



The Consumer

A PUBLICATION OF THE
CONSUMERS ASSOCIATION
OF SINGAPORE

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President's Message



Dear readers,

As we go through an unprecedented time in Singapore, various aspects of our life have been altered whether we like it or not. With the COVID-19 pandemic hitting our shores hard, the government imposed restrictions that shaped our daily ways. For better or worse, these changes may become the new norm even after the country return to the way it was before. From shopping, to vacation or hosting a celebration, our usual plans are undeniably impacted and we are forced to adapt.

Overseas travel plans might have been scrapped. However, the Singapore Tourism Board has introduced the SingapoRediscover campaign to encourage Singaporeans and residents to explore different sides of Singapore. Read on to see how this is a good chance for you to experience hidden local gems and embark on a “Singapoliday”!

There are different types of activities you can include in your end-of-year itinerary. Before you do, check out the tips we’ve prepared, so your plans don’t get ruined unnecessarily. Take your pick from a host of options and although you will be grounded this holiday season, that should not stop you from having a good time with family and friends.

We are becoming increasingly surrounded by Artificial Intelligence (AI) wherever we go and it affects almost everything we do these days. The Infocomm Media Development Authority shares how AI plays a part in our lives, such as delivering personalised recommendations based on our needs, preferences, profile or location. This is more pertinent now as more consumers’ spending habits reside online, with this trend likely to continue.

As we shop, we have to be alert for scammers looking to take advantage of any opportunity. The National Crime Prevention Council highlights a scam taking place over an online platform for tickets to a local attraction. They also provided some helpful advice for the SingapoRediscover Vouchers that we might be looking to put to good use.

As the pandemic escalated within Singapore, many of us who have plans for events were forced to either cancel or postpone it. Those who rather cancel it altogether would understandably want a refund as close to the initial deposit paid, but this may not always be possible. We take a look at a couple of case studies to show you how plans that seem rock solid at first may change at

any given moment and how disputes can arise from this. We also shed light on how mediation can help to resolve these disputes.

Finally, the Competition and Consumer Commission of Singapore (CCCS) shares more about their recently launched Price Transparency Guidelines. The Guidelines is meant to give businesses greater clarity on pricing practices that could potentially infringe the Consumer Protection (Fair Trading) Act. For instance, the Guidelines provides guidance to businesses on how they should ensure that any unavoidable or mandatory charges are included in the total headline price. As more consumers spend money online, be it shopping or booking hotels, this will help them make more informed purchasing decisions.

Our spending habits have evolved with time, but it has also undoubtedly been affected by unforeseen circumstances such as the recent COVID-19. No matter if your dollar is spent locally or overseas, online or at physical shops, consumers have to remain vigilant and take note of the risks and dangers involved. We hope that you will find this issue both entertaining and informative.

Lim Biow Chuan
CASE President

SingapoRediscovers

Discover Singapore with fresh eyes. Experience familiar places from new perspectives. You'll find a treasure trove of stories waiting to be uncovered.

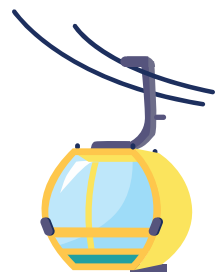
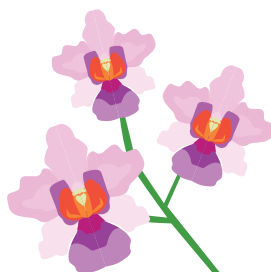
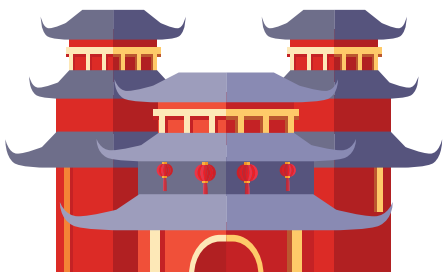


On 22 July 2020, Enterprise Singapore (ESG), Sentosa Development Corporation (SDC), and Singapore Tourism Board (STB) announced the launch of SingapoRediscovers, a campaign that supports local lifestyle and tourism businesses and encourages Singaporeans and residents to explore different sides of Singapore. The agencies have set aside \$45 million for the campaign and its supporting marketing initiatives. Through a wide range of partnerships with lifestyle and tourism businesses, business associations, community groups, and e-commerce platforms, the campaign offers unique experiences, packages and promotions for locals.

This is the largest campaign introduced in Singapore to drive local demand since Step Out Singapore after SARS in 2003, and BOOST (Building on Opportunities to Strengthen Tourism) in 2009 after the Global Financial Crisis.

On your marks. Get set. Rediscover.

This is your time. Time for you, your family and friends to get together as one, and do all the things you've put on hold. Time for round-the-clock eating and round-the-island adventures jam-packed with laughter, stories and wefies. Time to reconnect with heritage and traditions. Far-flung nature spots and little shops round the corner. Places you thought you knew, or wish you did. Time for that café you've been wanting to visit for the longest time (You know, that one). Time to reconnect with loved ones. Time to discover and rediscover Singapore.



The campaign focuses on three broad areas:

I. Partnering local communities to help locals discover hidden gems

To inspire locals to rediscover a different side of Singapore through authentic content and insider tips, the campaign taps on the expertise of community groups and interest groups around three themes – rediscover local secrets, rediscover family time and rediscover culture. For instance, photographers such as Chia Aik Beng (@aikbengchia) is the campaign's lead curator for the photography community, while Mindy Tan (@mindytanphoto) and Yafiq Yusman (@yafiqyusman) will spearhead a ground-up movement to capture the familiar sights of Singapore through a fresh lens, using the hashtag #SingapoRediscover. Locals are also encouraged to use the same hashtag for their content.

II. Curating precinct itineraries to create authentic experiences for locals

Locals can also rediscover the heartlands through curated tours conducted by the Federation of Merchants' Associations, Singapore, Heartland Enterprise Centre Singapore, and the Society of Tourist Guides (Singapore), which offer a fresh look on local favourites or new sights through undiscovered trails. This is complemented by a Jalan Jalan: Your Good Hoods Guide initiative, to promote local neighbourhoods through guidebooks, with curated gastronomic, shopping, entertainment, and arts destinations that expose locals to a new side to their familiar neighbourhoods.

SDC has also teamed up with its Island Partners to curate Singapoliday staycation packages featuring itineraries themed around Island Life, Heritage Discovery, Wellness Escape, and Nature Adventure. Locals will also be able to discover a different side of Sentosa through unique back-of-house tours that showcase its charm. These tours will offer guests insights into the workings of the island's attractions, an opportunity to learn about the stories behind the island's flora and fauna or even partake in masterclasses. Indulge in hearty meals, discover fun things to do or enjoy a staycation on the island, locals will be spoilt for choice with an array of Fun Deals available.



III. Developing attractive promotions from Hotels, Tours, Attractions, Precincts, Retail and F&B. Precincts will be packaged as mini-holiday destinations, where locals can embark on a Singapoliday

Businesses and associations such as the Singapore Retailers Association, Singapore Hotel Association, Association of Singapore Attractions and Chinatown Business Association have rallied members to collaborate on marketing and promotions for attractions, tours and hotels. The promotions will be housed on the VisitSingapore app and the SingapoRediscovered microsite at <https://www.visitsingapore.com/singaporediscovered/>.

