



GOLD ACCREDITATION SCHEME

FOR

RENOVATION BUSINESSES

INFORMATION & APPLICATION KIT

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CaseTrust GOLD Introduction

CaseTrust GOLD represents the highest tier of the CaseTrust Accreditation Scheme, distinguishing businesses as leaders within renovation industry. Recipients of the CaseTrust GOLD scheme are recognised for their excellence in business practices and superior customer service.

For consumers, CaseTrust GOLD signifies a commitment to the highest standards in service quality. The award highlights the dynamism and innovation of businesses that adapt to evolving consumer demands and needs, fostering a level of consumer confidence that is noteworthy.

The GOLD accreditation scheme requires that businesses adhere to stringent criteria established by CaseTrust. These criteria include exceptional sales and after-sales service, well-trained staff, and meticulously maintained showroom facilities, all designed to meet the needs of the renovation industry.

Eligibility Criteria

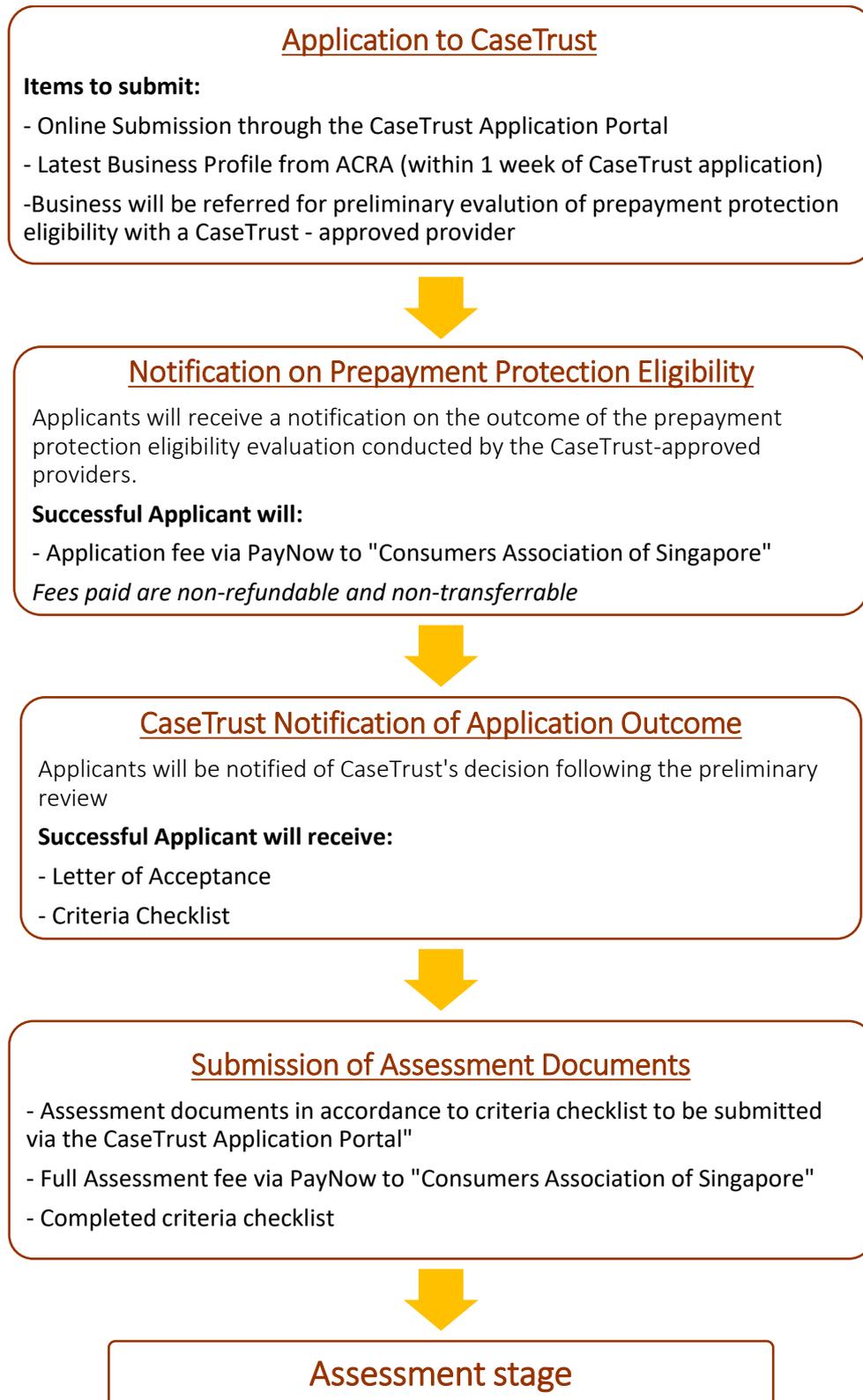
To be eligible, businesses must meet the following requirements:

- At least 3 years as a CaseTrust accredited business
- A paid-up capital of minimum \$150,000
- Compliance with the five pillars of the CaseTrust assessment framework
- Offer 50% prepayment protection
- Industry Achievements that recognize company's commitment to excellence in service quality
- Provision of workmanship warranty up to 24 months
- Provides consumers with options to choose low-formaldehyde materials
- Requires at least one Director to have completed the RCMA certified renovation practitioner course (CRP) or an equivalent professional course from reputable organizations such as the Building and Construction Authority

Businesses that receive the CaseTrust GOLD accreditation enjoy several significant benefits :

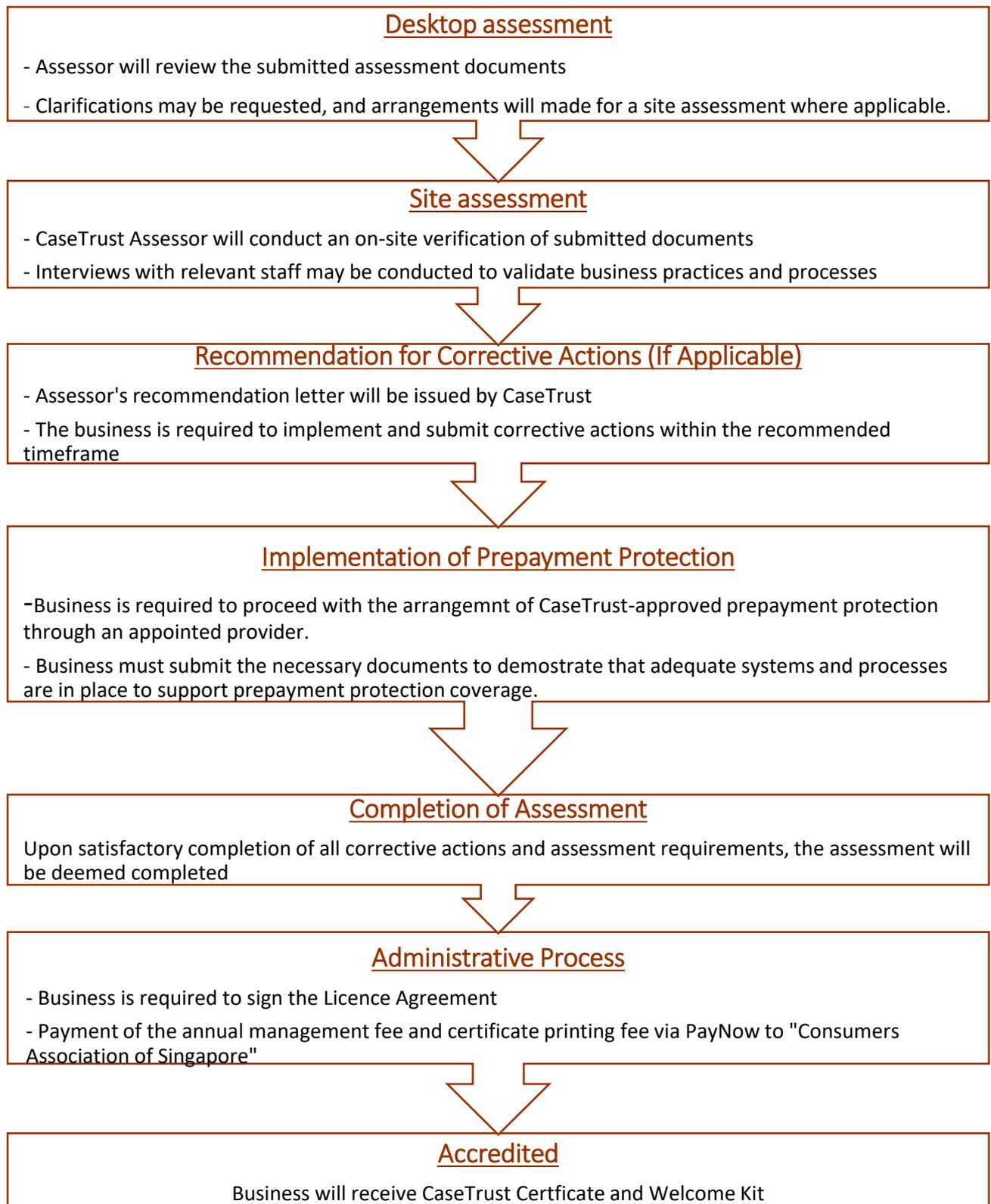
1. Enhanced Consumer Trust :
2. Industry Recognition : Being recognised as a leader in the industry helps businesses stand out from competitors, showcasing their excellence in business practices and customer service.

