



ACCREDITATION SCHEME

FOR

E-BUSINESSES

INFORMATION & APPLICATION KIT

Table of Contents

Introduction	3
Benefits for Businesses.....	4
Training for Applicants	4
CaseTrust Application Stages	5
CaseTrust Assessment Stages.....	6
CaseTrust Criteria for e-Businesses.....	7
Policies	7
Communication.....	9
Practices & Systems	10
Personnel	13
Fee Structure	14
Others.....	14
Fee breakdown Illustration	15
Application Terms and Conditions	17
Application	17
Accreditation Details	18
Standards	18
Conditions Precedent.....	18
Audit/Investigation.....	19
Termination.....	19
Application Form	20
CaseTrust Application Submission Checklist.....	22

Introduction

The CaseTrust Accreditation Scheme for E-Businesses was developed to serve as an industry benchmark for e-businesses in Singapore which are committed to fair and transparent business practices. CaseTrust accredited online stores will provide greater assurance to consumers as this accreditation scheme was designed to mitigate pain points commonly experienced by online shoppers.

CASE collaborated with Nanyang Polytechnic's Singapore Institute of Retail Studies (NYP-SIRS) to develop this accreditation scheme. This scheme was also developed with the assistance of National University of Singapore's Centre for Pro Bono and Clinical Legal Education, and consultation with various stakeholders including government agencies, professional Certification Bodies and industry players.

With extensive research on various international and local standards in the e-commerce industry, CaseTrust referenced the following when formulating best practices in its assessment criteria that safeguard consumers and promotes fair-trading:

- Sales of Goods Act S14 (2), Consumer Protection (Fair Trading) Act 2003 (CPFTA), Personal Data Protection Act 2012, Technical Reference 76 (TR76) which includes A1:2020 (2022) Guidelines for electronic commerce transactions, Competition and Consumer Commission of Singapore's Guidelines on Price Transparency, Euro Trustmark, World Trustmark and Trade Alliance, and Organisation for Economic Co-operation and Development (OECD) Guidelines on Consumer Protection in E-commerce 2016.

Under this scheme, the businesses are audited under a set of comprehensive criteria which covers the entire range of e-commerce transactions from pre-sale to post-sale. Some of the unique features for this scheme include:

- Providing an online ordering system that enable consumers to shop efficiently with best practices required at various sale processes.
- Price transparency and eradicating pre-ticked boxes for additional charges.
- Information security such as providing secure payment mechanisms and regular maintenance on the company's information systems.
- Sufficient Information about the online store is displayed to identify the e-business.
- Communication targeted at certain profiles of consumers, such as children or the elderly, will be appropriate and non-exploitative.
- Easily accessible feedback channels and business does not restrict consumers to leave negative reviews.