Various F&B campaigns have also been launched to drive footfall and attract more diners to outlets in different parts of the island. Industry partners, including the Restaurant Association of Singapore, Singapore Cocktail Bar Association and #savefnbsg, embarked on a nationwide campaign #Hi5SG to restore the vibrant gastronomic scene and support local communities. Under the campaign, participating merchants will offer special perks and privileges linked to the number '5', a play on the 5-pax dining rule, for either dine-in or delivery islandwide. They will match \$1 donations given by customers which will go to =DREAMS, a programme for underprivileged children.

Marketing partnerships with e-commerce platforms and online travel agencies

To encourage more bookings and purchases, key channel partners have come on board SingapoRediscovered. For instance, Changi Airport Group (CAG) and Singapore Airlines (SIA) are teaming up with STB on joint marketing campaigns to drive awareness of local brands.

To encourage bookings for hotels, attractions and tours, STB embarked on a global marketing partnership. These offers will be for locals first, and will eventually be extended to overseas visitors.

INSIDER TIP AND REWARDS

As you embark on your SingapoRediscovered adventure, you'll be happy to know that it's been tailored to be as authentic and rewarding as possible. STB has reached out to local community groups, passionate individuals and tourist guides to create insider content that will help you rediscover hidden gems and stories. Who knows what secrets lie in Singapore?

Keep your eyes peeled for Singapoliday promotions at precincts such as Orchard Road, Chinatown and Sentosa. Each precinct will serve as a 'mini-holiday' destination, offering a myriad of content and deals.

Scan here for more info:



As a year-long campaign, SingapoRediscovered will ramp up progressively with more content lined up. To help you uncover Singapore, local photographers will kick off with capturing the sights of Singapore through fresh lenses. If you think you've seen it all, think again! For the knowledge buffs and trivia pursuers, there will also be an upcoming content series featuring district secrets, tips and stories from tourist guides, virtual tours, and facts you didn't know about Singapore. All that's missing, is you. Grab your loved ones, put on your walking shoes and fall in love with Singapore once more.



Disclaimer:

Goods and services featured in this article are not provided or endorsed by the Singapore Tourism Board, and the Singapore Tourism Board is not liable for any claims arising out of the purchase or use of any goods or services featured.

2020 Holiday Plans Are Cancelled!

But is it Really?

Usually by this time of the year, most would have made plans to take time off work and travel. After all, this is the season to be jolly, and almost everyone is in a holiday mood, looking forward to letting their hair down and relax with their friends and families. Whether it is a trip around Europe, enjoying the cool weather in Japan or a short getaway at a resort in Bali, everyone surely has an ideal trip they would like to sign off the year with.

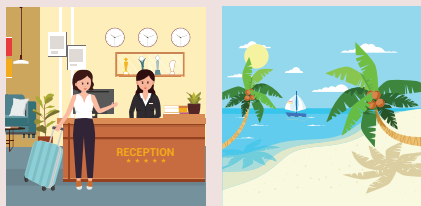
This year is expectedly different no thanks to COVID-19! Some of you might have had hopes that the pandemic would subside and flights would return to normal by the end of the year. Unfortunately, that did not turn out to be the case, as flights for leisure trips are still restricted so you may have to shelve those plans whatever they may be. With those hopes dashed, you might be thinking there is no choice except to sit around at home dreaming of what could have been. Switching on the air-conditioner, putting on your winter wear, imagining yourself in another part of the world. But come on, surely things aren't that bad? There are plenty of enjoyable things to do in Singapore if we would just give it a chance.

Let us take a look at some holiday ideas you can consider including in your plans before 2020 ends.



Staycation

How about a staycation at one of the many hotels and resorts in Singapore? Enjoy a well-deserved rest and unwind after a grueling year. You get to choose from hotels with a posh interior or choose one with a breathtaking view over Singapore's landscape. Maybe you prefer a resort or chalet with a beach view and spend some precious bonding time with your loved ones. Take your pick as the options are aplenty.

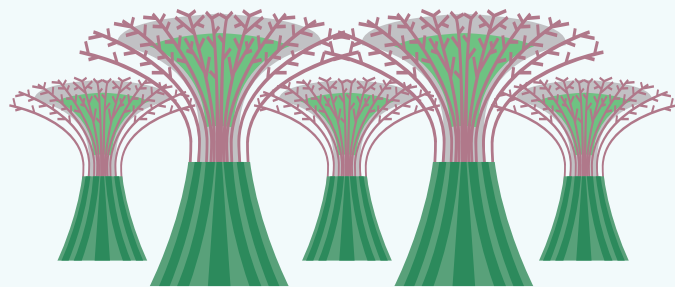


For the more adventurous individuals, ever heard of glamping? Combine the fun of camping with the luxurious interior of a hotel room and voila. Check out some of the glamping spots Singapore has to offer for a unique staycation experience.



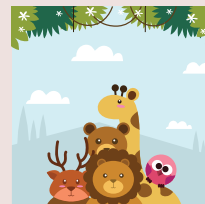
CASE TIPS

- Read reviews and ratings given by other consumers on third-party websites. This might give you a good sense of the quality of the accommodations.
- Take extra care reading the terms and conditions of limited time offers! There might be unique pre-requisites that needs to be fulfilled before you are entitled to certain offers.
- Confirm if the headline price is accurate. Check if there are any add-ons that might inflate the total amount payable when checking out.
- Find out what is the cancellation policy in case you have a sudden change of plans.



Attractions

When it comes to attractions, Singapore are not short on activities to offer. Plant enthusiasts can take a trip down to Gardens by the



Bay to admire the greens and flowers. Singapore has our own Trick Eye and Wax museums for your amusement. Thrill seekers can consider taking a trip down to an amusement park or a water park for an exciting time. If you love animals, plan your trips down exploring the four famous Wildlife parks of Singapore!

For animal-lovers that are looking for something a little less mainstream, you can consider visiting a goat farm. Get a look at how goats are milked, observe them up close or even experience feeding them and why not get a taste of goat milk while you're there.

Those that are in the mood for something more exotic can try a frog farm, there you can find different types of frogs and learn more about them. If you'd be intrigued by creatures that have existed alongside dinosaurs then you have to check out a tortoise museum. Make your way into their world to find out more about these prehistoric animals.



CASE TIPS

- You are encouraged to buy your tickets from official ticketing outlets to prevent any disputes regarding the eligibility of the ticket.
- For tickets requiring you to choose dates, understand the terms and conditions about changing dates in the event you have to make changes.
- Confirm the operating hours of the attraction as it might differ on different days of the week.
- Take note of your own preferred time slot when purchasing tickets as you may be denied entry if you did not adhere to your timing.
- See if the ticketing outlet offers ticket protector to safeguard against sudden or unexpected circumstances that prevent you from attending your event so you can claim for the value of the unused ticket.
- Understand what is included in your ticket, check if it entitles you to all features of an attraction or what it excludes.



