

The Consumer

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CASE

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Empowering
Consumers
Today & Tomorrow
1971-2021



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President's Message



Join us as we reminisce about our historic milestones, learn about the close collaborations with various stakeholders to shape the consumer landscape of Singapore, as well as the challenges that we had to overcome over the past five decades.

Dear Friends,

I cannot believe that it has already been 50 years since the Consumers Association of Singapore (CASE) was formed.

Back in 1971, the National Trades Union Congress (NTUC) and a passionate group of consumers banded together to advocate for the protection and promotion of consumers' interest. Price fluctuations and unfair trade practices were rife at that time in the marketplace, and many consumers were taken advantage of.

50 years later, the consumer protection landscape has improved significantly, thanks to the hard work of successive generations of CASE staff, partners, volunteers, and advocates.

In this special commemorative issue of The Consumer, join us as we reminisce about our historic milestones, learn about the close collaborations with various stakeholders to shape the consumer landscape of Singapore, as well as the challenges that we had to overcome over the past five decades.

You can also read anecdotes of various individuals and organisations who have made various contributions to consumer protection. Their personal recount and sharing will highlight how consumer protection has indeed come a long way since the 1970s.

As we mark our Golden Jubilee, I would like to thank our many passionate volunteers and consumer champions for your steadfast support in our unwavering mission to protect the consumer. Each of you has made a difference in this journey.

As we look ahead to the new challenges and changing consumer patterns brought about by new technologies, CASE will continue our efforts to protect and empower consumers, so that we can achieve our vision of a consumer-friendly Singapore.

Melvin Yong

President

Consumers Association of Singapore

Key Milestones

CASE WAS FORMALLY CONSTITUTED ON 11 AUGUST

Amidst fluctuation of prices for essential items and unfair practices in the marketplace, the National Trades Union Congress (NTUC) and a passionate group of consumers came together to advocate for the protection and promotion of consumers' interest. The result: Consumers Association of Singapore (CASE) was formally constituted on 11 August 1971.



ESTABLISHING INTERNATIONAL FRIENDSHIP AND AFFILIATIONS

CASE joined the then-International Organisation of Consumers Unions (IOCU) (now known as Consumers International). This provided CASE with access to international resources and networks to strengthen the local consumer protection framework.



EDUCATING CONSUMERS IN THE EARLY DAYS

CASE started a series of consumer education initiatives to educate consumers on their rights. Some of these initiatives include TV and radio programmes, talks in community centres and universities, and our in-house publication.

FORMATION OF THE ADVERTISING STANDARDS AUTHORITY OF SINGAPORE (ASAS)

CASE formed ASAS to promote ethical advertising and self-regulation of the advertising industry in Singapore.



PASSING OF THE SMALL CLAIMS TRIBUNALS ACT

After active lobbying by CASE, the Small Claims Tribunals Act was passed to provide an avenue for consumers to resolve disputes in a quick and affordable way. Today, consumer claims up to S\$20,000 can be heard at the Small Claims Tribunals. This limit can be raised to S\$30,000 if both parties agree to it.



GOVERNMENT MATCHING GRANT FOR THE CASE ENDOWMENT FUND

At the National Day Rally 1996, then-Prime Minister Goh Chok Tong announced one-for-one dollar matching grant up to S\$5 million for the CASE Endowment Fund, which funds CASE's consumer education efforts.



ESTABLISHMENT OF CASETRUST

CaseTrust was established to instill consumer confidence and to encourage businesses in the retail industry to adopt fair trading and good business practices.

FORMATION OF CASE MEDIATION CENTRE

To encourage consumers and businesses to resolve their disputes amicably, CASE Mediation Centre was formed. Where disputes could not be resolved through negotiations, parties have the option to consider resolving them with neutral and independent mediators.



1971 1972 1976

1985 1996 1999

Key Milestones

PASSING OF THE CONSUMER PROTECTION (FAIR TRADING) ACT

The Consumer Protection (Fair Trading) Act (CPFTA) was enacted to protect consumers against unfair practices. It is the result of years of advocacy by CASE and its Fair Trading Legislation Committee.



FACILITATING CROSS-BORDER DISPUTE RESOLUTION

In what is believed to be the first of its kind, CASE signed a Memorandum of Understanding (MOU) with the China Consumers' Association (CCA) to resolve cross-border consumer disputes.



LEMON LAW ENACTED TO INCREASE PROTECTION FOR CONSUMERS

The Lemon Law was passed after years of lobbying by CASE. With the Lemon Law, consumers have additional protection when faced with defective goods.



WORKING WITH INDUSTRY STAKEHOLDERS TO ADDRESS COMPLAINTS ON DEFECTIVE PRE-OWNED CARS

To address the high number of complaints on defective pre-owned cars, CASE developed the Standard and Functional Evaluation (SAFE) Checklist in consultation with multiple stakeholders in the motoring industry to guide consumers in the purchase of pre-owned cars and to educate them on the importance of independent evaluation before purchase.



LAUNCH OF PRICE KAKI

CASE launched Price Kaki, a mobile application, to help consumers compare prices and promotions of common household items, groceries and hawker food.



INTRODUCTION OF FUEL KAKI

CASE introduced retail fuel price comparison website Fuel Kaki to provide consumers with timely information on pump prices and promotions for easy comparison, and to help them stretch their dollar when they refuel.



2004 2005 2012

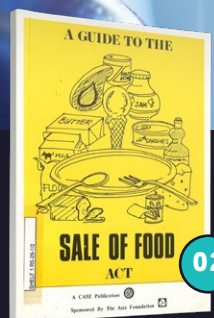
2017 2019 2020

Advocacy For Consumer Protection

Consumer Protection (Fair Trading) Act, Sale of Food Act, Copyright Act – What do these Acts have in common? The Consumers Association of Singapore (CASE) played a crucial role in advocating for these laws to protect consumers.



01



02



03



Scan here to access the
Fair Trading & You booklet

01 • Consumer Protection (Fair Trading) Act

The Consumer Protection (Fair Trading) Act is the result of years of advocacy by CASE to promote a fair and equitable marketplace. In 1979, Mr Ivan Baptist, then-president of CASE, first urged the government to consider a fair trading legislation in Parliament. The result: the Act was finally passed in Parliament in 2003 and took effect in 2004. Since then, the Act has become the cornerstone of consumer protection legislation in Singapore.

02 • Sale of Food Act

The Sale of Food Act is the result of CASE's advocacy to protect consumers from misleading advertisements and labelling of food products. It requires sellers to provide adequate information by compulsory labelling. This ensures that food for sale is safe and suitable for consumption. In 1978, upon advocacy by CASE, the Act was amended to include mandating expiry date marking on certain perishable pre-packed foodstuffs.

03 • Copyright Act

The Copyright Act became law after CASE's campaigning. Following the passing of the Act, CASE organised a forum to share with consumers on the impact of the Act on them. CASE also published an informational booklet as a guide to the copyright system and distributed it to CASE members, libraries, community centres and educational institutions. In September 2021, changes to the Act allow creators of photographs, portraits, engravings, sound recordings and films to be the default first owners of the copyright, even if they are commissioned to make them.



Consumers at the Consumer Redress – Small Claims Tribunals Seminar

BEGINNING OF CONSUMER ADVOCACY

In the early days, there was no standardised labelling for essential items such as rice and coffee. Items were also mislabelled. CASE then called for the enactment of consumer protection laws which proposed compulsory use of standard quality units and truthful labelling.

Other issues that plagued consumers included false descriptions appearing on products as well as those given in the course of enquiries, advertisements and oral statements. To protect consumers from false descriptions, CASE played a key role in the drafting of the Consumer Protection (Trade Descriptions and Safety Requirements) Act passed in 1975.

LEGISLATION TO PROTECT CONSUMERS

To provide consumers with a quick, inexpensive and simple avenue to seek redress for small claims disputes, CASE actively lobbied for the establishment of the Small Claims Tribunals (SCT).

After the SCT Act was passed in 1985, CASE held a seminar Consumer Redress – Small Claims Tribunals. The seminar sought to inform and educate consumers, traders and participants on the availability, role, processes and powers of the SCT.

The initial monetary jurisdiction of the SCT covered claims not exceeding S\$2,000. It was increased to S\$5,000 in 1995, and S\$10,000 in 1997. Today, the SCT can hear claims up to S\$20,000 by default (or S\$30,000 if both parties are agreeable).



Seminar to educate businesses on the Lemon Law

INTRODUCING A FAIR TRADING ACT FOR SINGAPORE

In the 90s, CASE formed a committee to look into the possibility of introducing a fair trading legislation in Singapore. The committee made study trips to Australia and New Zealand and compared the different models of consumer protection.

