



# The Consumer

A PUBLICATION OF THE  
CONSUMERS ASSOCIATION  
OF SINGAPORE

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# President's Message



## Dear readers,

As the world progresses towards a digital era, we are shifting many of our daily activities online. From banking to shopping and even socialising, we are spending more and more time online. Before we know it, a large part of our lives will be spent on the Internet. While it has brought us convenience, we must remain cautious and be wary when navigating the Web.

With consumers turning to online shopping now more than ever, we have curated tips that can help you on your online retail journey. We share advice that can help you avoid common pitfalls as well as maximise the value of your dollar. We also thrust a spotlight onto some of the high-profile scams that happened and what you can do to avoid falling prey as some of these scams can be highly intricate. We share their operation mode, for you to spot the warning signs and prevent yourself from becoming a victim.

CASE is always looking at ways to better protect consumers' interests. One of these ways is through CaseTrust Accreditation schemes. We look at the benefits of patronising a CaseTrust accredited spa and wellness business and how consumers are protected from unfair practices that may potentially ruin their experience.

Our overseas counterparts from New Zealand shares with us ways to cut costs and save on everyday expenses. These expenses range from food and grocery,

insurance, banking and credit cards. Take a look at how you can reduce your spending in these everyday aspects of our lives.

Within this issue, our friends from the Personal Data Protection Commission talks about enhancements to the Personal Data Protection Act (PDPA), which serves to protect our personal data. Read on to find out how the updated PDPA impacts you and how you can better protect your personal data.

Even though most of us have plenty of experience using the Internet, it is important we stay cautious and not to let our guard down when transacting online. We hope you will find this issue helpful as you stay safe and keep savvy in the online world.

**Lim Biow Chuan**  
**CASE President**





# Doing Online Shopping Smart and Doing it Right



Online shopping. What a treat. Technology has enabled our lives to become seamless and convenient. From a time when people had to go down to a store to browse for items, we are now at the point when people are able to do it anywhere as long as they have a phone and an internet connection. Hence, it should come as no surprise that more consumers are turning to online or mobile shopping, and the trend suggests that this will not slow down anytime soon. The volume of online shoppers is already hitting numbers that experts from Facebook and consulting firm Bain & Company predict would only have reached in 2025 if it were not for the pandemic<sup>1</sup>.

For some, online shopping has almost become second nature by now. You are probably well-acquainted with the various platforms and applications available. But how much do you really know? Are you aware of all the traps? Are you familiar with the tricks to get the best bang for your buck? Are you certain that you are going to get what you paid for?

It may seem like a lot to take especially if you are not tech- or online-savvy but fret not, let us show you how to be a savvy online shopper. Even if you think of yourself as an online shopping guru, read on because you may just stumble upon something new!

<sup>1</sup> <https://www.straitstimes.com/singapore/coronavirus-increase-in-online-shoppers-may-outpace-numbers-experts-had-projected-for-2025>





## Research – Doing your Due Diligence



Have you zoned in on the item you want? Fantastic. But before you add it to cart, there are a few things you should do for your own sake. We cannot stress enough how important it is you do your research before buying anything. One of the key reasons is because of authenticity. The easiest way to go about making sure you are buying an authentic product instead of a counterfeit, is to shop from the official store that is verified by the shopping platform.

Another method would be to compare prices. You may have seen multiple listings using the exact same image with largely similar names. There may be some that are ridiculously cheaper, which raises the question of whether they are genuine and rightfully so. As the old saying goes, if something is too good to

be true, then it probably is. If buying the authentic product is important to you, we advise you to steer clear of such listings. Before you commit to a purchase, you might also want to look around different websites or platforms. Who knows, you may just snag yourself a better deal elsewhere.

As part of your research, you should also look at the reviews of the product and the seller. Some considerations include:

- Does the product measure up to its description?
- What are past buyers saying?
- What is it like transacting with this seller?
- Is the seller responsive to queries and messages?

This also brings up the question – How reliable are these reviews? It is not implausible that sellers would create accounts to give themselves a good image. Some tips when assessing the reviews:

- View the profile of the reviewers, is there a healthy mix of good and bad reviews or is it overwhelmingly positive?
- If there are one-star reviews, are they isolated incidents?
- Did the reviewer post any photos of the product? These are usually helpful in assessing the quality you would receive.

If it is your first time, ask the people around you for recommendations on sites they have used.

## Getting your Money's Worth



After you've done your research and you're about to splash the cash, you might as well get your money's worth. These are some pointers you can keep in mind to maximise the value of your money.

- Loyalty Reward Programs: There may be special offers for members or points you can accumulate
- Discount/Promo Codes: Look around your junk mail to see if they offered any discount code you may have missed
- Credit Cards: If you intend to pay via credit card, check if there are any rewards or bonus points you can earn
- Third party applications/websites: Check out third party websites that allows you to earn cashback as you shop
- Timing Matters: Are you in a rush? If not, then why not wait till a shopping event such as Black Friday or Singles Day. You might find a better price for the same item.



## Terms, Conditions and Policies – The Tedious Stuff



So you've reached the point where you know what you want, you're assured of the seller and you've checked out the possible savings or rewards. But hold up. Do you recall being enticed by a certain headline offer? Was it free shipping? Or perhaps a discount code caught your eye. While these offers may seem great at first glance, more often than not they come with certain conditions. Yes, while it may be a snoozefest to go through these terms, it is pretty essential that you do. For one, there may be a minimum spend

requirement attached to the offer and the only way to find out is to go through the terms and conditions. And if there isn't, great you're good to go!

But if there is, consider whether it is worth purchasing extra items just to hit that minimum spend to qualify you for the deal. For instance, shipping can sometimes cost less than however much extra you have to top up so it may not always be worth it. This goes for discount vouchers and promo codes as well. Read

the terms and conditions carefully, do not be sucked in by the headline discount offer thinking you are definitely getting said discount.

Another tedious matter you have to be familiar with, is the return and exchange policy. This is probably more applicable for those shopping for apparel online. Even after checking out the sizing guide, you may still have some issues with the sizing, hence it is vital you are agreeable to the store's policy.

## Before checking out – You're almost there!



You should already have everything in place but do take note of this important step before clicking that checkout button because this will take you no longer than 5 seconds. Look out for pre-ticked boxes

and de-select items which you do not wish to purchase such as membership or subscription plans that may have been checked without your knowledge.

Look out for hidden charges and review your shopping cart and ensure the final amount payable is correct before transacting.

Hurrah! You made your purchase and now all that's left is to wait to receive it. Receiving your online purchase from the delivery person is like Christmas, or so some say. At this point, we would also like to remind our readers to keep a copy of the receipt after every transaction just

in case. If you used credit card for your purchase, do know that you can still file a chargeback claim to dispute the charge and reverse the transaction in the event you encounter non-delivery of goods and services or delivery of defective/unfit goods and services.

We hope we've cleared all if not most of your doubts about shopping online. Once you get the hang of it, you not only enjoy the convenience, but you can probably save a few dollars along the way. All in all, shop safe and keep your wits about you as you make your way around the digital world.





# Common E-Commerce Scams

## and How to Avoid Them



With digital shopping becoming ubiquitous, the amount of scams involving e-commerce have surged. In 2020, scams involving e-commerce was the leading type of scam reported, with victims being cheated out of a total of S\$ 6.9 million<sup>1</sup>. The number of e-commerce scam cases saw a 19.1% jump to 3,354 reported cases compared with 2019. Carousell saw the most number of scams, followed by Shopee and Facebook, in 2019 and 2020<sup>2</sup>. Scammers take advantage of the huge demand for online purchases, and with online transactions further increasing amid the COVID-19 pandemic, they operate more vigorously.

Carousell, a consumer-to-consumer (C2C) and business-to-consumer (B2C) e-commerce platform saw the biggest portion of e-commerce scams, with 1,319 cases, or 39.3%, of all reported e-commerce scams<sup>3</sup>. Scammers may entice buyers to contact them directly through messaging platforms such

as WhatsApp or WeChat by offering a better or faster deal if bank transfer payments are made directly to them. They may also use a local bank account or provide a copy of a NRIC/driver's licence to make you believe that they are genuine sellers. In some cases, sellers demand further payment for

duties or delivery charges after the first payment is made. Do not fall for it!<sup>4</sup> In many cases, the victim never receives the item. Hence, whenever possible, avoid making advance payments or direct bank transfers to the seller as this method does not offer any protection.

<sup>1</sup> <https://www.straitstimes.com/singapore/courts-crime/surge-in-scams-pushes-crime-rate-to-highest-since-2009>

<sup>2</sup> <https://www.police.gov.sg/-/media/EC2098477DD646738DE417936BFEFCFF.ashx>

<sup>3</sup> <https://www.straitstimes.com/singapore/courts-crime/surge-in-scams-pushes-crime-rate-to-highest-since-2009>

<sup>4</sup> <https://m.facebook.com/singaporepoliceforce/posts/10160156812479408>





There has also been a surge in scams involving COVID-19 related items. A 24-year-old woman was suspected to be involved in about 40 cases of e-commerce scams amounting to more than \$11,000. Her victims had responded to an advertisement on face masks on Facebook Marketplace where they were directed to communicate via WhatsApp to arrange payment in advance via bank transfers<sup>5</sup>. Again, the emphasis is on avoiding advance bank transfers as it is easy for the scammer to become uncontactable after they have received the money. If

it is not too inconvenient, buyers can opt for meetup and cash on delivery. Consumers can also consider choosing platforms that only release payment to the seller after the buyer receives the item to ensure increased safety.

