



# CASETRUST-RCMA JOINT ACCREDITATION SCHEME

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FOR

## RENOVATION BUSINESSES (SILVER)

**Accreditation Subsidy: CaseTrust Accreditation for Home Renovation Sector**

For more information, refer to Annex.

## Information & Application Kit

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## Introduction

The CaseTrust-RCMA Joint Accreditation Scheme for Renovation Businesses (Silver) was jointly developed by CaseTrust and the Singapore Renovation Contractors and Material Suppliers Association (RCMA), for the renovation industry. To be eligible to join the scheme, businesses must first be members of RCMA.

Under this scheme, the businesses are audited under a set of stringent and comprehensive criteria, covering the aspects of proper store policies, ethical advertising and proper dispute resolution procedures, staff capabilities as well as staff training.

Some of the unique points for this scheme

- Businesses are required to purchase a **Deposit Performance Bond** to safeguard deposit payments against closure, winding up and/or liquidation among others.
- Businesses must adopt the **CaseTrust Standard Renovation Contract**.

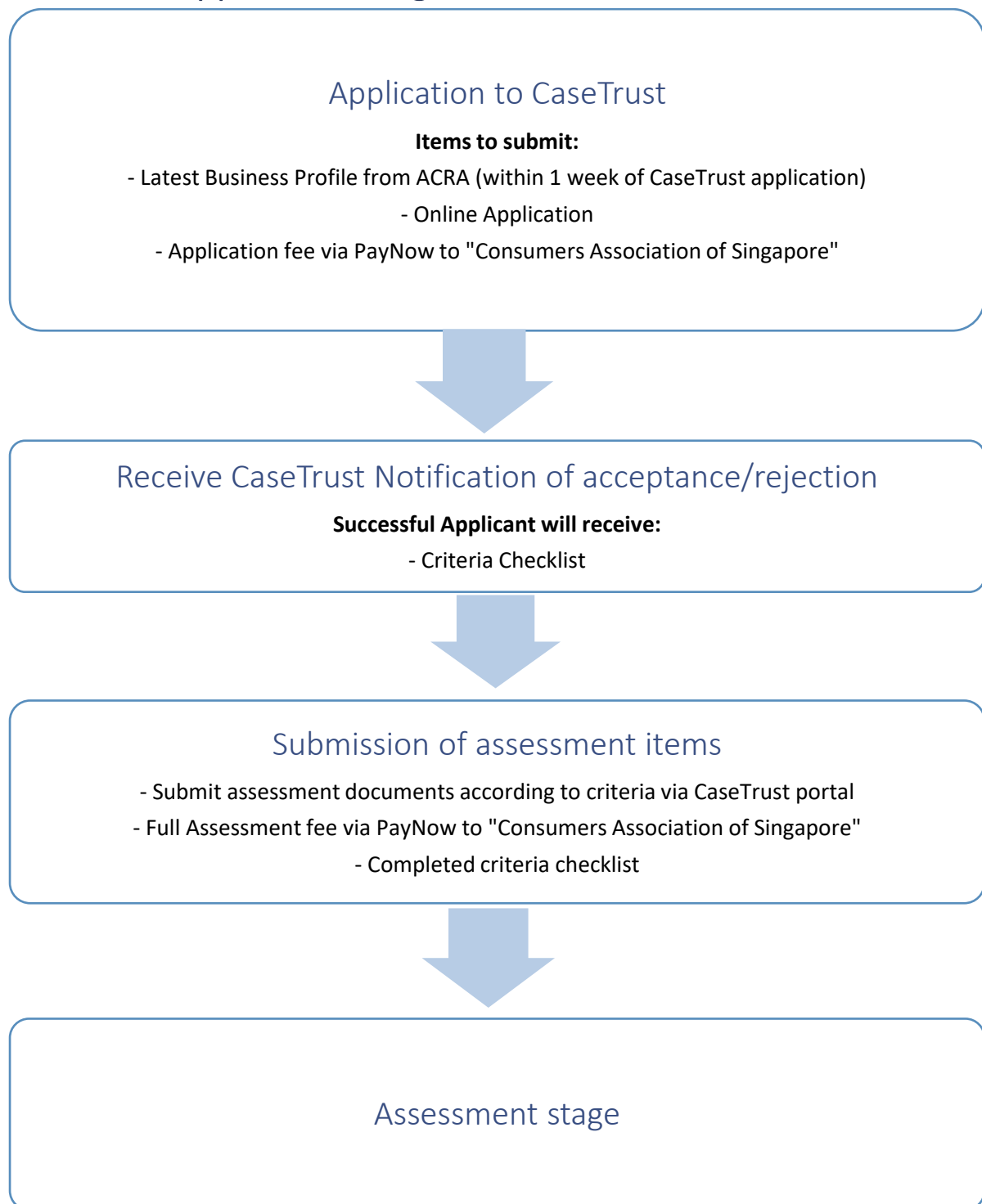
The business entities that obtained the CaseTrust accreditation would be able to display the CaseTrust logo on their shop front and marketing materials as a sign of their commitment to fair trading.