After an extensive study, we produced a report that laid the groundwork for what would eventually become the Consumer Protection (Fair Trading) Act (CPFTA). The CPFTA accords rights to consumers to seek civil redress against suppliers engaging in unfair practices.

A key pillar in protecting consumer's rights, the CPFTA has been a useful law in promoting a fair marketplace without errant practices. In recent years, notable players in the beauty industry have agreed to cease false claims about its products and treatments, and to stop pressure selling practices in compliance with the CPFTA.

Even though the CPFTA was passed, CASE did not rest on its laurels. We continued to push for stronger protection for consumers.

One problem was that there was little protection for consumers in respect of defective goods. This spurred CASE to push for the Lemon Law which was enacted in 2012. Under the Lemon Law, consumers have the right to request for repair, replacement, reduction in price or rescission of contract for goods which do not conform to the contract.

Pamphlets distributed to members of the public to explain the Lemon Law



Behind-the-scenes of the Advocacy Process

CASE's advocacy efforts are supported by a dedicated team of volunteers who are experts in their own fields. The Consumer Law Review Committee (CLRC) identifies gaps in the existing consumer protection regime and advocates for changes to enhance protection for consumers.

Looking forward, we will continue to strengthen our partnership with the relevant government bodies to create a consumer-friendly Singapore where consumers rights are well-protected.

We interviewed two key figures in the advocacy work that CASE does.



MR YEO GUAT KWANG
PRESIDENT (2002 – 2012)
CONSUMERS ASSOCIATION OF SINGAPORE (CASE)

Tell us more about some of the key events that led to the push for a Fair Trading Act?

When I took over as the president of CASE in 2002, one of the main problems consumers faced was unfair trade practices. There were sellers who were making false claims about their products. Any settlement that we managed to reach was dependent on the business' willingness to provide restitution after selling products that did not live up to their claims.

What was the process like pushing for the Fair Trading Act in Parliament in the early days?

In 2002, we gathered feedback from consumers on the ground and the stories we heard spurred us to push for legislation such as Australia's Consumer Laws where unfair trading is a crime. However, I realised that we could not copy their act wholesale into the Singapore context. We realised that what consumers want is to get the money they paid for goods or services back. This helped us chart a way forward for consumer protection laws. We collated these views and presented them to the Ministry of Trade and Industry (MTI). The CPFTA was officially launched on 1 March 2004, providing consumers with the choice to take civil action against retailers of unfair practices if no restitution has been made. I feel pride and satisfaction at this achievement.

How has the consumer landscape changed since the implementation of the CPFTA?

With the CPFTA, consumers now have the legal right to seek recourse from companies as they are protected under the law from unfair trading practices such as misleading claims about products and services.

The expansion of the law in 2009 extended the coverage to financial products. The maximum claim amount was also increased from S\$20,000 to S\$30,000, which protects consumers who had purchased big ticket items. Consumers now also have more time to rethink their purchase decisions as the cooling-off period for door-to-door sales and timeshare contracts was extended from three to five working days.

The CPFTA has helped to weed out black sheep in the industry which benefited businesses as well. Besides extended coverage, there have been subsidiary regulations including the Opt-Out Practices Regulation and the Lemon Law enacted under the CPFTA to further strengthen consumer protection.

I am grateful for the support of our many volunteers and various partner organisations who have worked tirelessly to bring CASE to where it is today, to be able to make a positive difference in the lives of Singaporeans by championing their consumer rights when they feel helpless.



MR RAVI CHANDRAN S/O THIAGARAJ
VICE-CHAIRPERSON, CONSUMER LAW REVIEW COMMITTEE (2021 – 2024)
VOLUNTEER SINCE 2003

How did you begin your journey of volunteering with CASE?

As a lecturer, I taught about the Sale of Goods Act. However, it was limited in terms of the remedies it could provide and did not really deal with the issue of unfair practices. As a consumer, I encountered my fair share of unfair practices as well and it highlighted how limited consumer protection was. Hence it started my interest in affairs relating to consumer protection.

I started volunteering with CASE in 2003 first as a mediator, and later as part of CASE's CLRC. As a mediator, I was able to resolve disputes, but it did not help to address systemic issues stemming from gaps in the laws or the way they were enforced. By being part of the CLRC, I was able to contribute to the latter part. The CLRC meets regularly to discuss specific issues relating to voluntary compliance agreements or to pick one another's brains on new laws.

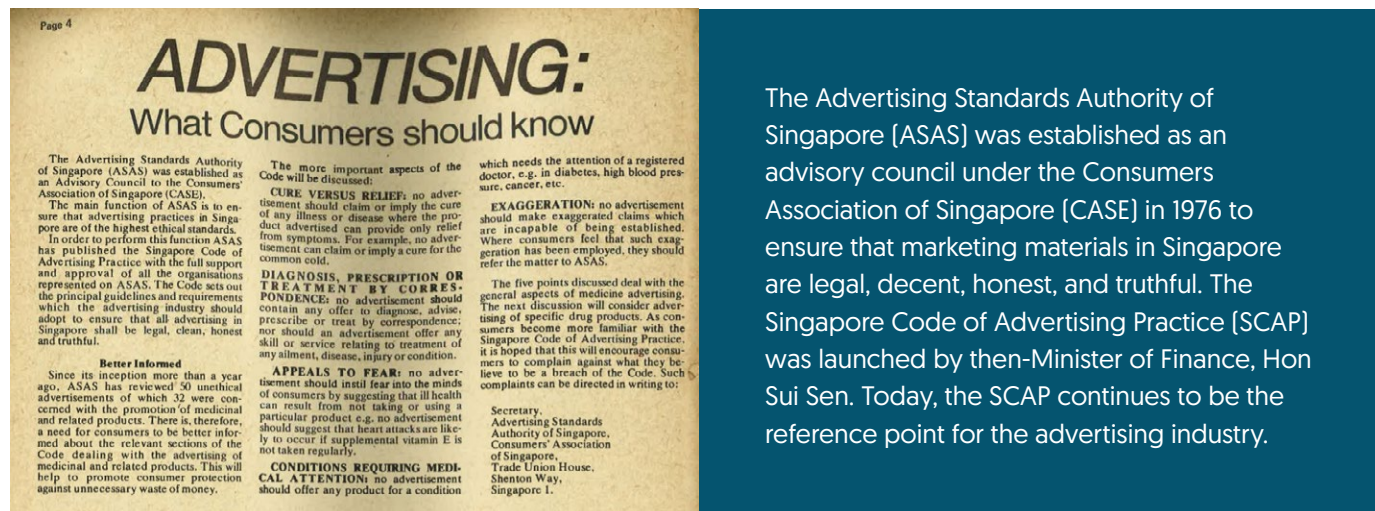
What are your hopes for the consumer protection landscape in the future?

I hope that there could be more active enforcement of good business practices with more manpower and resources. In some countries like Australia and New Zealand, there are criminal sanctions for unfair practices. Unfortunately, this would lead to an increase in business costs. If criminal sanctions are too onerous an obligation, we could consider channelling more manpower and resources into actively enforcing good business practices. Businesses which do not practise unfair trading practices would not have anything to fear.



Legal, Decent, Honest & Truthful:

Protecting Consumers From Misleading Advertisements For 45 Years



The Advertising Standards Authority of Singapore [ASAS] was established as an advisory council under the Consumers Association of Singapore [CASE] in 1976 to ensure that marketing materials in Singapore are legal, decent, honest, and truthful. The Singapore Code of Advertising Practice [SCAP] was launched by then-Minister of Finance, Hon Sui Sen. Today, the SCAP continues to be the reference point for the advertising industry.



WHY IS ASAS IMPORTANT?

ASAS was established to protect consumers through industry self-regulation of advertisements. Since its inception, it has reviewed thousands of advertisements that it received as feedback from consumers and businesses. Many times, these advertisements have had to be corrected or removed. That said, most businesses want to do right by the consumer. But as with all communication, when it is done frequently, it is possible to miscommunicate even with the best of intentions not to. In this respect, ASAS continues to serve advertisers, providing detailed advice on whether their advertisements are in line with the SCAP and how they can be improved to avoid potential complaints by consumers.

ASAS's intervention in the market helps create a consumer-friendly environment and level playing field where consumers can trust businesses and make informed purchases. The ground rules in the SCAP leave less scope for businesses to mislead or make false statements through their advertisements.

WHAT ARE ASAS'S MILESTONES AND ACHIEVEMENTS?

