

# The Consumer

A publication of the Consumers Association of Singapore

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# President's Message



*Dear Friends,*

As an early sign that consumer purchasing behaviour and habits in Singapore have stabilised to pre-pandemic levels, the composition of consumer complaints received by the Consumers Association of Singapore (CASE) in 2021 returned to pre-2020 levels.

But beyond the complaints received, we remain mindful that consumer trends will continue to evolve due to developments brought about by various economic, geopolitical, and technological changes. In this issue, we shed light on five key observations from consumer complaints in 2021 and explore salient trends that we might see in 2022.

In one of the biggest shifts in consumer shopping behaviour, more consumers are shopping online. To improve consumers' online shopping experience, CASE launched the Standard Dispute Management Framework for E-marketplaces late last year. Read on to find out how the Framework can help you avoid stress while you shop online.

As we surf the Internet, it is important to be vigilant against phishing scams. The National Crime Prevention Council shares with us stories of recent phishing scams over SMS text messages pretending to be a business or local entity and how we can identify red flags.

Planning to buy a new washing machine? Our friends from Consumer New Zealand shares some tips that you should consider when buying a washing machine.

Finally, in view of adverse overseas reports on toxic metals found in lipsticks, CASE commissioned a test to see if the same concerns apply in Singapore. We are heartened to note that all samples in our test are within regulatory limits. If you are wondering what to take note of when shopping for lipsticks, don't miss our report.

### Melvin Yong

President  
Consumers Association of Singapore



**We remain mindful that consumer trends will continue to evolve due to developments brought about by various economic, geopolitical, and technological changes.**



# 5 Observations From CONSUMER COMPLAINTS IN 2021

## What do consumer complaints in 2021 tell us?

Chew Yi Ting, Senior Executive, Marketing & Communications Department

In the third quarter of 2020, Ronald [not his real name] engaged an interior design company to renovate his home. The scope of work included the installation of cabinets and cooker hood in the kitchen, plumbing works in the bathrooms, and laying of floor tiles. The contract value was approximately \$38,500 and he had already paid over \$36,600.

However, workmanship issues and defects surfaced. Dents were found on the cooker hood as the contractors accidentally dropped it during installation. Water pipes in the bathrooms were leaking and the floor tiles were uneven. Ronald tried negotiating with the interior design company for compensation but to no avail.

### 01

#### Delays in completion and poor workmanship plague renovation contractors

Ronald is not alone. His case is one of the **1,300 complaints against the renovation contractors industry** received by the Consumers Association of Singapore (CASE) last year.



The 1,300 complaints received in 2021 is a 50% jump from the number of complaints received in 2020.

Close to half of the complaints against the industry were about renovation contractors failing to complete projects on schedule and unsatisfactory workmanship.

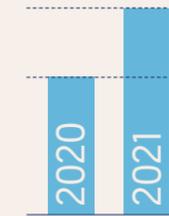
This should not come as a surprise. Extended Coronavirus Disease 2019 (COVID-19) border restrictions and pent-up demand in the domestic residential property market with a corresponding demand for home renovation services have led to a prolonged shortage in manpower and raw materials.

In another case, John [not his real name] engaged an interior design company for minor home renovation works which included replacement of floor tiles, relocation of two lighting points and installation of wallpaper. However, two months on, the renovation work was still not completed despite the original project timeline of a month. The interior designer promised a partial refund but did not follow through.

CASE observed that delays in the completion of renovation works have resulted in cash flow issues in some renovation firms. This prompted Mr Melvin Yong, President, CASE, to caution consumers against making large prepayments upfront, and to negotiate for progressive payments at various stages in CASE's annual report of consumer complaints released in January 2022.

Hopefully, as the global border restrictions adjust to the new post-pandemic normal, the shortfall in manpower and raw materials will subside.

**50% ▲**  
in complaints against renovation contractors in 2021 vs 2020



### 02

#### Prepayment losses across sectors remain a pressing concern

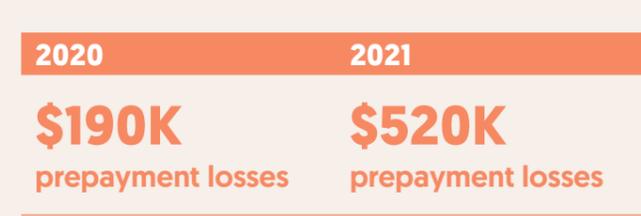
But the concern on prepayment losses is not confined to the renovation contractors industry. Since 2019, **consumers reported more than \$3 million in prepayment losses**, with several high profile business closures such as travel agency STA Travel and indoor playground SuperPark.

In 2021, consumers suffered more than \$520,000 in prepayment losses. This is a sharp increase from the \$190,000 reported by consumers in 2020. The beauty and bridal industries saw the greatest amount of prepayment losses in 2021 of over \$275,000. Consumers who made prepayments for beauty and bridal packages were unable to get a refund of their monies due to business insolvency.

In most cases, it is an uphill battle for consumers to recover their losses from business insolvency. In view of the adverse impact of COVID-19 on the economic landscape and on businesses, the concern of prepayment losses will remain pressing for consumers. While the economy undergoes a slow recovery, businesses may still be suffering the aftermath of the crisis. To safeguard consumers' prepayments, CASE has called on the government to consider mandating prepayment protection in industries which collect large sums of prepayment.

In situations where it is appropriate as part of licensing conditions, CASE has also called on the government to require the industry to inform consumers of how they can protect themselves, similar to the Singapore Tourism Board (STB)'s requirement for travel agents to inform consumers purchasing outbound leisure travel products of the need to purchase travel insurance.

In the meanwhile, consumers are advised to opt for a progressive or pay-per-use payment model instead of paying a lump sum upfront. Consumers should also ask if the business offers any prepayment protection in the event of a sudden closure. This will protect consumers against the risk of losing their hard-earned money.



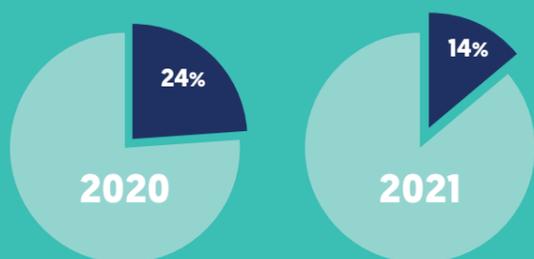
# 03

## E-commerce will continue to evolve

COVID-19 has accelerated the shift in consumer shopping behaviour from shopping in brick-and-mortar stores to online shopping. According to a report on The Straits Times in August 2021<sup>1</sup>, e-commerce sales in Singapore are expected to grow to US\$10 billion, or S\$13.4 billion, by 2026.

The shift in consumer shopping behaviour has led to complaints relating to **online purchases accounting for a sizeable proportion of total complaints received over the last two years** – 24% in 2020 and 14% in 2021.

