



ACCREDITATION SCHEME

FOR

STOREFRONT BUSINESSES (SILVER)

INFORMATION & APPLICATION KIT

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Introduction

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

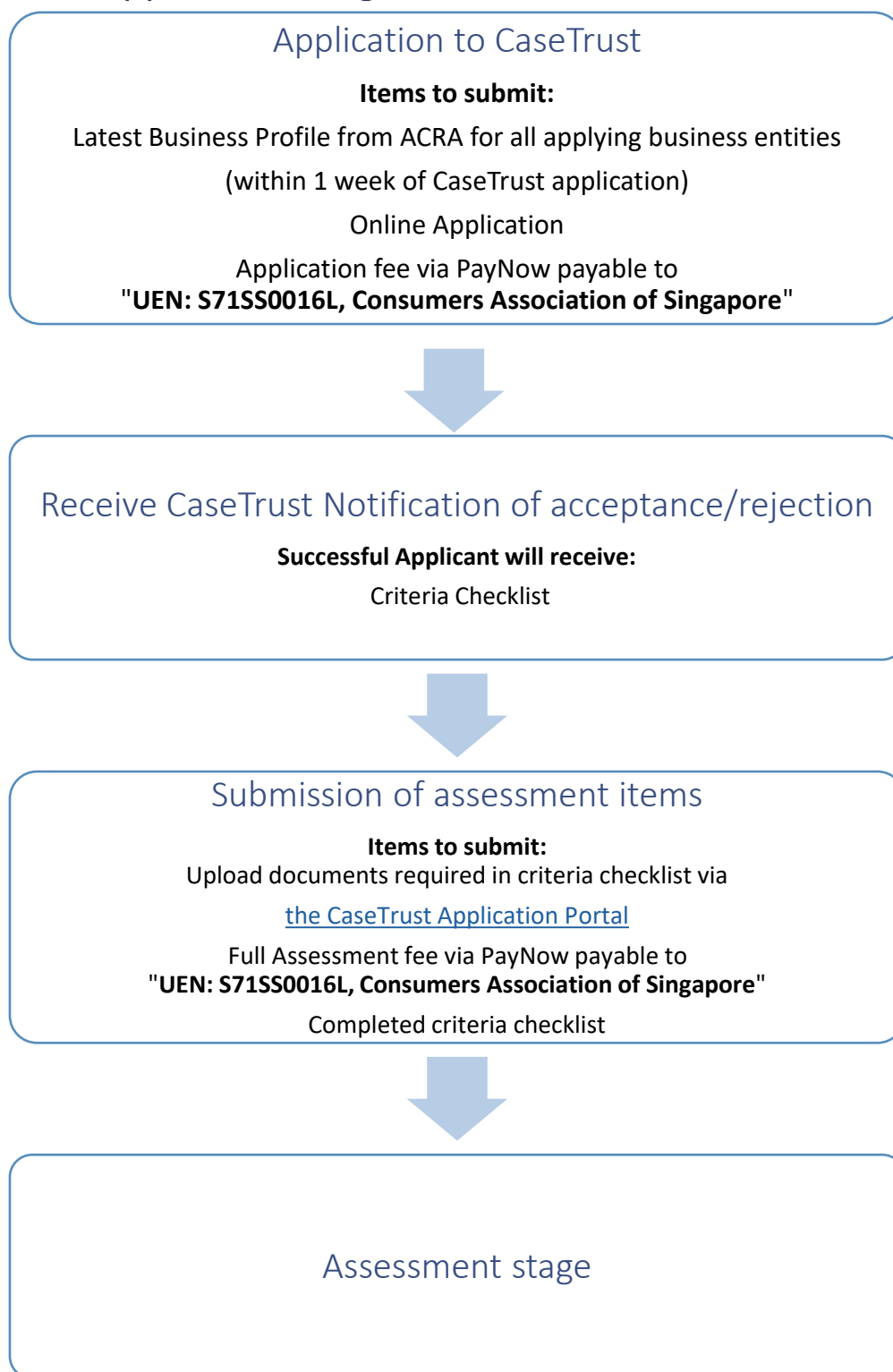
Under this scheme, the businesses are audited under a set of stringent and comprehensive criteria, covering the aspects of proper store policies, ethical advertising and proper dispute resolution procedures, staff capabilities as well as training.