Another very recent scam involved local zi char restaurant 8 Crabs, where an ad with 8Crab's logo at the top claimed that for just \$9.90, customers would receive two crabs with free express delivery. The victim did not suspect anything as he had ordered from 8 Crabs before and the website looked the same as

the previous time. However, an error appeared on the screen after he entered his credit card details and a one-time password (OTP). He then received an SMS message informing him his credit card had been linked to an Apple Pay account. He immediately called the bank for help but it was already too late. \$18,579 had been transferred out of his account. He reported the incident to the police, restaurant, and his bank but was informed that he might not get his money back as he had voluntarily keyed in his OTP<sup>6</sup>.

## ! Amaz0n.net



Scam websites typically have URLs similar to the brands they try to mimic, such as “Amaz0n.net.” Consumers are reminded to be alert and check if the website is legitimate. A similar scam is formjacking. This happens when a legitimate retail website is hacked, and shoppers get redirected to a fraudulent payment page, where the scammer steals your personal and credit card information<sup>7</sup>. In September 2018, British Airways apologized after 380,000 customers had their card details stolen in a formjacking attack. The attack took place over two weeks and the thieves stole all the information they needed to make an online purchase with the credit card details, including names,

addresses, card numbers, expiry dates, and security codes<sup>8</sup>. To avoid this scam, double-check that the URL on the payment page is the same as the website where you were shopping. Cybercriminals may change the URL very slightly—maybe by adding or omitting a single letter<sup>9</sup>. Be sure to take a close look at the URL before you enter your payment details.

The risks of online shopping can be mitigated with alertness and preventive measures, and setting a low limit on your credit cards. There is no harm in being extra careful—let us all enjoy the benefits of online shopping responsibly and safely.



<sup>5</sup> [https://www.police.gov.sg/media-room/news/20200222\\_arrest\\_four\\_arrested\\_for\\_ecommerce\\_scams\\_involving\\_sale\\_of\\_face\\_masks\\_cad](https://www.police.gov.sg/media-room/news/20200222_arrest_four_arrested_for_ecommerce_scams_involving_sale_of_face_masks_cad)

<sup>6</sup> <https://www.asiaone.com/singapore/2-crabs-990-man-loses-over-18000-after-falling-scam>

<sup>7</sup> <https://www.investopedia.com/articles/personal-finance/040115/watch-out-these-top-internet-scams.asp>

<sup>8</sup> <https://www.comparitech.com/blog/information-security/what-is-formjacking/>

<sup>9</sup> <https://www.investopedia.com/articles/personal-finance/040115/watch-out-these-top-internet-scams.asp>

# Freedom of Choice

The telecommunications market was disrupted in 2016 when TPG entered the market, becoming the fourth telco alongside M1, Singtel and Starhub. Previously, consumers would be bonded to a telco through a two-year renewable contract to offset the cost of premium handsets. There is now a wide variety of plans and services available to consumers. Telcos are now adapting their products to meet changing customer needs and expectations<sup>1</sup> such as SIM-only plans that allow customers greater flexibility in their mobile plans.

In recent years, we have also seen a rise in Mobile Virtual Network Operators (MVNOs) such as Circles.Life, MyRepublic, GIGA, and GOMO. MVNOs lease network capacity from the key players while operating on a lean business model. This allows them to keep costs low – starting a price war in the teleco industry that is still ongoing. Under the most basic mobile phone plans today, one gigabyte of data costs around 20 to 50 cents. This is up to 25 times cheaper than what it was five years ago<sup>2</sup>. With all these options in the market, what are some things that consumers can consider when it is time to renew their contract?

<sup>1</sup> <https://www.channelnewsasia.com/news/singapore/telco-m1-mobile-plans-handset-sim-only-11571492>

<sup>2</sup> <https://www.todayonline.com/big-read/big-read-short-singapores-telco-wars-race-bottom>



## Things to consider when comparing the different telecommunication providers.



Firstly, the amount of data, call time and messages you need. These are the core metrics provided by telcos in their plans. There is usually a function in your phone or the telco's app that allows you to track data consumed, outgoing call minutes and number of messages sent. By being familiar with these metrics, it would be easier for you to identify important components of the different plans when comparing across telcos. If you are a frequent traveller, it would be important to include data roaming services into your consideration as well. While there are definitely more attractive plans out there, some of them might come with a catch. For example, there are companies who offer plans that provide you with 30 to 50GB of data per month at a relatively lower cost. However, there might be additional costs for call minutes and hidden catches where the speed of the internet is slower after you have consumed 20GB of data. Hence, it would be useful to look out for such information when making comparisons.



Secondly, the reliability of the telco in resolving problems. There have been reports of overcharging and billing errors among consumers. More than 70 users complained on GIGA's Facebook page about difficulty with their cell service and issues of overcharging<sup>3</sup>. TPG also came under the spotlight when irate customers posted on their Facebook page to voice their unhappiness over the lack of service<sup>4</sup>. There was no available hotline for the customers to call. It is understandably frustrating to be unable to contact customer service when there are such problems, including network disruptions. It is important to consider if the telco is easily contactable via hotline or visiting a physical customer service counter when you have problems or enquiries about your telco plans and bills.



Lastly, fringe services and bundle discounts. For the bigger players in the market, there are usually stackable discounts if you subscribe to more services with them. There are telcos that provide up to 30% savings when you nominate more mobile lines or purchase more services from them such as a package that includes TV channels, Mobile and Broadband internet services. Some of these players also tie up with other entertainment services such as Spotify, Netflix and Disney+.

All of these can sound intimidating but there are websites such as DollarsandSense, MoneySmart and Seedly that make the comparison process more transparent and easier for you to filter through all the information available.

The introduction of more options into the market usually means consumers stand to benefit from these offerings. Yet, they can sometimes be overwhelming due to information overload. Keeping these three tips in mind can help you choose your next mobile provider and plan that best suits your needs.



<sup>3</sup> <https://www.straitstimes.com/tech/tech-news/starhubs-giga-apologises-to-customers-for-service-disruptions-and-billing-errors>

<sup>4</sup> <https://www.todayonline.com/singapore/telco-tpg-double-customer-service-staff-after-complaints-delayed-replies-poor-service>



# Signing up for a Beauty Package?

## Spot the CaseTrust



## Logo for a Peace of Mind

It is your birthday. You are redeeming a complimentary trial session at a beauty salon. The treatment was wonderful. You are tempted to sign up for a package as the Sales Consultant sweet-talked you into signing up. You are all set to spoil yourself a little since the cost per session is within your budget and you can easily pay it off with zero-interest instalment using your credit card. However, has it occurred to you what will happen if the company goes bust?

For those who have gone for such trial sessions with different providers, they might have mixed feelings for such trial treatments even though they are free. While the treatment itself would be nice, it might not be an entirely relaxing experience to be pressurised into signing up for a package throughout the course of the treatment.

Being a captive audience in the treatment room, it is also common to feel vulnerable and wonder if anything untoward will happen towards you if you say no to the package during your treatment. More often than not, the goody two-shoes Singaporean will not have the heart to keep rejecting the persistent Sales Consultant. Some of these customers would feel they bit off more than they could chew and get hit by buyer's remorse once they leave the outlet. Of course, there are also customers who are happy with their purchase and made good use of the package.

### 3 UNIQUE FEATURES BY CASETRUST TO PROTECT YOU

Guess what? There are ways for you to enjoy your beauty treatments and be protected against the above scenarios.

Be a smart consumer. Safeguard your interests simply by opting for spa and wellness providers accredited by CaseTrust as they offer 3 unique consumer-centric features:

#### 1. PREPAYMENT PROTECTION

- When signing up for a beauty package, you typically pay a lump sum fee upfront for services that you will utilise on the day of your visit as well as future visits.
- A CaseTrust accredited beauty salon will insure the unutilised part of your prepayment. They will ask for your particulars to be entered into the insurer's system, including your name, contact details and value of prepayment to be covered. The maximum amount of prepayment insurable is up to \$10,000 a year.

- You will receive a Certificate of Insurance via SMS and email from the insurer to confirm that your prepayment is protected.

#### Sample Certificate of Insurance

**Tips!** If you did not receive a Certificate of Insurance after making a prepayment to a CaseTrust wellness provider, please contact CaseTrust for help.

- In case the beauty salon goes bust, the pay-out process would be activated and the insurer will get in touch with you. The insurer will reimburse the unconsumed prepayment amount to you.

#### 2. NO SELLING IN TREATMENT ROOM

- Enjoy a relaxing treatment! CaseTrust accredited beauty companies are committed to provide a great customer experience by not engaging in any form of sales once you enter the treatment room.

### 3. 5-DAY COOLING OFF PERIOD

- You can enjoy a cooling-off period of 5 working days from the day of purchase to seek refund of unconsumed prepayment if you do not wish to continue with the purchase.
- This feature serves as a great recourse for consumers pressurised into signing up for beauty packages.
- It is also a strong testament of how accredited companies are confident

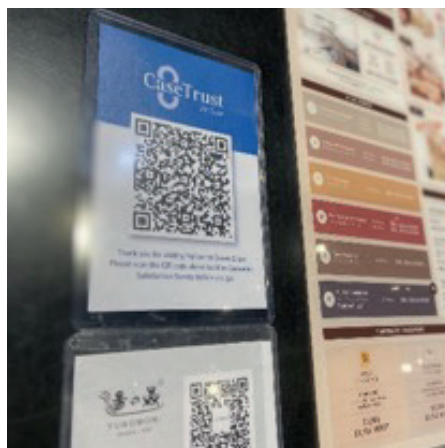
of their products and services, without having to resort to hard-selling.



