



# ACCREDITATION SCHEME

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FOR

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# STOREFRONT BUSINESSES

## (SILVER)

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## INFORMATION & APPLICATION KIT

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# Introduction

The CaseTrust Accreditation Scheme for Storefront Businesses (Silver) was developed and rebranded by CaseTrust, the accreditation arm of the Consumers Association of Singapore (CASE), for the retail and service industry.

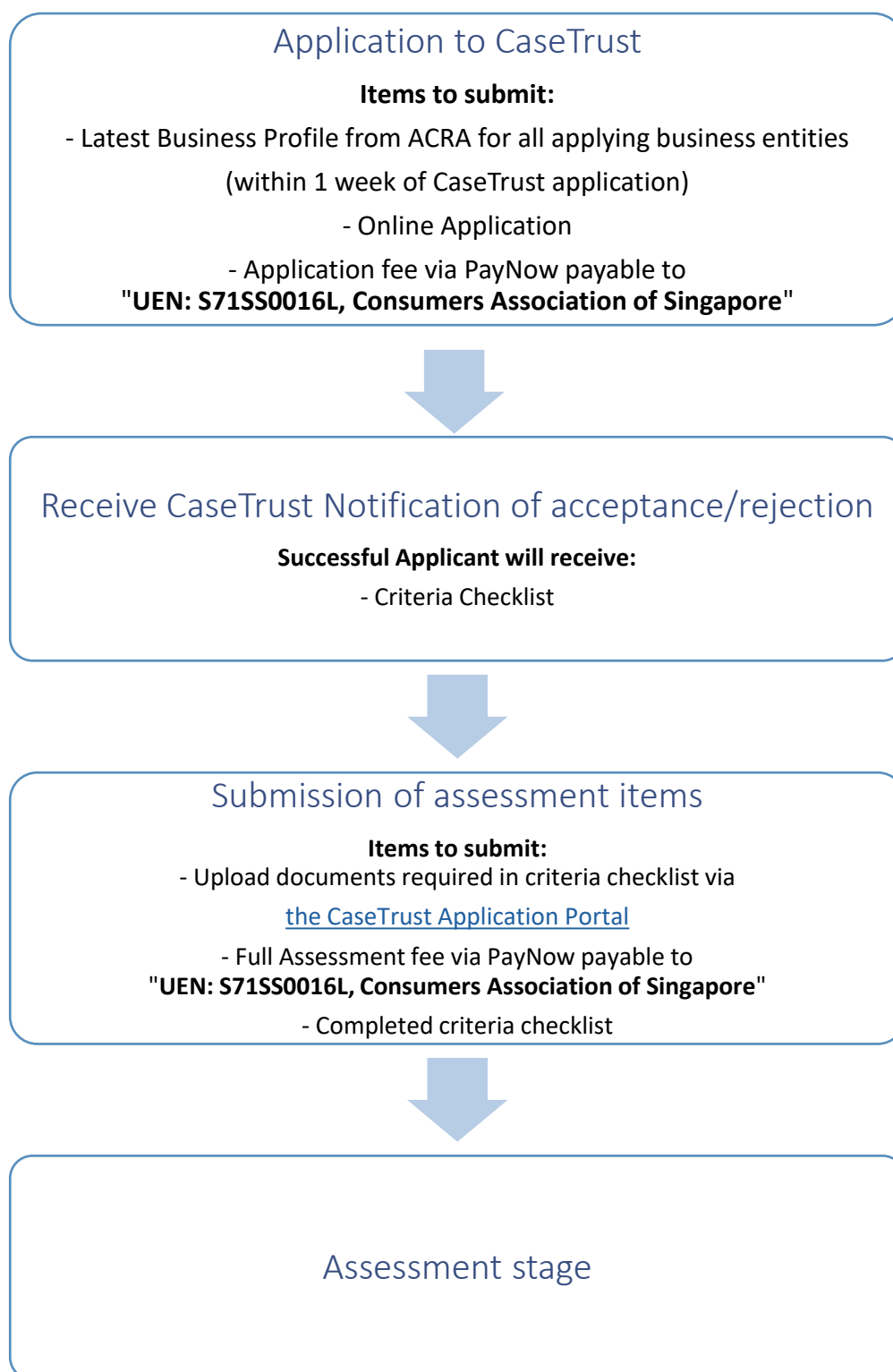
Under this scheme, the businesses are audited under a set of stringent and comprehensive criteria, covering the aspects of proper store policies, ethical advertising and proper dispute resolution procedures, staff capabilities as well as training.