### COMPLAINTS ON E-COMMERCE



In one example, Nicole (not her real name) purchased a coffee table and TV console online from a local furniture company. Despite her waiting for more than a month, the items were not delivered. She enquired with the furniture company and was told that the delivery would be delayed. She negotiated for a refund, but the furniture company was not responsive.

Nicole’s complaint appears to be the trend for e-commerce complaints in recent years, with the two most common types of e-commerce complaints in 2021 relating to defective or non-conforming goods and delivery issues such as delayed deliveries, incomplete deliveries and wrong deliveries.

Yet, online shopping will continue to evolve. New trends such as social commerce and live streaming are growing in popularity with Singaporeans. More consumers are buying products through social media and messaging platforms like Facebook, Instagram, WhatsApp and Telegram. In particular, the trend of shopping infotainment is catching on among Singaporeans, with live streaming companies raking in millions in sales.

<sup>1</sup> The Straits Times, [straitstimes.com/business/economy/spore-e-commerce-sales-forecast-to-hit-134-billion-by-2026-report](https://www.straitstimes.com/business/economy/spore-e-commerce-sales-forecast-to-hit-134-billion-by-2026-report)



# \$13.4B

## expected growth in e-commerce sales in Singapore by 2026

# 04

## Pressure sales tactics and misleading claims permeate beauty industry

While the impact of COVID-19 has exacerbated the number of complaints against renovation contractors or related to prepayment losses and e-commerce, the composition of consumer complaints against other industries received in 2021 suggests that consumer purchasing behaviour and habits in Singapore have stabilised to pre-pandemic levels. The beauty industry is one such example.

Accounting for almost 10% of total complaints received in 2021, the beauty industry continues to receive a high number of consumer complaints, with **one in four complaints involving pressure sales tactics and misleading claims made by beauty establishments.**

Felicia (not her real name) visited a hair salon for a \$10 haircut. During the haircut, the staff told her that her hair was in a poor condition and pushed a long-term scalp treatment package. Out of fear that her condition would worsen if she does not undertake treatment, Felicia paid \$760 for the package.

That was not all. Felicia was subjected to further pressure sales tactics in subsequent visits with the staff “reminding” her about her condition. In total, Felicia paid close to \$10,000 for multiple treatment packages when her initial intent was to cut her hair. Thankfully, through CASE’s intervention, Felicia was able to terminate the packages and obtained a refund at approximately one-third of the total amount paid.

But not every consumer is as fortunate as Felicia. For every reported complaint on pressure sales tactics, there are many other complaints that go unreported.

That is why CASE has called on the government to extend the coverage of the mandatory cooling-off period under the Consumer Protection (Fair Trading) (Cancellation of Contracts) Regulations to beauty packages. The mandatory cooling-off period will allow time for consumers to consider their purchase and provide them an avenue to cancel their purchases.



# 10%

## of total complaints received in 2021 were against the beauty industry



62.6% ▼

in the number of complaints against the travel industry

2020	2021
1,800 complaints	673 complaints

05

## Travel complaints stabilises in wake of new travel norms

Consumers were caught off guard in 2020 when their travel plans were severely disrupted by global COVID-19 travel restrictions. Consumers who cancelled or postponed their tour packages, flights or hotel bookings complained that they were unable to get back their deposits or prepayments. In addition, some consumers were charged a penalty or administrative fee for postponing their trips, while others were given travel vouchers to be used at a later date instead of a cash refund.

But the number of complaints against the travel industry fell significantly from 1,800 in 2020 to 673 in 2021. This accounted for a significant 62.6% drop in the number of complaints.

While a substantial proportion of the complaints received in 2021 pertained to travel bookings made before the onset of COVID-19 where consumers complained that they were unable to get refunds for expired travel vouchers previously given for flights or tour packages which were postponed in 2020, the number of complaints had gone down. **The situation is likely to improve in the wake of new travel norms** with more countries easing travel restrictions and the opening of more Vaccinated Travel Lanes (VTLs) across countries.

That notwithstanding, consumers should be reminded that the global travel situation continues to be volatile, and they should purchase tickets from airlines which offer complimentary rebooking of flights. Consumers should also read through the terms and conditions of the flight booking or tour package, and to take note of written provisions for refunds and cancellations.

**To address these issues, CASE will continue to engage the government and industry stakeholders to strengthen consumer safeguards and stamp out unfair practices in a timely manner. We will also work with trade associations to increase the CaseTrust accreditation rates for industries with a high number of complaints, so as to reduce undesirable business practices and better protect consumers.**

# How Might the Consumer of 2022 Spend?

Charlton Tan, Executive, Marketing and Communications Department

As the world walks out of the shadow of the COVID-19 pandemic, we begin to see a return to normalcy – albeit new normalcy, one where we learn to live with COVID-19. Whilst it is still pervasive, the pandemic will have to share the stage with other factors when consumer trends are determined. What will these other factors be?

The inflationary pressures that Singapore faces are mainly due to increased prices for global food commodities, supply chain bottlenecks and labour shortages. Importing more than 90% of our food supply, Singapore is vulnerable to global price shocks. Recent geopolitical developments, which affected supply chains for food and natural gas, have exacerbated the situation. These will likely cause sustained price increases. In January, Singapore's core inflation rate rose to 2.4%, the highest in 10 years.

Several Generation Z youths (born between 1997-2012) are also becoming independent consumers as they enter the workforce and acquire the means to earn their livelihoods. Alongside millennials, these consumers have been more willing to support environment-related causes compared to other generations, and as their numbers grow, the demand for eco-friendly products will also grow. They would also expect businesses to practice corporate social responsibility and source for raw materials from sustainable producers and adopt green practices.

**With these phenomena in mind, let us take a look at five salient trends that we might see taking place in 2022.**



## Budgeting, delayed consumption and increased demand for cheaper alternatives

As the economy recovers and businesses evolve to work around the restrictions brought about by the pandemic, 2022 is being touted as a year in which consumers are finally able to regain most of their pre-pandemic purchasing power.

However, in light of rising prices, coupled by the impending increase in Goods and Services Tax (GST) announced earlier this year, many food and beverage operators have already increased their prices, placing undue pressures on consumers' wallets.

According to a study entitled "Money Relationship Monitor 2021" by SJP Asia done in 2021 to estimate Singaporeans' preparedness in times of financial crises, **69 per cent are worried about Singapore's high cost of living in the future.** Prudent consumers will still choose to bide their time in this time of economic recovery and not be too reckless in spending.

To make sure that they do not go overboard in their spending, consumers would more likely start budgeting as a sure way of tracking their expenses. This includes dedicating set amounts of money for saving and expenditure on major personal and familial financial commitments, before deciding how much they have left to spend on daily necessities and enjoyment.

Whereas in terms of spending, for big ticket items such as furniture, consumers would tend to defer their purchases of such items in a "wait-and-see" fashion to allow for prices to become more stable or fall.

In the case of undeferrable purchases such as necessities, they will also be on the look out for the cheapest prices for groceries.