## WHAT ELSE DOES A CASETRUST ACCREDITED COMPANY OFFER?

### Clear fee policy

The company will spell out the charges for their products and services, as well as terms for refunds. This allows you to make an informed choice for your purchase and know what you are in for with no hidden charge.



### Good business practices and system

- There will be clear and defined business practices in place to ensure that customers are treated honestly and fairly.
- You can expect ethical business practices and advertisements.
- The Sales Consultants and Therapists are well-trained to abide by the defined business practices and CaseTrust rules.

### Ways to resolve disputes

- Avenues are available if there are disputes you are unable to resolve with the business.
- Should any dispute remain unresolved within 21 days, the company is required to initiate mediation with the consumer at the CASE Mediation Centre.

- This also provides both the consumer and the business a convenient alternative to reach an amicable settlement.

As of March 2021, there are 617 spa and wellness outlets accredited by CaseTrust. Since the scheme was designed with consumers in mind, you can choose a beauty outlet that displays the CaseTrust mark with a peace of mind.



**SCAN THIS QR CODE TO KNOW WHICH COMPANIES ARE CASETRUST ACCREDITED.**



Ms Elsie Choong (left) and her staff, Carmen and Fion, of Yunomori Onsen & Spa

### Service with Assurance

"We are glad to be with CaseTrust as it helps us to be more customer-centric. The price list of our services are clearly published, so our customers are able to choose the package that suits their needs.

Our customers certainly feel more assured knowing that our spa is CaseTrust accredited. We will purchase insurance for their prepaid amount so in case anything happens to our company, they will be able to get their money back. This gives them a peace of mind.

As a CaseTrust accredited spa, it helps to set us apart from other non-accredited ones as we do not sell during treatment and customers have a 5-day cooling off period in case they change their mind. Our staff are also trained to familiarise themselves with the policies. Complying with CaseTrust rules are very much in line with Yunomori's objective -- to offer an experience for our customers to relax, recharge and resume their journey."

- Ms Elsie Choong, General Manager of Yunomori Onsen & Spa, a CaseTrust accredited spa.



Ms Maggie Sim

### The Customer Experience

"I feel good and comfortable at this spa. Knowing that Yunomori is a CaseTrust accredited spa and the protection it offers consumers, it gives me great confidence to patronise them again. I would also recommend my friends to shop with CaseTrusted companies." - Ms Maggie Sim, customer of Yunomori Onsen & Spa, when asked about her experience with a CaseTrust accredited spa.

# In a Nutshell

## KEEPING SAFE ONLINE

### Do not store your credit card information online

Companies are always at risk of data breaches and your information could be stolen by hackers.



### Secure Website

Look out for the “lock” icon in the URL and “https” in the address before giving away sensitive information.



### Strong Passwords

Use unique and complex password with a mix of upper/lower casing, numbers and special characters.



### Secure WiFi

Shop over a secure WiFi network instead of public networks such as free WiFi connections.



### Antivirus Programs

Internet security software can help detect and remove malwares, so it is important that it is up to date.



### Two-factor Authentication (2FA)

Enable 2FA whenever possible for online transactions. This will alert you to your card being possibly compromised by an unauthorised transaction, giving you time to react and block the transaction.



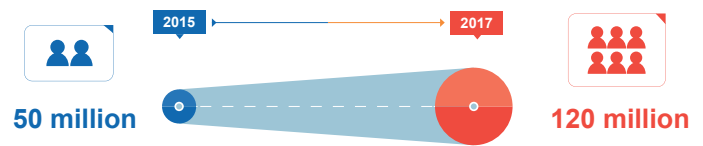


# Online Shopping is Convenient But it also has Risks



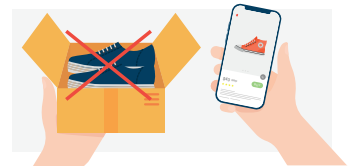
More than 120 million consumers in ASEAN now shop online. This is more than twice the number in 2015.

Source: e-Economy SEA 2018: Southeast Asia's internet economy hits an inflection point



## What are common complaints when shopping online?

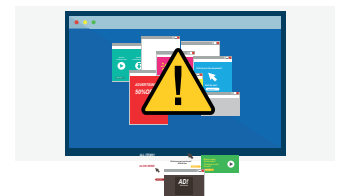
### 01 PRODUCTS ARE NOT THE SAME AS ADVERTISED



### 02 FAILURE TO DELIVER



### 03 PAYMENT ERROR/UNSAFE



## Know your Rights as Online Consumers and Follow these Simple Tips

### 01 BEFORE PURCHASE

- Check for **reviews** and research the product well.

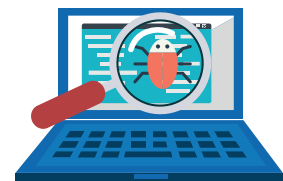


### 02 DURING PURCHASE

- Make sure that the website is **safe and secure**

<https://.....>

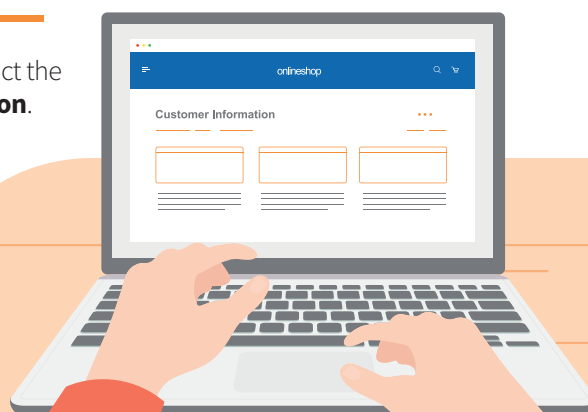
The lock icon symbolizes a digital certificate which enables encrypted connections.



- Pay attention to the **terms and conditions**, particularly on the delivery, cost, and company's return and refund policy.

### 03 AFTER PURCHASE

- If anything goes wrong, do not hesitate to contact the company to demand appropriate **compensation**.



# How to **Save** on **Everyday** **Expenses**

Simple steps to save cash on household costs.

If you're looking for ways to cut costs this year, everyday expenses are a good place to start.



## Food and grocery costs



Most of us spend the bulk of our food budget at the supermarket and the stores are experts in tempting us to buy.

How can you save?

### 1. Look for the unit price

Shopping by unit price could cut more than 10% off your grocery bill. The unit price shows the cost per 100 gram or ml, so you can see at a glance whether a big box of something is better value than a small one.

One study found shoppers who used the unit price to compare products regularly saved 13% on their grocery bill. That's \$26 on a \$200 weekly supermarket shop – \$1352 over a year.

Unit prices can also help you decipher if a special offer is really all that special. The product advertised on "special" may work out to be more expensive than one you normally buy.

### 2. Don't assume bigger is better value

Buying bigger sizes and heading for the bulk bins isn't always going to save you money. Gram for gram, bulk bin prices can sometimes be higher than those for packaged goods.

There's also the waste issue to consider. Buying bigger packs makes sense when there are real savings. But it's a false economy stocking up on items you're not going to use and may end up throwing out.

### 3. Shop with a list

Make a list and stick to it. It's the best way to avoid temptation and stick to your budget.

Singapore consumers can consider downloading Price Kaki, a mobile application which allow users to compare prices at supermarkets and hawker centres. With over 278 participating supermarkets, and 94 hawker centres across Singapore, consumers have access to a one-stop platform for their groceries, household items and hawker food prices.

#### What can you do with Price Kaki?

- Compare prices of household items, groceries and hawker food
- Be notified when a price changes
- Share retail prices and promotions
- Find supermarkets and hawker centres near you

Google Play

Download on the App Store



Scan here to download

## Insurance



Insurance is a growing household expense. Over the past decade, the cost of home insurance has risen 155% and contents cover by more than 40%.

Here are our top three tips

### 1. Don't set and forget

There are doubtless other things you'd rather do than review your insurance. But regularly assessing your cover and the risks you need to insure could save you hundreds of dollars a year.

For example, if you have life insurance the amount of cover you need when you have a young family and a sizable mortgage will be much different to what you need when the kids have left home and the mortgage is nearly repaid. Making sure your cover matches your circumstances means you won't be needlessly paying extra premiums.

### 2. Compare prices

When you get your annual renewal notice, check if you could save by switching companies. Get at least three quotes. Our latest survey of car insurance found you could save more than \$400 a year on comprehensive cover by switching.

Check your policy to see what you're getting for your money. Pay close attention to the exclusions – the things that aren't covered – to help weigh up whether you're getting a good deal.

*Tip: When changing insurers, don't cancel your old cover until you've been confirmed as a customer of the new insurer.*

### 3. Take a higher excess

The excess is the amount you contribute in the event you need to make a claim. Taking a higher excess should mean you pay less in premiums.

## Bank Fees



Fees provide lucrative income for banks. Last year, they earned \$2.3 billion from fees and commissions they charged to customers. But you may be able to avoid some of these charges.

### 1. Ask about fee exemptions

Start the hunt for bank savings by looking at your everyday transaction account. Over a year you could be forking out hundreds of dollars in fees. Check if you qualify for any fee exemptions on your transaction account.

If you have a mortgage with your bank, you should be able to haggle to pay no monthly fees.

You should also be exempt if you have term deposits or a decent pile of savings. Regular deposits or a minimum monthly balance can also strengthen your case to get fees scrapped.

Banks usually offer exemptions for children, students, new graduates and those over age 65 (although these sometimes come with provisos, such as having your NZ Super paid into your account).