Heritage Trails

Another possible activity that might tickle your fancy are heritage trails. Use this opportunity to learn more about the history behind buildings or sculptures around Singapore. Objects that you know have been there forever, but you have no idea the story behind it and now is your chance to find out! While it may not be as glamorous or thrilling, we're sure this will prove to be a culturally enriching experience.

Maybe you'd enjoy taking a deeper cultural dive into places you might not even have heard of. Consider these places when picking a tour to join or if you're planning your own itinerary –



Katong Antique House – Marvel at a rich collection of Peranakan antiques which probably has been around longer than most of us.



Sri Mariamman Temple – Known as Singapore's oldest Hindu temple, witness the intricate design of the temple formed in part by sculptures of deities, exotic beasts, and cultural figures.



Kampong Lorong Buangkok – Hard to believe that we can still find a traditional village in one of the most urban cities in the world. Seeing is believing, but if you do plan to visit, please be mindful that people still live there.



House of Tan Teng Niah – Believed to be the last remaining Chinese villa in Little India, this vividly colourful building is definitely not something you see every day.

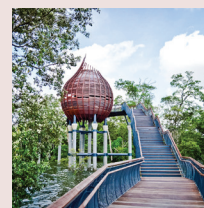


CASE TIPS

- Understand what each tour package entails. Is it purely a guided tour or does it include meals and drinks?
- Check the itinerary of the trail you are interested in, to confirm the places or features that will be covered.
- Read reviews online to determine whether this tour suits your needs.

Get Active

Loosen those limbs and get active! Sweat it out this holiday season with the wide range of activities available in our



little red dot. Go for a hike on one of the many trails in Singapore, perhaps the Sungei Buloh Wetland Reserve might interest you if you prefer to be closer to nature or the newly developed Hampstead Wetlands Park! If you are into something a little more intense and fun, what about planning a day at a trampoline park. Have a blast working out as these parks contain plenty of features that will keep you occupied as you sweat it out and lose those calories. Cyclist take note! On top of the many parks you can cycle at, there is now one more cycling trail to explore with the recently opened Jurassic Mile. Along the trail there will be outdoor displays of life-sized dinosaurs to keep you entertained while you're pedaling.



CASE TIPS

- Confirm the operating hours as it might differ on different days of the week.
- If you're renting equipment, be sure about the fees as it might differ on different days.
- Find out the capacity limits of the parks or trail as they might have measures for crowd control.

Still aren't sure what you want to do this upcoming holiday season? You might have read the Singapore Tourism Board's article on page 2 about their domestic tourism campaign, SingapoRediscovered. Be sure to check that out – see what is in store for Singapore and what you can expect out of their campaign!

With dreams of overseas trips scrapped and our dollars most likely being spent locally instead, it is still important to not let our guard down and make informed choices. As you're having fun holidaying in Singapore, be sure to keep our tips in mind and stay vigilant!



The Price is Right



Price Transparency Guidelines give suppliers greater clarity on pricing practices

On 7 September 2020, the Competition and Consumer Commission of Singapore (CCCS) published its Guidelines on Price Transparency (Guidelines). The Guidelines set out how CCCS will interpret and give effect to the Consumer Protection (Fair Trading) Act (CPFTA) in relation to the display/advertisement of prices and other pricing practices such as time-limited discounts, free offers and price comparisons. The Guidelines were finalised after considering the responses garnered from a public consultation exercise.

Transparent and accurate prices allow consumers to make informed purchasing decisions which are essential for a well-functioning market. The Guidelines examine common pricing practices that may mislead consumers and infringe the CPFTA. These include – **drip pricing, price comparison, discounts, and use of the term “free”**.

The Guidelines also include actions that suppliers should take to ensure that prices and their accompanying terms and conditions are accurate and communicated clearly. It also sets out the good practices that suppliers are encouraged to adopt to help minimise potential disputes with consumers.

The Guidelines will come into effect on 1 November 2020 and will apply to all suppliers, whether operating online or in physical stores.

CCCS will work with relevant partners such as CASE and trade associations to reach out to suppliers. CCCS will continue to monitor the conduct of suppliers and will not hesitate to take action against errant suppliers who persist in unfair trade practices. Consumers who encounter unfair practices can approach CASE for assistance. For more information, please visit www.case.org.sg or call 6100 0315.

For more information, visit <https://www.cccs.gov.sg/legislation/consumer-protection-fair-trading-act/price-transparency-guidelines> or scan this QR code to head there directly:



Suppliers/retailers can enable consumers to make informed choices by adopting good practices in the following four areas:

a) Drip Pricing

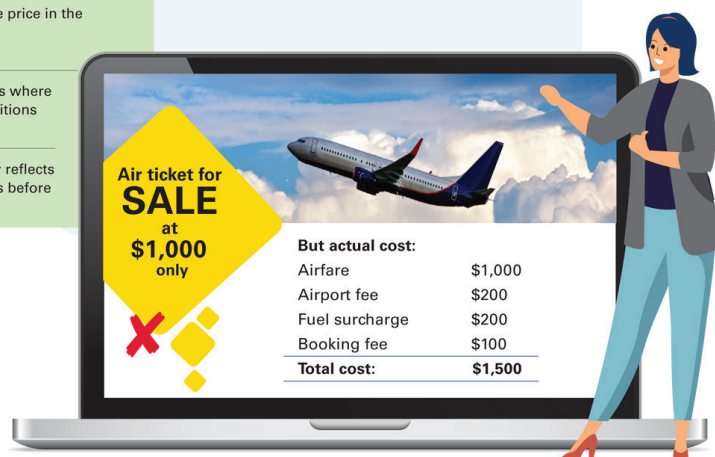
Displaying a headline price that omits mandatory charges and pre-ticked optional add-ons when the final price is higher

✓ Dos

- 1 Include mandatory charges in the headline price. If these charges cannot be calculated in advance, disclose the existence of such charges together with the headline price.
- 2 Require consumers to select the options they want (e.g. adopt "opt-in" approach for add-ons)
- 3 If pre-ticked boxes are used in respect of optional add-ons,
 - make the boxes prominent
 - disclose the price of such items and include the price in the headline price
 - disclose the material terms and conditions
- 4 Clearly display hyperlinks to terms and conditions where it is not possible to disclose such terms and conditions upfront due to space constraints
- 5 Provide a final itemised price listing which clearly reflects all mandatory and optional charges to consumers before they make payment

Examples of Potential Infringements

- Excluding mandatory charges or pre-ticked add-ons in the advertised price, resulting in a higher final price eventually
- Omitting key terms and conditions, making them difficult to find or hiding them in fine print

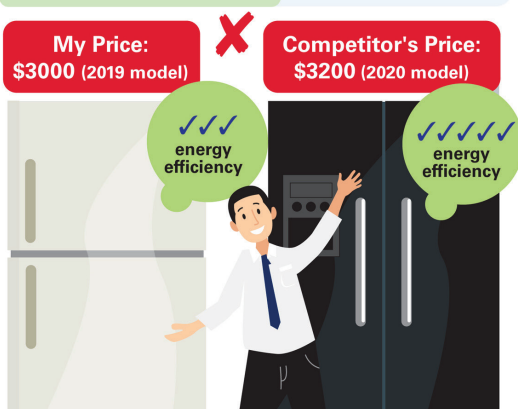


✓ Dos

- 1 Ensure goods or services used for price comparisons are accepted to be similar or equivalent by consumers or trade norms
- 2 Record reference prices to prove that price comparisons are not false or misleading
- 3 Periodically check reference prices and amend price comparisons accordingly

Examples of Potential Infringements

- Stating that a competitor's price is higher when it is not the case
- Making price comparisons that are no longer valid or current
- Comparing prices of an older model with a competitor's newer model with better specifications



b) Price Comparison

Comparing prices with competitors to reflect a competitive price or a price advantage





c) Discounts

A supplier offers a price discount for its good/service

✓ Dos

- 1 Use genuine previous prices when making comparisons
- 2 Record evidence of past sales and prices
- 3 Time period of discounts should not be false or misleading. State time period of discounts clearly and prominently.

