

# the CONSUMER

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**Bon voyage!  
7 tips to an enjoyable trip**

**Don't get nailed by what is  
in your polish**

**Staying Ahead of the Scam –  
With Ten Lessons**



The Editorial Team

**Chief Editor**

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**Editor**

Jayems Dhingra  
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Hans Zhong

**Production Editor**

Brenda Teng

**Contributors**

Consumer NZ  
Consumer Reports of Taiwan  
Council for Estate Agencies  
Mr Izac Zhu  
Mr Nicholas Lim  
Ms Brenda Teng  
Singapore Power  
SPRING Singapore

**Editorial Consultant**

Dr Ang Peng Hwa

**Design & Production**

Tangram Design Studio

Like this issue? Think we missed something vital? Tell us at [sayit@case.org.sg](mailto:sayit@case.org.sg)



**Consumers Association of Singapore**

170 Ghim Moh Road #05-01  
Ulu Pandan Community Building  
Singapore 279621  
Tel: 6100 0315  
Fax: 6467 9055  
Feedback: [sayit@case.org.sg](mailto:sayit@case.org.sg)  
[www.case.org.sg](http://www.case.org.sg)  
[www.facebook.com/casesg](https://www.facebook.com/casesg)

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# casenotes



Dear readers,

Over the years, there has been a rise in misleading and unsubstantiated advertisements promoting overseas property investments or investment services such as wealth management seminars and seminars teaching trading strategies. Some of these may promise high or guaranteed returns without sufficient warnings about the financial, legal or regulatory risks, such as restrictions on sale of properties by foreign citizens, or potential tax liabilities.

To regulate these advertisements and clamp down on the increasing number of complaints regarding such unsubstantiated claims, the Advertising Standards Authority of Singapore (ASAS) implemented tougher guidelines for all media platforms including online advertisements. The guidelines spell ASAS' expectations on claims of potential returns made in advertisements on investments and investment services. It also ensures potential risks of investments are appropriately highlighted to the public. With the added information, the public can then be empowered to make more well-informed decisions. A copy of the updated guideline on investment-related advertisements is available on ASAS's website at <https://asas.org.sg/investments>.

Besides protecting consumers from misleading investment-related advertisements, CASE works to provide consumers with confidence and assurance in various industries as well. A few months back, EZ-Link together with the help of CaseTrust, launched the TRUST programme, which safeguards consumers' purchases of spa and wellness prepaid packages. Under the EZ-Link TRUST programme, consumers may obtain refunds for unutilised values in their prepaid packages should a merchant cease operations. Besides CASE, the Spa and Wellness Association of Singapore (SWAS) was also supportive towards the initiative as it helps to boost industry standards and provides consumers with ease of mind when they patronise a spa and wellness business which has signed up for the EZ-Link TRUST programme.

CASE's Consumer Products, Standards & Testing Committee (CPSTC) actively takes up projects that are focused on consumers' concerns and needs in the areas of safety, product performance and false claims. In this issue, CPSTC shares the results of their recent test on 30 different nail care products, which found no excessive levels of toxins (benzene and toluene) in the tested samples. Although all 30 were tested to be safe for use, 12 did not comply with the Health Sciences Authority's (HSA's) labelling requirement to include the full list of ingredients in English. It is important for consumers to be aware of the ingredients in the cosmetic products they use, so that they are able to make informed purchases and use them correctly. CASE had informed HSA of our findings, and the authority will follow up with the respective vendors.

On 29 July 2015, CASE held our Fund-raising Lunch at Holiday Inn Atrium. We managed to raise a total of \$146,160 through the event and we would like to express our sincere thanks and gratitude to all sponsors who have contributed to the cause of consumers. The amount raised will be used to support CASE's continuous efforts to empower and educate consumers in Singapore so that they can become proactive individuals who make smart consumer choices.

**Mr Lim Biow Chuan**  
**CASE President**



# BON VOYAGE

## 7 tips to an enjoyable trip

Want to take a break from your hectic work schedule? How about planning for a relaxing vacation at one of the beach resorts in Bali, or even fly with your family to Hokkaido for a winter skiing holiday? The several long weekends lined up in this year's calendar made holiday planning even more appealing for working adults.

While there is an increasing trend for free-and-easy trips over these years, some do not fancy the hassle of planning the itinerary, making transport arrangements, and sourcing for accommodation. Paying a bit more for less hassle, and allowing a travel agency do the job, seems to be a better choice especially when you are travelling with the young and old.

With advertisements featuring attractive discounts all over the media, consumers often find themselves caught in a difficult decision of selecting the "right" travel agency.

### CONSUMERS LOSING CONFIDENCE IN TRAVEL AGENCIES

The travel industry had been ranked as one of the top ten "most complained about" industries over the past seven years.



In 2014, thousands of consumers who had paid a partial or full sum of money for their tour packages were left in the lurch when a number of travel agencies were abruptly closed, suspended or had their licenses revoked. The sudden shutting down of renowned travel agency Five Stars Tours was especially shocking to many, leaving consumers who wish to engage a travel agency's service worried and uncertain.

Unfortunately a few months back in May this year, another travel agency Asia-Euro Holidays closed down and disrupted the travel plans of over 300 consumers. This further reduced consumers' confidence level in the services provided by local travel agencies.

Besides closures, complaints about travel agencies providing unsatisfactory services is also among the top grievances of consumers. As more travel agencies are set up to tap on this growing industry, newer travel agencies may not have the resources or trained personnel to deal with overseas tours, resulting in more consumers complaining about the unsatisfactory services provided by these agencies.

## CASE STUDY #1

Mr. Woo\* signed up for a tour package for two to the United States at S\$6,100 and paid in full. The tour group departed a few months later, and Mr. Woo realised that the group was travelling on a revised itinerary which he was not informed of beforehand. The activities included in the tour also differed from the original agreement and he was charged an additional US\$312 for the activities.

Unsatisfied with the arrangement, Mr. Woo highlighted his displeasure to the travel agency upon returning to Singapore. The travel agency offered S\$100 as compensation, but he refused and requested for a refund of US\$312 instead. Mr. Woo approached CASE for assistance, and managed to receive a cheque payment of S\$266 within seven days.

## CASE STUDY #2

Ms. Kang\* purchased a customised travel package for her family to Taiwan. Upon arriving at Taiwan, a seven-seater van was procured for the nine of them. This resulted in one having to sit beside the driver and a child had to sit on one of the adult's lap. The driver cum tour guide was also inexperienced and unfamiliar with the roads. To make things worse, Ms. Kang later found out that the guide was not licensed by the Taiwan Tourism Board.

After returning from her trip, she conveyed the unsatisfying experience to the travel agency and they offered to refund a sum of \$1,000. However, she refused to accept this and requested a higher refund instead. After negotiation by CASE, the travel agency agreed to refund \$2,200.

\*Please note that surnames have been changed to ensure the privacy of the consumers.

## TIPS AND GENERAL ADVICE

**CASE believes in the age-old adage that prevention is better (and less expensive) than cure. Although laws such as the Consumer Protection (Fair Trading) Act and the Travel Agents Act and Regulations exist to protect consumers, more caution could be exercised to minimise the need for such redress.**

**Here are 7 tips to reducing the risks of engaging the “wrong” travel agency and safeguarding your own interests when a dispute arises.**

### 1. Check if the travel agency is licensed

The Singapore Tourism Board (STB) licenses travel and tour operator companies in Singapore. Their website, (<https://trust.yoursingapore.com>) lists the active, ceased, suspended, or revoked travel companies in Singapore.

### 2. Consider CaseTrust accredited travel agencies

You may wish to consider companies that are accredited by CaseTrust. While this does not guarantee that they will have zero complaints, choosing an accredited company reduces the chances of problems, as CaseTrust Mark means such companies have agreed to adopt amicable dispute resolution procedures.

### 3. Do your due diligence

You can conduct some basic research and comparison of the different agencies' itineraries and prices, before deciding on which travel agency to engage. Other points of consideration include the number of years the operator has been in the travel business, and the areas or types of packages the travel operator specialises in.

You may also wish to look through online forums or reviews written by others about their experiences with a particular travel agency. With such information easily available, it would not be that difficult to access the travel agency's "reputation".

### 4. Put verbal agreements in writing

As it is not easy to enforce verbal agreements, it is prudent to put them in writing. Most travel agencies can only confirm group tours two weeks before departure as such tours are subject to group size. So if an agency promises that a particular group tour can be confirmed on the spot, do get it down in writing.

You should also read and understand the full terms & conditions and the refund policy of the company, and keep all proof of transactions.

### 5. Avoid making full payment upfront

CASE has received many complaints about travel agencies closing down after collecting partial or full payment from consumers at travel fairs. As these tours often depart a few months down the road, consumers are often left in the lurch without any means of refund after the agencies ceased operations.

Common business tactics by such agencies usually involve offering free gifts and huge discounts to attract consumers to pay in full upfront at the travel fair. Hence, you are strongly advised not to make full payment for the package immediately, especially when the tour will only take place several months later.

### 6. Purchase a travel insurance

It is important for you to buy the necessary travel insurance directly from insurers and

not through the travel agency to protect yourself from any unfortunate incidents and minimise any financial losses that could occur. The type and extent of coverage of the travel insurance differs according to the plan purchased and consumers should compare the various insurance plans carefully before making a decision.

### 7. Know the methods of dispute resolutions

Most travel agencies do conduct tour briefings a few weeks before departure. Take this final opportunity to ask any questions regarding the trip, and clarify the itinerary details. Should there be any discrepancies with what was being committed at the point of purchasing the package, discuss it with the travel agency immediately.

In any case of disputes, consumers should inform the travel agent in writing as soon as possible, stating clearly their dissatisfactions. If consumers are unable to settle the dispute after contacting the travel agent, they may wish to approach CASE or STB for assistance.

Going on a holiday should be an enjoyable experience. Although engaging a travel agency makes it hassle-free, one should not rely solely on their service provider. It is important that we do some due diligence to ensure an enjoyable trip.

**Bon Voyage!**

Article contributed by Consumer NZ

# In for the long haul

## Which brands will keep the repairman from your door?

Our tests tell you which appliances perform best and are the easiest to use, but what they can't tell you is how well they stand up to everyday use. That's why we survey our members each year to find the brands you can rely on.



### Our Survey

This year we surveyed 11 different appliance types. We received 11,404 responses, which gave us information on more than 39,000 appliances. Our thanks to all who participated.

We asked members about appliances they'd bought new since 1 January 2010 – and about mobile phones they'd bought new since 1 January 2012. We wanted to know the brand of each appliance, the year it was bought and whether it had ever needed repair.

We only analyse brands that got more than 50 responses. For each brand we calculate our reliability score as the percentage of appliances that have never needed repair.

We also asked members if they were satisfied with their appliance and whether they'd recommend this brand to family and friends.

Satisfaction and reliability are different. Reliability measures how many appliances have needed repair, while satisfaction depends

on the consumer's expectations of product performance and continuing function. It is reasonable to still be satisfied with a product that has needed repair.