Benefits for Businesses

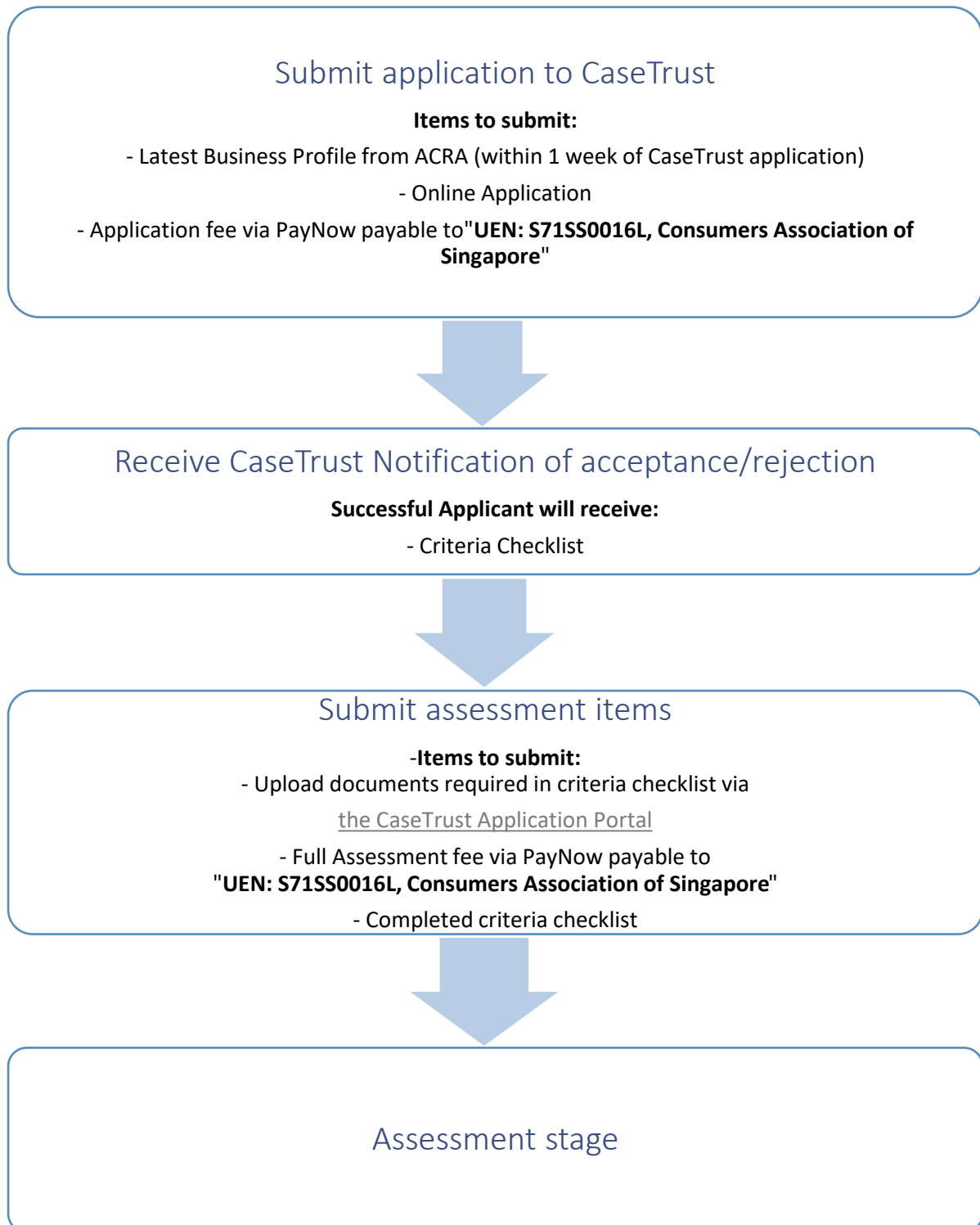
Businesses who qualify to obtain the CaseTrust accreditation will be able to display the CaseTrust logo on their online stores and marketing materials to differentiate themselves as a reliable online store in the crowded e-commerce space. Other benefits of getting CaseTrust accredited include:

- Greater exposure through CASE publicity efforts for CaseTrust accredited businesses:
 - ✓ Coverage through advertising and publicity campaigns by CASE
 - ✓ Consumer education efforts by CASE via its [social media channels](#) and quarterly magazine “[The Consumer](#)” with circulation of over 4,000 readers
 - ✓ Ride unto CASE related articles featured in the media
 - ✓ Free listing on [CaseTrust website](#)
- Increase your company’s brand equity and win consumers’ confidence as a whitelisted business endorsed by CASE.
- Compliance with the Consumer Protection (Fair Trading) Act, Technical Reference 76 (TR76) Guidelines for electronic commerce transactions and other international best practices in e-commerce.