✓ **Discounted price**
\$50

(Usual price: \$80)
Promotion valid from
1 Jan 2020 - 31 Jan 2020



Examples of Potential Infringements

- Advertising a product as discounted from a price that was never offered or was offered for an insignificant period of time prior to the discount
- Bundling two products and pricing them at \$6 during a "buy-one-get-one-free" promotion when the two products are available separately at \$3 each
- Advertising goods or services at a discount for a "limited period" to mislead consumers into believing that there is a price benefit and scarcity in the availability of the promotional prices but in actual fact, the discounts are available for an extended duration
- Advertising the sale of a good or service at a discounted price but in actual fact, no items are available at that price

d) Use of the Term "Free"

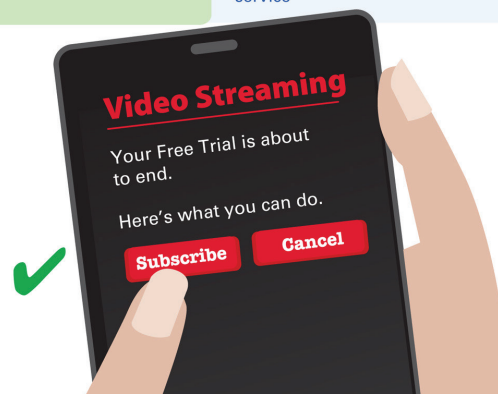
Suppliers offer consumers "free" products/services, typically to entice them to try the product/ service and eventually buy it

✓ Dos

- 1 Specify any incidental costs (e.g. shipping fees), qualifiers, subsequent charges and key terms and conditions clearly and prominently together with the "free" representation
- 2 Inform consumers before the end of free trial and provide clear information on the cancellation process

Examples of Potential Infringements

- Making consumers pay for the cost of a good/service which was represented as "free"
- Increasing the price or reducing the quantity, quality or composition of a product or service to recover the cost of a free gift/trial
- Representing a product or service as free when it is part of the package price
- Representing a product or service to be free when the supplier has no intention of providing the product or service



“

These Guidelines aim to give suppliers greater clarity on how to comply with the CPFTA. Suppliers should ensure that their prices are represented accurately and communicated clearly and prominently so that consumers can make informed choices and shop confidently. Suppliers also stand to gain as fair trading practices can go a long way in building a solid reputation as a trusted trader. In short, the Guidelines help to build a credible marketplace.”

- CCCS Chief Executive, Sia Aik Kor

”

“ **Build your reputation** as a trustworthy supplier by adopting transparent pricing and good trade practices. ”



Party Crashers

An event is usually joyous whether it is a wedding or a birthday celebration. It is where your families and friends come together to celebrate an occasion. There are also commitments involved when holding events. Apart from having to pay a deposit to secure the venue, we may also engage a band, emcee, event planner, caterer or photographer.

When the COVID-19 situation in Singapore became critical and the city entered a Circuit Breaker in April 2020, the government placed restrictions prohibiting social gatherings and announced the closure of non-essential premises. With that, many consumers had little choice but to call off their events that were scheduled to be held during that period. In such situations, it does make one wonder: Do I have the right to a full refund since the pandemic is an unforeseen circumstance? If there is a dispute over the refund, what can I do? Should businesses be obliged to provide a full refund to consumers? Well, there is no easy answer.

Case Study 1

Let's take a look at Tom's* predicament. In his case, he made full payment of \$580 in March to secure a private event space with at least 60 people invited for his daughter's 21st birthday celebration. Unfortunately, the event was supposed to be held less than a month later in April, which was also during the Circuit Breaker. With government restrictions in place, Tom could not go ahead with his event so he was hoping that the event space operator would provide a full refund in cash. However, their cancellation policy indicated that all cancellations would incur a 20% administrative charge while no refund would be given for any cancellation within 30 calendar days.

Nevertheless, Tom initiated contact with the event space operator to try and seek redress. Despite being sympathetic to the situation, they reminded Tom about the administrative charge and offered a refund in the form of vouchers with a one-year validity. Tom tried negotiating to waive the administrative charge and have half of the balance refunded in cash and the other half as vouchers. The negotiations reached a deadlock as both parties had their own reasons not to compromise.

Tom decided to seek assistance from CASE in hopes of getting a better settlement with the business. The CASE officer that handled Tom's case figured she had to find a win-win situation for both parties. She ultimately managed to negotiate a settlement where the business agreed to reduce the administrative charge to 10% and provide a full refund in vouchers with a two-year validity, to which Tom gladly accepted.

**not his real name*

Case Study 2

Now we turn our attention to Jim*. He placed a deposit of \$6,000 with a hotel in January this year for his wedding banquet that would have been held in December. However, given the uncertainty surrounding this pandemic, there was a high chance that many of his invited guests from overseas may not be able to attend. The hotel also informed him that the anticipated number of guests allowed may be reduced.

Reluctant to have most of his family and friends miss his wedding, Jim was unsure if it would have been viable to continue. It remained to be seen when life would go back to 'normal' for him to have his ideal wedding. He and his fiancée then decided to celebrate their

marriage in a private setting instead given the uncertainty that still surrounded the country. He approached the hotel hoping for a full refund, but his request was refused. Just as Tom did, Jim decided to approach CASE for assistance in seeking a full refund of his deposit.

After sending out an official letter documenting the dispute and expected resolution, the CASE officer handling Jim's matter received a call from the hotel's senior manager and was informed that they will contact Jim for a settlement. Jim eventually obtained a full refund of his deposit.

These two case studies highlight the usefulness of negotiations and/or mediations in resolving issues where there is no one party clearly in the wrong. To this end, consumers can approach CASE for advice and assistance on how to take their disputes forward.

From a consumer's perspective, such as in Tom's case, he approached CASE hoping for a refund in cash and vouchers but settled for a full refund in vouchers. Although it was not his initial desired outcome, he did not want the matter to drag on any longer. Additionally, Tom also saw that it was for him to have some form of settlement rather than nothing at all.

From the business perspective, it is understandable that the bottom line is a concern. But they should also be fair to affected consumers. Naturally, the majority of businesses proposed for events to be postponed and agreed not to forfeit their deposit or payment. But this

would also mean that the consumer's monies were being held indefinitely, which is a risk to the consumer.

More often than not, there is always room for negotiations but both consumer and business should not be so unyielding about their stance. Rather, try talking it out amicably and find a win-win solution.