Due to the increasing attractiveness of house brands, we would expect to see an increase in the tastes and preferences for them. According to a NTUC FairPrice study done on more than 400 respondents in 2019, three out of four consumers are open to purchasing house brand products, For RedMart, the customers who buy house brand products have doubled in 2021.

To sum up, inflationary pressures and improved substitutes will cause us to see consumers putting in a more conscious effort to plan how much to spend, spending more on house brands and deferring unnecessary, non-time sensitive purchases.

## The rise of ethical consumerism

Ethical consumerism is defined as buying products and services produced in a way that minimises social or environmental damage. For many younger, middle- to high-income consumers, their focus is not on the conventional, self-serving metrics which consumers normally evaluate an item by, such as how good of a deal it was, but instead on the **long-term impact, such as the reduction of potential damage to the environment.**

Collective environmental consciousness has also ushered in a wave of zero-waste stores setting up shop in Singapore to ride on the increase in demand for sustainable products and cater to the needs of such consumers, such as plant-based meat, cage-free eggs and notebooks made of recycled paper.

In particular, we are beginning to see the rise of carbon accountability. Since the pandemic, there has been a rise in use of single-use plastics for hygiene purposes, which has put on hold many consumers' move to use less. In order to combat this and to provide such consumers with peace of mind, several companies, especially online stores are already introducing tools to accurately track and improve their carbon usage.

Although the general consumer population is largely quite apathetic towards sustainable causes, and ethical consumerism is still nascent regardless of socioeconomic status, it is a formidable trend that shows no sign of stopping as digital natives take up an increasingly larger proportion of the consumer population.



## Continued proliferation of online shopping post-pandemic

With e-commerce platforms such as Lazada, Qoo10 and Shopee, consumers can purchase products from different parts of the world and receive them instantly, leading many of them to choose to do their shopping online. According to data from Statista, Singapore's revenue from e-commerce reached S\$3,762 million in 2021, and **e-commerce sales rose from 20% to 30% of retail transactions.**<sup>2</sup>

Many consumers are attracted to the multitude of sales and free delivery offered by online stores to get the most bang for their buck. They will shop during online sales such as Double Ten and Singles' Day, as do 63% of Singaporean online shoppers, and like 52% of them, make comparisons between different websites before making a purchase. The shift towards online shopping can be considered an irreversible trend as several consumers plan to continue shopping online even after the pandemic is over.

To stay abreast of the competition and retain consumers, several firms are expanding beyond their physical storefront to bring to consumers the convenience of choosing items online and having them delivered at short notice. Other than creating business accounts on major e-commerce platforms, several major brands have also come up with their own online storefronts such as Adidas and Nike, with additional discounts given to consumers who have accounts, in order to retain loyal consumers.

Therefore, we will see an expedited development of the online storefront for many brands and establishments.

## Burgeoning popularity of Buy-Now-Pay-Later payment plans

Buy-Now-Pay-Later (BNPL) payment plans have become sought after. Several companies offer these services, including Atome, Grab PayLater, hoolah and Rely. This is especially good news for young consumers who do not have enough savings or a credit card but have the desire to purchase big-ticket items, because several BNPL plans do not require as much verification and background checks and do not charge interest unlike credit cards and are therefore more accessible to these consumers.

With an increase in usage of BNPL plans, such companies offering this service have also begun taking advantage of the convenience they offer to open their own online store fronts to allow for consumers to shop on their app interface instead, which then gives rise to a new group of consumers who exclusively shop for more expensive goods on the interfaces of BNPL applications instead.

While BNPL plans are a good way to access more expensive goods, they have given many users a false sense of control in which users believe that they are spending within their means. This false sense of control makes them much more susceptible to making rash spending decisions which they may later regret or realise that they do not have the financial means to actually pay back.

With the increasing popularity of BNPL plans, **we might see a trend where consumers potentially spend beyond their means.**



**\$3,762M**

**Singapore's revenue from e-commerce in 2021<sup>2</sup>**



**60%**

**of online shoppers shop during online sales (Double Ten, Singles' Day)**



**52%**

**of online shoppers compare between websites before purchase**

<sup>2</sup> [statista.com/outlook/dmo/ecommerce/singapore#key-market-indicators](https://www.statista.com/outlook/dmo/ecommerce/singapore#key-market-indicators)

## Resurgence of Wanderlust

The pandemic has caused Singapore and several other countries to shut their borders to foreign travellers, to stave off an increase in infection rates. In the short term, many tourists have deferred their plans to travel in order to protect themselves as well.

As an increasing number of countries and regions prepare to live with COVID-19 and acknowledge its endemic status, Singapore will also see an increase in the number of Vaccinated Travel Lane (VTL) agreements signed, which will open many different locations for tourism to Singaporeans. Up to 28% of Singaporeans are also planning to head overseas for travel in 2022. As many book their long-awaited vacation, travel packages, travel insurance and travel-related goods will see renewed demand.

However, travellers may also be disincentivised by some of the high costs of visiting countries with stricter COVID-19 rules, such as paid, compulsory COVID-19 PCR tests pre-departure such as Canada, Italy and Malaysia, and upon arrival such as South Korea, Thailand and Indonesia. These add to the hassle and cost of travelling. Hence, we might see a weaker resurgence of demand for travel.

Several consumers received scares in 2020 due to sudden cancellations and inability to obtain refunds. So as travel cautiously opens up once again, we are confident that the general level of knowledge amongst expectant travellers on the dangers of prepayment losses would be much higher than it was before the pandemic.

In short, as many more rekindle their wanderlust and more destinations open for travel, we will see more people heading to the terminals and ports, and everything in their luggage will see renewed demand once again, albeit weaker.

**In a nutshell, as with all other things in the world, the pandemic and our goal of achieving endemic status has set the tone for worldly and domestic affairs for the next few years. However, as its grip on us wanes, we must acknowledge the other non-pandemic related factors such as geopolitical situations and change in demographics that may significantly affect consumer trends as well. It will be beneficial for consumers to take note of these trends. As opposed to a totally unaware consumer, trend knowledge will allow consumers to pick up good spending habits and pre-emptively avoid the potential dangers when purchasing such products.**

**28%**  
of Singaporeans plan  
to head overseas for  
travel in 2022



# Be Safe or Get Caught in a Daze

## Avoid stress when shopping on e-marketplaces

Choo Peng Rong, Assistant Head,  
Consumer Relations Department



Imagine going online to make a purchase for your wedding anniversary. You spend hours poring over the best gift and comparing prices across many online shopping platforms. Finally, you place an order and expect the item to be delivered in time for your anniversary. To your horror, the merchant notifies you that there will be a delay in delivery and to expect the item three days after your anniversary. You request for a refund to quickly get an alternative gift, but the merchant rejects your request outright.

Disputes like this are not uncommon. In 2021, CASE received 2,206 complaints from consumers who faced issues with their online purchases. This number is likely the tip of the iceberg as many more consumers would have resolved their disputes directly with the sellers through the e-marketplaces. For consumers, it can be time-consuming and frustrating dealing with disputes when purchases go awry. Hence, dispute resolution is an important aspect of improving consumers' online shopping experience.