### What we found

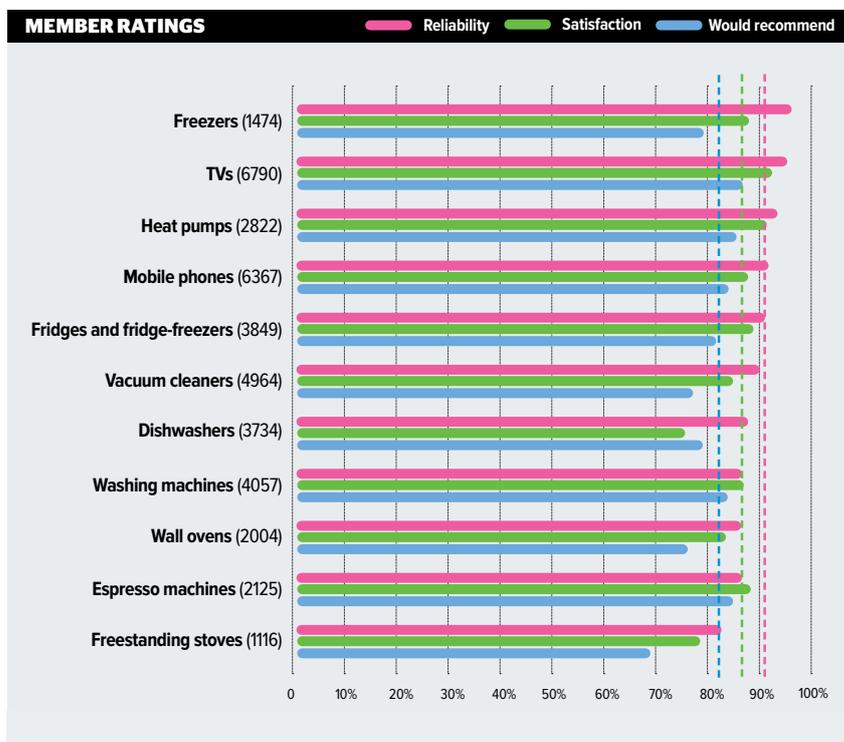
Overall, 91 percent of appliances in our survey had not needed repair. But we found a significant difference in reliability for different appliance types. Freezers were the most reliable product, with 96 percent not needing repair. They were closely followed by TVs (95 percent) and heat pumps (94 percent). At the other end of the scale, 18 percent of freestanding stoves needed repair.

For most appliances we saw a strong correlation between reliability and satisfaction – reliable appliances had more satisfied owners. However, for most appliance types satisfaction was lower than reliability, suggesting it takes more than a trouble-free life for consumers to be happy with a product.

When we asked members if they'd recommend the appliance

to family and friends, the results generally followed the satisfaction scores, but were lower again. Members were most satisfied with their TVs and heat pumps, and these were more likely to be recommended than any other appliance.

Washing machines and espresso machines bucked the trend, recording higher satisfaction than reliability scores and scoring a relatively higher percentage of recommendations. We think owners of these appliances gain more satisfaction from good performance and the usability experience, and tolerate lower reliability.



**GUIDE TO THE GRAPH** Data from our March 2015 member survey. The number of responses for each appliance is shown in brackets. The dotted line shows the average for each rating category.

## TVs

### Most reliable brands: Panasonic, Sony

This year, 95 percent of TVs never needed repair, the same as in our 2014 survey. Panasonic and Sony still top the rankings. Veon was the only brand significantly worse than average with an 88 percent reliability score.

With the exception of Veon owners, 92 percent of members who bought a TV in the past five years were satisfied with their purchase and more than 88 percent would recommend their brand of TV to friends and family.

Plasma-screen TVs made up 13 percent of our sample. They were as reliable as TVs with LCD/LED screens.

TVS	
<b>Total number surveyed:</b>	<b>6790</b>
<b>Above average</b>	Panasonic, Sony
<b>Average</b>	LG, Sharp
<b>Below average</b>	Samsung, Veon

## Dishwashers

### Most reliable brands: Asko, Bosch, Miele

This year saw a big improvement in the reliability of Fisher & Paykel and Haier products over their 2014 results. Fisher & Paykel dishwashers improved from 74 percent to 83 percent, Fisher & Paykel DishDrawers from 81 percent to 86 percent and Haier from 78 percent to 85 percent.

However, the top performers were still Asko, Miele and Bosch. Their high reliability reflected owner satisfaction of more than 90 percent. This compares with satisfaction of only 67 percent for owners of less-reliable Haier and Parmco dishwashers.

The most common problem was programme failure, which affected 4 percent of dishwashers in the survey. LG, Smeg, Parmco and Fisher & Paykel owners were more likely to experience a problem with the programmes.

DISHWASHERS	
<b>Total number surveyed:</b>	<b>3734</b>
<b>Above average</b>	Asko, Bosch, Miele
<b>Average</b>	Fisher & Paykel DishDrawer, Haier, Parmco, Simpson, Westinghouse
<b>Below average</b>	Fisher & Paykel, LG, Smeg



## Washing machines

**Most reliable brands: Bosch, LG, Miele**

In last year's survey, Asko was among the least reliable washing-machine brands, scoring 74 percent. This year they improved dramatically, lifting the irreliability to 88 percent. Even the lowest scoring brands scored between 79 to 81 percent this time – a significant improvement from last year.

Our results showed five years ago, two top-loading washers were bought for every front loader. However, for machines bought since 2014, the split is about even. We found top loaders were slightly more reliable – achieving an 88 percent reliability score compared to 84 percent for front loaders.

Miele owners were most likely to be very satisfied with their washing machine and an astounding 84 percent said they'd be very likely to recommend the brand to friends and family. At the other end of satisfaction were Haier owners, only 27 percent were very likely to recommend the brand.

WASHING MACHINES	
<b>Total number surveyed: 4057</b>	
<b>Above average</b>	Bosch, LG, Miele
<b>Average</b>	Asko, Fisher & Paykel, Simpson
<b>Below average</b>	Electrolux, Haier, Panasonic, Samsung



## Freezers, fridges and fridge-freezers

**Most reliable brands: Mitsubishi, Panasonic**

Stand-alone freezers were the most reliable appliance in our survey (96 percent). Mitsubishi scored the only perfect reliability score, with none needing repair. Fridges and fridge-freezers were not as reliable, scoring 91 percent overall. Buying a standalone fridge wasn't a more reliable option than a combined fridge-freezer.

**Ninety-five percent of Panasonic fridge-freezer owners were satisfied with their appliance and 91 percent were likely to recommend the brand.**

This is a reflection of very good Panasonic fridge-freezer reliability. Haier and LG owners were least likely to be satisfied or recommend their appliance, despite those brands achieving average reliability scores of 90 and 85 percent respectively.

FREEZERS	
<b>Total number surveyed: 1474</b>	
<b>Above average</b>	Mitsubishi, Panasonic
<b>Average</b>	Acqua, Aspira, Westinghouse
<b>Below average</b>	Haier

FRIDGES + FRIDGE-FREEZERS	
<b>Total number surveyed: 3849</b>	
<b>Above average</b>	Mitsubishi, Panasonic
<b>Average</b>	Bosch, Fisher & Paykel, Haier, LG, Sharp, Westinghouse
<b>Below average</b>	Samsung



## Vacuum cleaners

### Most reliable brand: Miele

Our vacuum cleaner rankings haven't changed much since 2013. Miele leads with outstanding reliability: 96 percent have never needed repair. Electrolux, Hoover and Wertheim again have lower-than-average reliability.

Some models of Shark vacuums were recalled for a faulty power cord earlier this year – this affected 13 percent of Shark owners in our survey. Despite this, owner satisfaction was high (85 percent satisfied and 84 percent likely to recommend), which suggests the recall was handled well.

“Bagless” vacuum cleaners, which use a bin, were more likely to have had problems than those that come with a bag: their overall reliability scores were 84 and 93 percent respectively.

Attachments – including wands, turbo and power heads – caused the most problems, 5 percent overall. A third of all Wertheim problems were due to attachments.

VACUUM CLEANERS	
<b>Total number surveyed: 4964</b>	
<b>Above average</b>	Miele
<b>Average</b>	Bissell, Dyson, Kambrook, Nilfisk, Panasonic, Russell Hobbs, Sauber, Vax, Zip
<b>Below average</b>	Electrolux, Hoover, Shark, Wertheim



## Wall ovens and freestanding stoves

### Most reliable brands: Bosch, Westinghouse

These product types had the lowest owner satisfaction and were the least likely product to be recommended to family and friends. Scoring just 82 percent average reliability, freestanding stoves had the lowest score of any product type surveyed.

Parmco and Smeg were the least reliable wall ovens (68 percent and 81 percent) and Parmco was the worst for freestanding stoves (61 percent).

We saw no difference in reliability between single and double wall ovens. All-electric ranges were slightly more reliable than dual-fuel models with electric oven and gas cooktops (83 percent vs 79 percent).

WALL OVENS	
<b>Total number surveyed: 2004</b>	
<b>Above average</b>	Bosch, Westinghouse
<b>Average</b>	Electrolux, Fisher & Paykel, Miele
<b>Below average</b>	Parmco, Smeg

FREESTANDING STOVES	
<b>Total number surveyed: 1116</b>	
<b>Average</b>	Belling, Bosch, DeLonghi, Fisher & Paykel, Smeg, Westinghouse
<b>Below average</b>	Parmco



## Mobile phones

### Most reliable brands: Huawei, LG, Motorola

More than 6000 of our respondents bought a new mobile phone in the past three years. Overall, 92 percent of them proved reliable, the same average as our 2014 survey. However, this year three brands, Motorola, LG and Huawei, stood above the rest and scored more than 95 percent reliability.

Five percent of new mobiles were not smartphones, but they were a clever choice for durability as they proved the most reliable (96 percent).

The biggest reported problem was with the battery – 3 percent of phones needed battery repair or replacement.

MOBILE PHONES	
<b>Total number surveyed: 6367</b>	
<b>Above average</b>	Huawei, LG, Motorola
<b>Average</b>	Alcatel, Apple, Nokia, Samsung, Sony
<b>Below average</b>	HTC



## Heat pumps

### Most reliable brand: Mitsubishi Electric

Overall, heat pumps were very reliable, with 94 percent needing no repairs. No brands stood out (in a bad way) by being lower than average. The results were very similar to our 2014 survey, showing no significant change.

Daikin owners were more likely to say their heat pump performed well when the outside temperature fell below 50 celsius (96 percent compared to 91 percent overall). Mitsubishi Electric owners were less likely to consider the indoor part of their heat pump to be noisy (5 percent compared to 11 percent overall).

It was interesting that, despite having good reliability scores, Hitachi and Toshiba heat pumps had a lower percentage of satisfied owners (85 percent and 87 percent) than the average of 91 percent satisfaction. Their recommendation score was also lower (71 percent and 76 percent) than average across all brands (86 percent).

HEAT PUMPS	
<b>Total number surveyed: 2822</b>	
<b>Above average</b>	Mitsubishi Electric
<b>Average</b>	Daikin, Fujitsu, Hitachi, Mitsubishi Heavy Industries, Panasonic, Toshiba



## Espresso machines

Reliability isn't the most important factor in espresso machine owner satisfaction – the appliance has one of the lower average reliability scores of all product types in the survey, but an above-average percentage of satisfied owners and owners likely to recommend their machine.

There is no significant difference across brands or machine type (manual, semi-auto, auto and capsule). The category has more brands than any other product type in our survey. While 64 percent of products were from Breville or DeLonghi, the remaining 36 percent included more than 60 other brands.

Leaks, controls and the steam system were most likely to go wrong – causing 10 percent of all reported problems. The only brand to record no leaks was Nespresso, but it was the only brand to record a significant number of frothing wand repairs.

ESPRESSO MACHINES	
<b>Total number surveyed: 2125</b>	
<b>Average</b>	Breville, DeLonghi, Nespresso, Sunbeam



# In case of a gas leak, shut the gas valve.



## IF YOU SMELL A GAS LEAK:

### DO'S

- Open all windows to ventilate the area.
- Shut the gas meter control valve.
- Keep a safe distance from the gas leak area.
- Call **1800-752-1800** from a safe distance.

### DON'TS

- Do not use a naked flame to detect a gas leak.
- Do not use a cell phone in the vicinity.
- Do not turn on/off any switches or appliances.
- Do not burn incense near gas pipes.

**GAS SAFETY. DON'T TAKE IT LIGHTLY.**  
**CALL 1800-752-1800.**



**SINGAPORE  
POWER**

Powering the Nation

Article contributed by Mr Nicholas Lim, Consumer Products, Standards & Testing Committee

# Don't get nailed by what is in your polish

Beauty may be just skin deep, but it is hard to argue that it is worth risking one's health for. Sometimes, the hazards come in the cosmetic products we use on a regular basis without second thought, such as nail polish.