It is heartening to know that Singapore adapted quite well to this "new norm" and how we handled the pandemic in general. Events will slowly go back to the way they used to be, lively and full of smiles. Despite all that, we will never know when another disruptive world event might occur that will put a damper on our plans. Therefore, we should always be clear about any cancellation policy or terms and conditions when deciding on an event space. This will go a long way if there are disputes or disagreement about any settlement.

As most know, restrictions** have also gradually been eased and since 3rd October, the number of attendees permitted is now double the previous limit of 50 (excluding vendors and service providers). As we continue on the road to recovery, with phase three of the re-opening, we can look forward to holding wedding receptions at void decks and the resumption of live performances at designated venues (up to two zones and each having a maximum of 50 pax).

*not his real name

**as of 29 October 2020

In a Nutshell

CHANGE IN CONSUMER BEHAVIOUR

The way you consume various things might have subconsciously changed due to COVID-19.

Here are some things to take note of!

Food

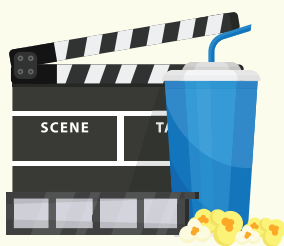


- Instead of eating out, you order food delivery more often



Tip: If there is free delivery, be sure about the terms as there will usually be a minimum spend required

Movie



- Instead of going to a cinema, you stream your movies online



Tip: Be sure about the terms of your subscription plan and what it entails

Shopping

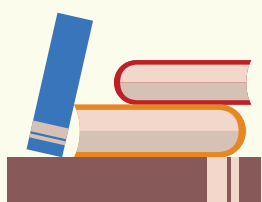


- Instead of walking around the mall, you browse for clothes on your phone



Tip: Review your shopping cart and ensure the final amount payable is correct before transacting

Reading



- Instead of going to a library or bookshop, you rather read an e-book on your mobile device



Tip: Find out about the requirements of the e-book and make sure it is compatible with your device

Exercise



- Instead of joining a fitness class, you attend online from home through a video call



Tip: Don't assume. Find out if the price for online classes is the same as physical lessons

5 PRODUCT SAFETY TIPS WHEN YOU SHOP ONLINE

While price may be one of the first things we consider when shopping online, smart shoppers always look beyond that. Products that are not built to last or come with no clear usage instructions may end up costing you more in the long run. Find out how you can make better online purchasing decisions by asking the right questions.

CHECK FOR THE SAFETY MARK!

General household items such as electrical, electronic and gas appliances under Consumer Protection (Safety Requirements) Regulations need to carry the SAFETY Mark before they can be sold in Singapore.

Photos from online marketplaces may show limited product angles so when in doubt, always ask the seller if the product has been tested for safety and bears a SAFETY Mark.



ASK QUESTIONS!

If the product description, pictures or videos do not clearly explain its features and functionality, never hesitate to contact the seller for more details.



BUY FROM OFFICIAL STORES OR REPUTABLE ONLINE MARKETPLACES

Look for a seller that provides full product warranty by the manufacturer, customer service support and a return or exchange policy.



DO YOUR HOMEWORK

A quick search online can often help reveal products that have been recalled by the manufacturer or had its sale stopped by regulatory bodies over safety issues. In addition to price, check out past buyers' feedback, seller ratings and independent product reviews to thoroughly make sure no safety hazards or reliability issues exist.



IS IT DESIGNED FOR USE IN SINGAPORE?

When buying electrical appliances online, technical specifications printed on the packaging may not be shown on the product page. Always contact the seller to ensure that it comes with plugs and voltages that are suitable for use locally.

For the latest list of products that have been recalled in Singapore over safety concerns:

www.enterprisesg.gov.sg/safety-recalls

For more consumer tips:

www.enterprisesg.gov.sg/safety-tips

**Enterprise
Singapore**

Tele-miscommunication



Is your telecommunications mobile contract a term contract, or an evergreen contract with a minimum contract period of 24 months? This question was canvassed recently by both Mr Jeremy Teo and Mr Cheng Shoong Tat in their respective The Straits Times Forum letters¹.



According to Mr Teo, he had signed up for a mobile contract with M1. Upon his request to terminate the contract, he was informed by M1 that he had to terminate his mobile contract exactly seven days prior to its expiry. Mr Cheng recommended that Infocomm Media Development Authority (IMDA), the regulator for the telecommunication companies, ban such absurd terms in telecommunication contracts.

Based on the writers' memories, Mr. Teo claimed he was told by a sales representative of a telecommunications company that he was about to sign a "two-year contract". This suggests that it was a term contract. If so, such a contract, as Mr Cheng had pointed out, would terminate without the need for the consumer to take further action. Based on our reading of the applicable terms and conditions however, it would appear that the mobile contract is an evergreen contract which normally has a minimum contract period of 24 months. A subtle but crucial difference!

In case you are still confused between the two, here are the differences:

	TERM CONTRACT	EVERGREEN CONTRACT
Term	A fixed-term contract is a contractual agreement that lasts for a term stipulated in the agreement.	Minimum contract period of 24 months. When the minimum term ends, services automatically rollover to ensure that there is no disruption to access. Normal service prices may then apply. Subscribers can decide to terminate their subscription and contract any time after the minimum term, without any penalty charges.
Termination	Term contracts may end automatically upon the expiry of the contract unless there is an auto-renewal clause and/or in the absence of any action by the subscriber.	Evergreen contracts remain active beyond the minimum contract period unless and until the subscriber notifies the company of his intention to terminate the contract.





While such consumer cases are rarely litigated, drawing analogy from tenancy disputes arising from the notice period, the writers formed the view that courts generally interpret contracts in a manner to achieve an equitable outcome between the parties in dispute.

For instance, in the cases of *Mount Elizabeth Health Centre Pte Ltd v Mount Elizabeth Hospital Ltd* [1992]² and more recently in *Hexstone Holdings Ltd v AHC Westlink Link* [2010]³, which had similar drafting as the applicable telecommunications contract, the respective Courts opined that giving more notice would not affect the validity of service. However, notice given too early may be deemed invalid (*Biondi v Kirklington and Piccadilly Estates Ltd* [1947] 2 All ER 59; and *Multon v Cordell* [1986] 1 EGLR 44).

The Ministry of Communications and Information (MCI) also responded in parliament on the

matter, to which they considered it important for telcos to offer consumers flexibility in service termination. IMDA concurred with this view and stepped in to require M1 afford flexibility in determining their notice period – i.e. to notify their customers of the minimum contract term end-date in advance and not to specify a date when a notice to terminate must be served. Accordingly, M1 had publicly responded that their customers “now have the option to notify (M1) at any time from seven days up to 14 days in advance towards the end of their contract to terminate their fibre broadband service”.⁴

Nevertheless, this case shows just how important it is for consumers to read their terms and conditions to understand the obligations being placed on them by the businesses they contract with.