Singapore Code of Advertising Practice

The SCAP seeks to promote a high standard of ethics in advertising by self-regulation against the background of national law and international law and practice. It benchmarks itself with the International Chamber of Commerce's Code of Advertising and Marketing Communication, thus providing guidelines that are in line with both international norms and the needs of the local community.

The SCAP contains guidelines that all advertisers, agencies and media owners are expected to adhere to, regardless of the media platform they use. The responsibility lies with advertisers to ensure that advertisements are legal, decent, honest and truthful. Advertisements that fall short of the standard must be corrected or withdrawn. The support and co-operation from the advertising industry have resulted in compliance with the SCAP, hence protecting the interest of consumers.

ASAS operates on a self-regulating model which reduces overheads for marketers and regulators, translating to lower costs for consumers. For the most part, advertisers have been compliant with ASAS's decisions. This has not gone unrecognised, so much so that government agencies regularly approach ASAS to assist in and advise on advertising matters for their sectors.

ASAS stays relevant by reviewing and updating the SCAP regularly. With the rising use of the Internet in the 2000s, ASAS introduced new guidelines to keep up with and respond to developments, addressing matters such as how prices of packaged tours and airfares should be displayed on the Internet and even barring unsubstantiated claims such as alkaline water having health benefits.

Partnerships

ASAS is also committed to protecting the national interest by looking into how food products are being advertised. In support of the World Health Organisation's resolution to fight obesity, ASAS worked with the Ministry of Health (MOH) and food industry associations to launch and administer the Children's Code for Advertising of Food & Beverage Products in 2015. Under the guidelines, only products that meet the set nutrition criteria can be marketed to children. The key aim of the Code is to reduce children's exposure to advertisements for food and drinks that are high in fat, sugar, and salt.

This public-private partnership work won the agencies involved the 2014 Gold Standard Award for Policy-Maker of the Year by Public Affairs Asia, and laid the basis for future initiatives to protect the health of Singaporeans.

Guidelines on Social Media Marketing

ASAS has also kept abreast of the rise of social media in the last decade. A 2015 controversy involving rival companies attacking one another through social media influencers highlighted the urgent need for the industry to regulate this online space. ASAS introduced the

Guidelines on Interactive Marketing Communication & Social Media a year later. The Guidelines formalised the requirement of upfront disclosure if a social media publisher's content has been sponsored. These measures bring Singapore's practices in line with that of other developed nations, empowering consumers to make informed decisions about the products and services they are introduced to on social media.

Keeping check of false advertising during the Pandemic

Most recently in 2020, ASAS released an advisory to advertisers, reminding them to advertise ethically during the COVID-19 pandemic. ASAS informed them to use only honest and truthful claims capable of robust substantiation and avoid spreading misinformation that originate from unreliable sources about the SARS-CoV-2 virus. ASAS reviewed 37 advertisements for products and services—ranging from appliances to pendants and even herbs and renovation—that were touted to protect consumers from the SARS-CoV-2 virus that causes COVID-19. Such work protected not just consumers' wallets but their health too because they could have been lulled into a false sense of security through such purchases.

THE FUTURE OF ETHICAL ADVERTISING

The advertising landscape is evolving. Traditional media such as the newspaper and even what is called "linear broadcasting" [video that cannot be rewind] are being disrupted by online services. During the pandemic, e-commerce sales skyrocketed. The next major changes in advertising will be in this online space. Where consumers are, advertisers are headed. And where they are headed, ASAS will also be headed, supporting CASE's mission of promoting fair trading and protecting consumers in Singapore.



Good products can be sold by honest advertising. If you don't think the product is good, you have no business advertising it.

David Ogilvy

CaseTrust – The Benchmark for Fair Business Practices

Have you ever seen the CaseTrust logo at beauty salons, renovation companies and pre-owned car dealers and wondered about the significance behind it?

CaseTrust, the accreditation arm of CASE, promotes fair and ethical trading among businesses so that consumers can shop with confidence. Our accreditation schemes are customised according to the issues and needs faced by each industry. When companies are accredited by CaseTrust, they commit to fair trading and good business practices, earning the trust of consumers as reputable companies.

The introduction of CaseTrust in 1999 was pivotal to CASE's efforts in promoting fair trading. Instead of focusing efforts on black sheep in the retail scene, CASE saw the opportunity to turn the tide around by championing business excellence. With the CaseTrust mark given to businesses assessed by CASE to have sound business practices and consumer-friendly policies, consumers can easily identify reliable businesses from the get-go and prevent them from getting into trouble with errant ones.



PROMOTING FAIR TRADING AND PROTECTING CONSUMERS

To gain credibility as a symbol of trust, we engaged different trade associations to jointly promote good business practices and raise standards in various industries. Trade association members taking the first step for their companies to be accredited sent a strong signal to the rest of the industry members on the importance of raising the bar for industry standards in terms of fair business practices.

The priority of our accreditation schemes is to address key consumer protection issues upstream. As such, every CaseTrust scheme has unique features for their respective accreditation criteria. For example, due to grouses about undue pressure in the beauty industry, our Spa & Wellness scheme includes features such as a five-day cooling-off period to provide recourse for unutilised packages/services for consumers. It also includes a no-selling policy in treatment rooms to ensure that consumers have a stress-free and relaxing experience at the spa.

Our CaseTrust for Renovation Companies accreditation scheme requires contractors to protect consumers' deposits through a deposit performance bond which safeguards consumers' deposits in the event of business closures or liquidation.

CaseTrust has since become a household name recognised by consumers and businesses.

LOOKING TO THE FUTURE

In order to stay relevant, CaseTrust will build on and expand our current schemes in areas where consumer protection can be strengthened. We are also charting a strategic roadmap in tandem with the evolution of consumer behaviour to help consumers identify and whitelist companies committed to fair trading and good business practices. We look forward to ensure that consumers will always have a peace of mind when shopping, especially for big-ticket items.



Here's a fun fact about the logo: The CaseTrust logo depicts CaseTrust as the middleman between consumers and traders coming together to form a sturdy key. It is a symbol of trust and confidence.



Currently, more than 1,000 storefronts are accredited under the different schemes.



CaseTrust Milestones

LAUNCH OF CASETRUST

CaseTrust was launched as part of CASE's efforts to promote fair trading and ethical business practices to give consumers added confidence when they shop.



LAUNCH OF CASETRUST GOLD

CaseTrust Gold is the premier tier of the CaseTrust accreditation schemes. Recipients of CaseTrust Gold are businesses with the added edge that distinguishes them as industry leaders. It promises the highest standards of consumer confidence in service quality, dynamism and innovation.

LAUNCH OF THE CASETRUST-SINGAPORE VEHICLE TRADERS ASSOCIATION (SVTA) SCHEME FOR MOTORING BUSINESSES



Motoring businesses accredited under the scheme have passed stringent assessment and are committed to clear fee policies and well-defined business practices. It includes an insurance bond to protect consumers' deposits paid. As of October 2021, there are 55 accredited motoring businesses.

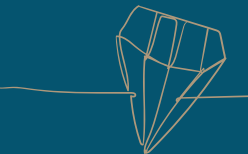
LAUNCH OF THE CASETRUST SPA & WELLNESS SCHEME



The CaseTrust Spa & Wellness Scheme was launched as a result of rising complaints about sudden business closures and pressure sales tactics. The CaseTrust mark is mandatory for spas to be issued the Category I License by the Police Licensing & Regulation Department. As of October 2021, there are more than 600 outlets accredited under the scheme.

LAUNCH OF THE CASETRUST-DIRECT SELLING ASSOCIATION OF SINGAPORE (DSAS) ACCREDITATION FOR DIRECT SELLING BUSINESSES

This scheme is the result of a long partnership between CASE and the Direct Selling Association of Singapore (DSAS) since the 1970s when there were many consumer complaints against direct sellers. For direct selling businesses accredited under the scheme, consumers can expect greater protection such as a seven-working day cooling-off period.



LAUNCH OF THE CASETRUST-SINGAPORE JEWELLERS ASSOCIATION (SJA) SCHEME FOR JEWELLERY BUSINESSES

The scheme is the result of industry efforts led by the Singapore Jewellers Association (SJA) to voluntarily uplift standards and business practices in the industry. This came after a series of gold fineness tests and surveys conducted by CASE that uncovered incidents of unfair practices.

LAUNCH OF THE CASETRUST-SINGAPORE RENOVATION CONTRACTORS AND MATERIAL SUPPLIERS ASSOCIATION (RCMA) SCHEME

Due to renovation contractor industry receiving high number of consumer complaints on unsatisfactory services, contractual issues and prepayment losses, CASE signed a Memorandum of Understanding in 2014 with the Singapore Renovation Contractors and Material Suppliers Association (RCMA) to develop a voluntary accreditation scheme for home renovation businesses. Consumers are protected against closure, winding up and/or liquidation of the renovation business through a deposit performance bond.