### 2. Cutting costs

If you don't qualify for an exemption, look at how you're using your account. Add up the number of transactions you do each month. If you have a lot of payments going out, then an account with a flat monthly fee will usually be a better option than one that charges per transaction.

Don't be afraid to haggle with your bank to see what it's prepared to offer to keep you on as a customer.

### 3. Go online

Most banks charge hefty fees when you do your business in branch. Online banking means you can avoid these charges.

## Credit Cards



The number one rule with a credit card is to pay off your balance in full each month. Otherwise you'll be paying high interest charges – about 20% – on money owed.

### 1. Avoid the minimum payment trap

Don't be tempted to pay just the minimum – minimum payments are designed to benefit the bank, not you, and you'll be charged interest on the outstanding balance.

### 2. Don't get caught by steep annual fees

The other trap with credit cards is the annual fee. This fee will be much higher if your card is linked to a rewards scheme.

Credit card rewards schemes only really reward big spenders. Unless you spend more than \$25,000 every two years – and pay off your card at the end of each month – most schemes won't be worth it. You'll be better off by switching to a card with no (or a low) annual fee.

### 3. When to consider a debit card

Debit cards can be used over the internet just like credit cards and over the counter when you're overseas, and their annual fees are much lower (in some cases non-existent).

The big difference with a debit card is that it's like cash: it draws on the money in your bank account, so you're not getting yourself into debt.

However, if you always pay off your credit card each month, there may be no real benefit from switching to a debit card. You'll lose the interest-free period on purchases that you get with a credit card.



# Consumer Issues & Solutions



Dear CASE,

I bought an office chair from a neighbourhood store and everything was fine. However, after the first few weeks, I was unable to adjust the height of the chair. I went back to the store to ask for an exchange but they said it was their store policy to not do exchange or refunds after 7 days. I thought it was a little ridiculous as I found my purchase was still quite recent. Is there any form of recourse I can pursue in my situation?

Raj

Dear Raj,

Not to worry, defective goods or goods that do not conform to contract within 6 months of delivery are covered under the Lemon Law. This law supersedes any store policy hence you are entitled to seek recourse. You may first ask the retailer to repair or replace your chair within a reasonable time and without significant inconvenience to you. If the retailer is unable to do so, you can request a price reduction or a full refund if:

i) the business did not provide repair/replacement within a reasonable time or without significant inconvenience to the consumer,

OR

ii) repair/replacement by the business is not possible or is disproportionate in cost.

If you are unable to resolve any disputes, you may wish to approach CASE for assistance (hotline: 6100 0315, website: [www.case.org.sg](http://www.case.org.sg)).

**We want to hear from you!**

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



Dear CASE,

I recently ordered a pair of shoes from a popular online shopping platform. Due to a Mother's Day sale, the shoes were being sold at a 40% discount. Thinking I got lucky, I quickly made the purchase without considering too much. However, when the shoes arrived, they were nothing like the online description. First of all, the logo was of a different colour and the material was quite rough to the touch. I suspect this may be a counterfeit but what can I do at this point?

Zaki

Dear Zaki,

Since your item did not match its description, try contacting the online platform to resolve the dispute, ask if you could have a refund or replacement for your item. However, if the platform refuses your request, you could file for a chargeback with your credit card issuing bank within 120 days of purchase if you had paid via a credit card. A chargeback is an existing form of consumer protection which allows credit card users to dispute a charge and reverse the transaction.

In future, when shopping on e-commerce websites and online marketplaces you may want to first check the retailer/seller's track record, take a look at other buyer's reviews before deciding whether or not to go ahead with the purchase. Also, you should try as much as possible to only buy from official stores on the online platforms to avoid receiving products that may not be authentic.

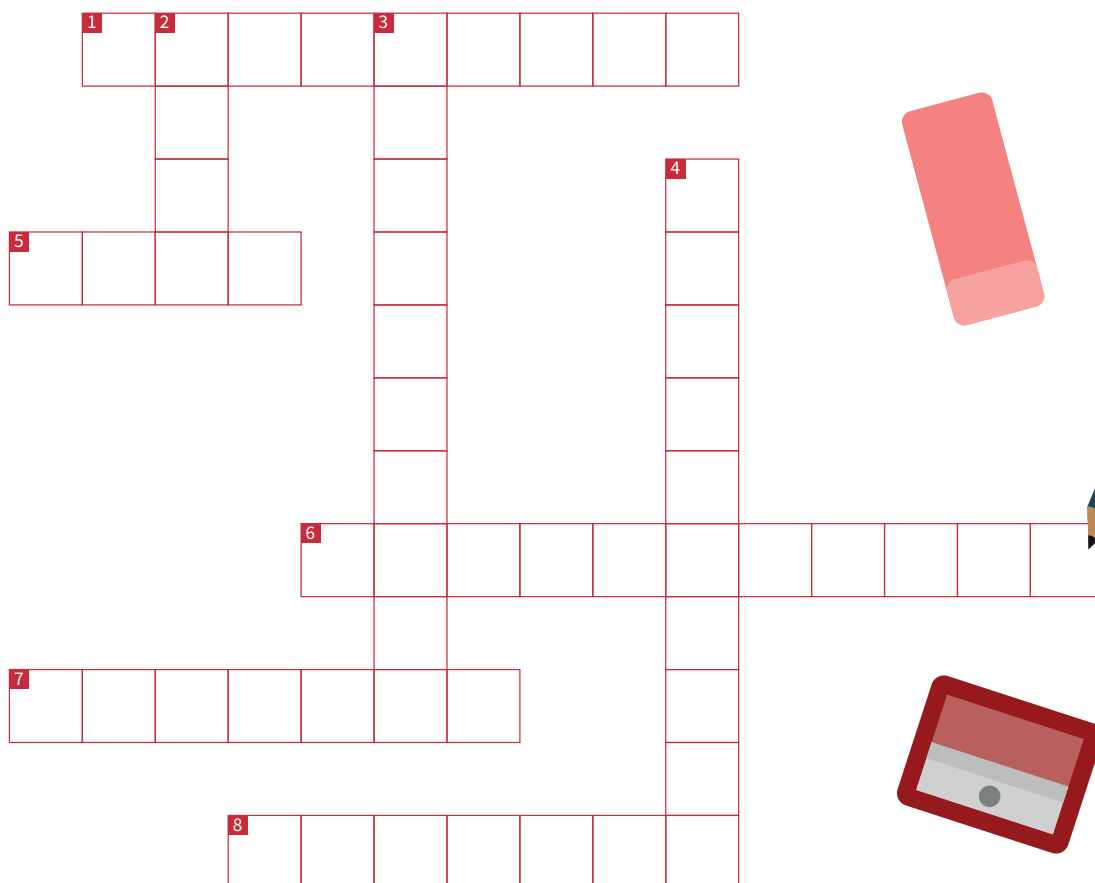
If you are still unable to resolve your dispute, we encourage you to approach CASE for assistance (hotline: 6100 0315, website: [www.case.org.sg](http://www.case.org.sg)).

# CASEPlay!

## Crosswords

Complete the puzzle with the hints below.

(Answers are provided at the bottom of this page.)



### ACROSS

1. One way to make sure you are buying an \_\_\_\_\_ product is to shop from the official store that is verified by the shopping platform.
5. Businesses are required to be transparent about what personal \_\_\_\_\_ they are collecting from you and why.
6. This is a scam where a legitimate retail website is hacked, and shoppers get redirected to a fraudulent payment page, where the scammer steals your personal and credit card information.
7. Consumers can consider choosing platforms that only \_\_\_\_\_ payment to the seller after the buyer receives the item.
8. Look out for hidden \_\_\_\_\_ and review your shopping cart and ensure the final amount payable is correct before transacting.

### DOWN

2. The \_\_\_\_\_ price shows the cost per 100 gram or ml, so you can see whether a big box of something is better value than a small one.
3. Check your insurance policy to see and pay close attention to the \_\_\_\_\_ – the things that aren't covered.
4. CASE handles \_\_\_\_\_ related to consumer-to-business disputes.

ANSWERS TO CROSSWORD  
1. AUTHENTIC  
2. UNIT  
3. EXCLUSIONS  
4. COMPLAINTS  
5. DATA  
6. FORMJACKING  
7. RELEASE  
8. CHARGES

# Your Personal Data, Your Choice

**The Personal Data Protection Act (PDPA), which governs businesses' management of personal data, has been updated to better protect your personal data in today's rapidly evolving digital economy. Find out how you can take better control of your personal data in this article.**

It is not farfetched to say that our lives have transformed drastically as we found new ways to continue with our lives during the pandemic period – our daily routines now largely revolve around remote working and learning, shopping online and learning to use web-conferencing platforms as a means to plan large social gatherings in hybrid formats, such as birthdays or weddings.

This surge in digital footprint means that more of our personal data is being collected and used, and it is crucial that we know how to protect ourselves. With the updated PDPA that took

effect in early February this year, we now have more options and control over our personal data, while stronger regulations and enforcement are in place for businesses to be accountable in using our data.

## Enhanced customer experience

With the PDPA, businesses are able to better use the data they have to create new and improved products and services, even helping to streamline and manage back-end processes so that we as customers do not have to.

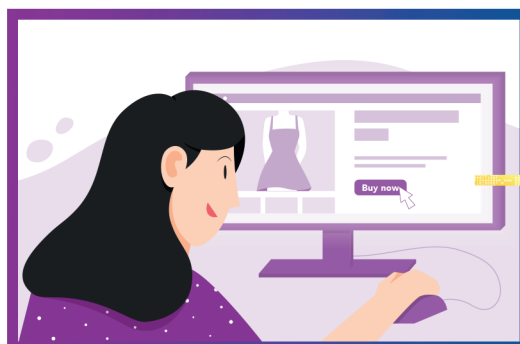
### Take this example of Jane, an avid shopper:

2012

2020

### Jane discovers a new online store, Dressie, and makes a purchase

Jane would have to click multiple checkboxes to allow sharing of her personal data with delivery and payment sub-contractors.