Businesses who qualify to obtain the CaseTrust accreditation will be able to display the CaseTrust logo on their shop fronts and marketing materials as an outward sign of their commitment to fair trading. For consumers, this is assurance that these businesses have good sales/after-sales service, business integrity, well-trained staff and well-maintained retail facilities. Only businesses who are accredited under the CaseTrust Accreditation Scheme for Storefront Businesses may display the CaseTrust logo on their storefronts.

## Protection for Prepayment

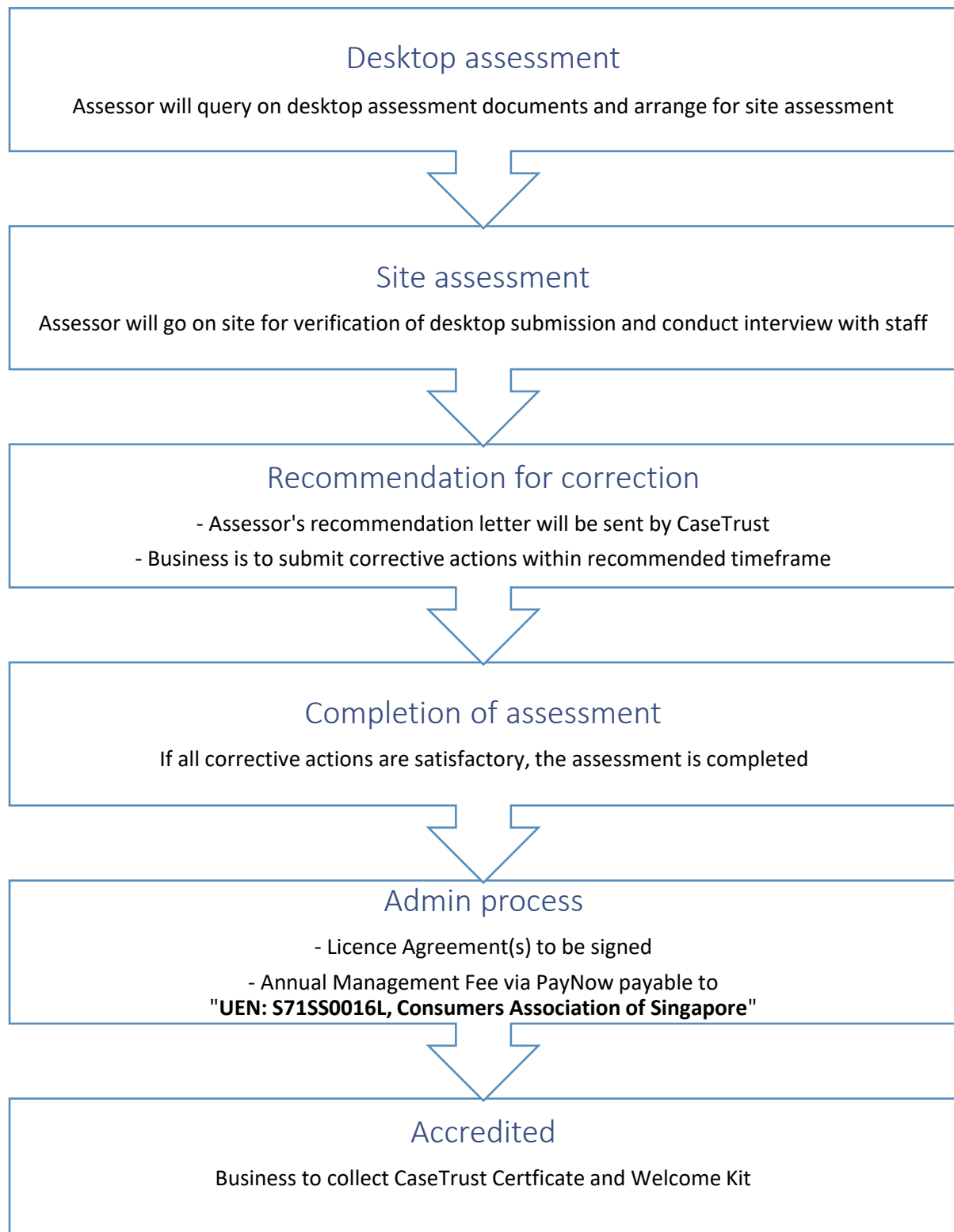
Businesses in sectors such as Childcare, Tuition Centres, Gym / Fitness Centres and Wedding Planners are required to participate in the Storefront Prepayment Protection Scheme if they collect advance payments from consumers. This ensures that, in the event of an abrupt business closure, consumers are protected. The unutilised portion of their prepayments will be safeguarded, offering them greater peace of mind and financial assurance.