LAUNCH OF THE CASETRUST-HAIR & COSMETOLOGY ASSOCIATION (SINGAPORE) (HACOS) SCHEME

Following the sudden closure of several hair salon chains in 2015, the Hair & Cosmetology Association (Singapore) (HACOS) approached CASE to develop a joint accreditation scheme to uplift the professionalism and improve the image of the hair & cosmetology industry.



1999



2001



2009



2010



2015



2015



2016



2017

CASE As The First Point Of Contact For Consumer Disputes

Over the years, the Consumers Association of Singapore (CASE) has established itself as the first point of contact for consumers who need help to resolve their disputes with businesses.

In 2020:

18,335 complaints received

\$2.8 million recovered for consumers

We interviewed two Consumer Relation Officers (CROs) to find out more about their motivations and experiences.

KATHERINE AU SENIOR CONSUMER RELATIONS OFFICER

What motivates you to help consumers resolve their disputes?

Our role is to help consumers who have been blindsided by businesses both big and small. Consumers usually come to us for two reasons. Firstly, the businesses concerned are sometimes unresponsive. Consumers trust in CASE's reputation to elicit responses from businesses. Secondly, consumers could not reach a settlement with the business and hope for CASE to negotiate for a better outcome. I am motivated to help consumers negotiate their disputes to achieve the best outcome for them.

What are some challenges that you face as a CRO?

I have encountered consumers who were unable to provide us with sufficient information such as transaction details, receipts and company name. This makes negotiations more challenging for us. Despite this, I am still committed to doing my best to help them.

Moving forward, how do you think dispute resolution will look like in the future?

The COVID-19 pandemic has made working from home the new normal. There were periods where we were unable to accept walk-in enquiries, leading to a drastic increase in calls received by our call centre. Much of the correspondence has moved online, affecting the less tech-savvy consumers. We are focusing on teaching consumers how to file disputes online.

When negotiation fails, we turn to mediation. Physical mediation sessions have been postponed due to various restrictions. This has led us to consider e-mediation. But I feel that it lacks the personal touch of an in-person mediation session. The atmosphere and physical presence of the mediators lend credence to the seriousness of the matter and provide an opportunity for both parties to speak face-to-face. This makes it easier to facilitate resolution of the matter on hand. Perhaps there would be a hybrid of both options in the future.



MARCUS TAN CONSUMER RELATIONS OFFICER

What is your biggest motivation when negotiating a case?

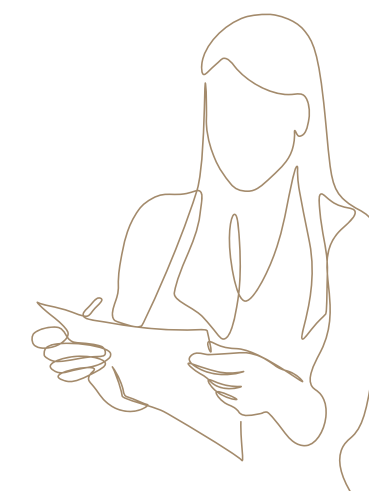
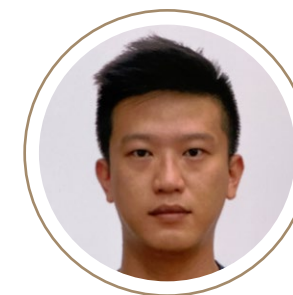
As CROs, we often face consumers who feel short-changed by businesses. Understanding their situations often motivates me to help them seek redress and achieve their desired outcome, especially for disputes concerning big-ticket items.

Tell us about your most memorable case.

My most memorable case involved a lady in her late 50s who had purchased a travel package before the pandemic. When the pandemic hit, there was an extended period of uncertainty on the outlook of global travel. She had made a partial payment of \$5,800. Due to the economic uncertainties brought about by the pandemic, she wanted a full refund of payment. After three months of negotiating with the company, I managed to help her get a partial refund of \$3,800 with the remaining in travel credits. She was so touched that she sent me a handwritten card to express her gratitude!

Moving forward, how do you think dispute resolution will look like, and what are your hopes for CASE?

Technology has changed the way we communicate, and COVID-19 has accelerated the digitalisation of many processes, including dispute resolution. I feel that technology is a double-edged sword. While it is good to embrace e-mediation, we need to learn how to deal with the lack of personal touch when interacting in the digital sphere. We also need to cater to changing demographics because the seniors might be resistant to such methods.



Mediation – Resolving Disputes Swiftly and Affordably

Did you know that the CASE Mediation Centre was set up in June 1999 to encourage consumers and businesses to resolve their disputes amicably? Where disputes could not be resolved through negotiations, parties have the option to consider resolving them with neutral and independent mediators. Mediation is a faster, cheaper and more convenient method to resolve disputes between consumers and businesses as compared to resolving them at the Small Claims Tribunals (SCT). Currently, the CASE Mediation Centre is supported by 103 trained and dedicated volunteer mediators from diverse professional backgrounds with no vested interest. Two of our volunteers share their experience mediating at the CASE Mediation Centre.

MRS MICHELLE WONG
VOLUNTEER MEDIATOR
VOLUNTEER SINCE 2015



What made you start volunteering with CASE?

Prior to mediating with CASE in 2015, I had been mediating for two years at the SCT. At the SCT, I mediated several consumer-related cases which I thought could have been resolved at CASE. The more formal mediation setting of the SCT creates a degree of stress on both parties. The relatively informal mediation setting at CASE allows for parties to be more relaxed and facilitates friendlier conversations. This can help parties work towards amicable settlements. Additionally, CASE can mediate matters that are outside of the SCT's quantum and other restrictions. This provides the option for more creative solutions. These factors led me to volunteer with CASE as a mediator.

Could you share the most memorable mediation session that you have facilitated at CASE?

It was a session involving a foreigner and a vendor. The entire session took quite long and lasted until 11:30pm. It was memorable because it was one of the longest mediation sessions that I have facilitated. It taught me how to manage future cases involving foreigners better. When mediating cases involving foreigners, they expect their matters to be resolved because they are working on tight timelines given that some of them may be leaving Singapore soon. Also, it is important to understand that

some things may be lost in translation so overcoming the language as well as the cultural differences is necessary.

What are some of the challenges that you face as a mediator?

Some challenges that I face as a mediator at CASE include claimants using CASE as a stepping stone for better gains and the unreasonable behaviour by parties. These days, parties are better informed of their options. While this is a positive outcome in some respects, some businesses who have been attending mediation often enough have devised positions that push claimants to have to decide to take matters to court. Overall, mediation cases have become more challenging.

What is the most important advice you would give to a consumer and/or supplier before they attend the mediation session at CASE today?

I advise that both parties can be reasonable in their requests, have realistic expectations, and come to mediation in good faith.

Moving forward, what are your parting thoughts and hopes for CASE in the future?

I hope that CASE can continue to extend its role in educating consumers and businesses on how to transact in ways that minimise disputes.

CASE Mediation Centre in 2020:

120
mediation cases administered

76%
resolution rate achieved

\$370,000
recovered for consumers

MR TERENCE PEH
MEMBER, MEDIATION COMMITTEE (2021 – 2024)
VOLUNTEER SINCE 2006



How long have you been a mediator with CASE and what made you start mediating with CASE?

I started volunteering with CASE in the logistical support role but switched to mediating in 2006. I have fond memories of CASE since my primary school days. When I was watching the television, I would come across CASE's educational segment (妇女节目) which taught consumers about the toxicity of plastics and negative impact of instant noodles. The information was very educational and it impacted me greatly. This led me to start my volunteer journey with CASE.

Tell us about the most memorable mediation session that you have facilitated at CASE?

The most memorable mediation session that I facilitated was between a young consumer and a beauty salon. The consumer claimed that she was pressured into signing up for multiple packages using her parent's credit card. During the mediation session, the consumer was able to explain the distress that she faced in the salon. Although the business was not convinced that the consumer was a victim of pressure selling, and had made her own decisions, the mediation session allowed the owner of the salon to listen to the consumer's explanation and empathise with her perspective. The owner proceeded to provide a series of remedies to the consumer. She also thanked the consumer for the chance to mediate through CASE's mediation services. It warms my heart to see reconciliation and a favourable settlement.

What are some of the challenges that you face as a mediator with CASE?