Cosmetic products are considered to pose lower risks to consumers than health products as they are usually not injected or taken orally. However, harmful chemicals found in some of these products can still enter the bloodstream through the skin or through the inhalation of fumes. Two such chemicals are benzene and toluene.

Benzene is an aromatic, naturally occurring chemical found in crude oil. It is used to produce many types of plastic, and it also gives petrol its sweet smell. However, it is a carcinogen that is heavily linked to cancers such as leukaemia. All the more it should not be found in cosmetics.

Toluene is another strong-smelling chemical. While it is less toxic than benzene and has largely replaced it as a solvent, prolonged inhalation and abuse can lead to serious neurological harm. Even low levels of exposure can cause fatigue, nausea and memory loss.

The Consumer Council in Hong Kong conducted a test on nail polish and base coat products in 2010 and found high levels of toxins in five brands, one of which is available in Singapore. Four samples were tested to contain benzene, which is not permitted in cosmetic products, while one had toluene at a concentration exceeding the 25% limit set by the European Union (EU).

The Health Sciences Authority (HSA) does not require cosmetic products to be tested and approved before they can be put on the market. Instead, it is the responsibility of the manufacturers, distributors and retailers to ensure compliance with the Health Products (Cosmetic Products – ASEAN Cosmetic Directive) Regulations, which stipulate the safety and labelling requirements for cosmetic products. These regulations mirror the European Union (EU)'s requirements on such goods.

CASE decided to commission a similar test to the one in Hong Kong to determine if nail care products sold in Singapore contained these two chemicals. The test would focus on nail polishes and nail polish removers which are sold for do-it-yourself applications. Five years on, have the manufacturers made their formulations safer?



## Checking the nail care products in Singapore

Under the ASEAN Cosmetic Directive, benzene is not permitted in cosmetic products, while a maximum toluene concentration of 25% is permitted in nail care products. All cosmetic products are also required to carry ingredient listings, among other information, in English.

CASE officers went to neighbourhood beauty shops and departmental stores across Singapore and purchased 15 samples of nail polish and 15 samples of nail polish removers of different brands. This selection reasonably represented the brands that are most accessible and frequently purchased by consumers.

The officers first checked the ingredient lists of the samples to see if they included benzene or toluene. They found that 10 out of the 15 nail polish samples and 2 out of the 15 nail polish removers did not display an ingredient list in English and recorded them. These items were already in breach of HSA's regulations.

The samples were then sent to CASE's designated test laboratory to have their contents analysed for benzene and toluene. According to the test results, none of the nail polish and nail polish removal products contained more toluene than permitted by HSA's regulations. Benzene was not detected in any of the samples.

While the results of the tests showed that the nail polish products and nail polish removers sold in Singapore are generally safe, the

lack of ingredient lists in a large proportion of the samples was a major concern. At the conclusion of the test, CASE shared its findings with HSA, so that the latter could investigate the errant distributors and retailers. As we went to press, HSA had written to the distributors and retailers of the products which did not include ingredient lists and was in the midst of follow-up checks on those who had replied.

### **CASE has the following recommendations for consumers who purchase and use nail polish and nail polish removers:**

- Keep abreast of cosmetic product advisories and alerts. New research and tests may reveal previously unknown health hazards associated with products containing organic solvents.
- Only purchase products from licensed retailers. Know the risks you are taking if you make your purchase from an online source.
- Check the ingredient list of the product before making a purchase. Sometimes it may be behind a second label, or displayed separately at the point of sale. Be reasonably certain that there are no banned ingredients in the formulation.
- Use the products according to the directions provided by the manufacturers.
- Minimise skin contact with the products. Use them in a well-ventilated room to allow the fumes to escape.



## Consumer safety tips by SPRING Singapore

# Don't get blindsided

Window blinds are becoming an increasingly popular type of window covering not just to block out sunlight, but also to provide privacy and an aesthetic appeal when used in home decoration. There are different types of window blinds. Some examples include roller, roman, and vertical blinds. The slats, too, may be made of different materials. These blinds can be adjusted to be opened or closed by cords or other mechanisms.

When considering which type of window coverings best suit your home decor, do ensure that the product does not pose a safety hazard to your children. Young children may get strangled if they place loose cords around their heads or get entangled in them. It is especially important for parents with young children to be aware of this hazard and take the necessary precautions.



## TIPS ON PURCHASE AND USAGE

### Before buying:

Select window coverings with safe design features

- Opt for window coverings without exposed cords if you have young children at home. Many responsible manufacturers are aware of the dangers of cords and have developed cordless window coverings.
- Choose window coverings with warning labels to understand the dangers posed to children.
- If your product comes with cords, check that safety devices like tension devices and cleats are included:
  - *Tension devices* keep cords taut, preventing children from placing the cords around their necks.
  - *Cleats* secure cords on the wall, keeping them out of a child's reach.

### After buying:

- **Safety warnings:** Follow the manufacturer's instructions on safe use and read all warnings.
- **Loose cords:** Ensure that there are no loose accessible cords on the front, side or back of the product.
- **Secure any cords** onto the wall using safety devices such as a cleat or install a tension device to keep the cord taut so that it cannot be placed around the neck.
- **Children's furniture:** Do not place cribs, beds, play pens and other furniture close to a window because children can climb on them and gain access to the cords.
- **Supervise:** Always supervise children in any rooms where the cords of window coverings are within a child's reach.



Cordless Window Covering



Wall-mounted Tension Device



Cordless Window Covering

The Consumer Goods Safety Requirements (CGSR) regulations help make our homes safer for our family. Visit [spring.gov.sg/productsafety](http://spring.gov.sg/productsafety) to stay current on product safety alerts or consumer safety tips. If you have any concerns or questions regarding the product you have bought, please contact your retailer or supplier. To report any incident or injury related to a consumer product, please contact SPRING Singapore and your retailer or supplier.

All pictures reproduced with permission of Hunter Douglas. Hunter Douglas is part of the Window Covering Safety Council in US.

# Get Smart!

## with the Kiang Family

TIPS FOR SMART SHOPPING AND CONSUMER SAFETY

### “Don’t get blindsided”

**SPRING**  
singapore  
Enabling Enterprise

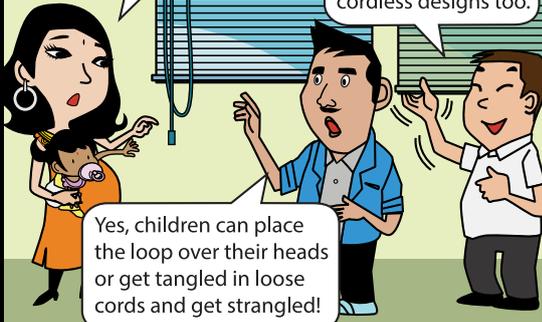


Choose *cordless* window coverings if you have young children at home.

These are not suitable for our home.

We have some cordless designs too.

Yes, children can place the loop over their heads or get tangled in loose cords and get strangled!



Window blinds with cords/chains should be secured onto the wall using cleats or tension devices.

**CLEATS**

**TENSION DEVICE**

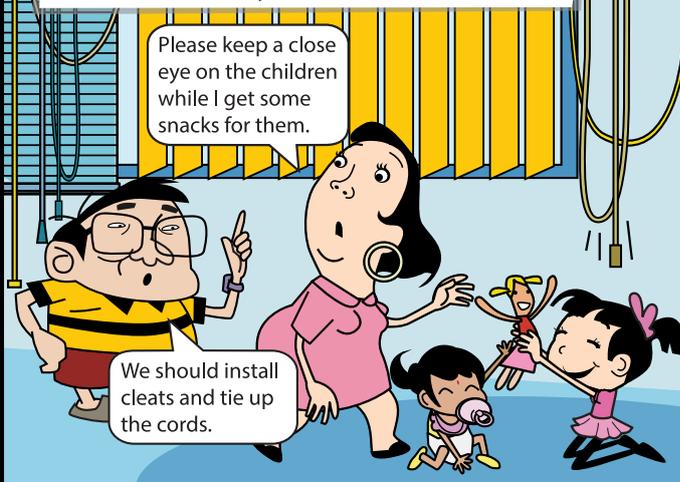
You can install a cleat or tension device on your wall to make your existing blinds safer.



Never leave children alone in a room with cords/chains they can reach.

Please keep a close eye on the children while I get some snacks for them.

We should install cleats and tie up the cords.



Never place furniture that children can climb on close to window coverings.

Meena won't be able to reach those cords now.



For more consumer safety tips, please visit [www.spring.gov.sg/productsafety](http://www.spring.gov.sg/productsafety)

- ✓ Choose Safe Products
- ✓ Use Products Safely
- ✓ Get What you Pay For

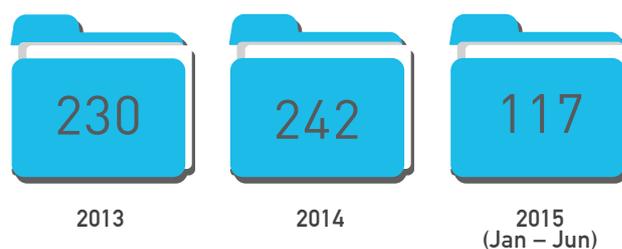
Article contributed by Ms Brenda Teng, CASE Marketing & Communications Department

# Renovating Your Home-Sweet-Home

Renovation can be a costly and inconvenient business. Yet most of us do not mind the investment for the return of a cosy dream home. This dream however, can easily turn into a terrible nightmare if we engage the wrong people for the renovation job.

Over the years, the Consumers Association of Singapore (CASE) received a number of consumer complaints about the renovation industry. Consumers usually complain about renovation works not being done correctly and defects after the renovation, such as cracks in the wall or damaged flooring. Amongst other complaints were that the renovation works were not completed on time and in satisfactory condition as stated in the contract.

## No. of cases involving the Contractors (Renovation) Industry



\*Please note that the above number of complaints quoted refer to both filed and assisted cases. Filed cases are cases whereby consumers authorise CASE to handle on their behalf. For assisted cases, CASE will help the consumers to draft a letter for them to approach the vendors themselves.



### Case 1

John\* engaged a renovation company to paint his house. The agreed price was \$1,450 and he paid a \$1,000 deposit. The agreement was to paint the living room, hall and the master bedroom in white and blue and the work commenced in mid-March 2014. However, the work was not satisfactory and the paint used was different from what was originally agreed upon. In view of this, John requested for a refund of \$1,150 for the incomplete work but the company refused. He then approached CASE for assistance and we negotiated with the company on his behalf and both parties agreed on a refund of \$800 as the final settlement.

### Case 2

Marilyn\* engaged the services of a renovation company to renovate her house. She paid the full contractual amount of \$36,588, and the renovation works were completed within a month. A few weeks later, she discovered that there were hidden issues pertaining to the piping, which in turn caused her toilet to be choked. She tried contacting the company for rectifications, but to no avail. Eventually, Marilyn approached CASE for help. After rounds of negotiations by CASE, the company agreed to rectify the issue of the choked toilet at no cost.

### Case 3

On 5th May 2014, Timothy\* signed a contract with a renovation company to carry out renovation works for his house for \$35,000. It was agreed beforehand that all renovation will be completed in 3 weeks. However, as the renovation works were carried out, Timothy realised that the pace was too slow, and not in line with what was originally agreed. Subsequently, there was no manpower supplied to carry on with the renovation work. On 24th May, he called the person-in-charge up and came to know that she had left the company. Timothy then tried to contact other staff about the delayed delivery, but was to no avail as well. He then approached CASE for assistance, and eventually the company agreed to resume and complete the renovation works on their end.

\*Please note that names have been changed to ensure the privacy of the consumers.

It definitely involves some difficult decision-making when it comes to transforming a house to your home. Despite having said that, we consumers can still "protect" our homes by equipping ourselves with the right knowledge and tips before engaging a renovation service.

### CASE would like to advise consumers to:

1) Ensure that the contractor is registered with HDB if the renovation is for a HDB flat. HDB has highlighted that contractors not registered with HDB are not allowed to carry out any renovation works in HDB flats, even if a renovation permit is not required.