While disputes cannot be eliminated, they can be resolved quickly and equitably. The e-marketplaces have varying scopes and different service levels in their dispute resolution processes. This can cause confusion to consumers, especially when they shop across different e-marketplaces.

To tackle this, CASE engaged major e-marketplaces in Singapore and developed the **Standard Dispute Management Framework for E-marketplaces** as a guide for e-marketplaces in Singapore to align their dispute resolution processes.



**Mr Gan Kim Yong, Minister for Trade and Industry and Mr Melvin Yong, President, CASE launching the Standard Dispute Management Framework for E-marketplaces**

The framework was launched by Mr Gan Kim Yong, Minister for Trade and Industry and Mr Melvin Yong, President, CASE on 26 November 2021 at CASE's Conference on Building Trust and Strengthening Consumer Protection in the Digital Age, which also commemorated CASE's 50th anniversary.

At the event, CASE signed a Memorandum of Understanding (MOU) with Lazada Singapore, committing them to be the first e-marketplace in Singapore to adopt the Framework.

So, how does the new framework promote a better online shopping experience?

**The framework covers five key aspects.**

01

## Verification and reliability of merchants

We received a report from a consumer that he had made a purchase from an unknown online merchant. However, instead of the branded watch that he had been expecting, he received a cheap knock-off. Unlike payments via credit cards or bank transfers which state the merchant's name on the bank statements, he had made a cash payment on delivery. As such, he was later unable to identify the merchant. He also tried approaching the courier company, but the courier company did not release any particulars of the shipper to him. Eventually, the consumer had little recourse as the merchant's identity could not be established.



Hence, it is of utmost importance that consumers purchase only from websites and e-marketplaces where the merchant's identity can be verified. As third parties facilitating such transactions, e-marketplaces should ensure that merchants listed on their platforms are legitimate individuals or businesses. They should gather sufficient information to confirm the merchants' identities and contact details should any dispute arise.

With all merchants being verified, consumers will have peace of mind when shopping on e-marketplaces. For a safer shopping experience, consumers should purchase from "Official Stores" – which are managed by the actual brand owners, or merchants endorsed by the e-marketplaces.

E-marketplaces should also establish mechanisms such as customer ratings for consumers to assess merchants' reliability. This will allow consumers to read other buyers' reviews of the quality of the products that they are purchasing. Consumers should avoid merchants with poor reviews and share their own experience after receiving their products.

02

## Information and communication

E-marketplaces should ensure that information on dispute resolution and their Terms & Conditions are clear, easy to understand and easily accessible.

A consumer complained that after an e-marketplace rejected a request for a refund, he was referred to the Terms & Conditions of the sale, which was only accessible after scrolling through a 10-page product description.

CASE also reviewed several e-marketplaces' websites and observed that some of their terms and conditions may not be easily accessible to consumers. Some of the terms, conditions and policies are published in small print and are extremely lengthy, making it difficult for consumers to find the relevant information. There is therefore a need to make information such as refund and exchange policies clearer and more accessible to consumers.

Such information should be placed prominently to ensure that consumers are aware of their rights and obligations when making purchases. For example, access to the refund policy of a purchase should be placed near the top of the page and be clearly highlighted. A summarised version can be displayed, with a link to the full policy available.

It is also important for consumers to be able to raise a dispute and contact the merchants or e-marketplaces easily. E-marketplaces should ensure that their communication channels are always available to consumers.



**There is a need to make information such as refund and exchange policies clearer and more accessible to consumers so they are aware of their rights and obligations when making purchases online.**



03

## Timeframe for dispute resolution

A common concern raised by consumers was that some merchants or e-marketplaces took more than a week to respond to complaints.

E-marketplaces should ensure complaints are processed in a timely manner, at most within seven days, and resolved within a reasonable timeframe. They should also ensure that the merchants provide consumers with regular status updates for complaints.

With a well-defined timeframe for responses, consumers should have assurance that appropriate attention will be given in case of a dispute.



04

## Resolution, Refunds and Exchanges

E-marketplaces should ensure merchants comply with the e-marketplaces' exchange and return policies and establish mechanisms to protect consumers' payments.

One consumer we heard from had purchased a wardrobe that later turned out to be out of stock. The merchant rejected a request for a refund and tried to convince the consumer to accept an alternative model that cost more. The consumer had little choice but to fork out more money as the wardrobe was needed urgently.

However, according to the e-marketplace's policy, customers are entitled to a refund if the product purchased was unavailable. This shows the importance of having the options for consumers to easily escalate the dispute to e-marketplaces and for e-marketplaces to step in when merchants are not following the e-marketplaces' policies.

Having policies which are clear and easy to understand allows consumers to understand their rights in the event of a dispute. Such policies should also be comprehensive to cover multiple scenarios and e-marketplaces should have processes in place to ensure merchants comply.



05

## Facilitating resolution

E-marketplaces should record details of dispute correspondences and allow for affordable escalation.

CASE recognises that there will be inevitable conflict if the perspectives of the consumers, merchants and e-marketplaces differ. In such cases, there will be a need for a neutral party to resolve the matter.

However, some e-marketplaces have included clauses in the Terms & Conditions that stipulate that dispute can only be resolved through arbitration. Such clauses tend to deter consumers from pursuing their disputes because arbitration fees are disproportionate when compared with the value of most purchases in question.

The arbitration clauses also potentially prevent consumers from seeking redress through other means such as the Small Claims Tribunals. We have received reports from consumers where judges discontinued claims and directed parties to arbitration due to the presence of such clauses in the Terms & Conditions.

The framework therefore requires e-marketplaces to provide affordable dispute resolution options such as mediation.



## Moving forward

CASE continues to engage with the major e-marketplaces to adopt the framework and will also review it periodically to reflect the evolving online shopping marketplace.

Consumers can be assured of a better shopping experience, having the confidence that should disputes arise, they can be resolved speedily with the robust dispute resolution processes of the framework in place.

**Scan the QR code to access the full Framework.**



# In a Nutshell ONLINE SHOPPING

## Stuck in a dispute with an online retailer?

To minimise the risks and avoid stress when shopping online:



Read past **reviews**



Shop with **verified/ authenticated** merchants



Patronise online platforms which offers **prepayment protection**



Review **Terms & Conditions and refund and exchange policies** very carefully



Check that the final **price payable is correct** before you cart out



Consumers with unresolved disputes can approach CASE for assistance: **Hotline** 9795 8397 / **Website** case.org.sg

# Planning Your Laundry

## Washed and Dried

Planning a laundry means accommodating space-hungry appliances and making sure damp doesn't become a problem. It's too easy to end up with a cramped space that feels like a renovation afterthought.

Consumer. New Zealand, Issue 611

### A space for washing

The washer is the main feature of your laundry. Do you want a front or top loader, where will you put it in your laundry, and how much room does it need?



#### Front loader

Front-loading washers tend to be a consistent size: 85cm high, 60cm wide and less than 65cm deep - even those that swallow big loads stay compact. That's so they can fit in a standard kitchen appliance space (in laundry-less European homes, they're often housed in a kitchen).