One of the challenges that we face is the misconception of our role as mediators. We are neutral parties who facilitate conversations between consumers and businesses. Some consumers assume that we are their spokesperson with the sole purpose of fighting for their rights and admonishing the companies. On the other hand, businesses perceive us as overtly pro-consumer. This leads them to think that mediation is about them giving in to unreasonable consumer demands. Businesses are then not inclined to attend mediation sessions as they feel it is not in their best interests.

How has the volunteer experience been for you so far?

Over the years, I have come to realise that mediation is not merely about the outcome. It is a journey in helping consumers and businesses listen to each other and better understand each other's perspectives. When both parties meet with a neutral facilitator, the group atmosphere plays a big part in helping them explore settlement options that are acceptable for both. This makes the marketplace a more open, friendly, and enjoyable place to transact.

What is the most important advice you would give to a consumer and/or supplier before they attend the mediation session at CASE today?

Come prepared with an open heart and mind to learn from and understand the other parties' perspective. It is important to remain humble and listen to the other party in order to have an amicable resolution process. For instance, by listening to the consumer's perspective, a supplier may also discover where the lapses are in his business and suggest the appropriate service recovery, improving his level of service and winning the other party over.

Moving forward, what are your parting thoughts and hopes for CASE in the future?

Moving forward, I hope CASE can continue to impact the marketplace and people for many generations to come. I am thankful for the unsung heroes toiling behind the scenes arranging logistics to bridge the gap between consumers and businesses, and giving me the chance to help mediate these conflicts. I also hope CASE's legacy in consumer education such as talk shows, newsletters and neighbourhood exhibition galleries will continue to grow.

Consumer Education Through the Decades

Have you ever purchased a big-ticket item without doing any research? What happens when you subsequently find out that you got a bad deal?

Many would have heard of the Latin phrase caveat emptor which means let the buyer beware. This concept places responsibility on buyers to do the necessary research before any purchase.

But how do buyers know what to look out for?

Here at CASE, we believe that knowledge is protection, and we strive to continuously equip consumers with knowledge of their rights and how they can better protect themselves. Consumer education has been the cornerstone of CASE's consumer protection efforts since our formation in 1971.

Yet, as much as consumer education remains important, our approach has evolved over the years.

TAKING OUR FIRST STEPS

One of our earliest moves was an in-house publication Consumer Bulletin. Published twice a year, it was devoted to providing consumers with easily accessible information. In fact, it is the earliest predecessor of the publication that you are holding now in your hands!

Consumer Bulletin featured comparative test reports of widely used consumer products to ensure they fall within safety limits. There were also letters from the public on their unpleasant experiences with unfair trade practices. Readers were also given tips on what to look out for when they shop.

Subsequently, Consumer Bulletin went bilingual (English and Chinese) and was published fortnightly. It was rebranded The Consumer in 1985 and went full colour in 1996.

AMPLIFYING OUR MESSAGES WITH MASS MEDIA

On top of print media, we also amplify our messages through broadcast media.

In 1975, we began collaboration with the then-Singapore Broadcasting Corporation and appeared on numerous TV and radio programmes. On these programmes, we answered queries from consumers, discussed hot button consumer issues and provided advice on how consumers could safeguard their interests.

Fun Fact: CASE was featured on several news and current affair programmes such as Talking Point and Good Morning Singapore, as well as documentary drama (or docudrama) Exposed and Beauty Gone Wrong.

HOT OFF THE PRESS

CASE also engages the media proactively so that our messages can reach more consumers. We regularly warn consumers about errant businesses and questionable industry practices based on complaints we receive, so that they can be on the lookout for such practices when shopping.

In 2019, CASE issued an advisory against an online retailer that misled customers into signing up for a recurring subscription on its online store. Customers found themselves caught in a "subscription trap" where they were under the impression that they were making a once-off purchase. In reality, it was a recurring subscription. Through this, CASE raised consumer awareness on the importance of paying attention to key contractual terms and fine print.

In another example, CASE engaged the media extensively to reduce consumer complaints in the timeshare industry. The timeshare industry was among

the top 10 most complained about industries from 2004 to 2014. CASE has successfully taken injunctions against timeshare companies which employed hard selling tactics as well as provided empty promises to consumers.

Throughout the years, we have also issued many press releases to alert consumers about the unethical sales practices of timeshare companies. Over time, an increase in consumer awareness about the industry, coupled with the strengthening of the consumer protection regime, "toppled" the timeshare industry from the top 10 most complained about industries.

EXPANDING GROUND OUTREACH

To expand consumer education, CASE frequently holds or participates in ground outreach events to raise awareness on consumers rights.

A key aspect of consumer education is helping consumers to understand consumer laws so that they are equipped to protect their own interests. With the passing of the Consumer Protection (Fair Trading) Act (CPFTA), we increased outreach activities in schools, institutes of higher learning and community centres to reach out to vulnerable consumers such as the seniors and youth who are more likely to fall prey to misleading and unethical sales tactics.

In 2016, CASE partnered with the Community Development Councils to conduct talks for their residents. The talks educated consumers about their rights under the Lemon Law and how they can approach CASE for assistance to resolve their disputes.



Early issues of The Consumer



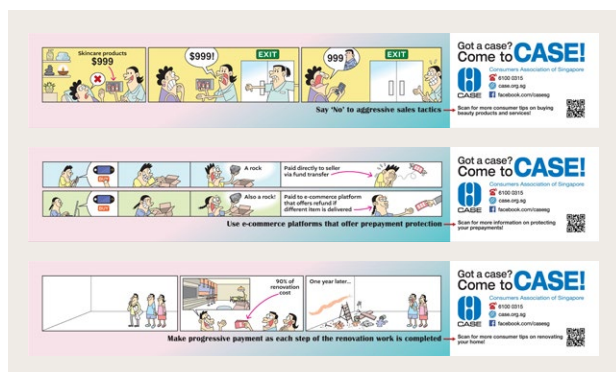
A CASE volunteer giving a talk at the Nanyang Technological University

In response to consumer complaints against the beauty industry, we educated consumers about how to avoid pressure selling tactics. We also engaged experts to talk about skincare products and clarified misconceptions on frequently sold products.

For consumers moving into new homes, we ran a seminar titled Smart Consumer Smart Homes in 2017 to educate consumers on the pitfalls to look out for when engaging renovation contractors and shopping for furniture and electrical appliances.



A guest speaker teaching consumers what to look out for when purchasing beauty products



Comic strips on how to say no to aggressive sales tactics; prepayment protection; encouraging consumers to use progressive payment when renovating their homes

OUTREACH CAMPAIGN ON MRT TRAINS

In 2015, CASE extended its outreach efforts to public transportation networks. We ran a paid campaign on MRT trains to reach out to commuters.

The campaign covered the East-West, North-South and Circle lines and educated consumers on issues such as how to say no to unfair practices and tips to look out for when making purchases.

INTO THE DIGITAL AGE

With greater use of digital technology, we see how technology has changed the way we communicate and share information. Information is easily accessible at the click of a button. Consumers are no longer bound to real-time broadcast media for information.

But to empower consumers now and in the future, we are expanding and refining our strategies.

We tapped on digital online platforms such as Google and Facebook to reach more consumers. To ensure our messages reach the right audience, we targeted paid campaigns at the relevant profiles. We personalised ads based on the top 100 search terms on YouTube to better reach out to our target audiences and connect with them.

Beyond paid digital campaigns, we also stepped up our efforts on reaching out to consumers by pushing out relevant and engaging content.

Leveraging technology to make information more accessible to consumers, we pioneered tools, Price Kaki and Fuel Kaki to help consumers compare prices and make informed purchasing decisions.

Price Kaki is the first mobile application in Singapore which allows consumers to have easy access to in-store retail prices and promotions of common household items, groceries, and hawker food through a single platform. With the increase in mobile adoption in Singapore, CASE explored the use of new methods to help consumers compare prices.

The response from consumers has been encouraging, with more than 76,000 downloads since it was launched in September 2019.



To empower consumers, we are expanding and refining our strategies.

Fuel Kaki is a retail fuel price comparison website that helps consumers to compare the effective prices of retail fuel after factoring instant discounts from loyalty programmes and promotions. The premise for Fuel Kaki is that it is challenging for consumers to make effective comparison due to the different discounts and promotions. With Fuel Kaki, consumers can have a good estimate of the effective prices they will pay. Since its launch in January 2020, the retail fuel price comparison website has seen an average of more than 25,000 visitors every month.

Through these platforms, consumers can compare prices and have alternatives to stretch their dollar when they shop for daily necessities or fuel. This is especially helpful for those with less time and awareness of market prices and promotions. With Price Kaki and Fuel Kaki, consumers now have access to the pricing information that will help them make a more informed choice.