2) Consider an accredited contractor from CaseTrust. In August 2014, CASE and RCMA signed a Memorandum of Understanding to jointly develop an accreditation scheme for the renovation industry. Consumers who patronise a CaseTrust-RCMA accredited contractor can look forward to added protection through a Performance Insurance Bond, which acts as a buffer for non-performance of contractors and provide greater peace of mind to consumers.

3) Request for quotations. Consumers are advised to obtain different quotations before committing to a renovation package so that they will be less vulnerable against misleading claims, false claims, overcharging and pressure sales tactics.

4) Read before you sign. Any document that needs a signature should be read through carefully [both front and back pages] before putting down one's signature.

5) Clear contract. The contract agreement should reflect clear itemised billing and listing of products and services. Consumers can also consider using the CASE Model Agreement on Home Renovation, which is available on CASE website.

6) Work out a schedule with the contractor. Ensure clear deadlines for completion and rectification works.

7) Payment for the contract agreement should be rendered progressively. Do not make full payment upfront.

8) Document outstanding defects. Consumers can take photos of outstanding defects, and compile a defects list after completion, so that they can be resolved systematically.

9) Know your dispute resolution avenues. Besides using our filed option or assisted scheme for consumers who have disputes with their renovation contractors, CASE also offers to arrange a mediation session for both parties to reach an amicable resolution. Alternatively, consumers may lodge a claim via the Small Claims Tribunals.



Article contributed by Mr Izac Zhu, CASE Legal Department

# Staying Ahead of the Scam

## – With Ten Lessons

One of the common grouse that we hear from victims of Unfair Practices (as defined in the Consumer Protection (Fair Trading) Act) is that the laws in Asia do not offer sufficient protection for consumers and individuals. While the consumer protection laws in Singapore may not be as extensive as those in the USA or European Union, it must also be noted that some businesses try to sidestep the applicable regulations and laws by camouflaging their modus operandi until they are caught. As such, laws and regulations will invariably lag behind some of the poor “market practices” and may not offer 100% protection to consumers.

Making laws and regulations is often a cat and mouse game between the regulator and the regulated (i.e. the errant businesses). The regulator has to crackdown on errant businesses and create new regulations to close the legal loophole when discovered, if any. It follows then that consumers must also protect themselves as government catches up to dodgy practices.

With that in mind, this article sets out ten lessons which should remain timeless in their application to any situation that one may encounter as a consumer:-

### There's no such thing as a free lunch

Under the Consumer Protection (Fair Trading) (Cancellation of Contracts) Regulations 2009, a direct sales contract is a consumer transaction entered into during an unsolicited visit by a supplier to the place of residence of the consumer.<sup>1</sup>

For such direct sales contract, the consumer is entitled to cancel the contract and to only pay for reasonable compensation for services supplied under the contract before cancellation (if any).<sup>2</sup> However, the consumer must exercise this right within

five days after being informed of his right to cancel the contract.

In order to sidestep the Regulations, several direct selling companies have set up shop at various road shows for the sole purpose of enticing oblivious consumers with “free gifts” and a “free (vacuum) cleaning demonstration” at the consumer's home. Based on consumers' stories to CASE, they sometimes end up making a purchase that they subsequently regret.

By accepting such “freebies”, consumers unwittingly “waive” their rights to any

protection under the Regulations. As the consumer invited the business, the visit was not unsolicited, meaning the consumer loses the ability to complain that they were not informed of their right to cancel the contract. In this case, what started out as an enticing offer of accepting a freebie ends up being a story of regret.

### Birds of feather flock together

In early 2000, Mdm Lee (not her real name) had contracted with L.G.M Limited (Singapore Branch) to purchase a timeshare \$20,000.

<sup>1</sup> Cancellation of Contracts Regulations Section 2 <sup>2</sup> Cancellation of Contracts Regulations Section 7

What followed were calls by various timeshare and investment companies who solicited Mdm Lee, and recommended that she further invest in their various offerings as a way to recover monies previously paid for her L.G.M timeshare.

If you had previously provided your personal details (by either purchasing or dealing with the timeshare company) to a timeshare company, you are at risk. CASE has reason to believe that your personal details are being circulated amongst timeshare and investment companies currently in operation and you may continue to receive unsolicited calls from such companies. Always remember, any telephone calls from companies promising to assist you to recovery of monies previously paid (i.e. class action, transfer of time share, etc.) are likely to be from a timeshare or an unregulated investment company masquerading as a white knight.

**NOTE:** CASE commenced injunction proceedings against L.G.M. Limited (Singapore Branch) and they had subsequently commenced winding-up proceedings in 2010.

To date, Mdm Lee has paid slightly over \$200,000 to Nax Capital Private Limited to purchase "preference shares" in Nixdorf-AX Ventures, a company incorporated in the British Virgin Islands. What began as a promise to recover monies previously paid has turned out to be a classic case of throwing good money after bad.

Timeshare companies that CASE investigates are often companies with one dollar paid-up capital and few assets and more likely than not, you will not be able to recover monies previously paid to such a company.

People (businesses) who live in glass houses should not throw stones

You receive a letter demanding monies allegedly owed or monies to be paid for an alleged breach of contract. Assuming you have doubts over the legitimacy of the company, the underlying contract, the debt or the amount demanded, should you still "pay up" simply because the contract has a provision stating that you ought to?

Based on complaints received by CASE, consumers often make payment under the

threat of legal action. However, it is rare that companies actually commence legal action, and obtain and enforce judgment against the consumer. A company that engages in dubious transactions or demands a sum of monies that they are unable to recover under law is unlikely to commence court action as that may attract unwanted attention.

**TIPS:**

- 1) Consumers should first verify if the letter of demand was sent by a solicitor registered with the Law Society of Singapore. Consumers can do a search to verify the same on the Law Society of Singapore's website at <http://www.lawsociety.org.sg/forPublic/FindaLawFirmLawyer/FindaLawyer.aspx>.
- 2) Consumers should ask the Supplier for a breakdown of the monies claimed pursuant to the contract signed and obtain a receipt from the Supplier to evidence any monies paid by the Consumer (if applicable).
- 3) Consumers who are of the view that the Supplier is seeking to impose a sum that is over and above their losses (i.e. the amount that the Supplier is legally entitled to claim against the consumer) should obtain legal advice on the matter.
- 4) Consumers should note that under law, clauses which seek to impose a penalty are unenforceable (i.e. not a genuine pre-estimate of losses suffered by the Supplier). In particular, provisions which are extravagant or oppressive are likely to be a penalty clause.

If it is too good to be true, then it probably is

How does one distinguish between a genuine good offer and an offer that is too good to be true?

In July 2015, it was brought to CASE's attention that Sadhana Sanctuary, a yoga studio operating in Dhoby Ghaut had abruptly "closed down".

Sadhana Sanctuary alleged that it had close for renovation (as indicated by the notices pasted on the premises walls) whilst customers of Sadhana Sanctuary shared

that they believed that the company had closed for good.

Consumers of Sadhana Sanctuary were promised "unlimited yoga classes" for the period of their membership and paid the entire membership fees upfront.

Where a company makes a promise of "unlimited" services or privileges without the necessary premium (or at a lower cost even), consumers need to ask themselves whether such a business model is sustainable. Consumers should also treat any offers of "unlimited" or "guaranteed results" with a pinch of salt.

Don't assume, verify all assumptions

Mr. Ken purchased a laptop from a retail company on the basis that the advertisement had indicated he would be receiving a work office productivity suite. Subsequently, it turned out that the work office productivity suite was only valid for a period of one year. Notwithstanding that the retail company may have misled Mr. Ken, the process of obtaining a refund (or alternative remedies) was an arduous process.

As a consumer, you can avoid being in such a situation by clarifying the precise nature of the offer / advertisement. Do not assume.

Put down on paper

A company's sales representative will often pull out all the stops to get you to purchase their products or services. As such, you can expect that the sales representative will be inclined to overpromise (and by implication under delivery).

Consequentially, consumers should identify if the written contract / brochures supports or contradicts what has been stated by the sales representative. If it contradicts, the sales representative may be overpromising.

Get a commitment from the sales representative to put down on paper all their material representation. Again, any hesitation on the part the sales representative is an indication that perhaps the sales representative's representation are unsupported either in fact or in contract.

### Red herring

Under the Lemon Law, there is an automatic presumption (albeit rebuttable) that the goods were defective at the point of delivery if the defects occurs within six months.

When CASE assists our members to lodge a claim against a second-hand motor car dealer, the dealer often throws a red herring and alleges that the defect was caused by wear and tear or sold on consignment (as opposed to it being defective).

For defects that occur within the six month time period, the Lemon Law requires that the business bears the burden to show that the defect has been caused by wear and tear.

**CAUTION:** Consumers should verify if the car was sold on consignment. Where the consumer had purchased the item directly from the sales representative and the contract is between the consumer and the car dealer, it is likely that the consumer can avail themselves to the remedies provided for under the Lemon Law.

### Two heads are better than one

You find yourself in a situation where the sales representative is exerting undue pressure on you to make a purchase. Consumers should ask themselves whether "but for the constant pressure,

would you have signed up / purchased the goods / services on offer". If the answer is a negative, the consumer should politely decline and ask for more time to consider.

Representations seeking to create a time incentive to purchase (i.e. that such an offer is a "one-time" offer) should set alarm bells ringing that the "offer" may not be genuine after all. Do your own research on the company or product/ service, or, better yet, consult a friend or your partner on the offer. Two heads are better than one and often, you will find that companies that frequently engage in such unsavoury practices have made a "name" for themselves online.

Under the CPFTA, taking advantage of a consumer by exerting undue pressure or undue influence is an example of an unfair practice

### Where law ends, tyranny begins

Take a quick glance at the website of StreetDeal.sg or OlaPrice.com and you will instantly notice that the products sold are advertised to be hugely discounted off the retail selling price. Look closer at the checkout pages of both websites and you will realise that hidden beside the terms and conditions is an acknowledgment that the consumers "accept to be charged sgd88 quarterly".

At the moment, Singapore does not have any specific legislation to govern online transactions. Such transactions are largely governed by contract law which does

not forbid such practices. Underpinning general contractual principle is the concept of caveat emptor (i.e. the buyer should familiarise themselves with the terms of the transactions and conduct the necessary diligence), and unfortunately, where law ends, tyranny begins. Consumer who wish to make a claim against the business for Unfair Practice (for misleading conduct) face an uphill battle as the company, Asia Deal Group Private Limited provides in its terms and conditions that all disputes against it (or any of its websites) should be resolved exclusively by arbitration at the Singapore International Arbitration Centre.

Consumers are therefore urged to exercise caution when dealing with a brand new online site.

### Help us to help you

Help us to help you; lodge a complaint against the errant business. If all else fails and you still find yourself embroiled in a contractual dispute with a business or you have been a victim of an Unfair Practice, you may wish to approach CASE. One of our consumers relation officers will speak to you further on your case and attempt to assist you.

Further, your complaint against the business will assist us in determining whether to take further action against the business by inviting them to sign a Voluntary Compliance Agreement and/ or to commence injunction proceedings to prevent further such unfair practices from occurring.



# casebriefs



## Launch of TRUST Programme

To safeguard consumers' purchases of spa and wellness prepaid packages, EZ-Link launched the TRUST Programme on 5 May, whereby consumers can obtain refunds for unutilised values in their prepaid packages should a merchant cease operations. This initiative is supported by CASE, CaseTrust and the Spa and Wellness Association of Singapore (SWAS), as it gives consumers confidence and assurance to make purchases in the spa and wellness industry.

## Educational outreach to residents of Bedok South

On a Saturday, June 28, CASE set up an exhibition booth at Bedok Bunga Merah Residents' Committee's monthly brisk-walking event. Our strategic partners MoneySENSE, Personal Data Protection Commission (PDPC), and SPRING Singapore, were there to set up educational booths as well.