For consumers who engaged CaseTrust accredited contractors, it gives them the assurance that these businesses have good service standards, integrity and well-trained staff.

## How does CaseTrust benefit businesses?

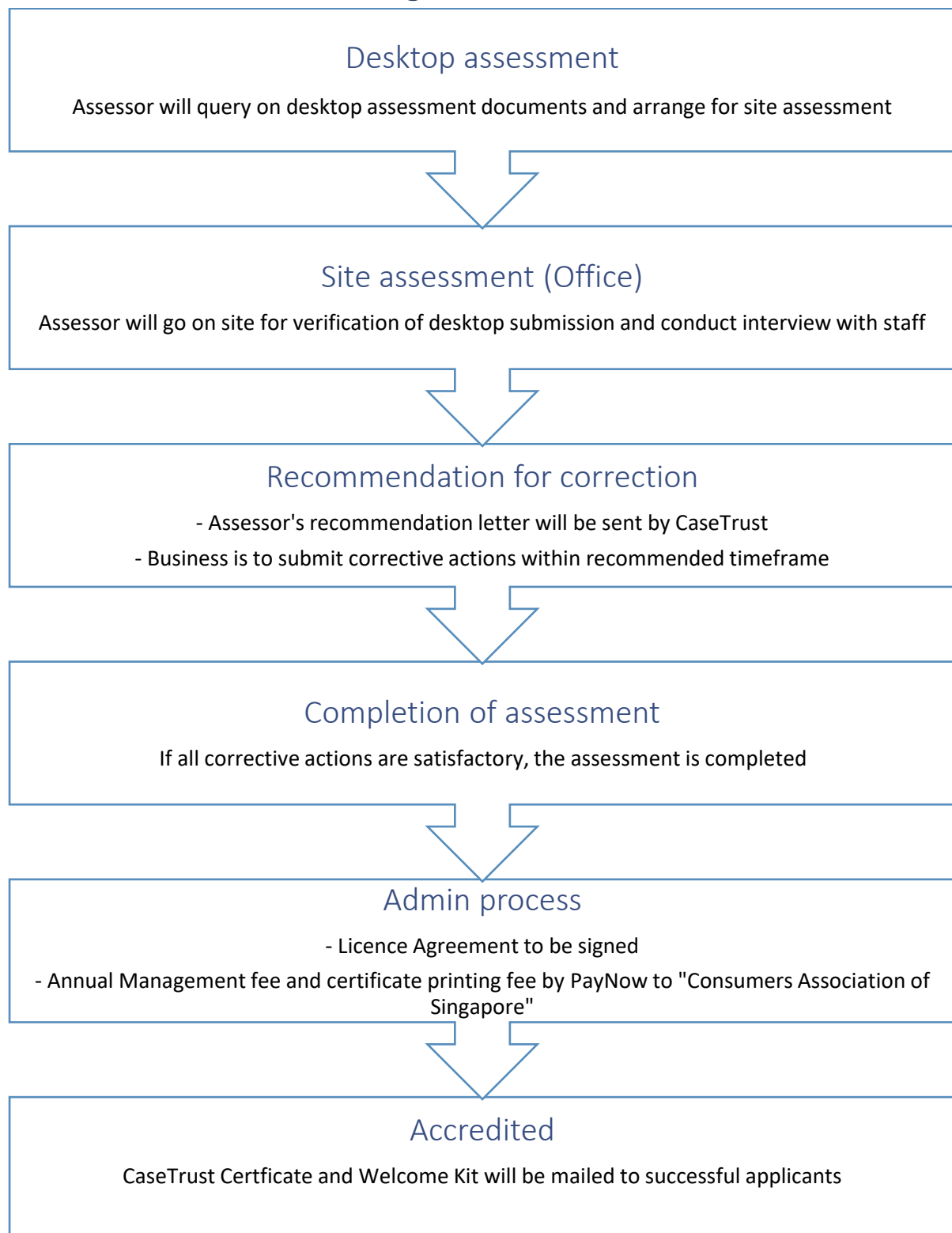
- Greater Exposure through CaseTrust's publicity efforts for its accredited businesses.
  - Coverage through advertising and publicity campaigns by CASE
  - Joint Advertising campaigns
  - CASE quarterly magazine "The Consumer" with circulation of over 4,000 readers
  - Ride onto CASE related articles on newspapers and television programmes
  - Free listing on CaseTrust website
- Gain immediate recognition by consumers as a business they can trust.
- Prepares merchants for the Consumer Protection (Fair Trading) Act, thereby having a Competitive Edge over non-accredited businesses.
- CaseTrust-accredited renovation companies benefit from enhanced recognition on the Housing and Development Board (HDB)'s Directory of Renovation Contractors (DRC). They enjoy a longer listing validity of 3 years instead of 2, subject to prevailing conditions, and require only 1 year of experience in renovation works to qualify, compared to the usual 3 years for non-accredited contractors.