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 3-4 months** from the date applicant commences the assessment stage (through submission of all required assessment items) to complete the accreditation assessment process.

CaseTrust GOLD criteria

Summary of GOLD Criteria and Scoring Method

There is a total of 25 criteria in 5 areas. Each criterion is scored on a scale of 0 to 4. A minimum score of 75 out of 100 is required to qualify for CaseTrust GOLD accreditation.

Area	Overview	Number of Criteria	Number of Points
Policies	Visible statements of organisation's service philosophy and commitment to quality	2	8
Communications	Efforts and methods to ensure effective and open communication with both internal and external customers	6	24
Practices and Systems	Internal operational systems and processes that support the delivery of service at a level which meets and exceeds customer expectations	10	40
Personnel	The ability of personnel to deliver outstanding service quality	5	20
Achievements	Evidence of recognition received from customers and industry	2	8
Total		25	100

IMPORTANT NOTE

In addition to the Gold criteria, businesses must also meet the criteria of their base (Silver) schemes. E.g. Renovation business applying for Gold accreditation must meet the gold criteria as well as the criteria from the CaseTrust Accreditation Scheme for Renovation Businesses (Silver).

Policies

Service Quality

GA1	My business demonstrates a commitment to customer satisfaction and service quality, which is reflected in a comprehensive set of policies and standards pertaining to delivery of quality service to consumers.
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Human Resources

GA2	My business is committed to ensuring the recruitment and development of high quality staff in terms of service attitude and customer focused mindset.
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Communication

External Communication

GB1	My business has an effective external communication system and materials which allow ease of access to information for external customers and prompt response to customer communication.
GB2	My business takes measures to communicate with external customers to understand their needs and concerns.

Internal Communication

GB3	My business has an effective internal communication system which allows ease of information and knowledge exchange within the organisation.
GB4	My business takes measures to communicate with internal customers to understand their needs and concerns.
GB5	My business is proactive in ensuring that quality values are communicated and inculcated in all employees.
GB6	My business ensures that its business practices and policies are effectively communicated to all employees.

Practices & Systems

Goods and Services

GC1	My business takes measures to ensure the quality of products and services offered for sale.
GC2	My business takes measures to increase customer delight through enhancing products and services.

Human Resources

GC3	My business has a recruitment system which ensures the recruitment of high quality staff
GC4	My business has a system to ensure delivery of appropriate training and development to ensure employees are able to deliver quality service.
GC5	My business has a system for evaluation of competency and performance and rewards outstanding performance.

Pricing

GC6	My business ensures that all prices are reviewed for currency, accuracy and fairness.
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Market & Customer Analysis

GC7	My business seeks to understand its target markets and to meet the needs of its target markets with an aim towards growing its business.
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Support Systems

GC8	My business has business support systems that are effective and enable efficient operation of its business.
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Tangibles

GC9	My business has a system for maintaining the physical appeal of its premises and ensuring a comfortable, healthy and safe environment for customers and employees.
GC10	My business ensures that sufficient and appropriate facilities and equipment are provided for effective business transactions.

Personnel

Performance

GD1 Employees are competent and efficient in dealing with customers.

Knowledge

GD2 Company personnel, including director(s) and employees, shall provide accurate, timely, and comprehensive information to customers at all times.

Service Quality

GD3 Employees are attentive and caring to customer's needs and adhere to high levels of etiquette when dealing with customers.

GD4 Employees are professional, responsible and place the customer first.

Appearance

GD5 Employees' appearance are appropriate and well-groomed.

Achievements

Customer Recognition

GE1 My business has received recognition for its quality or service and reliability from its customers.

Industry Recognition

GE2 My business contributes actively to its industry and has received industry recognition for its contribution.