Training for Applicants

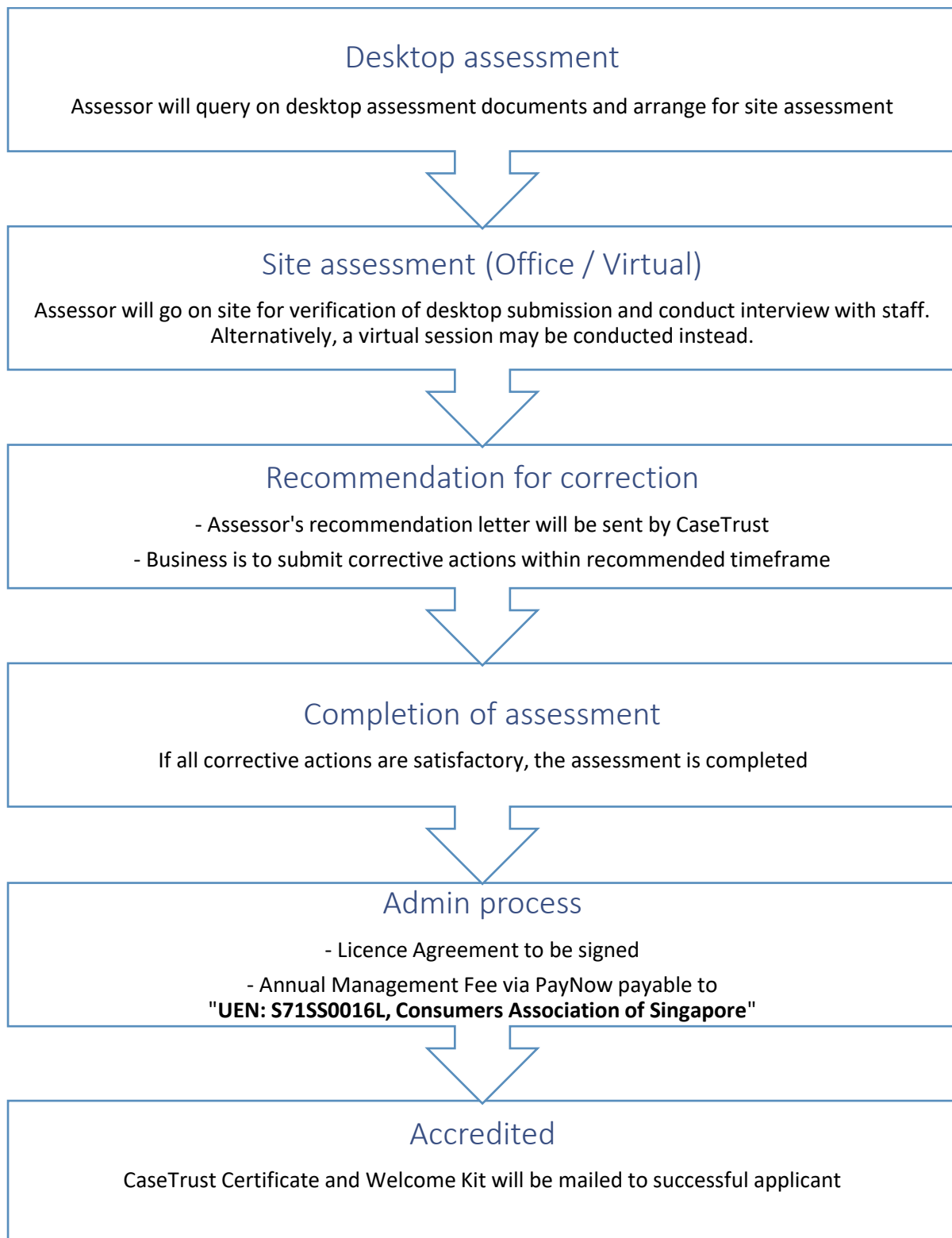
NYP-SIRS will be conducting a series of workshops to guide e-businesses through the accreditation process. They also provide one-on-one mentorship programmes to help e-businesses identify and address gaps in the policies and systems. More information can be found on [SIRS | CaseTrust Accreditation Scheme for E Commerce Business](#).

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: From the date applicant enters into assessment stage through submission of all required assessment items, it will take around 3 months to complete the assessment in order for business to be accredited.

CaseTrust Criteria for e-Businesses

Policies

Goods & Services

A1 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

A2 My business clearly states the terms and conditions of any warranties (if applicable) or service guarantees to protect customers against product defects and non-performance.