300 participants attended the event, and majority of them were senior citizens. To ensure that the majority are aware and understand their consumer rights, Chinese educational banners were displayed and we had simple interactive games to engage the crowd as well.



## CASE Fund-Raising Lunch

CASE held our annual fund-raising event on 29 July, at Holiday Inn Atrium this year. Unlike the past years when we had golf tournaments, CASE organised a luncheon this time round. Our Guest-of-Honour, Mr Lee Yi Shyan, Senior Minister of State, Ministry of Trade and Industry, and Ministry of National Development, and MP for East Coast GRC, attended the lunch together with 30 other tables of distinguished guests and sponsors.

With the generous help of our sponsors, CASE managed to raise a total of \$146,160 from this event. We would like to extend our warmest gratitude to all sponsors and staff who made this fund-raising event a success.

Article contributed by Council for Estate Agencies

# Dispute resolution for property transactions made easy

**Do you have a disagreement with your real estate salesperson (commonly known as property agent)? Both parties cannot agree on the amount of commission payable? Consumers who engage salespersons in property transactions may sometimes encounter contractual disputes. How can one resolve such disputes without pursuing legal action which might be time consuming and costly?**

You are encouraged to first discuss the matter with your salesperson. If the matter is not resolved, approach his/her estate agent (refers to the estate agency business). If you are still unable to get a satisfactory resolution, you can consider making use of the Dispute Resolution Scheme implemented by the Council for Estate Agencies (CEA).

CEA has produced a consumer guide on dispute resolution which introduces consumers to the scheme. The free guide is available at the CEA-approved dispute

resolution centres and on the CEA website [www.cea.gov.com/consumerresources](http://www.cea.gov.com/consumerresources).

### CEA Dispute Resolution Scheme

Implemented in January 2011, the scheme consists of two sub-schemes - mediation and arbitration, to resolve disputes and contractual matters between consumers and estate agents.

It covers disputes arising from or relating to provision of estate agency work for residential property transactions.

The scheme is open to consumers who have used the CEA's prescribed estate agency agreements to engage their estate agents and salesperson, copies of which are available on the CEA website.

When you make use of the scheme, please take note that:

- Estate agents are required to participate in the scheme once you have elected to proceed with mediation and/or arbitration.



Source: CEA

- The selection of the dispute resolution centre will be made by you, the consumer.
- You may choose to opt directly for arbitration without going through mediation. However, mediation is encouraged as a first step.

The use of the scheme can also be initiated by the estate agent by

asking the client in writing whether he/she wants to go for mediation and if so, which is his/her choice of the dispute resolution centre. If the consumer chooses not to mediate or if both parties fail to resolve the matter via mediation, the matter is then to be resolved via arbitration if the consumer so chooses.

From 1 January 2011 to 31 March

2014, 72 cases have gone for mediation or arbitration under the scheme. These cases included those relating to allegations of salespersons rendering poor service, not providing sufficient information on the properties, to failure to provide copies of signed documents and others. Some of the resolved cases resulted in a reduction in the commission paid by the consumers.

## Do You Know...

### What is the difference between mediation and arbitration?

Mediation is a process whereby a mediator facilitates the consumer and estate agent to resolve a dispute and come to a mutually acceptable agreement. The decision is left to the parties and is not dictated by the mediator. In the event that the dispute cannot be resolved through mediation, consumers can consider arbitration as their next step. Arbitration is a process whereby an arbitrator considers the issues presented by the parties and arrives at a decision that is final and legally binding on both parties.

### Do I have to pay a fee for the Dispute Resolution Scheme?

You do not have to pay a fee to CEA. However, you have to pay the approved centre providing the mediation or arbitration service according to the scale of fees stipulated. The fee may be higher for arbitration compared to mediation. You can refer to the CEA website for details.

### What types of complaints are not handled by CEA or its approved Dispute Resolution Centres?

CEA looks into complaints involving estate agency work, estate agents and salespersons. Disputes between landlord and tenant, or buyer and seller (including buyer and property developer), which do not involve an estate agent or a salesperson or do not involve act/conduct of any estate agent or salesperson do not fall within CEA's ambit under the Estate Agents Act and its Regulations. Disputes involving agents in marketing land banking products are not within the scope of CEA. Allegations of criminal wrongdoing such as fraud and cheating that are offences within the Penal Code and as such are not within the purview of CEA.

### Can CEA conduct the dispute resolution instead of referring consumers to the approved centres?

CEA has appointed approved mediation and arbitration centres to resolve disputes between client and estate agent/salesperson over commission, fees, etc. The approved centres have the expertise with mediators or arbitrators familiar in resolving disputes.

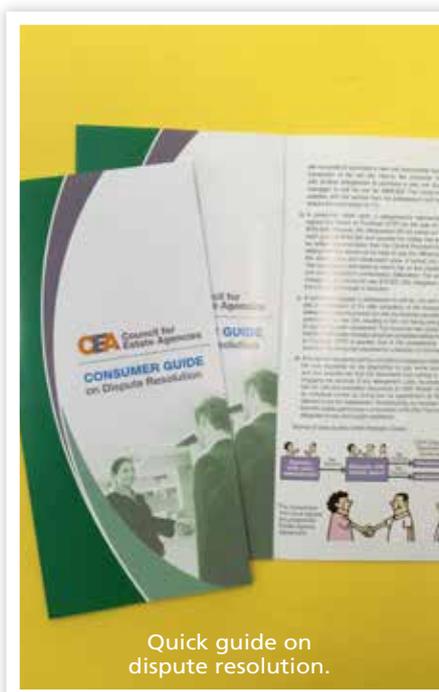
### Which are the dispute resolution centres approved by CEA?

CEA-approved mediation centres

- Consumers Association of Singapore
- Singapore Institute of Surveyors and Valuers
- Singapore Mediation Centre

CEA-approved arbitration centres

- Singapore Institute of Arbitrators
- Singapore Institute of Surveyors and Valuers



Quick guide on dispute resolution.

## Case Study 1

A consumer engaged a salesperson to sell his unit and agreed to pay him a commission of 2% after the completion of the transaction. However, the salesperson failed to inform him about the procedure for a bank loan application and did not assist to purchase a new unit concurrently during the sale transaction of the old unit. The consumer had to liaise with another salesperson to purchase a new unit. Eventually, he managed to sell his unit for \$400,000. The consumer was not satisfied with the service from his salesperson and requested to reduce the commission to 1%.

## Case Study 2

Consumer engaged a salesperson to sell her property. The salesperson found a buyer and transaction closed at the offered price. However, there was a dispute between the consumer and salesperson on whether the offered price included the furniture in the property. The case went for mediation and it was resolved through a mediator with a reduction in commission payable by the consumer.

## Case Study 3

A consumer engaged a salesperson to sell his unit and agreed to pay a commission of 2% after completion of the transaction. The salesperson failed to provide him with the financial calculation for the purchase of a new unit, resulting in him not having enough funds to pay for the cash component. The consumer also found out later that the HDB resale checklist should be completed before the Option to Purchase is granted. Due to the unsatisfactory services provided, the consumer requested a reduction in commission.

# sayit@case

Dear CASE

A few months back, I went to a shoe shop to purchase a particular pair of sports shoe. As there was no more stocks of my size, the salesperson convinced me to purchase a bigger pair instead. He said they would fit nicely if I were to wear them with a pair of socks.

Unfortunately, when I went back home to try the shoes on with my socks, the pair was still too big for me. I informed the shop immediately and they promised to provide an exchange with the pair of my size once they have stock.

However, I was not able to exchange the shoes even till today. Other than continue waiting for the stocks to arrive at the shop, is there any other redress I can seek?

A

Dear A

It is unethical for the shop to delay the exchange by constantly claiming that they do not have stocks of your size for that particular shoe model. By doing this, they may have infringed upon the Consumer Protection (Fair Trading) Act – making a false claim.

You can negotiate with the shop to see if they can allow a refund or an exchange for a different shoe model of a similar value. If they refuse to do so, you can always approach CASE for assistance.

Dear CASE

I understand from my friend that we are required to pay a sum of money before we can file a complaint with CASE. Is this true?

B

Dear B

There are two ways to resolve your complaint through CASE. You can choose to be on our assisted case scheme or to file a case with us.

For assisted cases, CASE will help the consumers to draft a letter for them to approach and follow up with the vendors themselves. There is an administrative fee of \$10.70 (inclusive GST) involved for this option.

For the filed option, CASE will handle and follow-up on the dispute on behalf of the consumer. In order to do so, the consumer has to be a CASE member to establish a legal relationship between the association and the consumer. It costs \$26.75 (inclusive GST) for a one-year membership. For other types of membership fees, please log on to [https://www.case.org.sg/complaint\\_lodgeacomplaint.aspx](https://www.case.org.sg/complaint_lodgeacomplaint.aspx).

With the above said, CASE still provides free advice for consumers who call our hotline, email or walk in to our office.

# 购衣前 先看衣服身份证

「衣物、服饰」相信大家都有购买的经验，而且不止一次，每个人拥有的衣服平均最少都有50件以上，也经常会碰到买回来之后发现不喜欢或有小瑕疵，这都是因为在选购时只先重视款式、品牌、价格所造成的疏忽，可见如何选购适合且良好的「新衣服」实在不容易。

大家都知道所有的物品从食品、汽车、电子产品，等等都有标示「制造日期」或「保存期限」，其宗旨在于让消费者知道有效期限。

## 缺效期标示 新的「旧衣」上架卖

「衣服」就各种不同材质都有它的使用年限，这在欧美国家均有规范，我国却没有，所以消费者经常会买到一件「新的旧衣」，也就是1年、2年前，甚或更早所生产的衣服，当季、过季、从一线城市轮到二线、三线……，当然诚实的商家会以降低价格或折扣等来促销，但消费者并不知道这件衣服是几年前生产的？折旧下来是多少价位才算合理？这也让不肖商家有了厚利可图。

## 缺洗涤标示 衣物下水就缩水、移染

每件衣服均有「洗涤标示」，这是它的身份证，标示着这件衣服的材质、布料的成分，例如：羊毛50%、棉40%、化纤10%等组合，同时标示内容也必须告诉消费者：这件衣服必须干洗或可水洗？洗剂是一般或中性？可不可以再加化学药剂处理衣物的脏污或达到柔软、增亮、鲜艳等功能？是可以用洗衣机还是只能手洗？可以脱水吗？不能绞扭吗？等等。

一件优良品牌的服饰里，应该要有明确的标示，但在洗衣过程里，偶尔会发现不正确，导致衣物褪色、移染、衣物缩水……等状况；也有部分衣物因为设计不当，混合多种布料，导致衣服一下水，便造成不同材质衣物缩水状态不同，连穿都不能穿了！

因为部分高价衣物、进口衣物也会发生洗衣纠纷，所以建议不以价格论断洗涤方式。所以，在购买衣服时请先看清楚「洗涤标示」，如果依照标示的方法清洗而仍然产生问题或是洗坏了，是可以向厂商请求理赔，别让您的权益睡着了。

## 干洗？水洗？洗坏谁负责？

值得注意的是，有些商家或专柜往往为了推销衣服，怕消费者知道必须要「干洗」而增加负担或甚至不买了，就告诉消费者只要自己用「冷洗精」清洗就可以，让消费者误信、或只要送专业洗衣店水洗即可，致使衣服损坏，消费者与店家产生纠纷。

专业洗衣店依照「洗涤标示」清洗，偶尔也有洗坏事情发生，这就是「洗涤标示」不清或错误所造成，也因此，消费者在索赔上经常与制造、销售或洗衣业者引发纷争。敬请读者能发挥督促服饰厂商正确订定「洗涤标示」、「制造日期」，以保护消费者权益，进而提升国人穿的品质。

## CaseTrust Accredited Businesses

### CASETRUST GOLD FOR WEBFRONT

Beeconomic Singapore Pte Ltd trading as Groupon Singapore

### CASETRUST GOLD FOR STOREFRONT

Brother International Singapore Pte Ltd  
Commercial Investigations LLP  
Courts (Singapore) Pte Ltd  
OSIM International Ltd  
Richard Hung Jewellers (Pte) Ltd