WHAT'S NEXT?

Moving forward, we will continue working towards a consumer-friendly Singapore by monitoring the ever-changing consumer landscape, adapt our strategies to consumer education and work closely with our industry partners to venture into new areas where we can better protect consumers' interests.

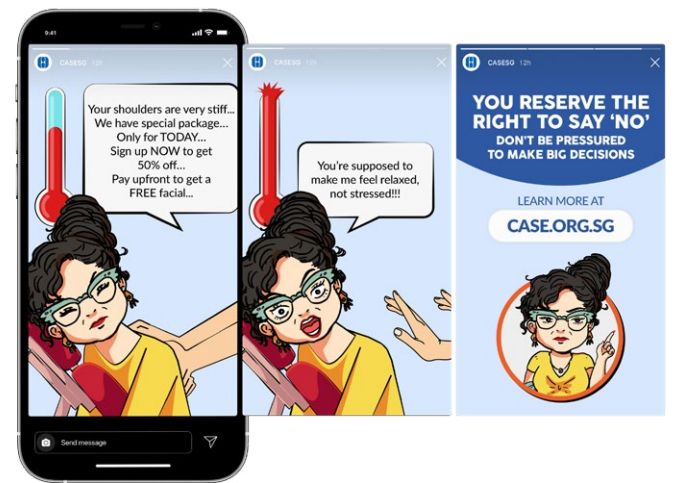


Scan for
Price Kaki app

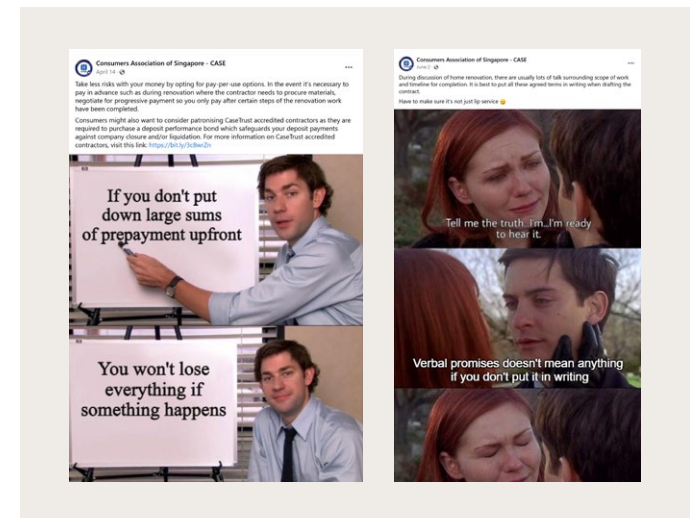
Price Kaki: The first mobile application in Singapore which helps consumers compare prices of groceries, household essentials and hawker food. With Price Kaki, you can compare retail prices and promotions, track price changes, and share price changes and promotions with other consumers.



PRICE KAKI



Education campaign ran on Facebook to educate consumers on how to make informed purchasing decisions



L: A meme to educate consumers on the risks of prepayment
R: A meme to educate consumers on the importance of documenting all the agreed upon terms in writing especially during home renovation discussions to ensure that it is not just lip service



Scan for
Fuel Kaki website

Fuel Kaki: A one-stop retail fuel comparison website to help consumers compare effective prices of retail fuel after factoring in instant discounts.



Fuel Kaki

Our Vice-Chairperson of the Consumer Education Committee shares her thoughts below.



MS ELEANOR LIN YOUSHAN
VICE-CHAIRPERSON, CONSUMER EDUCATION COMMITTEE (2021 - 2024)
VOLUNTEER SINCE 2012

What do you do as Vice-Chairperson for the Consumer Education Committee?

As the Vice-Chairperson for the Consumer Education Committee, I speak at seminars and radio shows to educate consumers on how they can better protect themselves when making purchasing decisions. At the beginning of every year, the committee will meet to discuss the strategic direction for the educational initiatives. During consumer education events, I listened to situations consumers face on the ground. I identified their concerns and discuss with the committee on how we can better focus our education efforts in these areas.

What are some consumer education initiatives you have been involved in since joining CASE?

Shortly after I joined CASE in 2012, the Lemon Law was introduced. Retailers and consumers had many questions about the law. I spoke at educational seminars for retailers and consumers to address their questions. Currently, we educate consumers through seminars, radio, and TV shows. Most recently, we commissioned popular digital content creator SGAG to produce a video to educate consumers on the risks of making prepayments.

How do you see consumer education progressing in the future?

Consumers also include consumers who are digitally savvy and may not primarily obtain information from traditional sources such as print, television or radio. In the future, we will be looking into expanding our education efforts in the digital sphere to reach out to more consumers.

How do you think we can better help consumers to address the issue of misinformation when purchasing products?

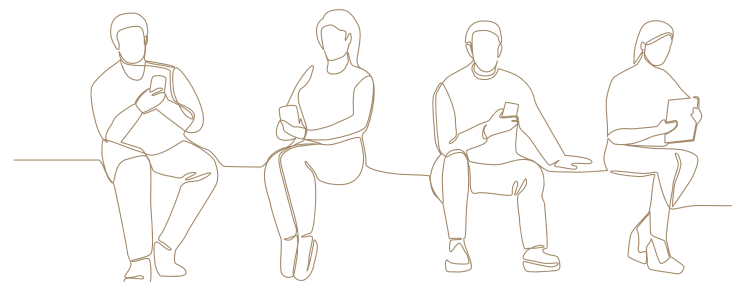
I find it helpful for consumers to know which type of questions to ask before making a purchasing decision. To help them with this, we organise talks where we educate consumers on laws and provide them with tips on what to look out for when making certain purchases. We share this information on our website and social media as well.

What would be the most important takeaway message you would want consumers to remember?

Always ask the questions you need to make your decision as information empowers you.

Moving forward, what are your parting thoughts and hopes for CASE in the future?

We are on a continuing journey to provide consumer education in this ever-changing consumer landscape to help our consumers become more aware. Let us continue to provide information on consumer laws to the public to equip them to make well-informed purchase decisions.



Special CASE50 Award Recipients

Special CASE50 Meritorious Award

MR LIM BIOW CHUAN

Immediate Past President (2021 – 2024)
President (2012 – 2021)
Vice-President (2006 – 2012)

Consumers Association of Singapore (CASE)

Our Immediate Past President, Mr Lim Biow Chuan served as CASE's Vice President from 2006 to 2012 and subsequently as CASE's President from 23 June 2012 to 11 June 2021.

Under Mr Lim's leadership, CASE took firm and decisive steps to protect consumers by flagging out errant businesses and unfair practices to alert consumers. Since 2012, CASE issued several advisories against industries where consumers tend to purchase big-ticket items. CASE also went after recalcitrant businesses and signed Voluntary Compliance Agreements (VCAs) provided for under the Consumer Protection (Fair Trading) Act (CPFTA) with 22 errant businesses who then undertake to cease their unfair practices and compensate affected consumers.

During Mr Lim's tenure, CASE successfully obtained injunctions against a timeshare firm in 2013 and a furniture trader in 2015 for engaging in unfair practices. Following the amendment of the CPFTA in September 2016 to strengthen existing measures against errant businesses that persist in unfair practices, CASE worked closely with the Competition and Consumer Commission of Singapore (CCCS) to protect consumers. As a result, injunctions were obtained against a motorcar importer and dealer in 2019 and an e-commerce fashion retailer in 2020.

Mr Lim also spearheaded CASE's efforts to promote fair trading and ethical business practices among businesses to boost consumer confidence. CASE, under its accreditation arm, CaseTrust, developed and launched joint accreditation schemes with industry associations. Businesses accredited under these schemes adhere to a stringent set of criteria to give consumers confidence when they shop. Over the years, CaseTrust has been recognised by the industry and regulators as the benchmark for good business practices.

Mr Lim played an instrumental role in advocating for additional protection for consumers. Arising from the high volume of complaints received against timeshare companies for pressure sales tactics, he advocated for legislation to prevent timeshare companies from collecting deposits during the cooling-off period. In April 2014, the Consumer Protection (Fair Trading) (Cancellation of Contracts) Regulations was amended to prohibit timeshare companies from collecting deposits during the cooling-off period. Due to CASE's efforts, the number of complaints against timeshare companies fell significantly.

Today, Mr Lim continues to share his experience and support to CASE through his representation in various external committees, namely the Financial Industry Disputes Resolution Centre Ltd (FIDReC), the Motor Industry Disputes Resolution Centre Pte Ltd (MIDReC), the Personal Data Protection Commission (PDPC) and the Multilateral Healthcare Insurance Committee (MHIC).