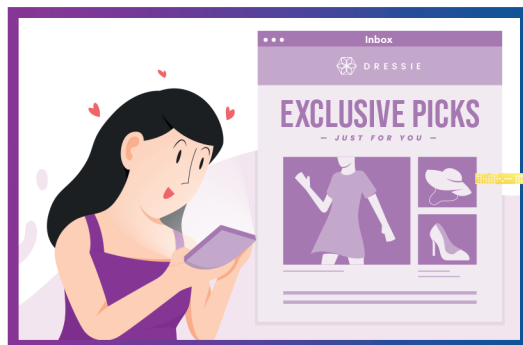
#### Convenient transactions

Jane only needs to provide her personal data once with Dressie and she can sit back and wait for deliveries. She knows Dressie can only share her personal data with other companies necessary for her transactions.



## Jane receives an update on the latest products from Dressie

Jane would have received standard monthly newsletters of Dressie's catalogue which was sent to everyone else on the mailing list.

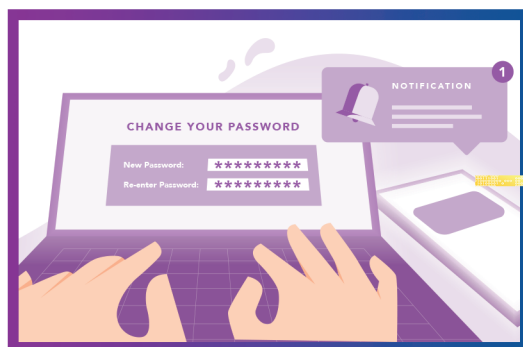


### Personalised service

Jane receives product recommendations from Dressie that are personalised to her taste. She enjoys the convenience as she continues to shop with Dressie.

## Jane is informed of suspicious activities in her account

Jane would have only found out about Dressie's data breach from news reports. She might not know what she could do or whom she could contact for details.



### Greater transparency

Jane now enjoys greater consumer protection as she is notified by Dressie of the data breach. Dressie also provides clear steps for Jane to change her account details, empowering her to protect her own data.

Information correct as of November 2020

## How can I take better care of my personal data?

Here are some ways to protect your personal data:

### 1. Be curious



If you are unclear why an organisation needs your personal data, find out! Businesses are required to be transparent about what personal data they are collecting from you and why. Do read through their terms and conditions to get a full understanding of the personal data you are agreeing to disclose, or simply ask their Data Protection Officer (DPO).

### 2. Look out for DPTM



Businesses that have the Data Protection Trustmark (DPTM) logo displayed are certified to have accountable protection practices in place. By transacting with them, you can be assured that your personal data will be well-managed and protected.

### 3. Take steps to protect yourself



If you receive a notification that you have been affected by a data breach, take swift action by following the instructions provided by the organisation to minimise your vulnerability, e.g. by changing your account passwords or contacting your bank or financial institution to protect yourself from unknown charges.

For more information on how the PDPA helps you, visit



[www.pdpc.gov.sg/enhanced-pdpa-for-consumers](http://www.pdpc.gov.sg/enhanced-pdpa-for-consumers)



## THE ESSENTIAL SAFETY GUIDE TO CEILING FANS

**INSTALL** ceiling fans away from windows with strong winds to prevent wobbling and added stress.

**USE** minimal force and support the bottom of the fan blades during cleaning. Pressing down on it directly leads to cracks and breakage.

**CONTACT** the fan's supplier for safety checks at least once every two years. Replace ceiling fans that show signs of wear and tear as hairline cracks may lead to broken fan blades.

**STOP** using the fan if it starts to wobble or emits loud noises.

**USE** water to clean the fan. Avoid strong detergents, bleach or other solvents as they can damage or weaken plastic fan blades.

**CLEAN** the fan blades and body regularly. Dust build up causes mechanical stress that damages the ceiling fan.

**LOOK** for the SAFETY Mark when buying a ceiling fan.



1 2 3 4 5 6 - 0 0



**AVOID** dangling items like streamers or soft toys from the fan. The imbalance causes wear and tear.

**AVOID** buying ceiling fans overseas as they may not be compatible with Singapore's power supply. They are also usually not covered by the local warranty.

For more tips on household electrical appliances:

[www.enterprisesg.gov.sg/safety-tips](http://www.enterprisesg.gov.sg/safety-tips)





# What to do if your Online Purchase doesn't arrive

Imagine this scenario. You are perusing an online shopping portal when an expensive bag catches your eye. You know for a fact that the bag is a limited edition model and is sold out everywhere in retail shops. Ecstatic with your find, you place an order and eagerly await your package. Unfortunately, after weeks of waiting, the bag does not arrive. You proceed to send the vendor multiple angry emails demanding a refund but your emails are simply ignored.

## Challenges you may encounter

With online shopping becoming increasingly commonplace, it is no surprise if an online shopper has found himself in a similar situation. Typically, a buyer's first instinct would be to attempt to get a refund from the vendor. However, as a buyer, getting your money back from errant vendors is not without its challenges.

### Perhaps you might:

1. Report the incident to the police,
2. Contemplate bringing a lawsuit against the vendor.

## Reporting the incident to the police

Although a course of action buyers often take is to report the incident to the police, it may be difficult for the police to help you to recover your money even if a criminal offence is disclosed. This is especially if the retailer is based overseas.

## Suing the online vendor

Buyers may also consider suing the online vendor. Strictly speaking, it is technically possible to bring a lawsuit for non-delivery against the vendor.

However, as lawsuits are expensive, bringing a lawsuit may not be the most

practical solution. The costs involved in bringing a lawsuit can easily surpass the amount the buyer is trying to recover.

Aside from costs, other challenges associated with bringing a lawsuit against an online vendor can include difficulties in obtaining the proper address of the online vendor in order to serve the vendor the relevant court papers.

It should also be noted that even if a buyer is considered a consumer under the Consumer Protection (Fair Trading) Act (CPFTA), the CPFTA (and particularly, its lemon laws) applies more specifically to unfair practices and non-conforming goods rather than the non-delivery of items.



## Other Possible Courses of Action a Buyer Could Take

Nonetheless, there are other potentially more cost-effective options that a buyer could take to recover his monies.

### 1. Lodge a complaint with the Consumers Association of Singapore (CASE)

CASE handles complaints related to consumer-to-business disputes. There are several steps CASE may take to help you resolve your dispute, from drafting a letter to the retailer to advising you on available options such as mediation. Fees charged by CASE vary depending on the amount of your claim and whether you are a member of CASE.

### 2. Lodge a complaint with the relevant online shopping portal

If you have performed your transaction via a shopping portal that hosts multiple vendors, such as an online shopping portal may have its own resolution centre where you can lodge a complaint against the relevant vendor listed in their portal and request that the shopping portal assist you in obtaining a refund. For instance, Shopee offers a Shopee Resolution Centre feature to help resolve disputes between buyers and vendors.

### 3. Filing a claim with the Small Claims Tribunals (SCT)

The SCT is a quick and inexpensive means of resolving small claims between consumers and suppliers. The SCT hears claims of up to \$20,000, or \$30,000 if both parties agree to raise the claim limit.

The procedure for filing a SCT claim is fairly straightforward and legal representation is not permitted in SCT proceedings. Do note that the claim filed has to fall within the jurisdiction of the SCT.

Ultimately, a buyer should weigh the costs, time and effort of each possible option against the amount he is trying to recover before making a decision.

To prevent such a situation from arising, it is also advisable for consumers to do their research before purchasing from an online vendor. Some tips are listed below to make online shopping safer for you:

- Read independent reviews of the online vendor as well as comments from prior customers regarding the quality, authenticity and receipt of delivery of the product in question.

- If it is your first time purchasing from the online vendor, try to avoid purchasing high-value items.
- When purchasing costly items online, try as much as possible to conduct such transactions with familiar or reputable online vendors.
- Be careful when giving out credit card and personal details and use secure payment services.
- Check if the vendor is on an alert list – for instance, CASE has a Company Alert List on its website.
- Do your research on the product as well as its price to avoid scams and overpaying for an item.
- Check the National Crime Prevention Council (NCPC) Scam Alert website to learn more about the various types of online purchase scams and the modus operandi of the scammers.
- If you made the purchase via the Carousell online marketplace app, contact the Carousell support team for assistance.