## CaseTrust Application Stages



Note: The application will be considered Null & Void if complete set of required assessment items are not submitted within 6 months from date of application.

## CaseTrust Assessment Stages



Note: It will take around 1-3 months from the date applicant commences the assessment stage to complete the accreditation assessment process.

# CaseTrust-RCMA Criteria for Renovation Businesses (Silver)

The full criteria checklist, incorporating assessment elements and document checklists, will be made available to businesses upon submission of the CaseTrust application form and application fee.

| Policies                    |   |
|-----------------------------|---|
| Goods & Services            |   |
| <b>A1</b>                   | My business offers goods and services of satisfactory quality as defined in the Sales of Goods Act S14 (2), Consumer Protection (Fair Trading) Act and Lemon Law.   |
| Terms & Conditions of Sales |   |
| <b>A2</b>                   | My business clearly states the terms and conditions of any warranties or service guarantees to protect customers against delayed works, defective workmanship/materials. My business also protects customers' deposit(s) against closure, winding up and/or liquidation, through the CASE-approved deposit protection bond. |
| <b>A3</b>                   | My business has an exchange and refund policy clearly stipulating the time frame and conditions for any exchange and refund.  |
| <b>A4</b>                   | My business clearly states the terms and conditions for any deposits paid should the transaction be cancelled.  |
| <b>A5</b>                   | My business clearly states the terms and conditions applicable to the redemption of vouchers.   |
| <b>A6</b>                   | My business has a policy on rectifying defective works and replacing defective materials supplied. The rectification works must be made good at the business' own expense within a specific time frame as agreed upon by both parties after receipt of such notification by the customers.                                  |
| <b>A7</b>                   | My business has a policy of providing clear information on the services offered, the price and the schedule of works (timetable) to the customers.  |
| <b>A8</b>                   | My business has provisions for terms involving variations to the works.   |
| Pricing & Payment           |   |
| <b>A9</b>                   | My business is committed to display discounted prices clearly.  |
| <b>A10</b>                  | My business clearly states the payment methods and channels available to customers.   |
| <b>A11</b>                  | My business is committed to avoid over or under-charging and to ensure correct change is given.   |
| <b>A12</b>                  | My business clearly states any delivery and/or shipping charges incurred.   |
| <b>A13</b>                  | My business clearly states any additional charges incurred besides the contract price, such as site preparation fees, 3D drawings, delivery charges, etc  |