Special CASE50 Meritorious Award

MR YEO GUAT KWANG

Immediate Past President (2012 – 2015)

President (2002 – 2012)

Consumers Association of Singapore (CASE)

Mr Yeo Guat Kwang served as CASE's President from March 2002 to June 2012. Under Mr Yeo's leadership, CASE successfully advocated for and saw the implementation of the Consumer Protection (Fair Trading) Act (CPFTA). The idea of a fair trading legislation was first brought up by CASE in 1979. After several years of study on the feasibility and implementation, the CPFTA was passed in Parliament on 11 November 2003 and took effect on 1 March 2004. With the CPFTA, consumers are protected against unfair practices and may take up civil action against errant retailers who commit unfair practices.

In 2003, CASE received several consumer complaints against a major life insurance company on the Critical Year issue. CASE established a taskforce to understand the extent of the problem and provided recommendations to protect the interests of consumers. The taskforce engaged the life insurance company and successfully negotiated a fair resolution to address consumer concerns.

Mr Yeo also spearheaded CASE's efforts to promote fair trading and alternative dispute resolution with industry stakeholders. In 2004, under Mr Yeo's stewardship, CASE signed Memorandums of Understanding (MOUs) with 21 industry associations and partners to promote awareness of the then-newly enacted CPFTA and mediation as an alternative dispute resolution avenue. This paved the way for consumers to get swift resolution of their disputes.

Another significant milestone under Mr Yeo's tenure was the signing of MOUs with our international counterparts to facilitate cross-border dispute resolution. In what is believed to be the first of its kind, CASE signed MOUs with the Consumer Coordination Council of India and the China Consumers' Association. Aggrieved consumers from both sides can have access to dispute resolution facilitated by the local consumer bodies. Today, CASE has MOUs with consumer bodies in 9 countries/territories.



MR LIM TEONG SENG RICHARD

Member/Treasurer/Assistant Treasurer, CASE Central Committee (1992 – 2021)

Member, Consumer Products, Standards & Testing Committee (1997 – 2015)

Member/Vice-Chairperson, Establishment Committee (2003 – 2018)

Chairperson, Editorial Committee (2004 – 2021)

Member, CASE Endowment Fund Governing Board (2004 – 2024)

Consumers Association of Singapore (CASE)

Mr Lim Teong Seng Richard has volunteered with CASE since 1992. Mr Lim had volunteered with CASE in various capacities in 29 years of distinguished and faithful service to the consumer movement in Singapore such as CASE's Treasurer and as Member of the Establishment Committee. Mr Lim also served as the Chairperson of the Editorial Committee which oversees the publication of CASE's in-house quarterly magazine comprising articles of general consumer interest, trending issues, and consumer tips for readers.

Mr Lim is currently Member of the CASE Endowment Fund Governing Board, which manages the Endowment Fund to support CASE's consumer education efforts. He shaped CASE's strategic objectives in a prudent and sustainable manner. As a result of his inputs and guidance, the Endowment Fund has grown from strength to strength over the years to ensure that CASE's consumer education efforts are not compromised. He has also helped ensure that CASE's finances are in good standing.

In recognition of his sterling contributions to the consumer movement, Mr Lim was awarded the Public Service Medal in the National Day Awards and NTUC Friend of Labour Award in 2006.



Special CASE50 Commendation Award

DIRECT SELLING ASSOCIATION OF SINGAPORE (DSAS)

Since its formation in 1976, the Direct Selling Association of Singapore (DSAS) has worked closely with the Consumers Association of Singapore (CASE) to address unfair practices in the direct selling industry and to protect consumers' interests. This was against the backdrop of many consumer complaints about errant salespersons in the direct selling industry in the 1970s.

Over the past 45 years, DSAS has also taken the lead in creating an ethical marketplace for legitimate direct selling in Singapore. Among its many initiatives, DSAS introduced a Code of Ethics and made it compulsory for every member company to follow it strictly.

CASE and DSAS have worked closely together and fostered a strong partnership to jointly promote professionalism and uplift standards in the direct selling industry. One such initiative is the annual public forum jointly organised to educate consumers about the direct selling industry and how to look out for legitimate direct selling companies. DSAS has been a strong supporter of the consumer movement and has contributed generously over the years to CASE's fundraising efforts to educate consumers. In recognition of its contributions, DSAS was conferred the Friend of CASE Award in 2011.

In 2013, DSAS approached CASE to develop a joint accreditation scheme for DSAS's member companies to differentiate themselves from the industry. Under the scheme, accredited direct selling companies offer a seven-working day cooling-off period for consumers who wish to cancel the purchases without penalty. This is beyond the five-day cooling-off period stipulated by law. Accredited direct selling companies are also required to put in place a well-defined dispute resolution mechanism to address consumer complaints. Today, 12 companies are accredited under the CaseTrust-DSAS accreditation scheme. These companies provide consumers with added assurance when they shop.

In recognition of DSAS's significant contribution to the consumer movement, CASE is pleased to present DSAS with the Special CASE50 Commendation Award.



NTUC FAIRPRICE CO-OPERATIVE LIMITED (NTUC FAIRPRICE)



NTUC Fairprice Co-operative Limited (NTUC Fairprice) was founded in 1973 with the mission of moderating the cost of living for consumers in Singapore. Over the years, NTUC Fairprice has introduced many initiatives and programmes to benefit consumers. NTUC Fairprice also shares a common goal with the Consumers Association of Singapore (CASE) to ensure price stability for consumers.

In March 2019, NTUC Fairprice played a crucial role in protecting consumers from price fluctuations by introducing a freeze on the prices of 100 frequently purchased essential products in its housebrand range. The initiative was subsequently extended to December 2020 to alleviate cost of living issues amid the COVID-19 pandemic as part of a S\$50 million support package for consumers.

During the early phases of the COVID-19 pandemic in Singapore, NTUC Fairprice reconfigured its supply chain, strengthened its supply resiliency and innovated to ensure that essential products remained available to consumers at affordable prices.

NTUC Fairprice has been a strong supporter of the consumer movement and has contributed generously over the years to CASE's fundraising efforts for consumer education. It is also accredited under CaseTrust and is committed to consumer-centric policies and processes to give consumers the added assurance when they shop. Since 2019, NTUC Fairprice has supported CASE's efforts in developing Price Kaki, a mobile application for consumers to compare prices of common household essentials and groceries and stretch their dollar, by providing up-to-date price information.

In recognition of NTUC Fairprice's relentless efforts to protect consumers' interests in moderating the cost of living, CASE is pleased to present NTUC Fairprice with the Special CASE50 Commendation Award.

Messages From Our Friends & Partners

AUTOMOBILE ASSOCIATION
OF SINGAPORE

On behalf of the Automobile Association of Singapore (AAS), our heartiest congratulations on CASE's 50th Anniversary! CASE and AAS have forged good ties over the years, promoting consumer confidence and protecting consumers' rights, such as forming and co-chairing a Motor Insurance Taskforce to study and review various motor insurance frameworks, and formulate recommendations for the industry. AAS also supported CASE in "The Motoring & You" roadshows, helping consumers address the quality of pre-owned cars prior to their purchase. Our collaboration with CASE has been fruitful for both organisations. We are honoured to be able to work with CASE on such valuable opportunities, and we look forward to future collaborations with you ahead.

MR BERNARD TAY, PRESIDENT, AUTOMOBILE ASSOCIATION OF SINGAPORE



The Competition and Consumer Commission of Singapore (CCCS) congratulates CASE on its golden jubilee, marking an exceptional 50 years of serving the community through protecting consumers' interests. CCCS is proud to be working hand in hand with CASE since 2018 to enforce consumer protection laws. CCCS also partners CASE in educating consumers to make informed purchasing decisions. The strong partnership has led to innovative projects such as CASE's Fuel Kaki website flowing from the recommendations of CCCS's market inquiry on retail petrol prices in Singapore. Our partnership is made possible by the strong foundation built by CASE as a committed advocate and champion of consumer rights and this has been instrumental in building a credible and trusted marketplace in Singapore. Congratulations, CASE!

MS SIA AIK KOR, CHIEF EXECUTIVE, COMPETITION AND CONSUMER COMMISSION OF SINGAPORE



On behalf of Consumers International (CI), we extend our heartiest congratulations to CASE for 50 years of consumer protection. Your commitment has gained much-deserved recognition. Working with you has been a real honour and we value each and every interaction. CASE joined consumer organisations across the world to call for World Consumer Rights Day (WCRD) to be formally recognised by the United Nations as an international day within the United Nations calendar. We congratulate CASE on their 50th anniversary. We wish you every success and look forward to building a fair, safe and sustainable marketplace with you for future decades.

