



ACCREDITATION SCHEME

FOR

E-BUSINESSES (SILVER)

INFORMATION & APPLICATION KIT

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Introduction

The CaseTrust Accreditation Scheme for E-Businesses (Silver) was developed by CaseTrust, the accreditation arm of the Consumers Association of Singapore (CASE), for the E-Business industry, 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 expressed 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

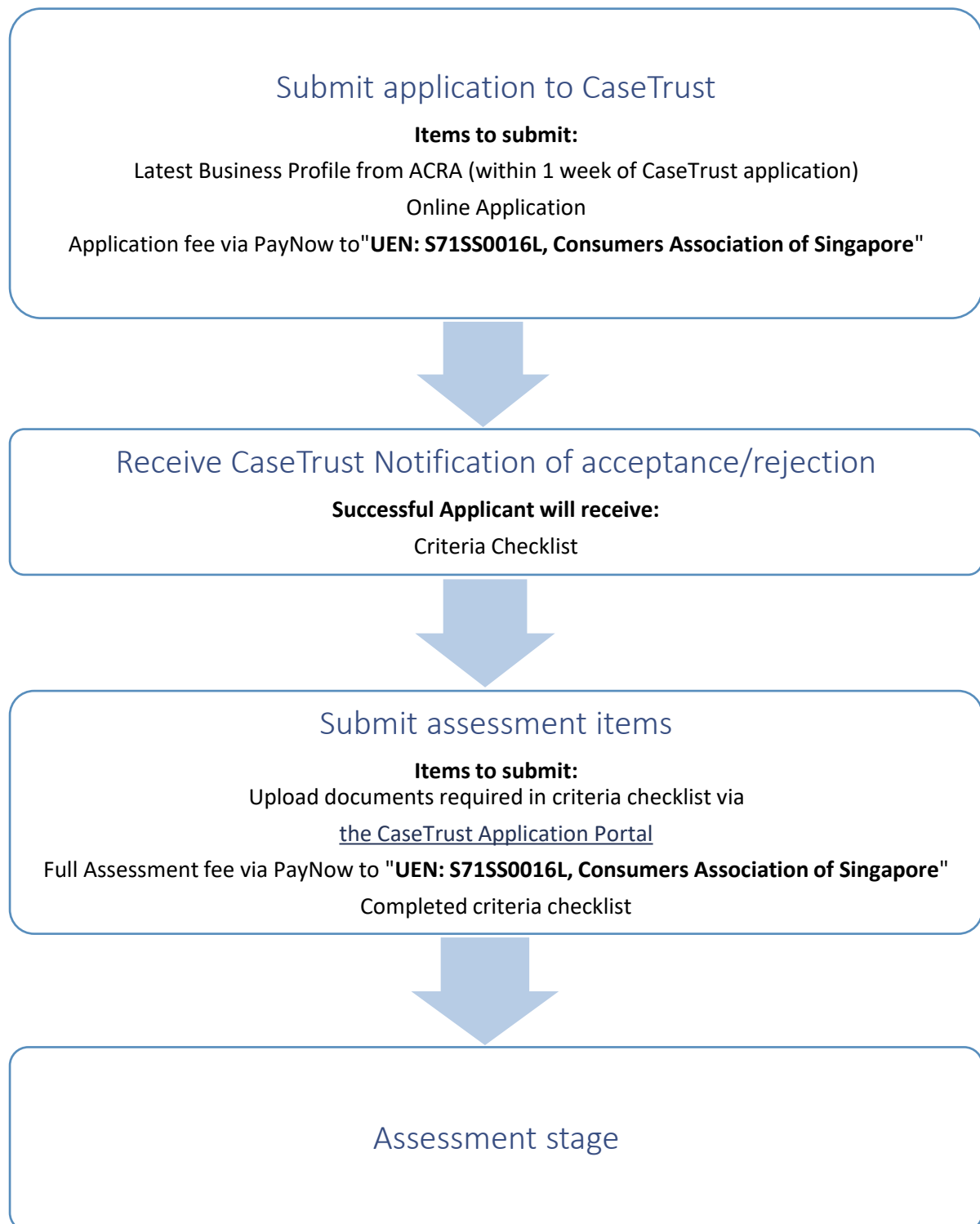
Only businesses who qualify to obtain the CaseTrust accreditation will be able to display the CaseTrust logo on their online stores and marketing materials to differentiate themselves as a reliable online store in the crowded E-commerce space. Other benefits of getting CaseTrust accredited include:

- 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

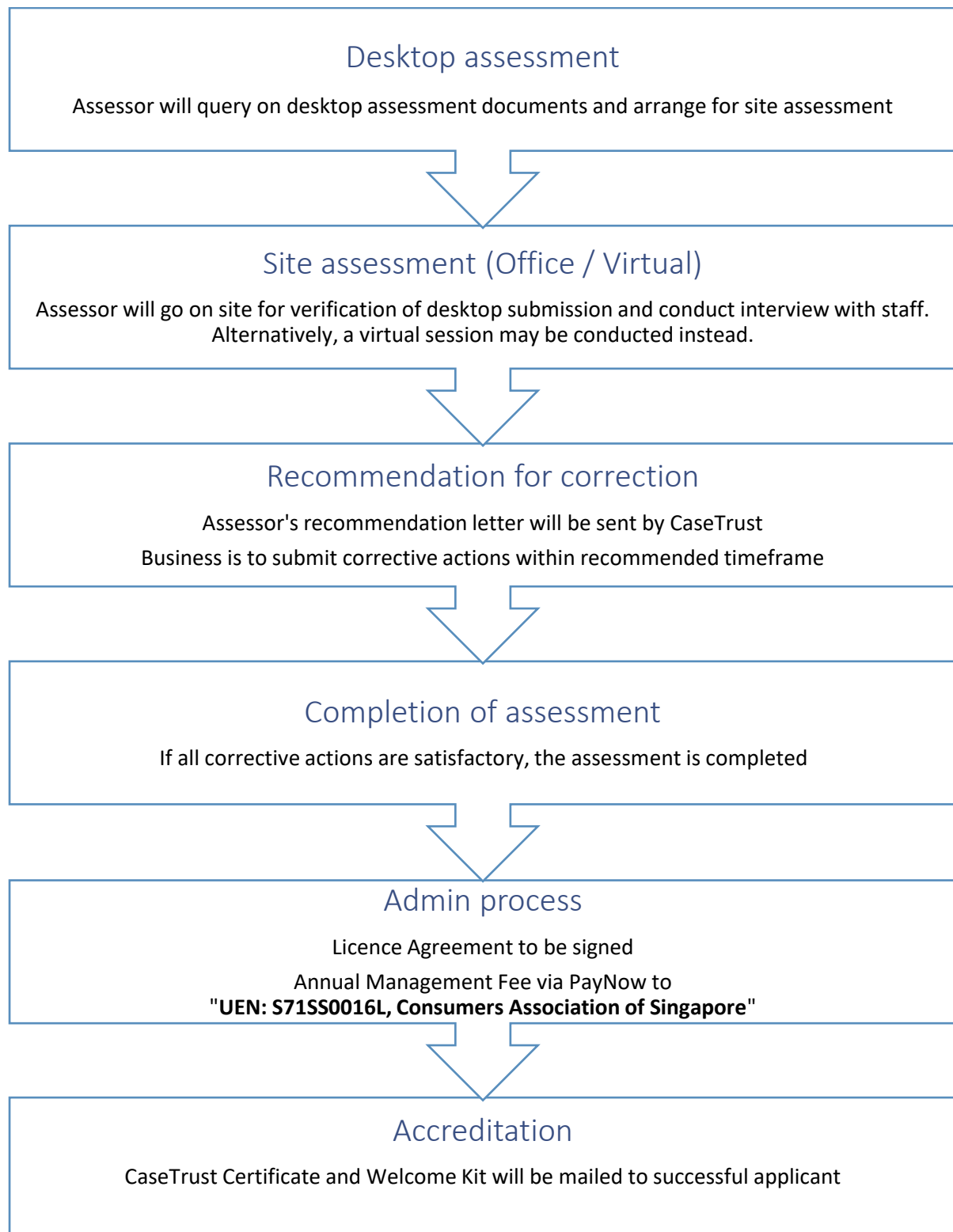
NYP-SIRS will conduct workshops to guide E-businesses through the accreditation process. They also provide one-on-one mentorship programmes to help E-businesses identify and address gaps in the policies and systems. More information can be found on [SIRS | CaseTrust Accreditation Scheme for E Commerce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

