



新加坡装修同业商联会  
SINGAPORE RENOVATION CONTRACTORS  
AND MATERIAL SUPPLIERS ASSOCIATION

# JOINT ACCREDITATION SCHEME

---

FOR

---

(RCMA)

RENOVATION BUSINESSES (SILVER)

---

## INFORMATION & APPLICATION KIT

# Contents

|   |    |
|---|----|
| Introduction .....  | 3  |
| How does CaseTrust benefit businesses? .....                    | 3  |
| CaseTrust Application Stages .....                              | 4  |
| CaseTrust Assessment Stages .....                               | 5  |
| CaseTrust-RCMA Criteria for Renovation Businesses (Silver)..... | 6  |
| Policies.....   | 6  |
| Communication .....   | 7  |
| Practices & Systems .....                                       | 7  |
| Personnel.....  | 8  |
| Fee Structure.....  | 9  |
| Other Charges.....  | 9  |
| Fee breakdown Illustration .....                                | 10 |
| Important Note .....  | 11 |
| Application Terms and Conditions.....                           | 12 |
| Application.....  | 12 |
| Assessment.....   | 12 |
| Accreditation Details .....                                     | 14 |
| Standards .....   | 14 |
| Conditions Precedent .....                                      | 15 |
| Audit/Investigation.....  | 15 |
| Termination .....   | 15 |
| CaseTrust Application Submission Checklist.....                 | 16 |

# 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**.

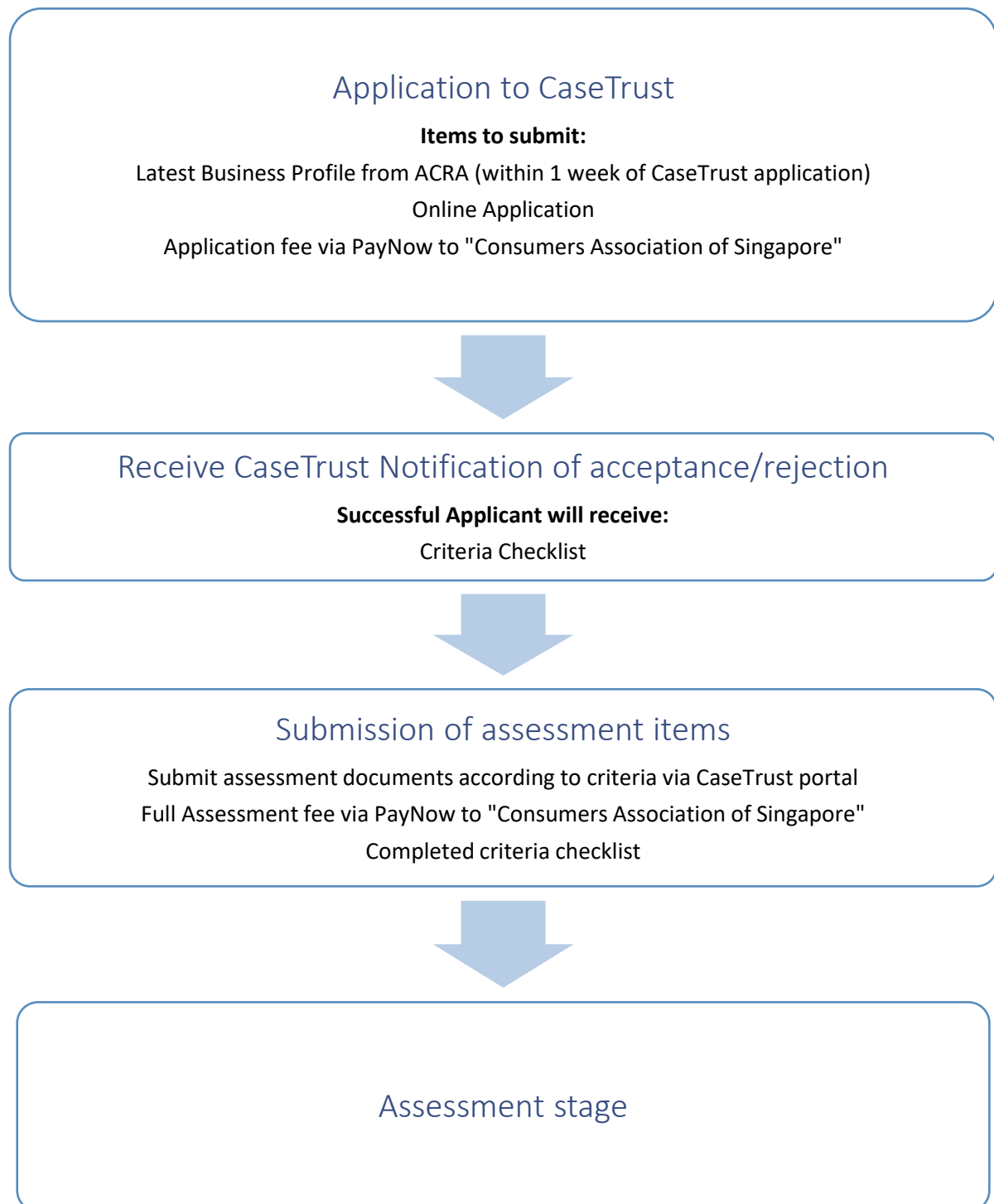
The business entities that obtained the CaseTrust accreditation would be able to display the CaseTrust logo on their shop front and marketing materials as a sign of their commitment to fair trading.