MS HELENA LEURENT, DIRECTOR GENERAL, CONSUMERS INTERNATIONAL



On behalf of the Council for Estate Agencies (CEA), I would like to convey my heartiest congratulations to CASE on its 50th anniversary. Given CEA's mandate to safeguard property consumers' interests, we are delighted to have CASE as our valued partner to help the real estate agency industry raise its professionalism and provide quality service to property consumers. Over the years, CEA worked closely with CASE on joint outreach and consumer education programmes to share information on industry regulations and practices, and to advise consumers on their rights and responsibilities in property transactions. With its extensive network, CASE facilitated CEA's efforts to reach out to a wider consumer base with public talks, seminars and educational resources. Under the Real Estate Industry Transformation Map launched in 2018, CASE is a member of the CEA-led Digitalised Property Transactions Workgroup which involves representatives from the industry and government agencies to drive efforts to streamline the property transaction process and raise industry productivity. We are also pleased that CASE was a member of the Ratings of Property Agents Workgroup that developed the Guide on Best Practices for Consumer Ratings of Property Agents. We look forward to many more opportunities in the years ahead for collaboration and partnership to educate and better inform property consumers, and to enhance industry professionalism and standards.

MR LIM CHEE HWEE, EXECUTIVE DIRECTOR, COUNCIL FOR ESTATE AGENCIES



Congratulations to CASE for your 50th Anniversary and for being the flagbearer championing consumer rights in Singapore. It has been a wonderful partnership for these past four decades to successfully promote ethical and good business practices for direct selling businesses who are members of the Direct Selling Association Singapore (DSAS). The bi-annual public forums we co-organised, the regular CASE consumer workshops we have participated in, and the joint CaseTrust-DSAS accreditation scheme have raised the benchmark for consumer education. Let's continue to collaborate and gain consumers' trust for many more decades to come!

MS NEO CHIOU YEE, CHAIRMAN, DIRECT SELLING ASSOCIATION OF SINGAPORE



Smart Energy, Sustainable Future

Congratulations to CASE on its 50th anniversary! The Energy Market Authority (EMA) has benefitted from our close partnership with CASE, especially when EMA implemented the Open Electricity Market in 2018. EMA tapped on CASE's wealth of experience in protecting consumers in other retail sectors, to enhance our protection framework for electricity consumers as well as raise their awareness on what to look out for when they buy electricity from retailers. EMA is deeply appreciative of the support rendered by CASE in developing and implementing a robust consumer protection framework as well as an effective consumer education campaign. On behalf of EMA, my heartfelt thanks to CASE for the wonderful partnership and we look forward to continuing our collaboration to bring sustainable benefits to our consumers.

MR SOH SAI BOR, ASSISTANT CHIEF EXECUTIVE, ECONOMIC REGULATION DIVISION, ENERGY MARKET AUTHORITY



Heartiest congratulations to CASE on reaching the significant 50-year milestone! CASE has played an integral role in championing consumer interests, notably in its close collaboration with Enterprise Singapore (ESG)'s Consumer Product Safety Office (CPSO) in consumer outreach and education and its contribution to the Singapore Standards Council (SSC)'s standards development work to champion consumer interests in areas such as transparency in e-commerce transactions. We look forward to strengthening our strong partnership to advance common goals in consumer protection.

**MR SIM CHOON SIONG, EXECUTIVE DIRECTOR, ENTERPRISE SINGAPORE,
WHICH OVERSEES CONSUMER PRODUCT SAFETY OFFICE AND SINGAPORE STANDARDS COUNCIL**



It gives us great pleasure to congratulate CASE on its 50th anniversary this year. Our collaboration in the CaseTrust-Hair & Cosmetology Association of Singapore (HACOS) Accreditation Scheme over the years have enhanced consumer confidence to patronise accredited personal care services businesses who are committed to fair trading. We are confident that CASE will continue its good work to promote a fairer and more equitable marketplace. Our sincere wishes to CASE for an excellent and bright future ahead!

MR SIMON LEE, FOUNDER, HAIR & COSMETOLOGY ASSOCIATION SINGAPORE



On behalf of the Hong Kong Consumer Council (HKCC), I wish to express our warmest and most heartfelt congratulations to CASE on celebrating its 50th Anniversary, marking half a century of dedicated consumer protection efforts. CASE is a valued partner and counterpart of the HKCC with longstanding ties. We particularly appreciated CASE's effort in signing a Memorandum of Understanding with us in 2019. As a result of our partnership, we have continued to help many consumers resolve disputes arising from both physical stores and online. On this momentous occasion, we send our gratitude and best wishes to CASE, as well as our sincere hope for more collaboration to come.

MS GILLY WONG, CHIEF EXECUTIVE, HONG KONG CONSUMER COUNCIL



The Land Transport Authority (LTA) offers our heartiest congratulations to CASE on its 50th Anniversary! Since 2009, LTA and CASE have worked together to promote fair, ethical, and good business practices in the motoring industry. LTA and CASE have also worked together on various projects to benefit prospective vehicle owners and encouraged more motor dealers to be CaseTrust accredited. We commend CASE for its excellent efforts to educate and protect consumers in an environment of fair trade and look forward to more good years of successful partnership ahead.

MR ALVIN CHIA, GROUP DIRECTOR, VEHICLE SERVICES, LAND TRANSPORT AUTHORITY

Monetary Authority
of Singapore

Congratulations to CASE on your 50th anniversary. You have much to be proud of as you celebrate this year. CASE has made invaluable contributions over the years in standing up for the rights of Singaporeans and protecting their interests. CASE is also a valued partner of MAS in financial education and empowering consumers to make better financial decisions. We look forward to more partnerships in the coming years.

MR LIM TUANG LEE, ASSISTANT MANAGING DIRECTOR (CAPITAL MARKETS), MONETARY AUTHORITY OF SINGAPORE



The National Crime Prevention Council (NCPC) is delighted to have supported CASE through its outreach events and publications. Industry partners like CASE play an important role to educate Singaporeans to be vigilant consumers. Congratulations on your 50th anniversary! NCPC looks forward to strengthening our partnership in the years ahead.

MR GERALD SINGHAM JP BBM(L) PBM, CHAIRMAN, NATIONAL CRIME PREVENTION COUNCIL



My sincere congratulations to CASE on achieving a remarkable and significant milestone through their continued efforts towards consumers. Since the establishment of the CaseTrust-Singapore Renovation Contractors and Material Suppliers Association (RCMA) Joint Accreditation Scheme for Renovation Businesses, businesses and consumers have benefitted from better standards and fair practices through stringent checks and the implementation of the renovation deposit performance bond. RCMA looks forward to greater partnership with CASE so that we could strengthen the confidence of the renovation industry and achieve greater heights.

DR SKY TAN, PRESIDENT, SINGAPORE RENOVATION CONTRACTORS AND MATERIAL SUPPLIERS ASSOCIATION



Our heartiest congratulations to CASE for your 50th Anniversary! The Singapore Jewellers Association (SJA) values CASE's determination in striving towards greater improvements in product quality and customer service as we build on our collaboration in the joint CaseTrust-SJA accreditation scheme since it started in 2015. Our partnership remains rooted in serving the trade and consumers effectively. On behalf of SJA, I wish CASE the very best in championing for the good of the consumers and reaching greater heights in the years to come!

MR HO NAI CHUEN, PRESIDENT, SINGAPORE JEWELLERS ASSOCIATION



The Singapore Vehicle Traders Association (SVTA) would like to congratulate CASE on reaching its 50th year milestone. We applaud CASE's continued efforts toward protecting consumers' interest by promoting an environment of fair and ethical trade practices. Looking back over the years, we remember our collaboration with CASE to develop the Standard and Functional Evaluation Checklist launched in 2017 to guide consumers in their purchase of pre-owned cars. We also recall our efforts to encourage support of the joint CaseTrust-SVTA accreditation scheme since it was launched in 2008. We will continue to partner CASE to help improve consumer confidence in the motorcar industry. Congratulations on your 50th Anniversary. We look forward to working closely with you for the next 50 years and wholeheartedly wish everyone at CASE all the best.

MR EDDIE LOO, PRESIDENT, SINGAPORE VEHICLE TRADERS ASSOCIATION

The Consumer Subscription Form

Name of individual subscriber (Dr/ Mr/ Mrs/ Miss/ Mdm)*:	
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