|                 |   |
|-----------------|---|
| <b>A14</b>      | My business has a payment schedule clearly stating the amount to be paid at various stages. |
| <b>Security</b> |   |
| <b>A15</b>      | My business is committed to maintain the confidentiality of customer data.                  |

## Communication

### External Communication

|           |   |
|-----------|---|
| <b>B1</b> | My business provides effective mode(s) of communication for customers.  |
| <b>B2</b> | My business has a system in place to inform CaseTrust in writing of any change 7 days before implementation; including policies, ACRA business profile, ownership of the business, contact person for CaseTrust, addition/cessation of branches, change of business contacts information etc. |

### Advertising & Promotion

|           |   |
|-----------|---|
| <b>B3</b> | <u>Accuracy of Information</u><br>My business ensures that all goods and services are accurately described and portrayed in all marketing communications.                           |
| <b>B4</b> | <u>Adequacy of Information</u><br>My business ensures that its marketing communications include sufficient details on prices, quality, availability and terms of sales or business. |
| <b>B5</b> | My business sells what is advertised and promoted.  |
| <b>B6</b> | My business maintains a sufficient level of stocks for all promotional items.   |
| <b>B7</b> | My business clearly states the period for which promotions are valid.   |
| <b>B8</b> | My business clearly spells out details of the mechanism for any lucky draw, free merchandise/service, and/or contest.   |

## Practices & Systems

### Terms & Conditions of Works

|           |  |
|-----------|--|
| <b>C1</b> | My business adopts the CaseTrust Standard Renovation Contract.     |
| <b>C2</b> | My business provides customers with a copy of the signed contract. |

## Payment, Collection & Delivery

|           |  |
|-----------|--|
| <b>C3</b> | My business provides customers with receipts reflecting full detailed information to acknowledge payment of various stages.  |
| <b>C4</b> | <u>Exchange and Refund</u><br>My business honours our exchange and refund policies promptly within the stipulated time frame and conditions.   |
| <b>C5</b> | <u>My business provides delivery forms for the materials</u><br>Delivery forms reflect full detailed information. My business obtains customer's signature acknowledging receipt of delivery form and a copy is submitted to the customer for his retention. |

## Feedback Management

|           |   |
|-----------|---|
| <b>C6</b> | My business has a system to document complaint cases and has a complaints resolution procedure.   |
| <b>C7</b> | My business informs complainants of the status of the complaint investigation.  |
| <b>C8</b> | My business resolves complaints within a maximum of 21 days upon receipt of complaint.  |
| <b>C9</b> | My business informs customers of alternative forms of redress should the business be unable to resolve the complaint within the time frame, E.g. CASE Mediation Centre. |

## Security

|            |   |
|------------|---|
| <b>C10</b> | My business has a system to keep all customers' particulars confidential. |
|------------|---|

## Goods & Services

|            |   |
|------------|---|
| <b>C11</b> | My business has a quality assurance system ensuring quality of works, proper management of contracts and purchase of materials. |
|------------|---|

# Personnel

## Performance

|           |  |
|-----------|--|
| <b>D1</b> | My business ensures that customer support and service staff do not practice any unethical sales tactics. |
|-----------|--|

## Knowledge

|           |   |
|-----------|---|
| <b>D2</b> | My business ensures staff is able to provide accurate, timely and comprehensive product and service information to customers and to perform service to the expected levels. |
|-----------|---|