### CASETRUST GOLD FOR COMBINED STOREFRONT AND WEBFRONT

DP Credit Bureau Pte Ltd

### CASETRUST FOR STOREFRONT (BASIC)

@bsolute Solutions Pte Ltd  
All Best Air Conditioning & Electric Pte Ltd  
Audio House Marketing Pte Ltd  
Azora Curtain Pte Ltd  
Azora Lighting Pte Ltd  
Azora Studio Pte Ltd  
Cash Online Jewellery Pte Ltd  
Cash Online Pawnshop Pte Ltd  
Chip Lee Goldsmith Jewellery  
ChoiceCycle CCTV Pte Ltd  
Credit Bureau (Singapore) Pte Ltd  
Direct Funeral Services Pte Ltd  
Gold N Gems Pte Ltd  
Kemp Singapore Pte Ltd  
Kemp Trading  
MemoryWorld (S) Pte Ltd  
MoneyMax Group Pte Ltd  
MoneyMax Jewellery Pte Ltd  
MoneyMax Pawnshop Pte Ltd  
MoneyMax Pte Ltd  
Mount Vernon Sanctuary Pte Ltd  
Ndroid Pte Ltd under the brand name of iRepair  
Nu Photo Private Limited  
Perfect Deco Pte Ltd  
SFS Care Pte Ltd  
Skap Logistics Pte Ltd  
Star Furniture Pte Ltd  
Sungar Emas Pte Ltd  
Teng Huat Jewellery Pte Ltd  
The Curtain Boutique (S) Pte Ltd  
Valuemax Group Ltd  
White Horse Ceramic (S) Pte Ltd

### CASETRUST FOR WEBFRONT

Agency For Integrated Care Pte Ltd  
Cat & The Fiddle Pte Ltd  
Fun Link  
Sistic.com Pte Ltd

### CASETRUST FOR COMBINED STOREFRONT AND WEBFRONT

Lunch Actually Pte Ltd  
Unique Motorsports Pte Ltd

### CASETRUST FOR EMPLOYMENT AGENCIES

121 Personnel Services Pte Ltd  
Assured Employment Services Pte Ltd  
AUK Management Services Pte Ltd  
Budget Employment Agency  
Budget Employment Service Centre  
Contact Asia Pte Ltd  
Enreach Employment Pte Ltd  
Home Employment Agency Pte Ltd  
Home Employment Service Centre Pte Ltd  
Homekeeper International Pte Ltd  
Homekeeper Jobplacement Pte Ltd  
Jas Employment Agency  
Jas Employment Services  
Loyal Employment Agency  
Maid Management Services Pte Ltd  
National Employment Pte Ltd  
OK Maid Pte Ltd  
Team-up Resources Pte Ltd  
United Home Employment Agency Pte Ltd  
United Home International Pte Ltd

### CASETRUST-SVTA JOINT ACCREDITATION FOR MOTORING BUSINESSES

Acfas Auto  
Alfa Credit Pte Ltd  
Auto Zoom Enterprise Pte Ltd  
Autolink Holdings Pte Ltd  
BKW Automobile Pte Ltd  
Car Timing Motor Pte Ltd  
Car Times Automobile Pte Ltd  
Chicago Associates  
Dickson Automobile Pte Ltd

Fu Yip Motor Trading  
Good Year Automobile Pte Ltd  
Hoe Beng Auto Trading  
Jia Leong Trading Enterprise Pte Ltd  
Lake View Credit Pte Ltd  
Mayfair Motoring  
Motor-East Pte Ltd  
Motor-Way Credit Pte Ltd  
Pang's Motor Trading  
Prime Cars Credit Pte Ltd  
Shuang Hup Credit Pte Ltd  
Sing Wang Motor & Credit Pte Ltd  
Starbright Auto Pte Ltd  
Sweet Seng Motors Pte Ltd  
Tan Wei Auto Pte Ltd  
Tay Motor & Credit Pte Ltd  
Think One Automobile & Trading Pte Ltd  
Yong Lee Seng Motor Pte Ltd

### CASETRUST FOR SPA & WELLNESS BUSINESSES

123 Spa  
17 August Pte Ltd under the brand name of Molly Coddle Spa By Dr Cindy  
21 Capital Pte Ltd trading as Lacquer & Spa  
60 Min/Sec Pte Ltd under the brand name of Upper Thomson Spa  
A Fond Boutique Spa Pte Ltd  
A Fond Leisure Spa Pte Ltd  
Absolute Wellness Group Private Limited  
Adeline Face & Body Pte Ltd - Bishan  
Adeline Face & Body Pte Ltd - Bugis  
Adeline Face & Body Pte Ltd - Jurong  
Adeline Face & Body Pte Ltd - Yew Tee  
Adesa Professionals Pte Ltd under the brand name of Adesa Professionals  
Adonis Beauty Consultants Pte Ltd under the brand name of Adonis - Jurong East  
Adonis International Pte Ltd under the brand name of Adonis - Bukit Batok  
Adonis Nuskin Pte Ltd under the brand name of Adonis - Ang Mo Kio  
Adonis Nuskin Pte Ltd under the brand name of Adonis - Bedok North  
Alexis Links under the brand name of OPI Centre  
All About Massage Pte Ltd under the brand name of Spa Infinity  
Allure Nail & Wellness Pte Ltd  
Amanda TTM Thai Medicine  
Amarin Spa Pte Ltd under the brand name of Amarin Spa  
Amore Fitness Pte Ltd under the brand name of Amore Boutique Spa - Hougang  
An Qi Spa  
Anantha Ayurvedic Health Care Pte Ltd - Buffalo Road  
Ancient Dynasty Pte Ltd under the brand name of Ancient Dynasty Massage & Spa  
Angel Beauty Studio  
Angels Dream Spa Pte Ltd  
Anglo Thai Enterprises Pte Ltd under the brand name of Ayuthaya - The Royal Thai Spa - Bras Basah  
Anglo Thai Enterprises Pte Ltd under the brand name of Ayuthaya - The Royal Thai Spa - TreeTops  
Executive Residences  
Applied Metaphysics Pte Ltd under the brand name of ISAMS  
Art of Slimming & Beauty Care Pte Ltd  
Ashi Reflexology  
Ayyur Health Pte Ltd  
Ayyur yoga, Clinic of Ayurveda & Yoga Pte Ltd  
Ayush Ayurvedic Pte Ltd  
Ayush Ayurvedic Pte Ltd-Bedok  
Azalea Business Pte Ltd under the brand name of Rose Spa - Ang Mo Kio  
Azalea Business Pte Ltd under the brand name of Rose Spa - Clementi  
Balik Kampung Private Limited under the brand name of Balik Kampung  
BB Beauty Pte Ltd  
Beach Road Hotel (1886) Ltd under the brand name of Raffles Amrita Spa  
Beaute Bay Pte Ltd  
Beaute Renaissance Pte Ltd  
Beautiful Tips Pte Ltd under the brand name of Beautiful Tips  
Beautique Group Pte Ltd under the brand name of Facebar  
Beauty 100 (S) International Pte Ltd  
Beauty 100 (S) International Pte Ltd - Bugis Village  
Beauty Base  
Beauty Forever Salloon Pte Ltd - Ghim Moh  
Beauty Hope Pte Ltd under the brand name of Beauty Hope  
Beauty Mi Spa under the brand name of B.M. Spa  
Beauty Nails Spa  
Beauty Valley Pte Ltd under the brand name of Beauty Valley  
Belle De Beaute  
Bellus De Charme  
Best Healthcare Centre  
Black Swan Skypa Pte Ltd under the brand name of Black Swan Nail Care  
Blessed Seven Pte Ltd under the brand name of Beaute by Kew

Bloom Beauty And Wellness Pte Ltd  
Blue Butterflies Pte Ltd under the brand name of Blue Butterflies Spa  
Blue Wave Spa  
Body & Soul Bali Spa Pte Ltd  
Bodywork Clinic Pte Ltd under the brand name of Beauty, Mums & Babies By Bodywork Clinic Pte Ltd  
Bonafides Beaute Pte Ltd  
Bonafides Beautimage Pte Ltd  
Bonafides Beautispa Pte Ltd  
Bonafides Esthetic Centre  
Botanique  
Boutique Spa Pte Ltd  
Callista Face Body Spa Pte Ltd  
Capella Hotel, Singapore under the brand name of Auriga Spa  
Caring Jean Trading under the brand name of Indulge Skin & Body Lab  
Casa Santosa Pte Ltd under the brand name of Casa Santosa  
CC Thai Massage & Therapy  
Celestial Sanctuary Singapore Private Limited under the brand name of Celestial Sanctuary Orchard  
Changi Life Style Pte Ltd  
Chen Kang Foot Spa Pte Ltd under the brand name of Chen Kang Wellness - Bedok Point  
Chen Kang Foot Spa Pte Ltd under the brand name of Chen Kang Wellness - Eastpoint  
Chen Kang Foot Spa Pte Ltd under the brand name of Chen Kang Wellness - JEM  
Chen Kang Foot Spa Pte Ltd under the brand name of Chen Kang Wellness - Parkway Centre  
Chen Kang Therapy Pte Ltd under the brand name of Chen Kang Wellness - Tampines  
Chen Kang Wellness Pte Ltd under the brand name of Chen Kang Body Spa  
Chen Kang Wellness Pte Ltd under the brand name of Chen Kang Wellness - Thomson Plaza  
Chen Kang Wellness Pte Ltd under the brand name of Chen Kang Wellness - Northpoint  
Chen Kang Wellness Pte Ltd under the brand name of Chen Kang Wellness - West Coast Plaza  
Chen Kang Wellness Spa Pte Ltd under the brand name of Chen Kang Wellness - NEX  
Chengmai Lanna Thai Massage  
CHI The Spa  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Bugis Branch  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Choa Chu Kang Branch  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Eunos Branch  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Jurong Branch  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Jurong West Branch  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Redhill Branch  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Tampines Branch  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Yishun Branch  
Chinois Spa Pte Ltd under the brand name of Chinois @ Fort Canning  
Chop!Chop! Private Limited - Raffles  
Chop!Chop! Private Limited under the brand name of Chop!Chop! Pte Ltd - Marina  
Chrysalis Spa Pte Ltd - AMK HUB  
Chrysalis Spa Pte Ltd - IMM  
Chrysalis Spa Pte Ltd - Orchard Central  
Citra Ayu Bridal Beauty & Spa  
City Beauty Therapy  
Claris Pte Ltd under the brand name of Claris Skin Spa  
CLS International Marketing Pte Ltd under the brand name of Touch Elite (Orchardgateway)  
CLS International Marketing Pte Ltd under the brand name of TOUCHE - Bugis  
CLS International Marketing Pte Ltd under the brand name of Touche - Changi Business Park  
CLS International Marketing Pte Ltd under the brand name of Touche (Palais Renaissance)  
Colorful Nails  
Consummate Beauty Centre under the brand name of Consummate Beauty & Wellness  
Coral Cove Spa  
Coral Ocean Wellness Pte Ltd under the brand name of Coral Ocean Wellness  
Coral Sea Wellness Centre  
Coral Sea Wellness Centre under the brand name of Hua Mulan Spa  
Coral Sea Wellness Centre under the brand name of Yuan Spa  
Corals Beauty  
Corene Nail Spa Pte Ltd  
Cosy Feet Pte Ltd  
Cozy Spa Private Ltd  
Crawford Development Pte Ltd under the brand name of Friccio Villa  
D'Zen Spa  
Da Jiao Yin Zu Dao  
Daisho Development Singapore Pte Ltd under the brand name of Heavenly Spa By Westin TM