# 最新30款外科口罩

## 效能大测试，助消费者齐心抗疫

2019冠状病毒病在全球大流行至今接近一年，香港市民由疫情初期经历了口罩荒，及后疫情曾稍见缓和，街上亦不乏口罩供应，部分市民一度转而追求口罩的外表是否美观；至近日第四波疫情爆发，各人对防疫不敢松懈，再次认真讲求口罩的保护和防疫效能。正确佩戴外科口罩有助预防经飞沫传播的疾病，本会继2017年的测试后，今次再从市面搜集了30款口罩进行测试，检视坊间一次性口罩的质素。结果发现大部分样本都能在细菌过滤效率和颗粒过滤效率两项重要的抗疫指标达到95%以上，整体表现不俗，但有约三分之一样本在耳带测试中，表现未如理想。

### 测试样本

2020年初，2019冠状病毒病蔓延至本港，市民开始争相抢购口罩。本会一直留意市面情况，并开始计划再次测试口罩。然而，由于年初时内地部分省市停工，口罩有供不应求的现象，一些零售店更需设定限购量。及后有一些本港的生产商加入生产口罩的行列，加上内地各省市逐渐复工，年中时的供应变得比较稳定。

在2020年7月至8月期间，本会职员以一般消费者身分从医疗用品店、药房、家品店、便利店、超级市场、百货公司、化妆品店、购物网站等，共购买了30款一次性口罩样本。

本会在购买「HKTVmall」（#16）及「Protector」（#26）2款样本时，需要与其他物品例如搓手液或湿纸巾等一并购买，因此未能计算出每个口罩的平均售价。其他型号的每个口罩平均售价约\$2.0至\$9.0，最高和最低的价格可相差3.5倍。然而，随着疫情变化和市场上口罩供应的

增减，口罩的价格或会不断波动，消费者宜加以留意。

来源地方面，18款声称来自香港，余下样本的声称来源地包括中国内地、台湾和越南。

### 样本标示的口罩标准

本会在2017年发表的口罩报告中，只有约两成样本标示口罩标准。而是次测试样本中，约有八成样本标示了口罩标准。最多样本标示美国材料和试验协会（American Society for Testing and Materials，简称ASTM）医用口罩材料标准ASTM F2100，该标准的3个不同级别分别有12款（Level 1）、5款（Level 2）、2款（Level 3）样本标示，不过，当中有2款在其包装盒上分别标示ASTM Level 1或ASTM Level 3，没有标明标准的编号，本会假设其声称ASTM F2100标准，另有2款没在包装盒上标示ASTM标准，但在其相关的网站上作出声称时，也只是列出ASTM Level 1或ASTM Level 2，本会亦同样假设其声称ASTM F2100标准。另一较多样本标示的标准是欧盟标准EN 14683，有7款样本

标示，其中5款还同时标示美国标准。此外，分别有2款提及中国国家标准和1款提及台湾标准。

### 测试项目

自本会在2017年出版口罩测试报告后，ASTM医用口罩材料标准F2100在2019年发布了更新版本，本会是次测试乃参考该新版本进行。除了涵盖2017年已包括的细菌过滤效率（简称BFE）、颗粒过滤效率（简称PFE）、压力差和合成血穿透等测试外，还分别参考了欧盟口罩标准EN 14683:2019和中国国家标准GB19083-2010《医用防护口罩技术要求》，加入含菌量测试和口罩耳带测试。是次测试在本港的实验室进行。

ASTM对口罩材料的要求分为3级，本会参考该标准的1级（Level 1）要求作为测试基础，评估各样本能否应用于一般社区防护用途。上述各项测试当中，细菌过滤效率和颗粒过滤效率是判断口罩保护能力的最重要指标，因此，本会在计算评分时，亦给予这2项目较高的比重。



## 测试方法及结果

### 细菌过滤效率 (Bacterial Filtration Efficiency, 简称 BFE)

细菌过滤效率是评估外科口罩保护能力的重要指标, 大部分相关的口罩标准都有这个项目的要求。ASTM F2100-19 标准对细菌过滤效率的要求是1级 95%, 2级和3级则 98%。

把金黄色葡萄球菌悬浮液雾化成平均颗粒大小约为3微米的气溶胶, 以恒定的流速和固定的气压将气溶胶输送至口罩样本, 通过6级采样器收集跌落在培养皿上的金黄色葡萄球菌以取得穿过口罩样本的细菌数量。另外在无口罩样本的情况下收集金黄色葡萄球菌以取得被输送到口罩样本的细菌数量作为阳性对照计数。比较通过口罩样本的细菌数量和阳性对照计数, 得出口罩样本的细菌过滤效率 (BFE)。每款型号测试5个样本。大部分型号都以数值标示其BFE声称, 或从其声称符合的标准级别而间接作出BFE声称, 共有10款型号声称BFE 95%, 其次有7款声称BFE 99%。此外, 不少型号以中文或英文标示产品能「高效过滤细菌」、「阻隔细菌飞沫」或类似字眼。

### 颗粒过滤效率 (Particle Filtration Efficiency, 简称PFE)

颗粒过滤效率是评估外科口罩过滤能力的另一个重要指标, ASTM F2100-19标准对颗粒过滤效率的要求是1级 95%, 2级和3级则 98%。

把约为0.1微米大小的聚苯乙烯乳胶球颗粒雾化, 干燥后把它们输送至口罩样本, 使用激光颗粒计数器数算穿过了口罩样本的颗粒数量。每款型号测试5个样本, 在颗粒通过每个样本的背面(下游)之后及正面(上游)之前各进行2次取样, 每次取样时间为1分钟, 再分别计算出穿过该口罩样本的颗粒平均数和输送到放置口罩位置的颗粒口罩样本的颗粒平均数和对照计数两组数值, 便可计算出各样本的颗粒过滤效率 (PFE)。

是次测试与本会在2017年的测试仪器设定有所不同。在是次测试中, 颗粒通过口罩样本物料的面积较细, 送往口罩表面的气体流速较快。此外, 本会亦注意到有研究指使用较高的气体流速进行测试, 有机会得出较低的PFE。因此, 即使同一品牌型号以及原材料相同的样本在是次测试所得的PFE值不宜与2017年的结果直接比较, 而本会亦没有将两次所得的数值直接比较。消费者可以留意这一点。本会必须强调, 无论是2017年的测试或是是次测试, PFE的所有设定都在ASTM的测试方法规定的范围之内。

### 压力差 (Differential Pressure, 简称 $\Delta P$ )

在恒定流速下使用压力计测量口罩样本的正面前和背面后的压力差异。口罩的压力差反映其透气程度和佩戴者的呼吸舒适度, 测试

得出的数值愈大, 对佩戴者呼吸的妨碍就愈大。按ASTM F2100-19 标准的2级和3级要求, 口罩的压力差须在6.0 mm H<sub>2</sub>O/cm<sup>2</sup>以下, 而1级则须在5.0 mm H<sub>2</sub>O/cm<sup>2</sup>以下, 要求比ASTM F2100的201 年版本宽松。部分型号亦会以文字描述其呼吸舒适度, 例如「舒适透气」、「呼吸更畅顺」及「Easy breathing」等。

### 合成血穿透测试 (Resistance To Penetration By Synthetic Blood)

合成血穿透测试是模拟医护人员进行医护工序时, 发生血液或体液飞溅的情况, 以测试口罩能否提供保护, 以免医护人员意外沾上血液或体液事故的发生。在日常生活, 市民大众遇上上述情况的机会远较医护人员为低。消费者可按预期的风险而选用适当的口罩。进行这项测试可让消费者了解各样本的防水能力, 有其参考价值。

在距离口罩样本正面30.5厘米的位置, 喷出2毫升合成血液, 在10秒内观察合成血液有否渗透至口罩背面, 以评估口罩样本防止液体渗透的效能。测试所用的压力因应样本声称的标准而有不同, 声称ASTM F2100-19 Level 3的型号会以160 mm Hg测试; 声称ASTM F2100-19 Level 2或EN 14683 Type IIR的型号会以120 mm Hg测试; 其他型号则以80 mm Hg测试。每款型号测试32个样本, 多于3个被合成血穿透便会改为以较低一级的压力再测试另外32个样本。如果在80 mm Hg的测试有多于3个样本被合成血穿透, 便会被评为不满意。

### 含菌量 (Bioburden)

消费者佩戴口罩的其中一个目的是为了预防感染, 因此对口罩本身的卫生状况也有一定期望。而由于香港海关在2020年3月及4月发现市面多款口罩的含菌量高, 并指长期佩戴含菌量超标的外科口罩, 或会引致面部皮肤不适, 及对免疫力比较差的人士的健康造成潜在风险。因此, 本会是次参考了欧盟EN 14683建议的方法, 测试口罩样本的含菌量。从口罩样本提取细菌和真菌等微生物。每款型号测试5个样本, 再计算平均值。

### 口罩耳带断裂拉力测试 (Mask Harness Tension Test)

是次还加入了口罩耳带断裂拉力测试, 参考中国国家标准GB19083-2010《医用防护口罩技术要求》评估耳带是否容易与口罩主体分离。每款型号测试4个样本, 其中2个于测试前会进行温度预处理, 先在高温环境70 ± 3℃试验箱中放置24小时, 及后在低温环境-30 ± 3℃试验箱中放置24小时, 然后在室温条件下再存放最少4小时。余下2个样本则不进行温度预处理。以拉力试验装置检测口罩耳带和口罩体连接位置的断裂强力。如果同1款口罩的任何1个样本在低于10N力度下断裂, 便会在该项测试评为不满意。

## 佩戴外科口罩小知识

### 佩戴前

- 应先洁手, 可用视液及清水冲洗, 或使用酒精搓手液。

### 佩戴的步骤

- 按产品标签说明分辨口罩的前后和上下。一般口罩是有颜色的一面向外, 有金属/胶条的一边向上, 如果口罩没有颜色, 一般是折纹向下的一面向外。
- 拉开外科口罩, 使口罩完全覆盖口、鼻和下巴。
- 把外科口罩的橡筋圈箍着耳朵。如选用绑带式外科口罩, 将外科口罩的绑带系于头顶及颈后。
- 把外科口罩的金属条沿鼻梁两侧按紧, 使口罩紧贴面部。
- 常见的误用情况是只遮盖口部, 但露出鼻孔。