You can use the compact size to your advantage in a laundry by adding a counter for folding clothes or storage or stacking or wall-mounting a dryer above it.

A front loader's door needs room to swing outwards, and you'll want to install the washer away from a wall so you can open the door fully. Check which way the door opens before deciding the washer's location, as the opening direction can't be switched around.



#### Top loader

A top loader is taller than a front-loading model - they're typically no shorter than 90cm and can be a metre tall or more. You'll also need to keep about half a metre clear above the machine so its lid can open fully. Having a lid also means you can't use the space directly above the machine.

Most top loaders fit into the same 60cm x 60cm footprint of a front loader but watch out for some high-capacity models that are significantly bigger (our best-performing LG takes a whopping 14kg load but has a 69cm x 73cm footprint and is 105cm tall).

#### Allow "wiggle and wobble" space

The dimensions [H x W x D] provided by the manufacturer are for the washer itself, but you'll need gaps on both sides so you can wiggle it into place during installation. Also leave about 5cm on either side to allow for vibration during the spin cycle.

At the rear, don't forget the plumbing: check how far the hoses, cords and plugs extend into your washing machine space and add that measurement, plus a bit more to allow for airflow, to the stated depth.

#### Provide a stable floor

Think about the flooring in your laundry. Washing machines are heavy and can "bounce" while spinning (especially front loaders), so the floor needs to be firm and stable. Concrete or matte-finish tiles are more tolerant of vibration and prevent the washer moving. If you have to install on to a wooden or laminate floor or add a thick concrete tile underneath to stabilise the washer and reduce noise.



**Tip: You can raise a front-loading machine to make it easier to load and unload by mounting it on a pedestal (which can also be fitted with a storage drawer).**

## Choosing a clothes dryer

Drying clothes outside is the cheapest solution, but not always convenient. On cold, wet days you'll appreciate a good clothes dryer.

### Vented-the cheapest option

If your laundry has an outside wall, consider a vented dryer. These are the cheapest type to buy. They cost more than a heat pump model to run, but unless you're drying a load every single day, you'll likely be better off overall.

Vented clothes dryers generate lots of warm moist air - be sure to plan your laundry reno to duct this outside to prevent dripping walls and mouldy ceilings. Some dryers come with ducting kits, but for other models it's an optional extra.

### Condenser and heat pump dryers

Condenser and heat pump dryer models don't need an outside vent, but they still expel between 10 and 30 percent of the moisture they extract into the air. Make sure your laundry is well ventilated. If you install a dryer in a cupboard, use a slatted door that allows airflow.

### Size matters

Clothes dryers are usually the same size as a front-loading washer. This means you can fit them side-by-side under a counter and leave walls free for storage cupboards or shelves.

You'll need less floor space if your dryer can be mounted on the wall or stacked on top of a front-loading washing machine.

Vented dryers are generally the only dryers you can wall mount. Stackable models are designed to be mounted on top of a front-loading washing machine of the same brand. Don't just plonk a dryer on top of a washer - you need a kit to secure it in place.

## Washer-dryers

Washer-dryer models fit in the same space as a front-loading washing machine, but also include a condenser dryer.

If you're short on space, a washer-dryer will do the job of standalone washer and dryer. However, if you're designing a laundry - and have enough room - you'll get more choice and better overall performance by choosing a separate washer and dryer.

Many washer-dryers take a long time - expect at least four hours, while some we've tested need more than six hours for a complete wash-and-dry cycle. The drying capacity is also less than the washing capacity (because drying requires space for air to circulate between clothes). So, you will either be limited to washing a half-load or taking wet clothes out and running two drying cycles to complete a full load.

We created extra living space in our house by shifting our cavernous laundry (which was next to the kitchen) out to the garage. To make it compact, we sold the old top loader and went for a front loader that was a compatible stack-buddy with our newish dryer. Throw in a new laundry tub and an overhead cupboard and our new laundry probably takes up a quarter of its original footprint, and only a tiny corner of our garage.



**Tip: Installing an extractor fan in the laundry will help keep your space free of the dreaded damp and mould.**

# Is your personal information getting phished away?

Elissa Chong, National Crime Prevention Council

The recent spate of SMS phishing scams had me recalling a personal experience that happened many years ago when one of my Facebook pages was hacked. I remembered feeling mortified and anxious, and while I was lucky not to suffer any monetary loss, it definitely left me shaken and made me realise how prevalent cybercrimes were. Since then, I always make sure that I adopt good online practices and avoid sharing my personal and bank information with anyone.

Phishing is a common type of cybercrime that is conducted on various platforms including email and social media. Here's what you should be looking out for to avoid falling prey:

## Red flags

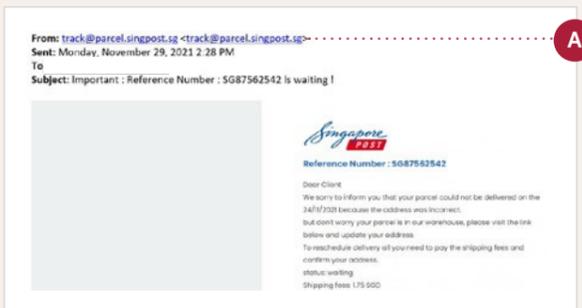
- Threatening or enticing messages. Common 'hooks' include account closure, criminal offences or a lucky win to trick victims to click on malicious links.
- The sender's email address or link differ from the official ones used by the legitimate organisation.
- Poorly written messages with grammar or spelling errors, or both.
- Advertisements or links that do not lead to the organisation's official website or social media pages. Criminals will create fake lookalike websites or completely new sites to trick visitors into disclose your personal details.

## Case Study

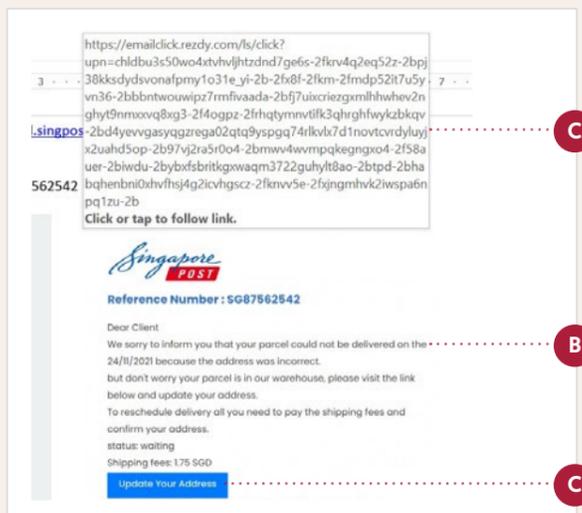
I was waiting for my medicine to be couriered to me from the National University Hospital (NUH). Subsequently, I received an SMS from 'SingPost' informing me of a re-delivery of my parcel and that I needed to pay more than \$2 to reschedule the delivery. Thinking that it was genuine, I clicked on the link found in the message. I was then led to a website where I keyed in my personal information and credit card details. The website looked genuine, even carrying an Apple logo.