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

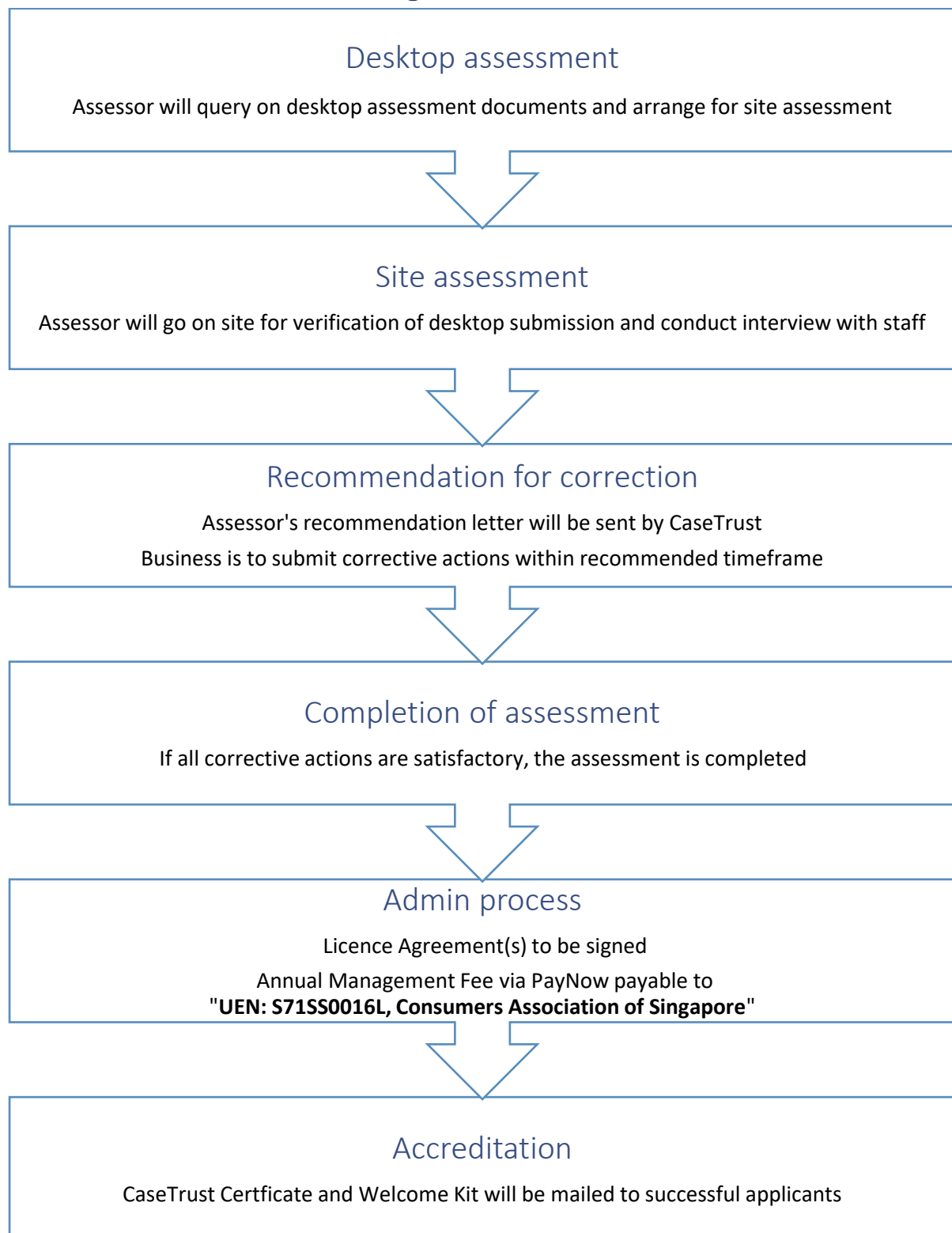
Businesses in sectors such as Childcare, Tuition Centres, Gym / Fitness Centres and Wedding Planners are required to participate in the Storefront Prepayment Protection Scheme if they collect advance payments from consumers. This ensures that, in the event of an abrupt business closure, consumers are 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 and application fee.

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 or service guarantees to protect customers against product defects and non-performance.
A3	My business has an exchange and refund policy clearly stipulating the time frame and conditions for any exchange and refund.
A4	My business clearly states the terms and conditions for any deposits paid should the transaction be cancelled.
A5	My business clearly states the terms and conditions applicable to the redemption of vouchers.
Pricing & Payment	
A6	My business is committed to display discounted prices clearly.
A7	My business clearly states the payment methods and channels available to customers.
A8	My business is committed to avoid over or under-charging and to ensure correct change is given.
A9	My business clearly states any delivery and/or shipping charges incurred.
A10	My business clearly states any additional charges for extra services such as alterations, repairs, gift- wrapping and express delivery.
Security	
A11	My business is committed to maintain the confidentiality of customer data.

Communication

External Communication

B1	My business provides effective mode(s) of communication for customers.
B2	My business has a system in place to inform CaseTrust in writing of any change 7 days before implementation; including policies, ACRA business, ownership of the business, contact person for CaseTrust, addition/cessation of branches, change of business contacts information etc.

Advertising & Promotion

B3	<u>Accuracy of Information</u> My business ensures that all goods and services are accurately described and portrayed in all marketing communications.
B4	<u>Adequacy of Information</u> My business ensures that its marketing communications include sufficient details on prices, quality, availability and terms of sales.
B5	My business sells what is advertised and promoted.
B6	My business maintains a sufficient stocks for all promotional items.
B7	My business clearly states the period for which promotions are valid.
B8	My business clearly spells out details of the mechanism for any lucky draw, free merchandise/service, and/or contest.

Practices & Systems

Retailing

C1	<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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C2	<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.
C3	<u>Exchange and Refund</u> My business honours our exchange and refund policies promptly within the stipulated time frame and conditions.
C4	<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.
Feedback Management	
C5	My business has a system to document complaint cases and has a complaints resolution procedure.
C6	My business informs complainants of the status of the complaint investigation.
C7	My business resolves complaints within a maximum of 21 days upon receipt of complaint.
C8	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	
C9	My business has a system to keep all customers' particulars confidential.
Goods & Services	
C10	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

- | | |
|-----------|----------------------------------------------------------------------------------------------------------|
| D1 | My business ensures that customer support and service staff do not practice any unethical sales tactics. |
|-----------|----------------------------------------------------------------------------------------------------------|

Knowledge

- | | |
|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| D2 | 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. |
|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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

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

Reminder note: Submit the declaration form for prepayment protection scheme on page 17 of this Info Kit (Application number) to casetrust@case.org.sg after completing the online application.

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
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 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.

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 License 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 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 to this email
casetrust@case.org.sg

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

Clause 1: Application number

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.