CaseTrust Criteria for Renovation (Silver)

The full criteria checklist, incorporating assessment elements and document checklists, will be made available to the business entities upon submission of the CaseTrust application form and application fees.

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 delayed works, defective workmanship/materials. My business also protects customers' prepayment(s) against closure, winding up and/or liquidation, through the CASE-approved prepayment protection bond.
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.
A6	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 from the customers.
A7	My business has a policy of providing clear information on the services offered, the price and the schedule of works (timetable) to the customers.
A8	My business has provisions for terms involving variations to the works.
Pricing & Payment	
A9	My business is committed to display discounted prices clearly.
A10	My business clearly states the payment methods and channels available to customers.
A11	My business is committed to avoid over or under-charging and to ensure correct amount is charged.
A12	My business clearly states any delivery and/or shipping charges incurred.
A13	My business clearly states any additional charges incurred besides the contract price, such as site preparation fees, 3D drawings, delivery charges, etc

A14	My business has a payment schedule clearly stating the amount to be paid at various stages.
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Security

A15	My business is committed to maintain the confidentiality of customer data.
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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 profile, 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

Terms & Conditions of Works

C1	My business adopts the CaseTrust Standard Renovation Contract.
C2	My business provides customers with a copy of the signed contract.

Payment, Collection & Delivery

C3	My business provides customers with receipts reflecting full detailed information to acknowledge payment of various stages.
C4	<u>Exchange and Refund</u> My business honours our exchange and refund policies promptly within the stipulated time frame and conditions.
C5	<u>My business provides delivery forms for the materials</u> 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

C6	My business has a system to document complaint cases and has a complaints resolution procedure.
C7	My business informs complainants of the status of the complaint investigation.
C8	My business resolves complaints within a maximum of 21 days upon receipt of a complaint.
C9	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

C10	My business has a system to keep all customers' particulars confidential.
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Goods & Services

C11	My business has a quality assurance system ensuring quality of works, proper management of contracts and purchase of materials.
C12	All my other business(es)/entity(ies) clearly informs customers of the name of entity(ies) that has CaseTrust accreditation and if the customer enters into an agreement with my other business(es)/entity(ies) that does not have CaseTrust accreditation (that is registered or operating from a similar address as my accredited business entities), my business undertakes to clearly explain to the customer, the implications and differences (e.g. no safeguard against deposit payment for non-performance, no requirement to mediate etc) before the customer enters into a separate agreement with the non-accredited business (if applicable).

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.

CaseTrust GOLD 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
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Upgrade

Application	Waived	Waived	Waived
Full Assessment	S\$3,052.00	S\$3,815.00	S\$4,578.00
Annual Management	Pro-rated *	Pro-rated *	Pro-rated *

**Pro-ration applies only to Silver-to-Gold upgrades. Full Annual Management Fees apply for new applications and renewals.*

New/Renewal

Application	S\$327.00*	S\$327.00*	S\$327.00*
Full Assessment	S\$4,360.00	S\$5,450.00	S\$6,540.00
Interim Assessment	S\$2,180.00	S\$2,725.00	S\$3,270.00
Annual Management	S\$2,180.00	S\$2,725.00	S\$3,270.00

**Application Fees will be waived for Renewal.*

FAQ: How Is the First-Year Gold Annual Management Fee Calculated?

Q: What happens to my Silver fee if I upgrade to Gold mid-year?

If you upgrade from Silver to Gold before your Silver coverage period ends, **the unused portion of your Silver Annual Management Fee will be credited** and offset against your first-year Gold Annual Management Fee.

Q: How is the pro-rated Gold fee calculated?

The calculation is as follows:

Gold Annual Management Fee – Pro-rated credit for unused Silver coverage

What Is a Pro-rated Credit?

When a business upgrades from Silver to Gold before the Silver coverage period ends, the unused portion of the Silver Annual Management Fee will be credited.

This pro-rated credit is calculated based on the remaining days of Silver coverage and is deducted from the first-year Gold Annual Management Fee, so businesses are not charged twice for overlapping coverage periods.

Q: Can you provide an example?

Illustrative Example – Medium-Sized Business (before GST)

Item	Details
Silver coverage period	1 July 2025 – 30 June 2026
Date of upgrade to Gold	28 March 2026
Unused Silver coverage	95 days
Gold coverage period	28 March 2026 – 27 March 2027
Gold Annual Management Fee	\$2,500
Pro-rated Silver credit	\$364.38

First-Year Gold Annual Management Fee payable (before GST): \$2,135.62

Q: Is this amount fixed?