## Fee Structure

(Fees are inclusive of GST)

|                      | Small Business<br>Sales Turnover<br>< S\$1M | Medium Business<br>Sales Turnover<br>S\$1M – S\$15M | Large Business<br>Sales Turnover<br>> S\$15M |
|----------------------|---|---|--|
| Application          | S\$327.00                                   | S\$327.00   | S\$327.00                                    |
| *Full Assessment     | S\$741.20                                   | S\$1,722.20   | S\$2,267.20                                  |
| **Interim Assessment | S\$425.00                                   | S\$970.10   | S\$1,297.10                                  |
| Annual Management    | S\$763.00                                   | S\$1,526.00   | S\$2,507.00                                  |

## Other Charges

(Fees are inclusive of GST)

|   | Fee           |
|---|---------------|
| Certificate printing                      | Complimentary |
| Additional / Reprint Certificate printing | S\$16.35      |
| Mediation at CASE Mediation Centre        | Complimentary |
| CaseTrust decal                           | Complimentary |

## Fee breakdown Illustration

### **Small** Renovation Business Accreditation (Silver) over 4 years

(Fees are inclusive of GST)

|                      | Preliminary | Year 1    | Year 2    | Year 3      | Year 4    |
|----------------------|-------------|-----------|-----------|-------------|-----------|
| Application          | S\$327.00   | -         | -         | -           | -         |
| *Full Assessment     | S\$741.20   | -         | -         | -           | -         |
| **Interim Assessment | -           | -         | -         | S\$425.10   | -         |
| Annual Management    | -           | S\$763.00 | S\$763.00 | S\$763.00   | S\$763.00 |
| Total                | S\$1,113.20 | S\$763.00 | S\$763.00 | S\$1,188.10 | S\$763.00 |

### **Medium** Renovation Business Accreditation (Silver) over 4 years

(Fees are inclusive of GST)

|                      | Preliminary | Year 1      | Year 2      | Year 3      | Year 4      |
|----------------------|-------------|-------------|-------------|-------------|-------------|
| Application          | S\$327.00   | -           | -           | -           | -           |
| *Full Assessment     | S\$1,722.20 | -           | -           | -           | -           |
| **Interim Assessment | -           | -           | -           | S\$970.10   | -           |
| Annual Management    | -           | S\$1,526.00 | S\$1,526.00 | S\$1,526.00 | S\$1,526.00 |
| Total                | S\$2,049.20 | S\$1,526.00 | S\$1,526.00 | S\$2,496.10 | S\$1,526.00 |

### **Large** Renovation Business Accreditation (Silver) over 4 years

(Fees are inclusive of GST)

|                      | Preliminary | Year 1      | Year 2      | Year 3      | Year 4      |
|----------------------|-------------|-------------|-------------|-------------|-------------|
| Application          | S\$327.00   | -           | -           | -           | -           |
| *Full Assessment     | S\$2,267.20 | -           | -           | -           | -           |
| **Interim Assessment | -           | -           | -           | S\$1,297.10 | -           |
| Annual Management    | -           | S\$2,507.00 | S\$2,507.00 | S\$2,507.00 | S\$2,507.00 |
| Total                | S\$2,594.20 | S\$2,507.00 | S\$2,507.00 | S\$3,804.10 | S\$2,507.00 |

## Important Note

1. Fees are inclusive of the prevailing GST rate and are subject to change, depending on economic situation and discretion of the CaseTrust department.
2. \*Full-term assessment consisting of Desktop and Site(office) is conducted every four (4) years.
3. \*\*Interim assessment Site (Office) only is conducted on the third (3rd) year of every accreditation cycle.
4. Application fee is to be paid together with submission of application form. Full assessment fee is to be paid at the submission of desktop assessment documents.
5. The application will be considered NULL & VOID if:
  - a. Documents and fee for assessment are not submitted within 6 months from date of application.
  - b. The Applicant failed to obtain CaseTrust accreditation within the period of 1 year from date of application.
6. The Applicant must go through the full assessment first, and the interim assessment after 2 years.
  - a. CASE reserves the right to perform more than one interim assessment during the 4 years period.
7. If the Applicant does not pass the assessment, a re-assessment fee equivalent to the full assessment fee must be paid.
8. The annual management fee is payable only after the Applicant passes the assessment process.
9. Below are the cancellation fees in the event the Applicant cancels its application under the following circumstances:
  - a. Application fee is strictly non-refundable.
  - b. Assessment fees are refundable if withdrawal request is made within 3 days from the submission of assessment items.
  - c. If withdrawal request is made after 3 days from submission of assessment items, but at least 4 days before commencement of site assessment, 50% of the assessment fees will be refundable.
  - d. Assessment fees are strictly non-refundable if withdrawal request is made less than 4 days before site assessment.
10. Details regarding the subsidy programme are available in Annex : [CaseTrust Subsidy Programme for the Home Renovation Sector.](#)