¹ Accessed on 8 October 2020: <https://www.straitstimes.com/forum/forum-telcos-unfair-policies-over-non-renewal-of-service-contract> and <https://www.straitstimes.com/forum/letter-of-the-week-imda-should-ban-absurd-terms-in-telco-contracts>

² [1992] 3 SLR(R) 155; [1992] SGHC 265

³ [2010] EWHC 1280 (Ch)

⁴ Accessed on 8 October 2020: <https://www.straitstimes.com/forum/forum-more-time-for-m1-customers-to-give-notification-to-end-contract> and <https://www.straitstimes.com/forum/telcos-told-to-be-flexible-on-notice-of-service-termination>

Don't Let Scams



Ruin a Good Time



I found a seller on Carousell who wanted to sell me a pair of USS tickets for \$100 and thought it was a good deal because they were much cheaper than the market price. I went ahead to confirm the deal and the seller requested that I make payment via bank transfer before he sends me the tickets. I transferred \$100 to the bank account provided by the seller, after which, the seller emailed the e-tickets to me as promised. My boyfriend and I went to USS and were looking forward to spending the day there, however when we tried to scan the tickets at the turnstiles, we found out that the tickets were fake and we could not enter!

I tried calling the seller several times, but my calls went unanswered. It was then that I realised I got scammed.

The holiday season is fast approaching and with the distribution of the SingapoRediscover Vouchers (SRV), you might be thinking of looking for some great deals online for a short getaway in Singapore. While you are doing so, look out for signs of a scam.

Here are some steps that you should take while looking for that fantastic vacation deal online!

• **Don't give** – When dealing with strangers, avoid making payments or deposits in advance. Bear in mind that amusement park tickets may be invalid upon entry as they could be duplicated or simply faked. You are therefore advised to purchase only from authorised sellers or online retailers to reduce the risks of getting scammed.

SRVs can be accessed via your SingPass account, hence, do not share your SingPass details or One-Time-Password (OTP) with anyone.

• **Don't be impulsive** – When shopping online, be wary of online advertisements offering deals that seem too good to be true, especially amusement park tickets, hotel accommodations and electronic gadgets. Never buy on impulse. Read the reviews of the seller before committing to a purchase.

Reviews can also be faked, so go through them 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.

The SRVs cannot be redeemed or converted to cash, so if someone offers you that option, do not fall for it!

Be wary of SMSes that direct you to suspicious websites for SRV redemption. Visit the official microsite at <https://www.visitsingapore.com/singaporediscover/> or the VisitSingapore app for promotion details.

Remember, not all good deals that you see are genuine. If we can spot the signs, we can stop the crimes!

Did You Know...

E-commerce scams remain the top type of scams in Singapore, with the highest number of reported cases amongst all types of scams in the first half of the year.

The number of e-commerce scam cases increased by 73.8% to 2,089 in the first half of 2020, from 1,202 in the same period in 2019.







The total amount cheated increased to S\$5.4 million in the first half of 2020, from S\$1.0 million in the same period in 2019.

The largest sum cheated in a single case in the first half of 2020 was S\$1.9 million.



BEWARE OF HOT DEALS

IF IT'S TOO GOOD TO BE TRUE

<p> Dennis 6 months ago</p>  <p>Nintendo Switch S\$100 Cheapest price in the market New</p>	<p> John 6 months ago</p>  <p>PlayStation 4 S\$200 Price is firm. Free Delivery New</p>	<p> G_Smith 6 months ago</p>  <p>iPhone S\$100 Cheapest price in the market New</p>
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IT COULD BE A BAD SIGN

Learn how to spot E-commerce scams at
pricesyoushouldpass.sg

SPOT THE SIGNS. STOP THE CRIMES.



**SINGAPORE
POLICE FORCE**
SAFEGUARDING EVERY DAY

**tote
board**
Giving Hope
Improving Lives

**NATIONAL
CRIME PREVENTION
COUNCIL**

Consumer Issues & Solutions



Dear CASE,

I recently bought a wok from a popular online store in Singapore. After the wok arrived yesterday, I was just checking the cookware for defects but realised that the wok was made in China as opposed to Germany, which was what they claimed on their store page. I feel cheated as I had preferred a wok with European craftsmanship, and the price it was being sold at was not cheap, which further convinced me the wok was of premium quality. Is it right for them to lie about the country of origin like this? Is there anything I can do about it?

Ai Mei

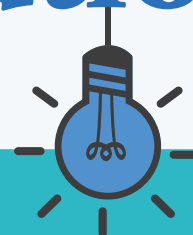
Dear Ai Mei,

Under the Consumer Protection (Fair Trading) Act (CPFTA), it is an unfair practice for a supplier to make false claims that goods are from a certain country if they are not.

In addition, Part 3 of the CPFTA (colloquially known as the Lemon Law) protects consumers against goods which do not conform to contract or are not of satisfactory quality at the time of delivery. Consumers can pursue two stages of recourse if they purchase a lemon (defective or non-conforming good). The consumer may first ask the dealer to repair or replace the motorcar within a reasonable time period and without significant inconvenience to the consumer. If the dealer is unable to do so, the consumer can request a price reduction or a full refund if:

- the business did not provide repair/replacement within a reasonable time or without significant inconvenience to the consumer, OR
- repair/replacement by the business is not possible or is disproportionate in cost.

Consumers who require further advice are encouraged to approach CASE (hotline: 6100 0315, website: www.case.org.sg).



Dear CASE,

Due to the Circuit Breaker restrictions in Singapore, I have been ordering food delivery via mobile apps a lot. There were several times when I got either the wrong order or the food arrived much later than expected. I tried to contact the delivery platform for an explanation, but I always never got a conclusive response, with them saying they will investigate but not getting back to me. Do consumers have rights in this situation, and I am wrong to expect better service from the delivery platform?

Brian

Dear Brian,

While service lapses or delayed deliveries may be inevitable, it may be unfair for consumers to bear the brunt of the service lapses or delayed deliveries. Where the orders are not fulfilled through no fault of theirs, consumers should the right to seek a full refund in credits or cash (whichever applicable).

Consumers are also advised to find out the platform's refund policy before purchase, go through your order and the total amount payable before confirming the transaction and if your order differs or you did not receive it, contact the platform immediately.

Consumers with unresolved disputes can approach CASE for assistance (hotline: 6100 0315, website: www.case.org.sg).