A3 My business has an exchange and refund policy clearly stipulating the terms and conditions for any exchange and refund, which is aligned with the Lemon Law set out in sections 13 to 18 of the Consumer Protection (Fair Trading) Act.

A4 My business clearly states the timeframe(s) and conditions for cancellation of transactions.

A5 My business clearly states the terms and conditions applicable to the redemption of vouchers and e-coupons.
Purchase of vouchers: discount/points applicability

Pricing & Payment

A6 My business has a Standard Operating Procedure to ensure information about pricing and product/service availability are accurate and up to date.

A7 My business clearly states the payment methods and channels available to customers.

A8 My business clearly states any delivery and shipping charges incurred.

A9 My business clearly states any additional charges for extra services such as subscriptions, alterations, repairs and express shipping.

A10 Honouring Displayed Prices

My business honours the prices displayed at the time that the order/transaction is made.

Security

A11	My business is committed to maintaining the confidentiality of customer data.
A12	My business has appointed a Data Protection Officer to oversee data protection, ensure compliance with PDPA, and educate staff on data protection.

Communication

External Communication

B1	My business provides effective mode(s) of communication for consumers.
B2	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, website, business contact information etc.
B3	My business has sufficient information on the website about my business.

Advertising and Promotion

B4	<u>Accuracy of Information</u> My business ensures that all goods and services are accurately described and portrayed in all marketing communication including photos, keywords, and descriptions.
B5	<u>Adequacy of Information</u> My business ensures that its marketing communications include sufficient details.
B6	My business ensures that there is no unethical promotion/advertising or misrepresentations on my website and marketing communications across all platforms. Note: Businesses may refer to the Price Transparency Guidelines issued by the Competition and Consumer Commission of Singapore, which indicate how CCCS will interpret the Consumer Protection (Fair Trading) Act in relation to certain pricing practices such as drip pricing, price comparisons with other suppliers, discounts and the use of the term “free”.
B7	My business ensures that there are sufficient stocks to fulfil orders, including any promotional or limited promotional items.
B8	My business clearly states the period and conditions for which promotions are valid.
B9	My business clearly spells out details of the validity period and conditions for any lucky draw or contest.

Practices & Systems

Retailing

C1	My business provides an online ordering system that enable consumers to complete the transaction efficiently and without difficulty.
C2	My business allows consumers to review their purchase decision before confirming the transaction. This could be in the form of the “Shopping Cart” or “Shopping Basket”.
C3	My business provides a confirmation button for consumers to confirm their purchases and finalise the transaction.
C4	My business processes orders accurately.
C5	My business provides confirmation slips to consumers with details of their purchases for all transactions. My business’ confirmation slips reflect the full detailed information of the purchases made.
C6	<u>Deposit/Reservations</u> a. My business provides consumers with receipts to acknowledge payment of deposits or reservation charges. b. Receipts for deposits and reservations have full detailed information.
C7	My business provides various methods and options for consumers to receive fulfilment of goods and/or services ordered.
C8	<u>Exchange and Refund</u> My business honours our exchange and refund policies promptly within the stipulated time frame and conditions.
C9	<u>Cancellation of Orders</u> a. My business has complete delivery of goods and services within time frame stipulated. Otherwise, we refund consumers for any purchases made or immediately offer consumers the option of a refund or later date of delivery. b. My business communicates to consumers the outcome of cancellation requests.
C10	If there are stock changes or quality concerns after confirmation of an order, my business informs the consumer immediately and provides the option to cancel or make amendments.

Delivery Management

C11	<u>Delivery by my business</u> a. My business provides delivery forms. b. Delivery forms show full detailed information. My business gets the consumer to acknowledge receipt of delivery. A copy of the delivery form is given to the customer. c. My business keeps the consumer updated on the status of their deliveries should the need arise.
C12	<u>Delivery by third-party provider</u> My business is informed of the status of deliveries to consumers.