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?

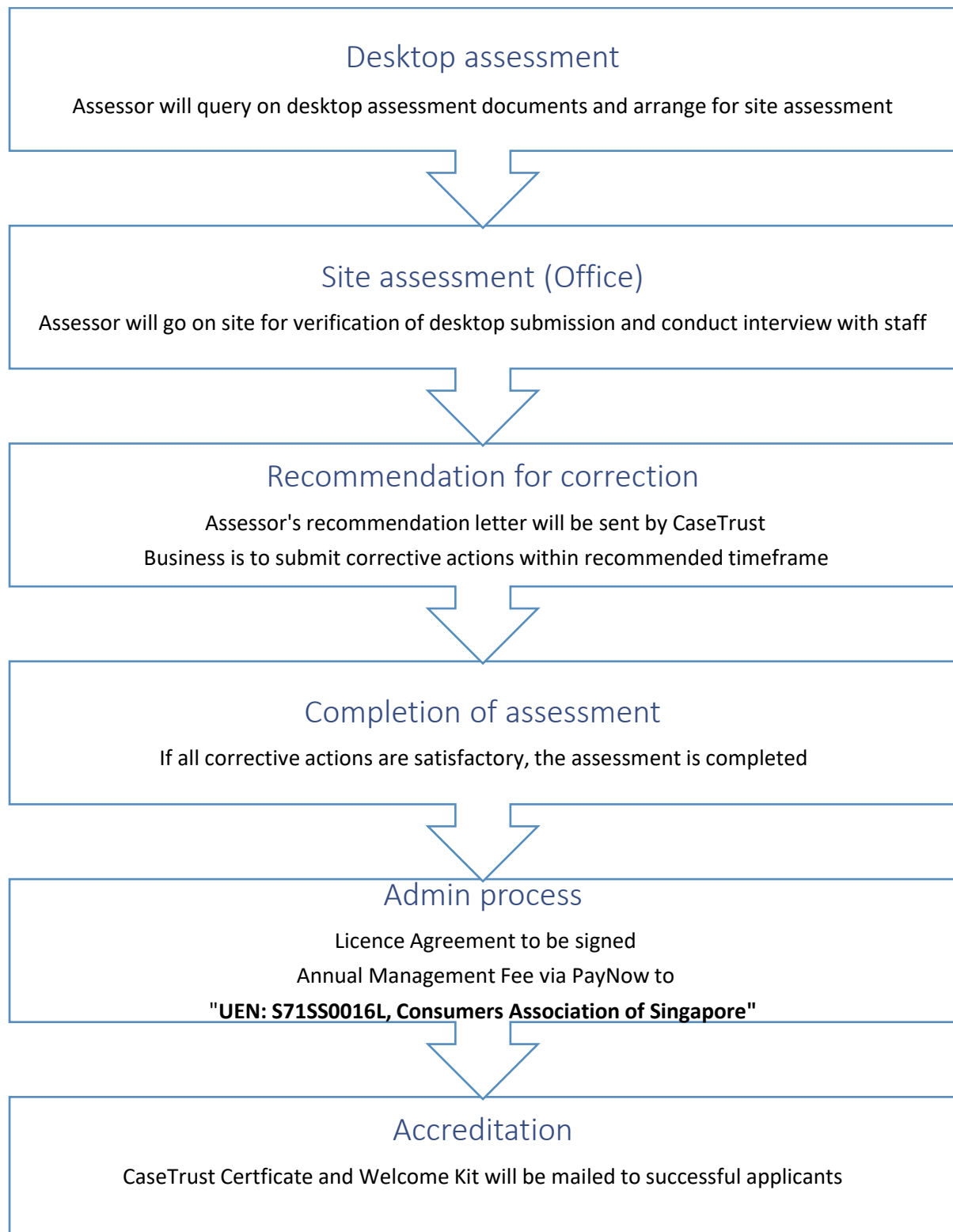
- Greater Exposure through CaseTrust's publicity efforts for its accredited businesses.
  - ✓ Coverage through advertising and publicity campaigns by CASE
  - ✓ Joint Advertising campaigns
  - ✓ CASE quarterly magazine "The Consumer" with circulation of over 4,000 readers
  - ✓ Ride onto CASE related 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)

| Type of Fee   | 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 |
|---|---|---|--|
| <b>Application</b>                                    | S\$327.00                                   | S\$327.00   | S\$327.00                                    |
| <b>Full Assessment*</b><br>(1 <sup>st</sup> Year)     | S\$741.20                                   | S\$1,722.20   | S\$2,267.20                                  |
| <b>Interim Assessment**</b><br>(3 <sup>rd</sup> Year) | S\$425.00                                   | S\$970.10   | S\$1,297.10                                  |
| <b>Annual Management</b>                              | 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 3<sup>rd</sup> 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 |
| 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\$372.00   | -         | -         | -           | -         |
| *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 |

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

\*\*Interim assessment (Site only) is conducted on the 3<sup>rd</sup> 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 3<sup>rd</sup> 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](mailto: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 \$436 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.