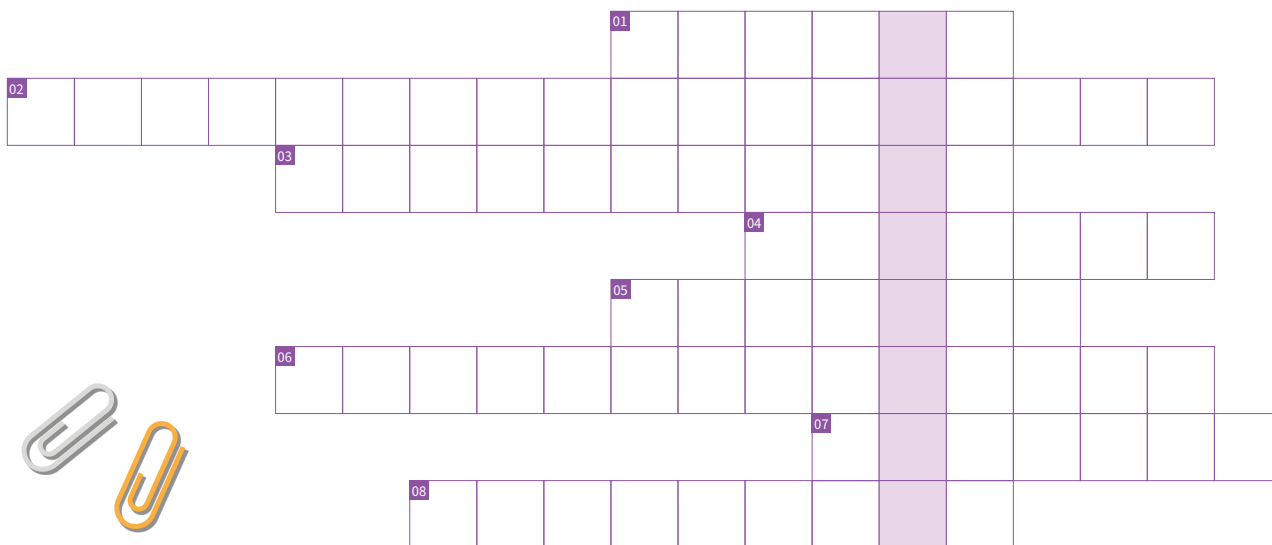
We want to hear from you!

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

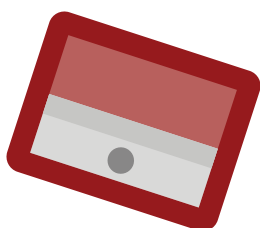
CASEPlay!

Acrostic

Find out what is the highlighted word with the hints!
(Answers are provided at the bottom of this page.)



- Find out what is the cancellation _____ in case you have a sudden change of plans.
- A campaign that supports local lifestyle and tourism business and encourage Singaporeans and residents to explore different sides of Singapore.
- It is important for consumers to read their terms and conditions to understand the _____ being placed on them by the business they contract with.
- The Price Transparency Guidelines examine common pricing practices that may _____ consumers and infringe the CPFTA.
- Consider mediation at CASE when you have a _____ with a business.
- When shopping online, be wary of _____ offering deals that seem too good to be true.
- Read _____ and ratings given by other consumers on third-party websites.
- The voluntary Model AI Governance _____ encourages businesses to put the consumer first when rolling out AI products and services.



Navigating the “New” local tourist experience with AI

With international travel restrictions still largely in force, many Singaporeans are venturing to different parts of our island to rediscover local tourist sights and experiences. As people start returning to these spots, responsible deployment of Artificial Intelligence (AI) can help ensure a safe visitor experience whilst catering to personal leisure preferences and considerations.





Getting timely information updates

For many of us, AI brings to mind movie depictions of elaborately-designed cyborgs taking over the world. But AI in today's reality is more likely to be a helpful bot or mobile phone push notification giving us timely information. And this has never been more important, given the fluidity of the COVID-19 pandemic situation today.

Due to the evolving situation and government guidelines, tourist attractions may need to make operational changes from time to time. Visitors are also demanding more advance information so that they can plan ahead and not make a wasted trip. The information they need could include updates on opening hours, reopening processes, reconfiguration of entrances and exits, and capacity limits to enable social distancing.

AI-powered interactive chatbots can help answer these questions at any time of the day. It has been reported that some hotels in Singapore are deploying AI-enabled digital concierges to answer guest inquiries, make bookings, take room service orders, conduct health declarations, and manage crowds.



Receiving personalised recommendations

But AI does more than providing answers to questions. One of its biggest advantages is the ability to process large amounts of data and deliver personalised recommendations or streamline services based on our needs, preferences, profile or location.

Many of us have had the experience of searching for an item online, for example, a pair of trekking shoes or hiking gear, and finding that advertisements related to these products start to appear when we browse the web or use a mobile app.

What is happening in the background is that machine learning combines insights from our searches to present information customised to our interests.

During the COVID-19 pandemic, AI can be used to recommend the best time of the day to visit an attraction when there are fewer people. This would benefit segments of the population that may be more vulnerable to COVID-19, such as senior citizens.



Safe distancing

To ensure a safe visitor experience, safe distancing has to be implemented, monitored and enforced at tourist and leisure attractions. AI can play a role in this as well. For example, businesses can leverage AI to facilitate contactless ordering and manage crowds. Computer vision technologies can also be used to ensure that crowd sizes are kept within safety guidelines. These can be integrated with other COVID-19 measures such as SafeEntry to facilitate check-ins and contact tracing.

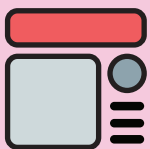
All these AI capabilities are powered by data. By using the “knowledge” that it generates by analysing large amounts of data, AI can help businesses respond to certain scenarios and make better decisions.



Learning to trust AI

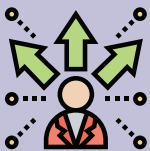
The more data that is made available to AI, the better the AI will be in its predictions and suggestions. But can we trust AI?

The Personal Data Protection Commission's (PDPC) Model AI Governance Framework is aimed at addressing this question and promoting public trust in AI technologies. It does this by translating ethical principles into practical measures to guide businesses in the responsible use of AI, allowing businesses to innovate while safeguarding our interests as consumers.



The Model AI Governance Framework

The voluntary Model AI Governance Framework encourages businesses to put the consumer first when rolling out AI products and services. It highlights four key areas that businesses should think about when using data and adopting AI so as to build trust with their customers and consumers.



Having Proper Management Oversight When Implementing AI

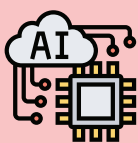
The first relates to governance measures surrounding businesses' use of AI. Businesses have to give consumers assurance that they have good management oversight of the implementation of AI. Staff involved in AI implementation should have clear roles and responsibilities as well as adequate training. There should also be clear guidelines throughout the various stages of AI deployment to manage possible risks that would affect us as consumers.



How Much Say Do Humans Have?

The second area to consider is the level of control that humans have over AI-augmented decision-making. The Model Framework proposes that businesses assess the potential negative impact that AI could have on end users such as consumers. The more severe the potential impact, the more control humans should have over the decision-making process in order to minimise such impact.

For example, an itinerary planning app may autonomously make a recommendation on the best route to visit popular attractions in Singapore since the consequence of a wrong recommendation is not likely to be severe. On the other hand, we would feel more assured if a human reviews an AI-augmented decision in an insurance claims system to ascertain whether a claim should be allowed, because a failed claim could have financial impact on the claimant.



Using Data and AI in An Accountable Manner

Another area of consideration would be proper management of data and AI models. Businesses would need to implement proper data protection practices, ensure the quality of data used to train their AI models and be aware of potential bias that may exist in the dataset and take steps to mitigate them, where possible.

Besides managing data for model development, businesses need to ensure that their AI model is explainable, robust and reviewed regularly. This means being able to explain to consumers how and why certain recommendations are being made by AI and how this enhances the products and services being offered.



