

**02**

Use payment methods that offer prepayment protection.

**03**

Ask if the business offers any prepayment protection.

**04**

Avoid buying prepaid packages that involve large sums or lengthy contract periods.

**05**

Ask about the refund policy for your prepayment before agreeing to the deal.

**01**

Negotiate for progressive payment instead of prepaying the full amount.

Protect your  
**PREPAYMENT**  
with these tips!

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Scan the QR Code or visit:

[https://www.case.org.sg/consumer\\_guides.aspx](https://www.case.org.sg/consumer_guides.aspx) to find out more details on prepayment protection.

**06**

Consumers with unresolved disputes with businesses can contact CASE for further assistance.



**CASE**

**Consumers Association of Singapore**

170 Ghim Moh Road #05-01  
Ulu Pandan Community Building  
Singapore 279621  
Tel: 6100 0315

Website: [www.case.org.sg](http://www.case.org.sg)

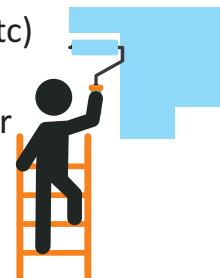
Facebook: [www.facebook.com/casesg](https://www.facebook.com/casesg)

# Protect your **PREPAYMENT**

## 01 Negotiate for progressive payment instead of prepaying the full amount.

For example, when signing a renovation contract, consumers can request for the following:

- 10% deposit payment immediately upon signing the contract.
- 80% to be paid in stages as each step of the renovation work (e.g. carpentry, plumbing, painting, etc) is completed.
- Remaining 10% payment to the contractor 14 days after satisfactory completion of all works.



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# Protect your **PREPAYMENT**

## 02 Use payment methods that offer prepayment protection.

For example, consumers who pay by credit card may apply to their card issuers to recover their prepayments through the **chargeback** mechanism for non-delivery of goods or services.

Alternatively, they can use alternative payment systems which provides for certain recourse and protection for consumers.



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## Protect your **PREPAYMENT**

### **03** Ask if the business offers any prepayment protection.

For example, consumers can patronise **CaseTrust accredited spa and wellness businesses** ([www.casetrust.org.sg](http://www.casetrust.org.sg)), where their prepayment is protected by way of an insurance bond or an escrow arrangement.



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## Protect your **PREPAYMENT**

### **04** Avoid buying prepaid packages that involve large sums or lengthy contract periods.

For example, consumers can choose to pay a “*per use*” fee whenever they visit a fitness club, or pay membership fees on a monthly basis, instead of opting for a two to three years prepaid membership package which may cost several thousand dollars. Even though paying for a longer membership usually attracts bigger discounts, consumers should weigh the risk of losing their large sums of prepayments when businesses close against the savings from the discounts.



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## Protect your **PREPAYMENT**

### **05** Ask about the refund policy for your prepayment before agreeing to the deal.

For example, when purchasing a motor vehicle, the *Consumer Protection (Fair Trading) (Motor Vehicle Dealer Deposits) Regulations 2009* requires that the car dealer inform the consumer in writing of the terms of the refund policy before collecting any deposit from a consumer.



Consumers should therefore carefully review the terms of the refund policy to understand the circumstances when they are entitled to a refund.



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