### 戴上后

- 尽量不要再以手接触口罩, 因有可能会触碰到口罩上沾有的细菌或病毒。建议使用者避免在说话、咳嗽或打喷嚏时拉开口罩, 以免散播病菌。
- 如果感觉口罩已经沾湿, 例如在咳嗽或流鼻涕后, 应该脱下, 洁手后, 换上一个新的口罩。已使用过的口罩不要重用。

### 卸除

- 在卸除外科口罩时, 应避免触摸口罩向外部分, 因为这部分有可能已沾有细菌或病毒。
- 脱下的外科口罩不要随处摆放, 更不要放在衣服的袋中留着重用。
- 脱下已经用过的外科口罩后, 应尽快把它丢进有盖的垃圾桶, 并随即洁手。

## 其他有效预防措施

除了佩戴口罩, 市民亦应采取以下预

### 防措施:

- 手部卫生是最有效防止疾病传播的方法。市民应经常正确地清洁双手, 尤其在接触眼、鼻及口前; 当双手有明显污垢或被血液、体液沾污, 应用视液及清水洗手。如双手没有明显污垢时, 可用含70至80%酒精搓手液洗净双手;
- 注意咳嗽礼仪和呼吸道卫生;
- 如有不适, 应留在家中休息及避免接触其他人士;
- 应尽量远离可能的传染源: 减少非必要的社交活动, 及避免到人多挤迫的地方。如必须出席, 应尽量缩短逗留时间。较易患上感染并发症的高危人士, 例如孕妇和长期病患者, 则建议佩戴口罩; 及尽量避免近距离接触受感染患者。



样本编号	标签、包装及售价资料								细菌过滤效率BFE (%) [7]				
	牌子型号/产品描述 [1]	罩身长阔 [2]	每盒的 口罩数量[3]	大约零售 价[4]		声称来源地 [2]	标示的口罩标准 [5]	标签及 使用说明 [6]	声称	测试结果			
				每盒	平均 每个					平均	范围	评分	
有声称ASTM F2100 Level 1的型号													
1	AMAG Premium Quality 3 Layers Medical Masks	175 x 95 mm	50	\$109	\$2.2	香港	ASTM F2100-2019 Level 1	●●●●●	≥ 95%	99.8	99.7-99.9	●●●●●	
2	肯納絲外科耳掛式口罩 Canuxi Surgical Mask with Ear Loop	17.5 x 9.5 cm	50	\$138	\$2.8	香港	ASTM F2100-19 Level 1	●●●●	≥ 99%	99.6	99.6	●●●●●	
3	麥迪康耳掛式醫用口罩 Medicom SAFE + MASK Premier Procedure Earloop Face Mask (REF: PMRHMB2115)	175 x 89 mm	40	\$150	\$3.8	中国	ASTM F2100 Level 1	●●●●●	≥ 95%	99.1	98.9-99.3	●●●●●	
4	LCM Disposable Face Mask (Ref# LCM201)	175 x 95 mm	30	\$120	\$4.0	香港	ASTM F2100-19 Level 1 EN 14683 Type I	●●●●●	≥ 95%	97.5	97.3-97.8	●●●●●	
5	V Care Mask 專業掛耳式三層口罩 V Care Mask Professional Face Mask Ear-loop 3 ply	-	50	\$148	\$3.0	香港	ASTM F2100 Level 1	●●●●●●	≥ 95%	99.9	99.9	●●●●●	
6	Artec Med Premium Earloop Face Mask	175 x 95 mm	50	\$170	\$3.4	香港	ASTM F2100-19 Level 1	●●●●●	≥ 95%	99.8	99.7-99.9	●●●●●	
7	Acti Pro 三層防護口罩 Acti Pro 3 Ply Protection Face Mask	17.5 x 9.5 cm	30	\$65	\$2.2	香港	ASTM F2100 Level 1	●●●●●	≥ 98%	99.7	99.7-99.8	●●●●●	
8	7 Eleven 三層防護口罩 7 Eleven 3-ply Protection Face Mask	175 x 95 mm	10	\$39	\$3.9	香港	ASTM F2100 Level 1	●●●●●	≥ 95%	99.8	99.8-99.9	●●●●●	
9	Fresh Disposable Medical Mask	175 x 95 mm	50	\$170	\$3.4	台湾	ASTM Level 1	●●●●●●	≥ 99%	99.2	98.8-99.4	●●●●●	
10	愛的家一次性醫用口罩 (S99) - 高級防護版成人用 Family Mask Disposable Medical Face Mask - Premium Edition	17.2 x 9.5 cm	50	\$109	\$2.2	香港	在產品網站列出: EN14683 Type IIR, ASTM Level I	●●●●	99%	99.8	99.7-99.9	●●●●●	
11	匯愛 CareHK Face Mask for Adults CHK001AH	17.5 x 9.5 cm	50	\$109	\$2.2	香港	ASTM F2100-19 Level 1	●●●●●	≥ 95%	99.4	99.3-99.6	●●●●●	
12	Pure Living耳掛式醫用口罩 Pure Living Procedure Earloop Face Mask	-	50	\$99	\$2.0	香港	ASTM F2100 Level 1	●	> 95%	99.0	98.9-99.1	●●●●●	
有声称ASTM F2100 Level 2的型号													
13	萬保德 MaxProtect Disposable Medical Mask 3-ply with Ear Loop (PB99)	175 x 95 mm	30	\$99	\$3.3	香港	ASTM F2100 Level 2	●●●●●	99%	99.9	99.8-99.9	●●●●●	
14	盾牌一次性耳掛式醫用衛生口罩 (M40) 成人裝 Body Shielder Disposable Surgical Earloop Face Mask	175 x 90 mm	50	\$168	\$3.4	中国	ASTM F2100-19 Level 2 EN 14683:2014	●●	≥ 99%	99.9	99.8-99.9	●●●●●	
15	萬寧三層防護口罩 Mannings 3 Ply Protection Face Mask	17.5 x 9.5 cm	50	\$113	\$2.3	香港	ASTM F2100 Level 2	●●●●●	≥ 99%	99.8	99.7-99.8	●●●●●	
16	HKTvmall 3層外科口罩 HKTvmall 3-Ply Surgical Mask (HK-AD001)	175 x 95 mm	10	\$100	-	香港	在產品網站列出: ASTM Level 2	●●●●●●	≥ 98%	99.3	99.2-99.5	●●●●●	
17	Perfetta Disposable High Filtration Face Mask	175 x 95 mm	50	\$98	\$2.0	越南	ASTM F2100-11 Level II EN 14683:2014 Type II	●	99%	96.2	95.8-96.5	●●●●●	
有声称ASTM F2100 Level 3的型号													
18	理的外科手術口罩-大碼 Ultra Ready Surgical Filter Mask (L)	17.5 x 9 cm	50	\$200	\$4.0	香港	ASTM F2100-11 Level 3 EN 14683 Type IIR	●●●●●	≥ 99%	99.8	99.7-99.8	●●●●●	
19	屈臣氏3層醫用口罩 Watsons 3-Ply Medical Face Mask	175 x 95 mm	30	\$120	\$4.0	香港	ASTM Level 3	●●●●	≥ 98%	99.6	99.6-99.7	●●●●●	
只声称欧盟EN 14683 Type II的型号													
20	Tempo醫用衛生口罩 - 成人 (大碼) Tempo Protect Hygiene Face Mask - Adults (L)	17.5 x 9.5 cm	50	\$175	\$3.5	台湾	EN 14683 Type II	●●●●●	≥ 99%	98.4	98.1-98.6	●●●●●	
只声称欧盟EN 14683 Type IIR的型号													
21	便利妥 3D 一次性成人護理口罩 - 大碼 Banitore 3D Disposable Medical Mask (Adult) - L size HXCL010R	18.4 x 16.6 cm	20	\$85	\$4.3	香港	EN 14683:2019 Type IIR	●●●●●	≥ 98%	99.9	99.9	●●●●●	
只声称中国口罩标准GB/T 32610-2016的型号													
22	Bethreis Protective Disposable Mask 3-PLY + Earloops (Item no: 901-A50-B)	17.5 x 9.5 cm	50	\$99	\$2.0	中国	GB/T 32610-2016	●●●●●	≥ 95%	99.9	99.9	●●●●●	
只声称中国口罩标准GB 2626-2006 KN90的型号													
23	保為康國標過濾式防塵口罩 (型號:9600) Powecom	-	10	\$90	\$9.0	中国	GB 2626-2006	●●	-	99.9	99.9	●●●●●	
只声称台湾口罩标准的型号													
24	萊潔醫療防護口罩 Laitest Medical Face Mask	-	50	\$150	\$3.0	台湾	CNS 14774	●●●●	> 99%	99.9	99.9	●●●●●	
没有明确声称口罩标准的型号													
25	EG 3-Ply Surgical Mask - Regular Size (Model No. MK-3E)	170 x 90 mm	50	\$98	\$2.0	中国	-	●●●●●	> 99%	99.9	99.8-99.9	●●●●●	
26	Protector Face Mask	17.5 x 9.5 cm	30	\$119	-	中国	-	●●●●	≥ 98%	99.8	99.7-99.8	●●●●●	
27	詩樂氏三層過濾口罩(一次性) Swashes 3-Layers Disposable Face Mask	17 x 9.5 cm	30	\$120	\$4.0	中国	-	●●●●	≥ 95%	99.9	99.8-99.9	●●●●●	
28	Topvalu一次性無紡布口罩(男士用) Non-Woven Mask	165 x 95 mm	10	\$30	\$3.0	中国	-	●●●●	-	99.6	99.6-99.7	●●●●●	
29	E+Plus Hygiene Face Mask	-	50	\$150	\$3.0	香港	符合国际标准	●	≥ 99%	99.8	99.8	●●●●●	
30	Shield+ Face Mask for Adults	17.5 x 9.3 cm	20	\$50	\$2.5	香港	-	●●	≥ 95%	99.9	99.9	●●●●●	