# Application Terms and Conditions

## Application

1. The Applicant is bound by the Terms and Conditions herein and such variations, which may from time to time, be made by the CaseTrust department; and upon submission of their application to the CaseTrust department.
2. The Applicant must not have five (5) or more complaints with breaches of the Consumer Protection Fair Trading Act (CPFTA) lodged against it, and must have a clean track record with CASE and relevant authorities (within a period of 12 months before the date of application) in order to qualify for the accreditation scheme.
3. Businesses with different ACRA numbers are considered separate entities, even if they are under the same holding company. Separate applications will be required.
4. An application for CaseTrust accreditation must be accompanied by:
  - a. Completed application form as prescribed, together with any supporting documents required
  - b. Application fee
5. The application fee herein will not be refunded if the Applicant fails to qualify for assessment for any reason whatsoever.
6. If the Applicant fails the prescribed assessment conducted, the Applicant may be given a further opportunity to apply for re-assessment so long as the Applicant does not exceed 2 further assessments. All assessment fees, if any, must be paid by the Applicant.
7. The Applicant may ask for a review of the assessment with reasons. Upon receipt of the review fee, the Applicant's request will be considered by the CaseTrust department. Such review will be allowed at the discretion of the CaseTrust department and will be final. This review fee will be refunded if the review is found in the Applicant's favour.
8. Where there is a need for the Applicant to engage a consultancy firm, the Applicant will liaise directly with such consultant(s) and the appropriate fees paid to the consultancy firm for their services. Such consultants and consultancy firms are independent third parties and are not endorsed by either CASE or the CaseTrust department. CASE and the CaseTrust department will under no circumstance be liable for any advice rendered by such consultancy firms.
9. Applicants whose desktop submission is insufficient as determined by the assessor, will have to submit the corrective actions within 2 months from the date of notification. Failing which, the Applicant is deemed to have failed the desktop assessment.
10. Applicants who pass the desktop assessment but subsequently fail the site assessment are deemed to have failed the assessment.

## Accreditation Details

11. Accreditation for the Scheme will be for a period of 4 years, renewable subject to the assessment, investigation results, feedback from the public i.e. complaints if any, and other relevant factors. The CaseTrust department reserves the right to revoke or not renew the accreditation should businesses fail to adhere to the standards set by the CaseTrust department.
12. Businesses who make changes to its ownership/partnership/directorship after obtaining accreditation may be subjected to re-assessment and have to furnish CASE with a deed of assignment. This assessment shall be independent of other assessments that the business is scheduled to undertake.

## Standards

13. Businesses are required to maintain the CaseTrust standards as stated, among other things, in the assessment criteria provided. The criteria may be revised from time to time and the businesses must be so bound by such.
14. Upon acceptance of accreditation, store-based retailers are required to display their policies clearly in their stores or such policies must be easily accessible to consumers. Web-based retailers are required to publish their web policies on their web sites.
15. Businesses are required to comply with all government laws, rules, and regulations at all times. Should the accredited businesses be found to be in breach of such laws, rules, and regulations, the accredited business has been made aware of the CaseTrust department's empowerment to suspend, expel, or blacklist, either singly or jointly, depending on the severity of the non-compliance, or by any other appropriate means.
16. Businesses must have a criterion to deal with complaints and a dispute resolution programme in place and, which is transparent and known to consumers. If the consumer who has a dispute with a CaseTrust accredited business requests for mediation at CASE Mediation Centre, the CaseTrust accredited business must attend the mediation session arranged by CASE.
17. In order to uphold the standards, which may be updated from time to time, set by CaseTrust, all businesses shall adhere to the Code of Practice and abide by penalties imposed upon breach/infringement of the Code of Practice.