Soon after, I received a notification from my bank that a \$4000+ transaction was made on my credit card.

That's when I realised that I fell prey to a phishing scam. I've made a police report and am still trying to resolve the issue with my bank.

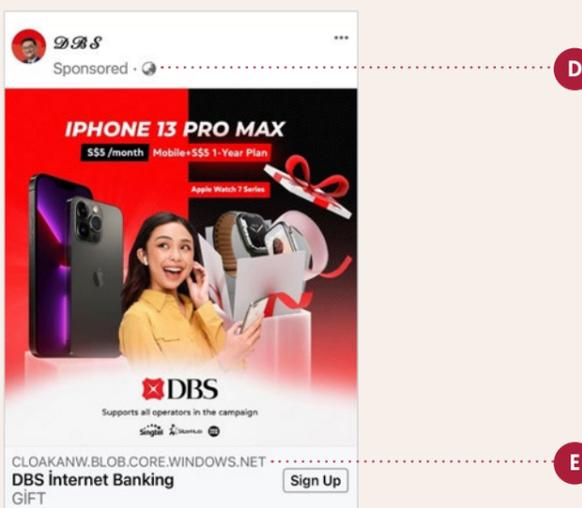


**A** • This email address ends with @parcel.singpost.sg whereas the real one is singpost.com.



**B** • This phishing email contains many spelling and grammar mistakes. This may be a quick way to sieve out the fakes.

**C** • If unsure, do not click the link provided in the email. Hovering your mouse over the link or button will show the destination of the link. In this case, it doesn't lead you to singpost.com.



**D** • This local bank's FB page has a blue tick but this fake ad offering a free phone doesn't.

**E** • Fake ad using the name of a local bank on a social media site. Link is to a phishing site.

## Protecting yourself



While criminals are constantly changing their tactics, it is possible to spot the fakes by spending a little more time to read carefully, especially one that urgently requests for personal or confidential information, or money.

Here are some general precautions to take to protect from phishing scams:

- A** Check the sender's email address to ensure its authenticity.
- A** If in doubt, do not click on the links. Always access your accounts via the official channels.
- A** Take time to read the contents. Often, phishing emails contain grammar and spelling errors, use threats or offers to entice you to click.
- A** Scammers may place fake advertisements offering great deals to get you to respond.
- A** If unsure, always visit the store or brand's official social media page to verify.
- A** Criminals can spoof SMS sender IDs, so do not click on unknown links if in doubt. To protect consumers from fake SMSes and emails, banks in Singapore are not allowed to send clickable links.
- A** Do not panic, even if a request asks for your immediate action. If you do not have a pending issue with an organisation, always verify first.
- A** Practise good cyber hygiene such as using strong passwords and if available, turn on your 2-factor authentication (2FA).
- A** Enable transaction alerts.

While measures, legislative changes and safeguards can be put in place by organisations and authorities to prevent scams, it is also important to remember that we, as consumers, also have a huge part to play. Please stay alert, vigilant and informed!

# Consumer Happenings

## Conference on Building Trust and Strengthening Consumer Protection in the Digital Age

To commemorate CASE's 50<sup>th</sup> anniversary, we organised a Conference on Building Trust and Strengthening Consumer Protection in the Digital Age on 26<sup>th</sup> November 2021 at The Ritz-Carlton, Millenia Singapore.

Mr Gan Kim Yong, Minister for Trade and Industry was the Guest-of-Honour at the event. Ms Low Yen Ling, Minister of State, Ministry of Trade and Industry & Ministry of Culture, Community and Youth also attended the event as a special guest.

A total of 189 guests comprising stakeholders from government agencies, trade associations, businesses, unions, and volunteers joined us at the event.

In his speech, Mr Melvin Yong, President, CASE, thanked all stakeholders for their support of the consumer movement over the past 50 years and announced five key strategic focus areas that will guide CASE in its efforts to protect consumers of today and tomorrow.

The five key strategic focus areas are:

- 01 Strengthening Consumer Protection in E-Commerce**
- 02 Safeguarding Consumers' Prepayments**
- 03 Stamping out Unfair Practices Swiftly**
- 04 Enhance Price Transparency**
- 05 Managing Consumer Credit**

In line with the first strategic focus area of strengthening consumer protection in e-commerce, Mr Gan and Mr Yong launched the Standard Dispute Management Framework for E-marketplaces which provides guidance for e-marketplaces to resolve disputes swiftly and equitably. During the event, Lazada Singapore signed a Memorandum of Understanding with CASE to be the first e-marketplace in Singapore to adopt the framework.

As part of CASE's 50<sup>th</sup> anniversary celebration, we also took the opportunity to appreciate key stakeholders for their contributions to CASE over the years.





## Volunteers' Appreciation 2021

As a non-profit organisation, CASE depends heavily on the contributions of our volunteers, many of whom have served tirelessly towards our efforts of championing consumers' interests and promoting fair trading. To appreciate their contributions, CASE organised a hybrid Volunteers' Appreciation event on 19 December 2021. 47 volunteers received Long Service Awards in recognition of their dedicated years of service.



# Consumer Issues & Solutions

*Dear CASE,*

I visited an e-commerce site and purchased a pair of shoes. About three months later, while checking my credit card statement, I realised that the **e-commerce site has been charging me a monthly recurring sum** of \$88. When I contacted them to enquire, they informed me that I had agreed to be a VIP member and that the details of the programme were also in the fine print on the website. I was **mised into signing up** for this VIP membership. What can I do?

*Chris*

*Dear Chris,*

Under the Consumer Protection (Fair Trading) Act, it is an **unfair practice to use small print to conceal a material fact** from the consumer in connection with the supply of goods or services. Any material information about a purchase such as recurring charges should be prominently displayed on the webpage.

Consumers are advised to **review their credit card statements regularly** for any discrepancies and unauthorised charges. Consumers should also **pay close attention** to the terms and conditions of a contract before making a purchase.

You may contact CASE for further assistance.

*Dear CASE,*

I **purchased a massage package** from a beauty salon at their promotion price of \$600. Subsequently, when I returned to the salon with the intention of utilising my massage package, I saw a notice stating that they were closed for renovation. However, when I returned a month later, the **shop had vacated** with no signs of renovation works being done. I tried to contact the salon but to no avail. I have not utilised any sessions from my package. What should I do?

*Olivia*

*Dear Olivia,*

You may wish to do a quick search if there are any affiliated salons where you can continue to use the packages and if there is any operating status update by the business on their communication channels such as website or social media accounts. If they have indeed ceased operations, you could consider contacting your credit card issuing bank to **file a chargeback request** for non-delivery of services if the transaction was made via credit card within the last 120 days.

You may approach CASE if you require further assistance.

While prepaid packages appear to be better deals, they also come with risks of prepayment losses in the event of sudden business closure. Hence, you may wish to **opt for pay-per-use options**.