Feedback Management

C13	My business has a complaints resolution procedure.
C14	My business has a system to document complaint cases.
C15	My business acknowledges to the consumer when a complaint is received and informs them on the process to be expected including time required for a response and the products and/or services involved.
C16	My business informs complainants of the status of the complaint investigation at each stage of the process.
C17	My business resolves complaints within a maximum of 21 days upon receipt of complaint.
C18	My business informs consumers of alternative forms of redress should the business be unable to resolve the complaint within the time frame, E.g. CASE Mediation Centre.
C19	Feedback channels are made available and easily accessible.
C20	My business does not restrict consumers' ability to leave negative reviews, dispute charges, or consult or file complaints with government agencies.

Information Security

C21	My business assigns the responsibility for maintaining the security of the Company's information systems to an Information Security Officer (ISO). The ISO reports directly to the Chief Executive Officer. He/she ensures the information security policy is updated regularly. He/she should be the liaison person for the yearly audit conducted by independent assessors.
------------	---

Security

C22	My business provides an easy to use, secure payment mechanisms.
C23	My business has the appropriate level of controls; encryption is provided to transmissions and transactions with my consumers.
C24	My business ensures that updates are performed on a regular basis to ensure the security of all payment mechanisms and transactions offered on my website is maintained at an appropriate level.
C25	My business has the log, report and regular reviews of all the security activities and any breach or attempted breach of security to avoid recurring incidents.

Availability and Accessibility of Online information

C26	My business' website is optimised across devices.
C27	My business has the necessary backup of the e-commerce business information and is executed on a regular basis.
C28	My business establishes, where applicable, procedures to authorize, test and approve proposed system changes and upgrades before implementing them in the interest of maintaining the availability of the system, services and data.
C29	My business has a business continuity plan in place to minimise the impact of any disruption to my e-commerce business.

Privacy Protection & Security

C30	My business has a system to keep all consumers' particulars confidential and to comply with the Personal Data Protection Act.
C31	My business informs consumers about information collected digitally.
C32	My business recognises that children should be treated differently from adults and any communication targeted at children should be appropriate and non-exploitative.
C33	My business takes into account the level of sophistication of the elderly and ensures that communication targeted at the elderly is appropriate, easily understood and non-exploitative.
C34	My business has a system to restrict access to and uploading of restricted content.

Third-Party e-Marketplace

(This section of criteria C35-C38 is applicable only if your business sells on e-Marketplaces)

C35	The third-party e-Marketplace where my products and services are listed on ensures user authenticity, transaction safety, availability of loss remediation channels for consumers, and has effective anti-scam measures.
C36	My business is easily identifiable on the e-Marketplace.
C37	My business is easily contactable through the e-Marketplace.
C38	My business ensures that all logistics and payment issues within my control are consistent with the highest consumer service standards.

Goods & Services

C39	My business has a system for ensuring the quality of products and services offered for sale. Goods and services offered should be fit for consumption and not past expiry date.
C40	My business ensures a truthful impression of ownership or relationship with intellectual property, so authorized by the intellectual property owner.

Personnel

Performance

D1	My business ensures that my staff do not practice any unethical sales tactics.
-----------	--

Knowledge

D2	My business ensures that when contacted, staff can provide accurate, timely and comprehensive product and service information to consumers, to perform service to the expected levels and to steer clear of engaging in any unfair practices to comply with the Consumer Protection (Fair Trading) Act.
D3	My business ensures that the relevant staff are trained in information security and security systems.

