，以吸引消费者光顾。

戴维余表示，在实体店购物者，虽无法主张《消保法》第19条第1项于犹豫期间无条件解除契约，但当消费者发现有瑕疵并通知企业经营者后，依瑕疵情状不同，仍得依《民法》规定主张解除契约、减少价金、损害赔偿或请求另行交付无瑕疵之物等权利。

无论是在网路上或是实体店购物，戴维余建议消费者在收到商品或服务后第一时间从速检查，以确保其正确性及完整性，若检查后有疑虑，应在当下拍照或以其他方式存证，并尽速通知企业经营者。尤其是当消费者欲主张《消保法》第19条第1项犹豫期间时，应在收受商品或服务后7日内，以退回商品或书面通知方式解除契约，方属合法。

客制、手工商品、 代购不得退货？

不时在个人卖场的网站，看到「买家若无法接受本店规范，请勿下标」、「若买家下标表示同意条款」、「一经开封不得退换」等等字眼，这种事先声明，是否能规避退货权责？事实上，除客制化产品，或属于接单后才代购的货品，否则，商家此类声明并不生效，消费者仍可于7日内退货。

戴维余表示，消费者虽不能就客制化商品主张《消保法》第19条第1项的解除权，然就消费者与企业经营者的买卖关系中，消费者仍得主张《民法》关于物之瑕疵担保、债务不履行等权利，意即企业经营者本应提出符合债之本旨的给付，不因买卖关系中有无《消保法》之适用而有差异，从而，若消费者于网路上所订制的客制化商品有瑕疵情形，仍得依《民法》关于物之瑕疵担保、债务不履行等相关规定主张权利。

至于网路代购商品方面，消费者要留意，坊间有网购平台的店家以代购为名，但未有提供货源及详细资料，货品其实只是一般零售货品，却以代购为名规避退货责任。消费者若选择店家代购服务，必须要求出示订购单凭证。若业者无法举证，则可比照一般网购，保障消费者7天犹豫期的权益。

网路商城个人卖场 是否受规范？

戴维余表示，消费者在购物后，究竟能否依照《消保法》第19条之规定主张7日之犹豫期？应先探究出售物品之卖家是否属于《消保法》所定义之「企业经营者」，进而判断有无《消保法》的适用。

所谓「企业经营者」，依《消保法》第2条第2款规定，是指以设计、生产、制造、输入、经销商品或提供服务为营业者。换句话说，提供商品或服务之企业经营者，不论有无公司或商业登记、是否为团体或个人，只要是以「提供是项商品或服务为业」之人，就属于《消保法》所称之企业经营者；相反地，若仅是偶发性的提供商品或服务行为，例如将家中闲置的二手家电、衣物、用具出售，即不在《消保法》适用之列。

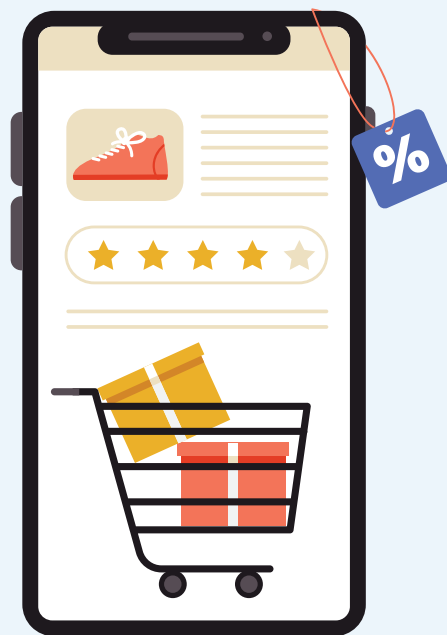
故倘为《消保法》所称之企业经营者，不论组织规模大小，原则上应有《消保法》适用，在通讯交易或访问交易的情形中，消费者依照《消保法》第19条第1项规定，在收受商品或接受服务后7日内，自有无须说明理由及负担任何费用或对价即得依法解除买卖契约的权利。

海外网购退货 关税运费自行承担

消费者若在海外网购平台购物，退货规定当以该国法律及该平台的规则为依归，一般来说，消费者要退回海外购买的货品，将会损失退回商品的运费、商品当初进口台湾时缴纳的关税及营业税，皆因进口商品的税款，关税署是不会因为消费者退货而退还的。

目前，依《邮包物品进出口通关办法》（注5）、《海运快递货物通关办法》及《空运快递货物通关办法》，消费者在网路购买国外货物，商品价格若在新台币2,000元以上，邮包进口时须征收进口关税、货物税及营业税。总值2,000元以下的商品，则可免税。

消费者若要退货，税款将不获退回，但假如进行更换新品，可以免缴再次进口时的税款。依《关税法》第51条规定，课征关税的进口货物，发现损坏或规格、品质与原订合约规定不符，由国外厂商赔偿或调换者，该项赔偿或调换进口货物免征关税。但以在原货物进口的次日起1个月内申请核办，并提供有关证件，经查明属实者为限；该赔偿或调换进口的货物，应自海关通知核准的次日起6个月内报运进口。但不得以简易申报单办理通关，应以一般出口正式报单办理通关。



结语：

7天犹豫期是网路购物的基本权益，当中有7大类型货品不能退货；不论网购抑或实体店，消费者都可以主张瑕疵品的退货权利，而且不在7天之限。在基本权益以外，大型企业都踊跃订定优于法规的退货条款，退货手续亦相当便捷，为消费者提供轻松购物的气氛。当然，在刷卡以前，还是宜稍加思量，买得其所，避免冲动购物，才是精明消费者。

注：

1 https://www.comscore.com/var/comscore/storage/images/media/images/infographics/infographic_online_shopping_1200/502469-1-eng-US/Infographic_online_shopping_1200.png

2 <https://www.chinatimes.com/hottopic/20181018003686-260804?chdtv>

3 [通讯交易]：依据《消保法》第2条第10款规定，指企业经营者以广播、电视、电话、传真、型录、报纸、杂志、网际网路、传单或其他类似之方法，消费者于未能检视商品或服务下而与企业经营者所订立之契约。

4 [访问交易]：依据《消保法》第2条第11款规定，指企业经营者未经邀约而与消费者在其住居所、工作场所、公共场所或其他场所所订立之契约。

5《邮包物品进出口通关办法》第7条：进口邮包物品应依相关规定征收关税、货物税、营业税、菸酒税、菸品健康福利捐、特种货物及劳务税及推广贸易服务费。但完税价格在新台币二千元以内者，免徵关税、货物税及营业税。前项免徵税款之邮包物品，不包括菸酒及实施关税配额之农产品。为因应紧急状况需要，财政部得公告于一定期间内进口之特定物品，不受完税价格新台币二千元以内免税之限制。

Subscription Form

Hope you have enjoyed reading The Consumer.

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

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

Please tick (✓) subscription rate:

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

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

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

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

* Delete where inapplicable

CASE Membership for Organisations

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

Access to CASE publications

Quarterly magazine, The Consumer
Legislative guidebooks
Informative brochures

Seminars

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

Subsidised rates for subsequent seminars

Please call **6461 1882** to enquire

Benefits to Staff of corresponding members

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

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



CASE Membership for Individuals

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

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

Access to CASE publications

Access to direct contact details of CASE Officers

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

Please visit www.case.org.sg to download membership form

Not a member?

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

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

*All prices are inclusive of GST.