We encourage you to **patronise CaseTrust accredited beauty salons** as they offer prepayment protection for packages sold.

**We want to hear from you!**  
Have a story to share?  
Email it to [editorial@case.org.sg](mailto:editorial@case.org.sg)  
(max. 200 words)



# CASE PLAY!

## Word Search

Complete the puzzle by searching for the keywords below. [Answers are provided at the bottom of this page]

H E K V O J T F K I O W I  
 I L K P A V R B A H H V J  
 N I C Q F X A X J G W C A  
 F P G D Q P V E A E H R C  
 O S J S I O E Y I A A O F  
 R T F C Q I L Y R J N S R  
 M I A A M P Q G L S K K D  
 A C V M C K E N U U Y D Q  
 T K C Q M B C M B M N O C  
 I B G Z A N E J W P U K X  
 O Q F C V R P B R D R E L  
 N Y K L D I S P U T E S X  
 E M A R K E T P L A C E L

Find these words:

**CHARGEBACK**

**LIPSTICK**

**SCAM**

**DISPUTES**

**EMARKETPLACE**

**CONSUMER**

**INFORMATION**

**TRAVEL**

E M A R K E T P L A C E L  
 N Y K L D I S P U T E S X  
 O Q F C V R P B R D R E L  
 I B G Z A N E J W P U K X  
 T K C Q M B C M B M N O C  
 A C V M C K E N U U Y D Q  
 M I A A M P Q G L S K K D  
 R T F C Q I L Y R J N S R  
 O S J S I O E Y I A A O F  
 F P G D Q P V E A E H R C  
 N I C Q F X A X J G W C A  
 I L K P A V R B A H H V J  
 H E K V O J T F K I O W I

Answers



# How Well Do You Know Your Lipstick?

Lipstick is easily one of the most popular cosmetics in the world. People use lipsticks to make themselves look more attractive and express their identity. It has also been said that lipsticks convey emotions and influence of their wearers. But how well do we know about the lipsticks we use?

Chew Yi Ting, Senior Executive, Marketing & Communications Department

Wearing of masks over the past two years may have made lipsticks lose its shine. But the sales of lipsticks are picking up.

According to market research firm IRI, lipstick sales in the United States hit \$34.2 million in the four weeks ending in April 2021<sup>3</sup>. This is a stark increase of 80% from the same period in 2020.

Closer to home, we can expect the sales of lipsticks and other beauty products to pick up, as Singapore continues with its position of treating COVID-19 as an endemic with people resuming and increasing their workplace and social interactions.

But do we know if the lipsticks on the shelves are safe for consumption?

A study conducted by University of California, Berkeley in 2013 found that lipsticks and lip glosses commonly sold in drugstores contained lead, cadmium and other substances at concerning levels.

Closer to home and more recently in 2020, the Health Sciences Authority of Singapore (HSA) flagged out lipsticks containing ingredients that are not allowed because of possible harmful effects to human health.

In view of such adverse reports, the Consumers Association of Singapore (CASE) commissioned a test on lipsticks sold in Singapore and on e-commerce platforms to see if this should be a cause for concern.

### Why are there harmful substances in lipsticks?

Metals like lead and cadmium are widely present in natural minerals and ores. These natural minerals and ores are sometimes used as ingredients in cosmetics, acting as colourants or pigments for lipsticks.

Significant or cumulative exposure for a prolonged period to these substances can cause severe adverse effects such as abdominal pains and renal failure.



<sup>3</sup> forbes.com/sites/korihale/2021/06/15/masks-off-as-lipstick-sales-surge-up-more-than-80/?sh=1afcd5a490f=

# 30 lipsticks

sold in Singapore and on e-commerce platforms were tested for toxic metals

<20µg/g

trace amount of lead found across all samples, within the regulatory limit

<5µg/g

trace amount of cadmium found across all samples, within the regulatory limit

## The Test

CASE commissioned a test on 30 lipsticks sold in Singapore and on e-commerce platforms for toxic metals, lead and cadmium.

Mystery shoppers from CASE purchased 30 different lipsticks. These lipsticks were selected at random and purchased from major departmental stores, cosmetic stores, convenience/drug stores, as well as popular e-commerce websites.

The samples were tested using a methodology accredited by the Singapore Laboratory Accreditation Scheme administered by the Singapore Accreditation Council [SAC-SINGLAS].

The test for lead and cadmium was conducted using Inductively Coupled Plasma-Mass Spectrometry (ICPMS) where the samples are broken down with a microwave digestion system with the aid of acids. From there, analysis was done to determine the presence of lead and cadmium and their amounts (if any).

## What are the regulations here?

Cosmetic products sold in Singapore are regulated under the Health Products Act and its Health Products (Cosmetic Products - ASEAN Cosmetic Directive) Regulations. Under the Regulations, lead and cadmium are prohibited as ingredients in cosmetic products.

However, lead and cadmium are allowed in trace amounts in cosmetic products or when it is technically unavoidable. The maximum trace amounts allowed under the Regulations for lead and cadmium are 20µg/g and 5µg/g respectively.

## What were the test results?

So, is your lipstick toxic? According to the test results, the trace amounts for lead and cadmium found in all samples were within the regulatory limit of not more than 20µg/g for lead and 5µg/g for cadmium. Notably, nine of the lipstick samples purchased from e-commerce platforms were also found to be within regulatory limits.

## What should you do and look out for?

There are plenty we can do to protect ourselves from the negative effects of cosmetics. Here's what consumers should do:

- ✔ Check the product label for any special instructions and warnings before you buy a cosmetic
- ✔ Avoid products with no product label.
- ✔ If you apply lipstick on a daily basis, consider switching to a more natural product where there are lesser risks of toxins ingestion.
- ✔ Consider limiting your usage of lipsticks to about two to three times a day to reduce the risk of exposure.
- ✔ If you are concerned with the presence of toxic metals such as lead, and cadmium, consider looking for non-toxic or lead-free labels on cosmetic products.
- ✔ Buy only from reliable and reputable sources.