## 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 3 months from the date applicant commences the assessment stage (through submission of all required assessment items) to complete the accreditation assessment process.

## CaseTrust Criteria for Storefront 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 product defects and non-performance.
<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.
Pricing & Payment	
<b>A6</b>	My business is committed to display discounted prices clearly.
<b>A7</b>	My business clearly states the payment methods and channels available to customers.
<b>A8</b>	My business is committed to avoid over or under-charging and to ensure correct change is given.
<b>A9</b>	My business clearly states any delivery and/or shipping charges incurred.
<b>A10</b>	My business clearly states any additional charges for extra services such as alterations, repairs, gift- wrapping and express delivery.
Security	
<b>A11</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> 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> My business ensures that its marketing communications include sufficient details on prices, quality, availability and terms of sales.
<b>B5</b>	My business sells what is advertised and promoted.
<b>B6</b>	My business maintains sufficient 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

### Retailing

<b>C1</b>	<u>Deposit/Reservations</u> a. My business provides customers with receipts to acknowledge payment of deposits or reservation charges. b. Receipts for deposits and reservations have full detailed information.
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<b>C2</b>	<u>Proof of Purchase</u> a. My business issues receipt/ sale slips to customer with details of the purchases of the goods/ services provided. b. The receipt and sales slip reflect relevant detailed information.
<b>C3</b>	<u>Exchange and Refund</u> My business honours our exchange and refund policies promptly within the stipulated time frame and conditions.
<b>C4</b>	<u>Delivery</u> a. My business provides delivery forms. b. Delivery forms show full detailed information. My business gets customer's signature acknowledging receipt of delivery. A copy of the delivery form is given to the customer. c. My business keeps customer updated on the status of their deliveries should the need arise.
<b>Feedback Management</b>	
<b>C5</b>	My business has a system to document complaint cases and has a complaints resolution procedure.
<b>C6</b>	My business informs complainants of the status of the complaint investigation.
<b>C7</b>	My business resolves complaints within a maximum of 21 days upon receipt of complaint.
<b>C8</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.
<b>Security</b>	
<b>C9</b>	My business has a system to keep all customers' particulars confidential.
<b>Goods &amp; Services</b>	
<b>C10</b>	My business has a system for ensuring the quality of products and services offered for sale. Goods and services offered are fit for consumption and not past expiry date.



## Personnel

### Performance

<b>D1</b>	My business ensures that customer support and service staff do not practise any unethical sales tactics.
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### Knowledge

<b>D2</b>	My business ensures staff are able to provide accurate, timely and comprehensive product and service information to customers and to perform service to the expected levels.
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## Prepayment Protection

This section of criteria E1-E4 is applicable only for businesses that collect prepayments in the following industries: Childcare, Tuition Centres, Gym/Fitness Centres and Wedding Planners

### Protection for Prepayments

<b>E1</b>	My business is committed to inform and protect customers with approved insurance upon the receipt of their prepayments.
<b>E2</b>	My business clearly indicates the details of the approved insurance available to protect the customers who have made prepayments to my business.
<b>E3</b>	<u>Proof of Protection</u> My business has undertaken approved insurance for customers who have made prepayments to my business.
<b>E4</b>	My business stipulates expiry dates for any form of prepayment.

*Reminder note: Submit the declaration form for prepayment protection scheme on page 16 of this Info Kit (Application number) to [casetrust@case.org.sg](mailto:casetrust@case.org.sg) after completing the online application.*

No	Industry	Payments Insured
1	Childcare Centres	*Fees paid in advance
2	Tuition Centres	*Fees paid in advance
3	Fitness Centres	*Membership/package/session/fees paid in advance
4	Wedding Planners	Deposits

*\*Fees worth less than two months of service are exempted.*

## 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

\*Full-term assessment (Desktop & Site) is conducted every four (4) years.

\*\*Interim assessment (Site only) is conducted on the third (3rd) year of every accreditation cycle.