Fee Structure

(Fees are inclusive of GST)

	Small Business Sales Turnover < S\$1M	Medium Business Sales Turnover S\$1M – S\$15M	Large Business Sales Turnover > S\$15M
Application	S\$327.00	S\$327.00	S\$327.00
*Full Assessment	S\$741.20	S\$1,853.00	S\$2,725.00
**Interim Assessment	S\$370.60	S\$926.50	S\$1,362.50
Annual Management	S\$763.00	S\$1,526.00	S\$2,507.00

Others

	Fee
Certificate (soft copy)	Complimentary
Mediation at CASE Mediation Centre (when required)	Complimentary

Fee breakdown Illustration

Small E-Business Accreditation 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 Site Assessment	-	-	-	S\$370.60	-
Annual Management	-	S\$763.00	S\$763.00	S\$763.00	S\$763.00
Total	S\$1068.20	S\$763.00	S\$763.00	S\$1,133.60	S\$763.00

Medium E-Business Accreditation Over 4 Years

(Fees are inclusive of GST)

	Preliminary	Year 1	Year 2	Year 3	Year 4
Application	S\$327.00	-	-	-	-
*Full Assessment	S\$1,853.00	-	-	-	-
**Interim Site Assessment	-	-	-	S\$926.50	-
Annual Management	-	S\$1,526.00	S\$1,526.00	S\$1,526.00	S\$1,526.00
Total	S\$2,180.00	S\$1,526.00	S\$1,526.00	S\$2,452.50	S\$1,526.00

Large E-Business Accreditation Over 4 Years

(Fees are inclusive of GST)

	Preliminary	Year 1	Year 2	Year 3	Year 4
Application	S\$327.00	-	-	-	-
*Full Assessment	S\$2,725.00	-	-	-	-
**Interim Site Assessment	-	-	-	S\$1,362.50	-
Annual Management	-	S\$2,507.00	S\$2,507.00	S\$2,507.00	S\$2,507.00
Total	S\$3,052.00	S\$2,507.00	S\$2,507.00	S\$3,869.50	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/virtual) is conducted every four (4) years.
3. ** Interim assessments Site (office/virtual) 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.

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 access 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 physical CaseTrust related materials must be returned to CASE office within 7 days, and such materials 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.

Application Form

CaseTrust Accreditation Scheme for E-Businesses

Instructions

- You can submit your application online via our website <https://www.case.org.sg/casetrust/> or simply by clicking [here](#). Please refer to this form to prepare the information required.
- Where not applicable, please fill in the blanks as NA.
- Please note that blank answers may result in processing delay.
- Attach separate sheets if space provided is insufficient.
- ^ Delete where appropriate

Particulars of your business

Name of Business:

Address (mailing):

Tel:

Website:

Email:

ACRA Registration no.:

Date of Registration:

Has your business or any of your Directors/Partners/Owners ever been rejected, suspended or removed from any accreditation scheme, including but not limited to this Scheme? ^ YES / NO
Please provide details (attach additional sheets if necessary):

Has your business or any of your Directors/Partners/Owners ever been convicted of any criminal offence or infringed any regulatory requirements? ^ YES / NO
Please provide details (attach additional sheets if necessary):

Optional - Only if you are engaging a consultant for CaseTrust assessment

Name of Consultancy Business:

Name of consultant(s):

Tel:

Email:

Contact Particulars

Name of Organisation Head: ^Dr/Mr/Mrs/Mdm/Ms

Designation of Organisation Head:

Name of Contact Person for CaseTrust: ^Dr/Mr/Mrs/Mdm/Ms

Designation of Contact Person for CaseTrust:

Tel:

Tel (alternative):

Email:	Fax:
Size of Business	
<input type="checkbox"/> Small – Annual Sales Turnover less than S\$1 million <input type="checkbox"/> Medium – Annual Sales Turnover between S\$1 million and S\$15 million <input type="checkbox"/> Large – Annual Sales Turnover more than S\$15 million	
If Business is a subsidiary of a Holding Company	
Name of Holding Company:	
Address:	
Tel:	Tel (alternative):
Email:	Fax:
Declaration	
I / We declare that: <ul style="list-style-type: none"> • All the information given is accurate and truthful. • I have read and understood the Information & Application Kit and agree to the Terms and Conditions. 	
Authorised Signature:	
Name:	Designation:
Date:	

CaseTrust Application Submission Checklist

- CaseTrust Application via [Online Submission](#)
- [Business Profile from ACRA](#) (within 1 week of CaseTrust application)
- Application Fee of \$327 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 to 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.