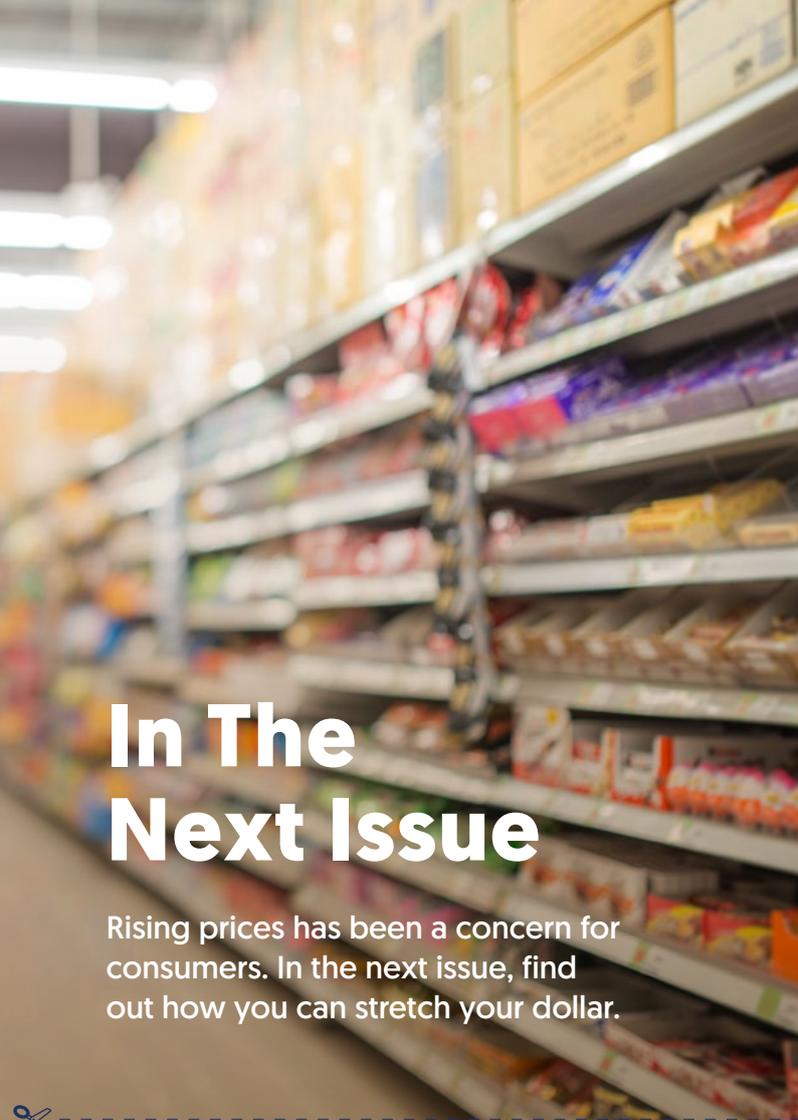
**Fun fact: Our lip is one of the more sensitive parts of our body. Unlike other parts of our skin, our lip lacks hair and sweat glands which offer natural defences against the absorption of substances when applying a product over it.**



## List of 30 Lipstick Products Tested and the Results

	NAME	PLACE OF PURCHASE	SAMPLE DETAILS	LEAD (µg/g)	CADMIUM (µg/g)
01	Benefit Moisturizing Lip Balm 99 Poppy	Sephora	OA03	ND	ND
02	Canmake Tokyo 04	WelciaBHG	912F1 Expiry 06/2023	ND	ND
03	Summer Palace Catkin CR139	Lazada [e]	9K02001 20230511	ND	ND
04	Catrice Cosmetics Plumping Gel Lipstick 060	Guardian Health & Beauty	Mfg Date: 10/2018	ND	ND
05	Clé De Peau Beauté Rouge À Lèvres Lipstick 4 Lotus Flower	Tangs	7178 Best Before 06-2022	ND	ND
06	Clio Mad Matte 11 Petal Peach	Shopee [e]	BJ602 Expiry 2023.07.27	ND	ND
07	ColourPop Lux Lipstick Little League	Shopee [e]	-	ND	ND
08	Dabo Make Up Real Rouge Matte 114 Holiday	Orange Department Store	HN0905 Expiry 2021.09.04	ND	ND
09	Excel Puppy Girl Lip Velvetist LV01	Watsons	XEB Expiry 12/2023	ND	ND
10	FMGT Rouge Satin Moisture Muted Pink PK02	TheFaceShop	AGU Expiry 20220711	< 1.50	ND
11	Handaiyan 02	Lazada [e]	2020/12/02 Expiry 2024/12/01	1.82	< 1.50
12	Heartful Glossy Lipstick Holika PK122 Humming Pink	Pink Beauty	-	ND	ND
13	Km® 10 Magenta Moon™ Natural Lipstick	Lazada [e]	229231 Expiry 10.2021	< 1.50	ND
14	Tokyo Kate Color Highvision Rouge PK-4	WelciaBHG	3418 2018/12/07	ND	ND
15	Kylie Matte Lip Stick 33	Gandang Pinay By D Fashionista	-	< 1.50	ND
16	M.A.C Powder Kiss Lipstick Rouge À Lèvres 306 Shocking Revelation	Sephora	B89	ND	ND
17	Maybelline 691 Rich Ruby	Pink Beauty	Mfg 072019 72S701	< 1.50	ND
18	Miniso Japan Perfectly Defined Metallic Lipstick 02 Amber	Miniso	AF Mfg 04/09/2019 Expiry 03/09/2022	3.13	ND
19	Missha Dare Rouge Velvet #25 Mala Red	Shopee [e]	K28S06 20221127	ND	ND
20	NARS Lipstick Rouge À Lèvres Tonka Matte 2991	Tangs	0028	< 1.50	ND
21	Natasha Denona I Need A Nude Lipstick Rouge À Lèvres 6B Lala	Sephora	S191	ND	ND
22	Peripera Ink Serum Stick 01 Fresh Pink	Watsons	BJF01 Expiry 20230715	ND	ND
23	Rom&nd Zero Matte Sweet Pea	Guardian Health & Beauty	CCU 2022.09.21	ND	ND
24	Sephora Lipstick Pop Red	Sephora	0300A 20231025	ND	ND
25	Shiseido VisionAiry Gel Lipstick 219 Firecracker	Isetan Singapore	0154 Best Before 06-2023	ND	ND
26	Smashbox Always On Cream To Matte Lipstick Hoops On	Qoo10 [e]	A69	ND	ND
27	Tom Ford Lip Color Matte Rouge À Lèvres Mat 09 True Coral	Sephora	AB9	ND	ND
28	Tony Moly Perfect Lips Lip Cashmere 05 Destiny	Qoo10 [e]	-	ND	ND
29	Wakemake Rouge Gun Zero 02 Kill Me Red	Guardian Health & Beauty	20220924	ND	ND
30	Wet n wild® Megalast Liquid Catsuit Berry Recognize E926B	Lazada [e]	Expiry 01/2023	ND	ND

ND: Not Detected. [e]: e-commerce platform. Limit of Detection for Lead and Cadmium: 0.50µg/g. Limit of Quantification for Lead and Cadmium: 1.50µg/g



# In The Next Issue

Rising prices has been a concern for consumers. In the next issue, find out how you can stretch your dollar.

## Fancy a booster shot to protect your purchases?

Enjoy better protection when shopping with companies that display the CaseTrust mark.



Find the list of CaseTrust accredited companies

CaseTrust accredited businesses are assessed by CASE for good business practices. Some CaseTrust schemes require companies to offer complimentary protection for their customers. This includes deposits paid to renovation contractors and the remaining value of expensive beauty packages that are not utilised.

Delighted by a business that have won you over with a great customer experience?

Share your reviews with CASE of consumer-friendly companies that deserves the CaseTrust mark. Send in your nomination to [casetrust@case.org.sg](mailto:casetrust@case.org.sg) by 31 May 2022 and stand to win a gift from us!



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\* Delete where inapplicable