## Other Charges

(Fees are inclusive of GST)

	Fee
Certificate printing	Waived
Additional Certificate printing	S\$16.35
Mediation at CASE Mediation Centre	Complimentary
CaseTrust decal	Complimentary

## Fee breakdown Illustration

### Small Storefront Business Accreditation (Silver) Over 4 Years (Fees are inclusive of GST)

	Preliminary	Year 1	Year 2	Year 3	Year 4
Application	S\$327	-	-	-	-
*Full Assessment	S\$741.20	-	-	-	-
**Interim Site Assessment (Storefront)	-	-	-	S\$370.60	-
Annual Management	-	S\$763	S\$763	S\$763	S\$763
Total	S\$1,068.20	S\$763	S\$763	S\$1,133.60	S\$763

### Medium Storefront Business Accreditation (Silver) Over 4 Years (Fees are inclusive of GST)

	Preliminary	Year 1	Year 2	Year 3	Year 4
Application	S\$327	-	-	-	-
*Full Assessment	S\$1,853	-	-	-	-
**Interim Site Assessment (Storefront)	-	-	-	S\$926.50	-
Annual Management	-	S\$1,526	S\$1,526	S\$1,526.00	S\$1,526
Total	S\$2,180	S\$1,526	S\$1,526	S\$2,452.50	S\$1,526

### Large Storefront Business Accreditation (Silver) Over 4 Years (Fees are inclusive of GST)

	Preliminary	Year 1	Year 2	Year 3	Year 4
Application	S\$327	-	-	-	-
*Full Assessment	S\$2,725	-	-	-	-
**Interim Site Assessment (Storefront)	-	-	-	S\$1,362.50	-
Annual Management	-	S\$2,507	S\$2,507	S\$2,507	S\$2,507
Total	S\$3,052	S\$2,507	S\$2,507	S\$3,869.50	S\$2,507

\*Full-term assessment (Desktop & Site) is conducted every four (4) years.

\*\*Interim assessment (Site only) is conducted on the third (3rd) year of every accreditation cycle.

## 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 (Desktop & Site) is conducted every four years.
3. \*\*Interim assessment (Site only) is conducted on the third 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 - year 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 a 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 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.
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.

Consumers' Association of Singapore ("CASE"), CaseTrust Department  
170 Ghim Moh Road #05-01  
Ulu Pandan Community  
Building Singapore 279621

Dear Sir/Madam

**DECLARATION & UNDERTAKING BY BUSINESS APPLYING FOR REQUIREMENT OF THE PRE-PAYMENT PROTECTION SCHEME**

1. We, the undersigned, refer to our Application ref no. [ ] for CaseTrust's accreditation.
2. We hereby unconditionally warrant, represent and declare to CASE that we currently are in the practice of collecting upfront payments from our customers for service agreements including, but not limited to fees, packages, and/or deposits (or the likes)(hereinafter referred to as "**pre-payments**").
3. We undertake:-
  - a. To obtain pre-payment insurance from a vendor approved by CASE before the signing of the Licence Agreement and to comply with all requirement(s) and condition(s) as may be communicated by CASE during the CaseTrust accreditation application process for the purposes of the approval; and
  - b. To notify CASE the cancellation or update in process concerning collection of any form of pre-payments.
4. We acknowledge that if we make any false statements herein, in support of our application for requirement of the Pre-payment Protection Scheme and/or breach the terms of the undertaking, CASE may in its sole and absolute discretion terminate the licence agreement and withdraw the CaseTrust quality mark.
5. In consideration of CASE acting on reliance of our representations, declarations and undertaking above, we hereby undertake to bind our assigns, successors, heirs, personal representative and/or executors to indemnify (including legal cost on a full indemnity basis) and to hold CASE harmless from any and all claims, loss, damage, costs, charges and/or expenses suffered and/or incurred by CASE as a result of this declaration and all CASE's actions in accordance hereof, including the termination of our licence agreement, the withdrawal of the CaseTrust quality mark(s) and the withdrawal of any regulatory licence(s) (if applicable).

**Signature:**

\_\_\_\_\_

**Name:**

\_\_\_\_\_

**Designation (delete as applicable): Director / Owner / Partner**

**Entity name:**

\_\_\_\_\_

**Date:**

\_\_\_\_\_



## CaseTrust Application Submission Checklist

- ☐ CaseTrust Application via [Online Submission](#)
- ☐ [Business Profile from ACRA](#) (within one 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](mailto:casetrust@case.org.sg)

- ☐ Declaration form for collection of prepayments (if applicable as mentioned on page 9)

*Clause 1: Application number*

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Thank you for your interest in 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.