

CASE As The First Point Of Contact For Consumer Disputes

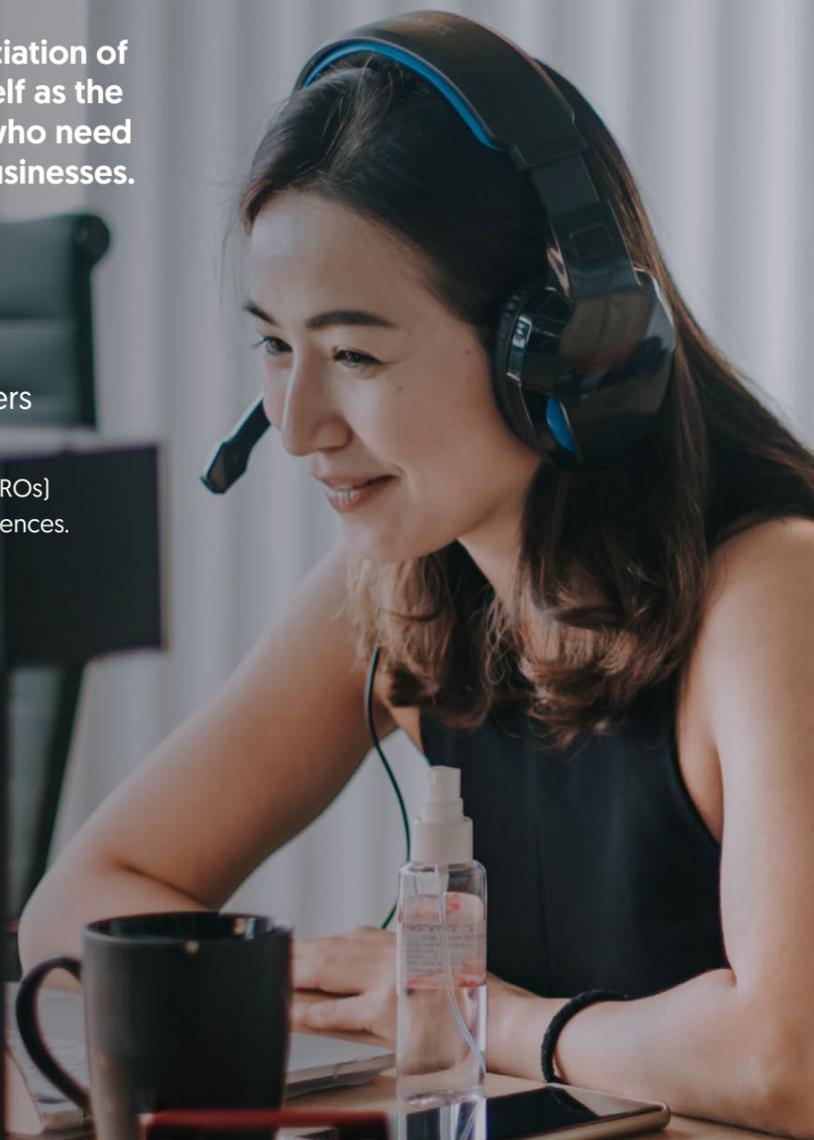
Over the years, the Consumers Association of Singapore (CASE) has established itself as the first point of contact for consumers who need help to resolve their disputes with businesses.

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.