## Conditions Precedent

18. Businesses should allow CaseTrust representatives into their premises for auditing and/or investigation purposes, whether notified or not.
19. The business agrees to indemnify and keep CASE, its directors, employees, officers, agents or representatives) fully and effectively indemnified against any and all actions, liabilities, cost,

claims (including third party), losses, damages, proceedings and/or expenses (including all legal costs on an indemnity basis) arising from or in connection with the business's application for CaseTrust accreditation scheme.

## Audit/Investigation

20. The business has been made aware of the CaseTrust department's empowerment to deal with breach/infringement of the Code of Practice. Businesses who commit a breach/infringement shall be suspended, expelled or blacklisted, either singly or jointly, depending on the severity of the breach/infringement, or by any other appropriate means.
21. Businesses are required to undergo an interim assessment before being lifted from suspension orders.

## Termination

22. Upon termination and expiry of CaseTrust accreditation scheme, all CaseTrust related materials including the CaseTrust decal must be returned to CASE office within 7 days, and such materials and such decals should not be used in any manner whatsoever by the businesses before its return.
23. The CaseTrust department reserves the right to revoke accreditation should businesses fail to adhere to the licence agreement or breach the Terms and Conditions herein, or for whatsoever reasons, as the CaseTrust Department deems fit.

## CaseTrust Application Submission Checklist

- ☐ CaseTrust [Online Submission](#)
- ☐ [Business Profile from ACRA](#) (within 1 week of CaseTrust application)
- ☐ Application Fee of \$436 can be made by PayNow to '**Consumers Association of Singapore**'.

### **PayNow Instructions**

1. PayNow is to be made to UEN: S71SS0016L, Consumers Association of Singapore
  2. Within the field, <Transfer Details> please indicate your business name
  3. Send a screen shot of the successful payment page via this email  
casetrust@case.org.sg
- 

Thank you for your interest in the CaseTrust.

You are a step closer to be recognised as a reliable company that consumers can count on.

We look forward to having you on board.

## CaseTrust Subsidy Programme for Home Renovation Sector

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### Subsidy Programme for Accreditation

To support businesses in obtaining CaseTrust accreditation, CASE will offer subsidies of up to \*\$5,280 per business to help businesses defray accreditation costs. This initiative aims to encourage more home renovation businesses to become accredited, ensuring higher industry standards and better consumer protection.

Businesses can receive the subsidy upon successful accreditation.

### Overview

The CaseTrust Accreditation Scheme aims to raise standards in the home renovation industry by increasing the number of accredited contractors. With the support of the Ministry of Trade and Industry (MTI), the scheme offers time-limited subsidies to encourage participation. This initiative is part of our effort to ensure better consumer protection and enhance professionalism within the industry.

### Why Get Accredited?

CaseTrust accreditation is more than just a mark of trust—it is a powerful business advantage.

#### Accredited businesses benefit from:

- **Increased Consumer Trust:** Accreditation reassures consumers that your business adheres to high ethical and professional standards.
- **Greater Market Visibility:** As part of our commitment to consumer education, the CaseTrust Accreditation Scheme is widely featured in publicity campaigns by CASE and CaseTrust Marketing Partners. These efforts will steer consumers toward CaseTrust-accredited renovation contractors.
- **Enhanced Branding:** With stronger consumer confidence, accredited businesses gain a competitive edge in the market and elevated industry standing.
- **Access to Subsidies:** Reduce accreditation costs through funding support by CASE.

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### Key Features

#### 1. Subsidies for Renovation Businesses

- **CaseTrust Silver Tier:** Up to 80% subsidy on accreditation fees in the first year of accreditation.
- **CaseTrust Bronze Tier:** 50% subsidy on accreditation fees for up to 10 renovation businesses (first come first serve basis) for the first year of accreditation.
- **Consultancy Services** (if any): Up to 80% of consultancy fee capped at \$1,200.