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	<p><u>Accuracy of Information</u></p> <p>My business ensures that all goods and services are accurately described and portrayed in all marketing communication including photos, keywords, and descriptions.</p>
B5	<p><u>Adequacy of Information</u></p> <p>My business ensures that its marketing communications include sufficient details.</p>
B6	<p>My business ensures that there is no unethical promotion/advertising or misrepresentations on my website and marketing communications across all platforms.</p> <p>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”.</p>
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> <ol style="list-style-type: none"> My business provides delivery forms. 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. My business keeps the consumer updated on the status of their deliveries should the need arise.
C12	<u>Delivery by third-party provider</u> <p>My business is informed of the status of deliveries to consumers.</p>
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)

Type of Fee	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 (1 st Year)	S\$741.20	S\$1,853.00	S\$2,725.00
**Interim Assessment (3 rd Year)	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 4 years.*

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

Other Charges

(Fees are inclusive of GST)

	Fee
Certificate printing	Complimentary
Reprint / Additional Certificate printing	S\$16.35
Mediation at CASE Mediation Centre	Complimentary

Fee breakdown Illustration

Small E-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 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 (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\$1,853.00	-	-	-	-
**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 (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\$2,725.00	-	-	-	-
**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

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

***Interim assessment (Site only) is conducted on the 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 4 years.
3. **Interim assessment (Site only) is conducted on the 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, with the Applicant considered to have failed the assessment 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 7 days after the submission of your application.
 - c. If a withdrawal request is made after 7 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.
 - e. The annual management fee is payable only after the Applicant clears the assessment process.
 - f. The Assessment Fees would be refunded in the event of an outright disqualification during the initial application stage.

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. Fees are subject to change, depending on economic situation and discretion of the CaseTrust Department.
3. The applicant (or subsequently accredited business) is to note the following eligibility conditions to apply/re-apply for the accreditation scheme or to remain accredited:
 - a. there should not be 5 or more complaints related to the Consumer Protection Fair Trading Act (CPFTA) lodged against it with CASE, within a continuous period of 12 months before the date of the new/renewal application or after the business has been accredited; and/or
 - b. must not be faced with any debarment arising out of any sanction imposed by CaseTrust; and/or
 - c. must not have any bad track record with CASE (where the respective situation arises), for refusal to sign the Voluntary Compliance Agreement (VCA), breach the signed VCA, be issued with a Consumer or Company Alert against it by CASE, or be referred to the Competition and Consumer Commission of Singapore for Injunction by CASE.
3. Businesses with different ACRA unique entity 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

Assessment

1. The Applicant must pass all assessments to be or remain accredited.
2. Assessment Fees are strictly non-refundable if the Applicant fails the assessment.
 - a. The CaseTrust department reserves the right to reject any submission for any reason without further explanation to the Applicant
 - b. If the Applicant wishes to appeal the rejection of its submission, it may contact CaseTrust via email at casetrust@case.org.sg with its supporting documents within 14 business days of receiving the notification of rejection. The CaseTrust department

may in its absolute discretion review the Applicant's appeal and respond with its final decision within 30 business days.