Being an Informed Consumer

The fourth area that businesses need to pay attention to is how they interact and communicate with customers and consumers. For example, the Model Framework encourages businesses to consider the information needs of consumers as they go through the journey of interacting with AI, from considering whether to use an AI solution, to understanding how the AI solution works as they use it, to requesting for reviews on the decisions made by the AI solution. Businesses should communicate to consumers in a way that it is easy to understand. Effective consumer interaction and communications are key to strengthening trust in AI.



Conclusion

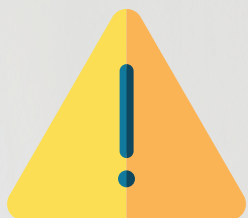
As consumers, we have to play our part too. We need to be aware of the AI applications around us, know how to use them properly and be mindful of what might be the potential risks of using them.

The Model AI Governance Framework encourages businesses to deploy AI responsibly. PDPC will continue to work hand-in-hand with stakeholders to create a trusted environment where businesses and consumers can reap the maximum benefits of AI.



Find out more about the Model AI Governance Framework at go.gov.sg/ai-gov-mf-2.





社交平台网站购 防疫用品风险高

保持理性免招损失



疫情来势汹汹，近期社交平台涌现大量有关防疫用品的销售帖文，不少消费者经社交平台以先付款后取货的方式购买防疫用品。今年首三个月，香港消费者委员会接获超过760宗有关购买防疫用品的投诉，不少涉及货品延误及退款争议，亦有消费者投诉卖家收取货款后失踪，追讨无门，现借本文作出提醒。

个案一：收款后卖方失踪联络无门

李小姐于2月初急需购买口罩，浏览社交平台时看到一则代购网站销售日本口罩的帖文，于是透过社交平台传送讯息予卖方。卖方回覆该款口罩一盒\$300，说明2月中有货，随即提供已登记流动支付服务的二维码（QR Code）予李小姐付款。李小姐一星期后再传讯息追问进度，卖方曾回覆承诺最迟2月20日到货，李小姐不虞有诈继续等候。及至2月下旬李小姐发现该社交平台专页没有更新，并且无法再传送讯息，后来更删除了社交帐号，李小姐始知受骗，于是联络本会求助。

跟进

李小姐的沟通纪录资料，当中只有卖方在社交平台上的帐户名称，并没有其他营商资料及联络方法，同时，货款经由流动支付服务支付予个人银行账户。本会如实告知李小姐此情况似属个人交易，难以透过本会作出调停，建议她考虑向执法部门举报。





个案二：标明「现货」产品迟迟不发货

杨小姐早前欠缺便携式酒精搓手液，2月初看到B公司在社交平台专页销售日本酒精消毒液，标明是现货发售，大约3至5天配送，正合心意于是立即下单购买4支，连运费合共\$385。杨小姐等候近两星期亦未见商户更新订单状态，社交平台专页没有任何消息，她透过各种通讯方式尝试联络B公司亦没有回音，专页内亦有不少同样已购买货品的消费者留言追问进度及讨论无法联络B公司。杨小姐有感付款已近一个月，虽然金额不高亦担心受骗，于是向本会投诉B公司未能于订明之合理时间内配送「现货」产品，要求尽快跟进。

跟进

B公司解释近日订单倍增及人手不足，未能适时回应并就延误致歉。B公司接到本会信件后已立刻寄出货品予杨小姐，杨小姐亦已接收货品，个案得以解决。

个案三：发货期一拖再拖

退款需扣除手续费张先生于1月中看见社交平台专页一则销售口罩的帖文，预计2月中至2月底到货，张先生便按指示登入C公司网站以信用卡购买6盒韩国口罩合共\$468。由于口罩销售情况紧张，张先生一直留意C公司供货的进度，2月初公司再次发帖指韩国口罩预计2月中至2月底到港，若然顾客不想等候可以于2月14日前填写退款表格，如公司最终未能交付口罩，则于3月15日后扣除3%手续费后退回货款。张先生属意等候口罩，当时没有申请退款，C公司于2月下旬再次发帖解释因应韩国当地口罩供应紧张，估计韩国口罩无法于3月前抵港，该公司期间会尝试联络其他口罩供应商。张先生看到帖文觉得很无奈，他本着对C公司的信赖没有再三催促，但公司一直未能提供已向厂家订购口罩的纪录，取货无期难免惹人质疑。张先生指社交平台有不少消费者追问口罩下落，坦言有心理准备最终不会收到C公司的口罩，虽然公司已事先说明会扣除手续费，但他认为并非消费者主动取消交易，而是C公司无法按承诺交付货品，消费者既得不到货品还要承担3%的手续费损失，做法不合理，故向本会反映不满。

跟进

C公司强调于第一次1月中所发的销售口罩帖文中已说明退款需扣除3%手续费。同时，公司早前已交代韩国口罩退款安排，现正处理大量已填写退款表格的订单退款，但张先生并未于限期前提交表格，故此张先生的退款将于3月15日后陆续办理。



总结

是次疫情为个别行业带来商机，但突如其来的大量订单对营商者而言是一项挑战，尤其是小本经营的商户，应按其人手及货源稳定性衡量能否承接大量订单，例如考虑物流运输、客户查询及退款机制等等。商户若未能按时发货，亦不适时回应，难免引起消费者不满。退款手续费则视乎买卖双方确立交易时，卖方有否清楚订明相关条款细则，然而，将交易手续费转嫁予消费者的做法并不理想。于社交平台进行销售操作简易，营运成本不高，可谓「人人可以做店主」。然而，有骗徒会假借销

售为名开设社交帐号，却没有供货的意图，收款后逃之夭夭，此类行为有机会构成欺诈或行骗等刑事罪行，本会会因应情况将此类个案汇报警方调查。警方呼吁市民选用可靠及有信誉的网上商户，本会亦提醒消费者经社交平台购物时，要特别注意卖方有否列明具体的营商地址及联络方法。如货款只经由个人户口收取，一旦发生争议，消费者难以自行追踪货款下落，只可以交由执法部门进行调查，讨回货款相对困难。

消费提示

- 衡量各种付款方式的利弊：流动支付服务虽然非常方便，只需透过例如已登记的手机号码或二维码，即可随时随地付款，但消费者未必能够确认登记流动支付服务的是商户口或是个人户口。相反，选用银行转帐则可知道收款户口号码及持有人的名称。此外，信用卡及一些付款平台设有交易申诉及退款机制，若遇上未能交付货品等情况，消费者有机会透过上述机制经信用卡或付款平台取回款项。消费者不宜只选用讲求方便的付款方法，应从各种付款方式之保障及安全性多作考虑。
- 留意商户营商资料及参考评价：留意商户社交专页有否提及商户名称、营商地址及联络方法，较稳妥是选用设有实体店面的商户。消费者亦宜参考商户过往的销售帖文及评价，衡量其信誉。如发现商户开设社交专页的时间较短，不提供地址及联络方法，只使用流动支付服务一种付款方式，则要格外留神及三思。
- 谨慎考虑预购货品的到货时间：商户应清楚说明货品是「现货」或是「预购」，现货货品一般可以于较短时间内发货，而预购货品则会按预计到货时间发货，但实际到货时间有机会受到运输及清关等因素影响。故此，消费者要有心理准备货品等候需时，以及定期查问订货进度。倘若货品属应急所需，则要认真衡量是否选择预购货品。
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