No. This example is for **illustration purposes** only. The final payable amount depends on:

- Business size
- Applicable fee structure
- Date of upgrade

Please note:

Pro-ration applies only to businesses upgrading from Silver to Gold.

New applications and renewal applications are charged at the full applicable Annual Management Fee and are not subject to pro-ration.

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

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 (4) years.
3. **Interim assessment (Site only) is conducted on the third (3rd) year of every accreditation cycle.
4. Application fee is to be paid together with submission of application form. Full assessment fee is to be paid at the submission of desktop assessment documents.
5. The application will be considered NULL & VOID, 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 3 days from the submission of assessment items.
 - c. If withdrawal request is made after 3 days from submission of assessment items, but at least 4 days before commencement of site assessment, 50% of the assessment fees will be refundable.
 - d. Assessment fees are strictly non-refundable if withdrawal request is made less than 4 days before site assessment.

Application Terms and Conditions

Application

1. The Applicant is bound by the Terms and Conditions herein and such variations, which may from time to time, be made by the CaseTrust department; and upon submission of their application to the CaseTrust department.
2. The Applicant must not have 5 or more complaints with breaches of the Consumer Protection Fair Trading Act (CPFTA) lodged against it, and must have a clean track record with CASE and relevant authorities (within a period of 12 months before the date of application) in order to qualify for the accreditation scheme.
3. Businesses with different ACRA numbers are considered separate entities, even if they are under the same holding company. Separate applications will be required.
4. An application for CaseTrust accreditation must be accompanied by:
 - a. Completed application form as prescribed, together with any supporting documents required
 - b. Application fee
5. The application fee herein will not be refunded if the Applicant fails to qualify for assessment for any reason whatsoever.
6. If the Applicant fails the prescribed assessment conducted, the Applicant may be given a further opportunity to apply for re-assessment so long as the Applicant does not exceed 2 further assessments. All assessment fees, if any, must be paid by the Applicant.
7. The Applicant may ask for a review of the assessment with reasons. Upon receipt of the review fee, the Applicant's request will be considered by the CaseTrust department. Such review will be allowed at the discretion of the CaseTrust department and will be final. This review fee will be refunded if the review is found in the Applicant's favour.
8. Where there is a need for the Applicant to engage a consultancy firm, the Applicant will liaise directly with such consultant(s) and the appropriate fees paid to the consultancy firm for their services. Such consultants and consultancy firms are independent third parties and are not endorsed by either CASE or the CaseTrust department. CASE and the CaseTrust department will under no circumstance be liable for any advice rendered by such consultancy firms.
9. Applicants whose desktop submission is insufficient as determined by the assessor, will have to submit the corrective actions within 2 months from the date of notification. Failing which, the Applicant is deemed to have failed the desktop assessment.
10. Applicants who pass the desktop assessment but subsequently fail the site assessment are deemed to have failed the assessment.

Accreditation Details

11. Accreditation for the Scheme will be for a period of 4 years, renewable subject to the assessment, investigation results, feedback from the public i.e. complaints if any, and other relevant factors. The CaseTrust department reserves the right to revoke or not renew the accreditation should businesses fail to adhere to the standards set by the CaseTrust department.
12. Businesses who make changes to its ownership/partnership/directorship after obtaining accreditation may be subjected to re-assessment and have to furnish CASE with a deed of assignment. This assessment shall be independent of other assessments that the business is scheduled to undertake.

Standards

13. Businesses are required to maintain the CaseTrust standards as stated, among other things, in the assessment criteria provided. The criteria may be revised from time to time and the businesses must be so bound by such.
14. Upon acceptance of accreditation, store-based retailers are required to display their policies clearly in their stores or such policies must be easily accessible to consumers. Web-based retailers are required to publish their web policies on their web sites.
15. Businesses are required to comply with all government laws, rules, and regulations at all times. Should the accredited businesses be found to be in breach of such laws, rules, and regulations, the accredited business has been made aware of the CaseTrust department's empowerment to suspend, expel, or blacklist, either singly or jointly, depending on the severity of the non-compliance, or by any other appropriate means.
16. Businesses must have a proper 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.

CaseTrust Application Submission Checklist

- [Online Submission](#)
- [Business Profile from ACRA](#) (within one (1) week of CaseTrust application)
- (*ONLY after Bolttech approve the pre-evaluation*) 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 via this email casetrust@case.org.sg

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.