3. The application will be considered **NULL & VOID** if:
 - a. Documents for assessment are not submitted within **6 months** from date of application.
 - b. The Applicant failed to obtain CaseTrust within the period of **1 year** from the date of application.
4. If an Applicant fails the prescribed Assessment conducted, the Applicant may be given a further opportunity to qualify to be accepted under the scheme and such would be decided by the Assessor or Assessors assigned as long as the Applicant does not exceed 2 further Assessments. All Assessment Fees, if any, must be paid by the Applicant.
5. 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.
6. Applicants who pass the desktop assessment but subsequently fail the site assessment are deemed to have failed the assessment.
7. The Applicant may ask for a review of the Assessment with reasons. The Applicant's request will be considered by the Head of Department, and if appropriate, forwarded to 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. In the event the CaseTrust Applicant withdraws their application:
 - a. Assessment Fees are refundable if withdrawal request is made within 7 days after the submission of your application.
 - b. If a withdrawal request is made at least 7 days before commencement of Site Assessment, 50% of the Assessment Fees will be refundable.
 - c. Assessment Fees are strictly non-refundable if withdrawal request is made less than 4 days before site assessment.
 - d. If the Applicant fails the desktop assessment and decides to withdraw at that stage, 50% of the Assessment Fees will be refundable.

- e. The annual management fee is payable only after the Applicant clears the assessment process.
- f. The Assessment Fees would be refunded in the event of an outright disqualification during the initial application stage.

Accreditation Details

1. Applicant must go through the full assessment first, and the interim assessment after 2 years.
2. Accreditation will be for a period of 4 years, renewable every year, subject to payment of the Annual Management Fee, passing all Assessments, satisfying all Investigation or queries by CaseTrust (this including feedback from the public i.e. complaints, if any), and any other requirement(s) put forth by CaseTrust at any point in time.
3. Accredited companies that make changes to its company ownership partnership/directorship after obtaining accreditation may be subjected to re-assessment and must furnish CASE with a Deed of Assignment. This assessment shall be independent of other assessments that the accredited business is scheduled to undertake.

Standards

1. Accredited 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 accredited business must be so bound by such.
2. Accredited 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.
3. The CaseTrust Department reserves the right to perform an audit or conduct mystery shopping on the business during their accreditation period.
4. Upon successful accreditation, the business is required to display its policies clearly in its premises or such policies must be easily accessible to Consumers. Web-based retailers are required to publish their web policies on their websites.
5. The accredited businesses must have a proper criterion to deal with complaints and a dispute resolution programme in place 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.

6. To uphold the standards, which may be updated from time to time by CaseTrust, all accredited businesses shall adhere to the Code of Practice and abide by penalties imposed upon breach/infringement of the Code of Practice.

Conditions Precedent

1. Businesses should allow CaseTrust representatives into their premises for auditing and/or investigation purposes, whether notified or not.
2. 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

1. In the event of a breach of the CaseTrust requirements stipulated within this Information Kit, the Criteria Checklist, the License Agreement and/or the CaseTrust Code of Practice, CaseTrust may impose sanctions by way of Warning, Suspension, Expulsion and/or Debarment from CaseTrust.
2. All Suspension, Expulsion and Debarment cases would be considered and approved by the CaseTrust Advisory Council.
3. Accredited business Suspended of its CaseTrust status would be required to pay for the Interim Assessment fee, undergo and pass the Interim Assessment. Under this circumstance, the business would be given up to 2 rounds to pass the Interim Assessment, within 3 months from the date of the Notice of Suspension.
4. Should the accredited business be sanctioned of its CaseTrust status by Warning or Suspension, the sanction would be valid for 2 years from the date of the imposition. The validity of the sanction would be carried forward to the renewed accreditation cycle and should there be any breach of the CaseTrust requirements again, further or more sanctions may be imposed.

Termination

1. 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.
2. The CaseTrust Department reserves the right to suspend and/or revoke the accreditation status should the business fail to adhere to any of the CaseTrust requirements stipulated within this Information Kit, the Criteria Checklist, the License Agreement and/or the CaseTrust Code of Practice, or for whatever reasons, as the CaseTrust Department deems fit.

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 '**UEN: S71SS0016L, 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.