De Beaute (SSC) Pte Ltd - #01-01/10  
De Beaute (SSC) Pte Ltd - #B1-00  
De Beaute Beauty & Slimming Pte Ltd - International Plaza  
De Beaute Beauty & Slimming Pte Ltd - Roxy Square  
De Pure Spa  
Derma Hub  
Dermis Beauty Wellness Pte Ltd under the brand name of Dermis Beauty WellnessScenatary  
Dinnah Wellness & Medispa For Woman  
Donna Spa Pte Ltd under the brand name Donna Beauty  
Dream Skin Beauty Wellness  
Du Du Beauty Pte Ltd under the brand name of Du Du Beauty  
Earth Spa Inc Pte Ltd under the brand name of Earth Spa  
Eastern Healthcare & Reflexology Centre Pte Ltd  
Efficescence Face Eyebrow  
Elegant Faces  
Elements Wellness Pte Ltd under the brand name of Spa Elements  
Elements Wellness Pte Ltd under the brand name of Spa Elements - ION  
Embrace Beauty Pte Ltd under the brand name of Embrace Beauty - Ang Mo Kio  
Embrace Beauty Pte Ltd under the brand name of Embrace Beauty - Tampines  
Energy Bay Traditional Therapy & Beauty Spa under the brand name of H Wellness Spa  
Energy Therapy Centre  
Estheva under the brand name of Estheva Spa  
Expert Beaute (JE) Pte Ltd  
F5 Wellness Pte Ltd under the brand name of Rose Spa  
Family Wellness Healthcare Centre  
Fashion Nails Spa  
FIL Spa Intelligence Pte Ltd - Chinese Swimming Club  
FIL Spa Intelligence Pte Ltd - Far East Finance  
FIL Spa Intelligence Pte Ltd - Singapore Shopping Centre  
Fingerflex Pte Ltd under the brand name of Palace Spa  
Four Seasons Hotel Singapore under the brand name of The Club At Four Seasons Hotel  
Four Seasons Traditional Physiotherapy And Beauty Healthcare  
Fragrance Beauty & Slimming Treatment Hub G. Spa Pte Ltd  
Gang Sheng Pte Ltd under the brand name of Spellsa  
Gao Mu TCM Therapy Centre under the brand name of Gao Mu TCM Therapy  
Garden Spa Pte Ltd under the brand name of Aramsa Spa  
GLO Diva Pte Ltd  
Global Ayurvedic Centre Pte Ltd  
Global Wellness Holding Pte Ltd under the brand name of Body Contours - Hill Street  
Global Wellness Holding Pte Ltd under the brand name of Body Contours - Raffles Town Club  
Global Wellness Holding Pte Ltd under the brand name of Body Contours - Roxy Square  
Global Wellness Holding Pte Ltd under the brand name of Body Contours @ Orchard  
Global Wellness Holding Pte Ltd under the brand name of Passage Lifestyles  
Golden Bay Beauty & Body Care  
Golden Wheat Spa Pte Ltd  
Good Hope Foot/Body Massage  
Goodlady TCM & Beauty (Pte) Ltd  
Grand Hyatt Singapore under the brand name of Grand Hyatt Singapore Damai Spa  
Green Apple Foot Spa Pte Ltd under the brand name of Green Apple Spa  
Green Apple Spa  
Green Apple Spa @ Siglap Pte Ltd under the brand name of Green Apple Spa  
Grendian Wellness LLP  
H.D.B. Beauty & Spa  
Han Kang Traditional Therapy  
Han Dynasty Wellness Spa Pte Ltd under the brand name of Han Dynasty Massage & Spa  
Hana Body Wellness  
Healing Thai Massage  
Healing Touch  
Healing Traditions  
Healthfit Massage Therapy LLP  
Healthland Pte Ltd  
Heart Springs Spa (Hougang) Pte Ltd  
Heart Springs Spa (Serangoon) Pte Ltd under the brand name of Heart Springs Spa  
Herbal Footcare Health and Beauty Centre Pte Ltd - 01-15/16  
Herbal Footcare Health and Beauty Centre Pte Ltd - 01-42  
Herbal Footcare Health and Beauty Centre Pte Ltd - 02-15  
Holo Traditional Chinese Medicine Clinic LLP

Hong Cheng under the brand name of Kelitina  
Health And Beauty Hub  
Hong De Tang Chinese Physician & Traditional Therapy Centre  
Hot Spa Pte Ltd  
Hut67 Pte Ltd under the brand name of Traditional Javanese Massage Hut  
Hwang's Beauty & Spa  
Hyeia Pte Ltd  
Hyeia TCM Wellness Pte Ltd under the brand name of Hyeia TCM Wellness  
iBeauty & Slimming Centre  
Ichiban Foot Reflexology Centre  
Ignite 88 Spa  
Ikeda Spa Pte Ltd  
Ikeda Spa Pte Ltd under the brand name of Ikeda Spa Prestige - Eu Tong Sen Street  
Imperial Apple Spa Pte Ltd under the brand name of Imperial Apple Spa  
Imperial Spa Private Limited  
Ina Spa Pte Ltd under the brand name of Ina Spa  
Incredible Service Irresistible Skin Doc Pte Ltd under the brand name of IsisDoc. Face Body Spa  
Inno-Workz Pte Ltd under the brand name of Ladyfinger - Ang Mo Kio  
Inno-Workz Pte Ltd under the brand name of Ladyfinger - Tampines  
Institut Care & Balance Beauty Workshop  
IS Spa  
iSpa Wellness under the brand name of iSpa  
J Edition Pte Ltd under the brand name Rule of Thumb Sanctuary Spa  
J Spa  
Jas-Indulge Pte Ltd under the brand name of Jas-Indulge  
JBS Healthcare Pte Ltd  
Jean Yip Salon Pte Ltd under the brand name of Jean Yip The Loft  
Jia Le Beauty Salons  
Jia Yu Beauty Village under the brand name of Jia Yu Chun Holistic Face & Body Spa - Bukit Batok  
Jian Kang Zi Yew Pte Ltd under the brand name of Health's Friend TCM Centre - West Coast Drive  
Jian Kang Zi Yew Pte Ltd under the brand name of Health's Friend Wellness Centre - West Coast Road  
Jin Sheng Jiang Chinese Medicine Centre under the brand name of Jin Sheng Tang Wellness Spa  
Jin Sin Spa under the brand name of JS Spa  
Jin Yang TCM LLP  
Joneling Chi Spa Pte Ltd under the brand name of Joneling Chi Spa House  
Jovial Beauty Care Pte Ltd under the brand name of Q Spa  
JR Reflexology  
J's Rejuvenation Place Pte Ltd under the brand name of Lancome Beauty Institute  
June Skin Care Therapy under the brand name of June Skin Care  
Kalo Beauty Pte Ltd under the brand of Kalo Beauty  
Kang Le Therapy & Reflexology Ctr under the brand name of Kang Le Therapy & Reflexology Centre - #02-23  
Kang Le Therapy & Reflexology Ctr under the brand name of Kang Le Therapy & Reflexology Centre - #B1-28  
Kang Yi Wellness Spa  
Kanglin  
Kawaii Nails  
Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology  
Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology - 313  
Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology - Esplanade  
Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology - Funan  
Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology - Marina Square  
Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology - MBS  
Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology - Tanglin  
Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology - Vivocity  
Kerala Ayurveda Centre Pte Ltd under the brand name of Kerala Ayurveda Centre  
Kimiyo-G Beauty Pte Ltd  
King Leisure Pte Ltd under the brand name of King Leisure Spa  
Kiray Face & Body Spa Pte Ltd  
Knead Pte Ltd  
Koyee Beauty & Physiotherapy Specialist  
Kristos Group Pte Ltd under the brand name of My Happy Feet  
La Source Singapore Pte Ltd under the brand name of L S Philosophy  
Lampun Thai Spa  
Lavande Group Pte Ltd under the brand name of Lavande  
Lavande Group Pte Ltd under the brand name of Lavande - Raffles  
Lavender Beauty & Health Wellness under the brand name of Lavender Spa

## CaseTrust Accredited Businesses

Le Queenz Pte Ltd  
 Le Spa Group Pte Ltd under the brand name of Jurlique  
 Day Spa  
 Left Leg Innovation Pte. Ltd.  
 Let's Relax Spa  
 Li Li Mei Rong Ge  
 Li Xin Beauty & Wellness  
 Lian Xin Wellness Spa  
 Lifespa (Bugis) Pte Ltd  
 Lifespa Slender's Bodyrite Pte Ltd  
 Lim plus Nail (S) Pte Ltd under the brand name of kiyone+Lim  
 Lin Xia TCM Wellness Centre  
 Lin Spa  
 Lin Xing TCM Pte Ltd under the brand name of Ling Xin TCM  
 Ling Xin TCM Center Pte Ltd under the brand name of Ling Xin TCM  
 Little Dot's Haven  
 Live Spa  
 Long Quan Beauty Spa  
 Lush Massage Loft  
 Lush Spa Pte Ltd  
 Lynn Aesthetic Pte Ltd  
 M Beauty Spa  
 Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang MKB TCM Wellness Centre - AMK 8  
 Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang MKB TCM Wellness Centre - Pacific Plaza  
 Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - AMK 10  
 Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Bain Street  
 Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Bedok North  
 Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Clementi  
 Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Eastpoint  
 Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - New Bridge Road  
 Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Toa Payoh  
 Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Westgate  
 Malaysia Ayurveda Vaidyasala Pte Ltd  
 Marina Bay Hotel Private Limited under the brand name of The Spa at Mandarin Oriental Singapore  
 Marina Bay Sands Pte Ltd under the brand name of Banyan Tree Spa Marina Bay Sands  
 Mary Chia Beauty & Slimming Specialist (Orchard) Pte Ltd  
 Mary Chia Beauty & Slimming Specialist Pte Ltd - NEX  
 Mavis Retreat Pte Ltd  
 Mei & Yasu Enterprise Pte Ltd  
 Mei Ya Beauty & Spa Pte Ltd  
 Mei Yaa Foot Massage  
 Merchant Court Pte Ltd under the brand name of Spa & Sport @ Swissotel Merchant Court  
 Microderm Aesthetics Pte Ltd under the brand name of HealSpa  
 MID Holdings Pte Ltd under the brand name of The White Panda Foot & Body Massage  
 MNR Spa under the brand name of S Spa  
 Modern Beauty Salon (S) Pte Ltd under the brand name of Modern Beauty Salon - Towner  
 Modern Beauty Salon (S) Pte Ltd under the brand name of Modern Beauty Salon - Orchard Shopping Centre  
 Moxibustion Healing & Wellness Centre Pte Ltd under the brand name of Moxibustion Healing & Wellness Centre - Ghim Moh  
 My Cozy Room LLP under the brand name of My Cozy Room  
 My Foot International Pte Ltd trading as Airport Wellness Oasis  
 My Foot Reflexology Pte Ltd under the brand name of My Foot Reflexology - Changi Airport  
 My Nail Paradise  
 Nail Addiction - United Square  
 Nail Addiction under the brand name of Nail & Massage Addiction - Temasek Boulevard  
 Nail Glamour Pte Ltd  
 Nail's Divine Private Limited  
 Nails In Love LLP under the brand name Plush Nailz Allure  
 Narcissus Hairdressing & Beauty Wellness under the brand name of Narcissus Hairdressing and Beauty Wellness  
 Natural Beauty Secrets  
 Natural Impressions Pte Ltd under the brand name of Shimmer & Shine  
 Nature Beauty & Therapy Centre under the brand name of Healing @ Spa