**Businesses can receive the subsidy upon successful accreditation.**

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\* Refer to [Illustration of Accreditation Fees](#) for details.

### Eligibility Criteria

#### New Applicants

- Businesses must be in the home renovation sector and registered in Singapore.
- Applicants for the **Silver Tier** must demonstrate a commitment to professionalism and fair-trading practices.
- Applicants for the **Bronze Tier** must be subcontractors or small businesses that demonstrate a commitment to the 10 essential pro-consumer practices.



- Applicants must attain the accreditation by **31 March 2026** to qualify for the subsidies. No extension will be granted for late submissions.

### Previously Accredited Businesses

- A **three-year wait-out period** applies for businesses reapplying after withdrawal or expiry from the accreditation scheme. Formerly accredited businesses can reapply for CaseTrust. However, the subsidy is not applicable to businesses who were accredited within three years from the date of application.

### Subsidy Breakdown

| Type of Fee                        | Subsidy Rate                                   | Period  |
|------------------------------------|--|---|
| CaseTrust Silver Accreditation Fee | Up to 80%                                      | First year of accreditation                                       |
| CaseTrust Bronze Accreditation Fee | 50%  | First year of accreditation (Limited to first 10 applicants only) |
| Consultancy Services (if any)      | Up to 80% of consultancy fee capped at \$1,200 | First year of accreditation                                       |

### Illustration of Accreditation Fees payable to CASE

| Type of Fee(For the first year of Accreditation)                | Annual Sales Turnover |                   |                    |
|---|-----------------------|-------------------|--------------------|
|   | Small Business        | Medium Business   | Large Business     |
|   | (Less than S\$1M)     | (S\$1M to S\$15M) | (More than S\$15M) |
| Application   | \$327.00              | \$327.00          | \$327.00           |
| Full Assessment   | \$741.20              | \$1,722.20        | \$2,267.20         |
| Annual Management   | \$763.00              | \$1,526.00        | \$2,507.00         |
| <b>Total Fees Payable for the first year (Before Subsidies)</b> | <b>\$1,831.20</b>     | <b>\$3,575.20</b> | <b>\$5,101.20</b>  |
| <b>Subsidies enjoyed by Businesses</b>                          | <b>\$1,464.96</b>     | <b>\$2,860.16</b> | <b>\$4,080.96</b>  |
| <b>Nett Accreditation Fees (After Subsidies)</b>                | <b>\$366.24</b>       | <b>\$715.04</b>   | <b>\$1,020.24</b>  |

*\*Fees are inclusive of prevailing 9% GST*

### Claim Process

The business needs to be accredited before a claim can be submitted to CaseTrust for reimbursement of:

1. **CaseTrust Silver Tier Accreditation Fees:** There will be a subsidy of 80% for the first year of accreditation across all the fees.
2. **CaseTrust Bronze Tier Accreditation Fees:** There will be a partial 50% subsidy for contractors in their first year of accreditation.
3. **Consultancy Services:** Subsidy of up to 80% of consultancy fee capped at \$1,200.

Businesses are required to submit all proof of payments and receipts (for consultancy fees) and email them to [casetrust@case.org.sg](mailto:casetrust@case.org.sg) with the subject "Claim for Renovation Accreditation Subsidy" after attaining accreditation and CASE will proceed to process the reimbursement.

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#### Application Details

- **Application Start Date:** 1 April 2025
  - **How to apply:** Visit [CaseTrust Application Portal](#) to apply.
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#### Contact Us

- **Email:** [casetrust@case.org.sg](mailto:casetrust@case.org.sg)
- **Phone:** +65 6461 1800
- **Website:**

CaseTrust Silver - [CaseTrust Accreditation for Renovation Businesses - CaseTrust](#)

CaseTrust Bronze - [CaseTrust Bronze - CaseTrust](#)