[1] 各分类内的型号按总评分高至低排列。● 愈多代表评分愈高。○ 或 ○ 代表 1/2

[2] 罩身长阔和来源地资料记录自样本的标签或由代理商向本会提供。  
- 无标明

[3] #3, #9, #14, #19, #21, #26及#27 每个口罩有独立包装。

[4] 大约零售价是本会在2020年7至8月购买样本时的价格。价格可因零售点不同而有差异。其中「HKTvmall」(#16)及「Protector」(#26)2款, 本会在购买样本时, 需要与其他物品一并购买, 因此未能计算出每个口罩的平均售价。

[5] 表中所列的#10和#16标准声称是记录自其网站标示的资料, 其他型号的声称则记录自样本的标签或说明书。

[6] 评估范围包括有效期限、储存条件、佩戴注意事项等。

[7] BFE声称效率记录自标签上的标示值或按其声称的标准所设定的最低值。  
-: 无标明

[8] PFE声称效率记录自标签上的标示值或按其声称的标准所设定的最低值。本会是次的PFE测试设定与2017年的一次所用的有不同, 在是次测试中, 颗粒通过口罩样本物料的面积较细, 送往口罩表面的气体流速较快。此外, 本会亦注意到有研究指使用较高的气体流速进行测试, 有机会得出较低的PFE。本会必须强调, 无论是2017年的测试或是是次测试, PFE的所有设定都在ASTM的测试方法规定的范围之内。平均PFE低于95%会被评为不满意。

声称	颗粒过滤效率PFE (%) [8]			呼吸舒适度 (压力差)[9]		合成血穿透测试[10]			含菌量 (CFU/g) [1 ]		耳带断裂拉力(N) [12]					总评分 [13]
	测试结果			测试结果		测试所用 压力 (mm Hg)	测试结果		测试结果		测试结果					
	平均	范围	评分	压力差范围 (mm H O/cm2)	评分		被穿透的 口罩数目	评分	每克细菌 菌落总数	评分	样本 1	样本 2	样本 3	样本 4	评分	
≥ 95%	98.48	98.16-98.75	●●●●●	4.4-4.7	●●●●●	80	0	●●●●●	11.9	●●●●●	13	13	17	18	●●●●●	●●●●●
≥ 99%	99.04	98.84-99.26	●●●●●	3.4-3.8	●●●●●	80	0	●●●●●	28.5	●●●●●	13	11	11	10	●●●●●	●●●●●
≥ 95%	97.59	97.16-97.96	●●●●●	3.6-3.8	●●●●●	80	0	●●●●●	<2.5	●●●●●	14	11	11	10	●●●●●	●●●●●
≥ 95%	98.85	98.67-99.08	●●●●●	3.2-3.6	●●●●●	80	0	●●●●●	<2.4	●●●●●	17	15	16	14	●●●●●	●●●●●
≥ 95%	98.59	98.19-98.81	●●●●●	3.6-4.0	●●●●●	80	0	●●●●●	7.6	●●●●●	8	8	16	11	●●●●●	●●●●●
≥ 95%	98.70	98.44-99.00	●●●●●	3.2-4.0	●●●●●	80	0	●●●●●	41.7	●●●●●	15	16	13	10	●●●●●	●●●●●
≥ 98%	98.17	98.06-98.49	●●●●●	3.9-4.2	●●●●●	80	0	●●●●●	<4.4	●●●●●	9	10	8	13	●●●●●	●●●●●
≥ 95%	98.79	98.49-99.12	●●●●●	4.5-4.8	●●●●●	80	0	●●●●●	5.0	●●●●●	6	6	6	6	●●●●●	●●●●●
≥ 95%	97.04	96.31-97.85	●●●●●	2.4-2.9	●●●●●	80	0	●●●●●	<3.0	●●●●●	9	8	9	9	●●●●●	●●●●●
99%	98.29	98.08-98.41	●●●●●	3.9-4.2	●●●●●	120	1	●●●●●	9.7	●●●●●	6	6	6	6	●●●●●	●●●●●
≥ 95%	96.88	96.67-97.32	●●●●●	5.0-5.4	●●●●●	80	0	●●●●●	9.0	●●●●●	12	12	13	10	●●●●●	●●●●●
> 95%	95.21	93.92-96.16	●●●●●	2.2-2.4	●●●●●	80	1	●●●●●	47.7	●●●●●	16	18	11	12	●●●●●	●●●●●
99%	98.72	98.37-98.88	●●●●●	3.6-4.0	●●●●●	120	0	●●●●●	12.5	●●●●●	12	10	12	10	●●●●●	●●●●●
≥ 99%	98.69	98.28-99.08	●●●●●	3.6-4.1	●●●●●	120	0	●●●●●	<9.7	●●●●●	10	10	11	14	●●●●●	●●●●●
≥ 99%	98.94	98.80-99.16	●●●●●	3.7-4.0	●●●●●	120	0	●●●●●	<7.4	●●●●●	8	10	8	8	●●●●●	●●●●●
≥ 98%	98.13	98.04-98.18	●●●●●	4.2-4.9	●●●●●	120 80	25 2	●●●●●	<6.8	●●●●●	6	7	7	8	●●●●●	●●●●●
99%	86.64	84.42-87.64	●	4.9-5.2	●●●●●	120	0	●●●●●	<5.3	●●●●●	8	8	6	11	●●●●●	●●●●●
≥ 99%	97.46	95.35-99.05	●●●●●	2.5-2.8	●●●●●	160	2	●●●●●	4.9	●●●●●	12	10	10	10	●●●●●	●●●●●
≥ 98%	98.82	98.28-99.08	●●●●●	3.0-3.9	●●●●●	160 120 80	11 5 0	●●●●●	3.5	●●●●●	16	14	12	15	●●●●●	●●●●●
≥ 99%	96.82	96.15-97.32	●●●●●	1.9-2.3	●●●●●	80	0	●●●●●	<6.4	●●●●●	8	6	6	7	●●●●●	●●●●●
≥ 95%	98.51	98.07-98.94	●●●●●	3.1-3.7	●●●●●	120 80	6 0	●●●●●	4.2	●●●●●	20	18	18	20	●●●●●	●●●●●
≥ 95%	99.38	99.11-99.53	●●●●●	4.6-5.2	●●●●●	80	0	●●●●●	28.3	●●●●●	12	14	18	17	●●●●●	●●●●●
≥ 90%	99.24	99.11-99.39	●●●●●	4.2-4.5	●●●●●	80	27	●	> 159.4	●	17	14	12	16	●●●●●	●●●●●
> 95%	98.13	96.28-99.24	●●●●●	4.7-5.2	●●●●●	80	2	●●●●●	<4.9	●●●●●	8	10	10	10	●●●●●	●●●●●
> 96%	99.08	99.04-99.10	●●●●●	2.7-2.9	●●●●●	80	0	●●●●●	5.5	●●●●●	14	16	14	18	●●●●●	●●●●●
≥ 98%	99.79	99.72-99.88	●●●●●	3.9-4.7	●●●●●	80	0	●●●●●	4.5	●●●●●	12	11	10	14	●●●●●	●●●●●
≥ 95%	99.37	99.34-99.41	●●●●●	3.1-3.4	●●●●●	80	0	●●●●●	21.1	●●●●●	12	13	13	15	●●●●●	●●●●●
99.8%	99.47	99.40-99.52	●●●●●	2.6-2.8	●●●●●	80	1	●●●●●	<2.3	●●●●●	10	12	18	16	●●●●●	●●●●●
≥ 95%	99.31	99.21-99.36	●●●●●	3.1-3.5	●●●●●	80	0	●●●●●	1.6	●●●●●	17	18	19	17	●●●●●	●●●●●
≥ 95%	98.42	98.21-98.55	●●●●●	3.3-4.0	●●●●●	80	0	●●●●●	19.0	●●●●●	10	10	9	9	●●●●●	●●●●●

[9] 压力差数值愈低，可以视作佩戴时呼吸愈舒适。声称ASTMF2100 2019版本Level 2及Level 3的型号，压力差高于6.0便会评为不满意；声称ASTM F2100 2011版本Level 2及Level 3的型号，及声称其他标准的型号，如压力差高于5.0 便会评为不满意。如果没有标明版本，一概视作2019年版。

[10] 测试所用压力因应其声称的标准而有不同，声称ASTM F2100 Level 3的型号会以160 mm Hg测试；声称ASTM F2100 Level 2或EN 14683 Type IIR的型号会以120 mm Hg测试；其他型号则以80 mm Hg测试。测试32个样本，多于3个被合成血穿透便会改为以较低一级的压力再测试另外32个样本。如果在80 mm Hg的测试有多于3个样本被合成血穿透，便会被评为不满意。

[11] 测试5个样本，每克菌落数量在30或以上便会评为不满意。

[12] 每款测试4个口罩样本，2个样本（样本1及2）不进行预处理，另外2个（样本3及4）进行温度预处理，预处理详情见内文。如果同一款口罩的任何1个样本在低于10N力量下断裂，便会在该项测试评为不满意。

[13] 各项目占总评分的比重如下：细菌过滤效率(35%)、颗粒过滤效率(25%)、呼吸舒适度(10%)、合成血穿透测试(15%)、含菌量(5%)、耳带断裂拉力(5%)及标签与使用说明(5%)。如型号有测试项目表现不满意，其总评分会受到限制。

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