Naturecare Oriental Massage LLP  
 Natureland Care Pte Ltd under the brand name of Natureland  
 Nelia's Nails And Beauty Centre Pte Ltd under the brand name of Nelia's Nails And Beauty Centre  
 Nelia's Nails And Beauty Centre Pte Ltd under the brand name of Nelia's Nails And Beauty Centre (#04-70)  
 New Wellness Spa  
 New YouHao  
 NFU OH Boutique Nail Pte Ltd  
 Nimble Knead LLP  
 Noppawan Massage & Spa Pte. Ltd.  
 Northeast Traditional Therapy Centre  
 O2 Spa Pte Ltd under the brand name of O2 Spa  
 Oceanwerks Pte Ltd under the brand name of Ocean Spa  
 OD Wellness International Pte Ltd under the brand name of Ou Di Foot Spa And Wellness - East Coast  
 OD Wellness International Pte Ltd under the brand name of Ou Di Foot Spa And Wellness - Neil Road  
 Okay Foot Reflexology  
 Okay Foot Reflexology - Sin Ming  
 OM Vedic Heritage Centre Pte Ltd  
 One Beauty Spa LLP under the brand name of One Beauty Spa - Eunos  
 One Beauty Spa LLP under the brand name of One Beauty Spa - Liang Seah Street  
 One Farrer Spa Retreat under the brand name of One Farrer Pte Ltd  
 One Spa 1 C  
 Oneness Inc. Wellness Concept Pte Ltd under the brand name of Le Spa  
 Orchid Spa & Wellness  
 Oriental Therapy Pte Ltd - Alexandra  
 Oriental Therapy Pte Ltd - Club Street  
 Oriental Traditional Therapy Pte Ltd  
 Oscar Foot & Body Massage  
 Our Solution Pte Ltd  
 Palace Spa  
 Pan Pacific Hotels Group Limited under the brand name of St. Gregory At PARKROYAL on Beach Road, Pan Pacific Hotels Group Ltd  
 Parkroyal Pickering Hotel Pte Ltd under the brand name of St. Gregory at Parkroyal on Pickering  
 Pattaya Fingerprint Fitness Centre  
 Perfect Beauty Centre - Rochor  
 Petals by Flora LLP under the brand name of Petals by Flora  
 Plaza Premium Lounge Singapore Pte Ltd under the brand name of Wellness Spa  
 Praise Beauty (S) Pte Ltd  
 Pretty Relax Pte Ltd  
 Pretty Young Beauty & Slimming Centre under the brand name of Pretty Young Foot Reflexology  
 Princess Nails Salon  
 Probeau & Wellness  
 Pro-Beau Pte Ltd under the brand name of Shimmer & Shine  
 ProSlim International Pte Ltd under the brand name of ProSlim  
 Pure Angel Pte Ltd  
 Purelife Group Pte Ltd under the brand name of Pure Spa by Superbowl  
 Qian Qian Yu Shou  
 Qian Zu Yuan  
 Qianzutang  
 Qin Spa  
 Qing Wellness Pte Ltd under the brand name of Rimba Spa  
 Qing Zhu Fang  
 Rael Pte Ltd under the brand name of Spa Rael  
 Rawsoft Chinese Medicine Centre  
 RC Hotels Pte Ltd under the brand name of Willow Stream Spa  
 Red Dot Wellness Spa  
 Reflections Pte Ltd  
 Refresh Plaza Pte Ltd under the brand name of Refresh Day Spa - Capri Hotel  
 Refresh Star Pte Ltd under the brand name of Refresh Bodyworks  
 Refresh Thai Sanctuary Pte Ltd under the brand name of Thai Sanctuary By Refresh Bodyworks  
 Regina International Pte Ltd under the brand name of Regina Hair Skin Body Specialist - 100AM  
 Rejuvenate  
 Rejuvenate under the brand name of Rejuvenate Spa - Bali Lane ASE  
 Relax Bay under the brand name of No.9 Massage & Spa  
 RelaxPro International  
 Resorts World At Sentosa Pte Ltd under the brand name of ESPA  
 Rounge Pte Ltd under the brand name of Rounge SGC Nail Salon  
 RSVP Holdings Pte Ltd under the brand name of Jawed Habib Hair & Beauty Salon  
 S&N Spa Pte Ltd under the brand name of S&N Spa Sabaa Sabaa Thai Massage  
 Samm Nail Spa Pte Ltd  
 San Duo Traditional Physician Center  
 Sand Beauty Spa  
 Scent Discovery Face & Body Wellness Pte Ltd  
 Secentury Lifestyle Pte Ltd  
 Secret Wellness Pte. Ltd.  
 Sedona Singapore International Pte Ltd under the brand name of Datsumo Labo - Orchard

Sedona Singapore International Pte Ltd under the brand name of Datsumo Labo - Tanjong Pagar  
 Sensational Spa & Wellness Pte Ltd  
 Senses Wellness Spa Pte Ltd under the brand name of Ling Xin TCM  
 Sensuous Beauty Pte Ltd  
 Serene Spa  
 SG Bodycare  
 Shambhala Yoga Centre Pte Ltd under the brand name of Como Shambhala  
 Shan Traditional Therapy  
 Shaofang Pte Ltd under the brand name of Le D'or Beauty  
 Shape Up House Singapore Pte Ltd under the brand name of Beauty Spa Miss Paris and Dandy House  
 Shuang Spa LLP  
 Shugar Spa  
 Sin Traditional Finger Pressure Centre  
 Silhouette International Academy Pte Ltd under the brand name of Spa Longevity  
 Silk Spa - Beach Road  
 Silk Spa - Jalan Sultan  
 Simply Great Pte Ltd under the brand name of Dragon Phoenix Traditional Massage  
 Sin Kang Traditional Therapy - 100AM  
 Sin Kang Traditional Therapy - Tanjong Pagar Plaza  
 Singapore Marriott Tang Plaza Hotel under the brand name of The Retreat Concept  
 Skywalker International Pte Ltd under the brand name of Royal Home  
 SL Hair & Beauty Slimming Centre Pte Ltd  
 Soul Relief Spa Ssage And Body Wellness  
 Soul Relief Spa Ssage and Body Wellness - St 1  
 Spa Club At Beach Road Investments Pte Ltd under the brand name of Spa Club at Beach Road  
 Spa D Lite  
 Spa D' Raviver  
 Spa De Beaute  
 Spa De Sente  
 Spa Menu Pte Ltd under the brand name of Masego TR  
 Spa Park Asia  
 Spa Valley Pte Ltd  
 Spa-1 Wellness Centre Pte Ltd  
 Spacio Beauty Pte Ltd - #01-229 Clementi  
 Spacio Beauty Pte Ltd - Bedok North  
 Spacio Beauty Pte Ltd - Bencoolen  
 Spacio Beauty Pte Ltd - Toa Payoh  
 Spajelita Pte Ltd under the brand name of Spajelita  
 Splendid Overseas Pte Ltd under the brand name of Be Sanctuary Spa - Tampines  
 Splendid Overseas Pte Ltd under the brand name of Be Sanctuary Spa - Toa Payoh  
 Spring Oasis Pte Ltd under the brand name of Spring Oasis Medisa & Wellness  
 Sri Bayu Balinese Spa Pte Ltd  
 St. Regis Hotel Singapore under the brand name of Remede Spa  
 Star Shine Wellness  
 Starry Traditional Massage  
 Stella Wellness Centre Pte Ltd  
 Summer Nail Services Pte Ltd  
 Sun Flower Spa  
 SwissBrands Singapore Pte Ltd under the brand name of Ede's Spa - Tanjong Rhu  
 T D Spa  
 T2 Beauty Nails  
 Tang Dynasty Spa Pte Ltd under the brand name of Tang Dynasty Massage & Spa  
 Tang Dynasty Wellness Spa  
 TCM TIME  
 Traditional Massage Pte Ltd  
 Thai Chiangrai Spa Massage under the brand name of Avon Spa  
 Thai Relax Spa LLP  
 The Amenity Pte Ltd  
 The American Club under the brand name of Sen Spa  
 The At Work Group Pte Ltd under the brand name of Lush  
 The Best Acupuncture Centre Pte Ltd under the brand name of The Best Acupuncture Centre  
 The Body-Lab Waterspa  
 The Golden Spa  
 The Hair Secrets Beaute Care Private Limited  
 The Luxe House Pte Ltd under the brand name of The Luxe House  
 The Nail Sanctuary@Holland V  
 The Nail Status Pte Ltd - Far East  
 The Nail Status Pte Ltd - Sengkang  
 The Pan Pacific Hotel Singapore under the brand name of St. Gregory At Pan Pacific Singapore  
 The Retreat Concepts Pte Ltd under the brand name of The Retreat Spa  
 The Singapore Resort & Spa under the brand name of So Spa  
 The Ultimate Pte Ltd - Bukit Batok  
 The Ultimate Pte Ltd - Shaw Centre  
 The Ultimate Pte Ltd under the brand name of Adeva Spa  
 The Ultimate Pte Ltd under the brand name of The Theme of Beauty  
 The Ultimate Pte Ltd under the brand name of Theme of Beauty  
 Tian Di Health Spa  
 Tian Le Beauty & Health under the brand name of Regarding Spa

Tony Management under the brand name of Spa Lifestyle Beauty & Care Pte Ltd  
 Total Wellness Therapy Pte Ltd under the brand name of Le Petit Spa  
 Touch On Asia  
 Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Javanese Massage & Beauty Care - Jurong Kechil  
 Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Javanese Massage & Beauty Care - Upper Thomson  
 Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House Of Traditional Javanese Massage & Beauty Care - East Coast  
 Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Javanese Massage & Beauty Care - Goldhill  
 Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Javanese Massage & Beauty Care - Pasir Panjang  
 Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Javanese Massage & Beauty Care - Sembawang  
 Traditional Javanese Massage Hut WCP Pte Ltd under the brand name of Traditional Javanese Massage Hut  
 Tree House Spa  
 Tropical 21  
 True Beautee Pte Ltd  
 True Beautee Pte Ltd  
 TT Quick Massage Pte Ltd under the brand name of TT Quick Massage  
 TT Quick Massage Pte Ltd under the brand name of TT Quick Massage - Century Square  
 U Wellness Spa  
 U-Beauty Holistic Wellness under the brand name of U Beauty Salon  
 Unique Spa  
 UOL Claymore Investment Pte Ltd under the brand name of St. Gregory at Pan Pacific Orchard  
 Urban Homme Face And Body Studio For Men Pte Ltd - Nex  
 Urban Homme Face And Body Studio For Men Pte Ltd - Ngee Ann City  
 Urban Spa  
 V Wellness Spa  
 Vedure Pte Ltd under the brand name of Vedure Mediboutique  
 Violet Spa & Wellness Pte Ltd  
 W Singapore Sentosa Cove Hotel under the brand name of Away Spa  
 Wan Lin Healthcare Centre Pte Ltd  
 Wanita De Asian Spa Pte Ltd  
 Wannian Slimming & Beauty Treatment Centre Pte Ltd  
 Warisan Spa Pte Ltd  
 Wayan Retreat Wellness Spa Pte Ltd  
 Wayang Kulit under the brand name of Java Java Javanese Spa Indulgence - East Coast Road  
 Wayang Kulit under the brand name of Java Java Javanese Spa Indulgence - Upper Thomson  
 Wellness & Care Pte Ltd  
 Wellness Space Pte Ltd under the brand name of Wellness Space  
 Woon Wellness Pte Ltd under the brand name of Renelle  
 Xi Yuan Foot Spa  
 Xi Yuan Foot Spa - 91 Jalan Sultan  
 Xiao Xue Pte Ltd under the brand name of Ru Yi  
 Xiaoxi Deep Tissue Massage Centre  
 Xin Rong Beauty Life  
 Xin Yu Foot-Reflexology Centre  
 XingMei Spa  
 XT Slimming & Facial Beauty Pte. Ltd. under the brand name of XT Body Nails Face  
 Xuan Beauty & Spa  
 Y S Beauty Salon  
 Y S Beauty Salon - Bukit Batok  
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 Yang Sheng Centre  
 Yelin Enterprises Pte Ltd  
 Yelin Services Pte Ltd under the brand name of The Best Acupuncture Centre  
 Yeping Beauty Treatment House  
 Yi Chun Ge Spa Pte Ltd under the brand name of Yi Chun Ge Spa  
 Yi Xin TCM Medical Clinic  
 Yi Zhen Reflexology & Beauty Centre Pte Ltd - Bishan  
 Yi Zhen Reflexology & Beauty Centre Pte Ltd - Clementi  
 Yin Qian Ge  
 Ying Beauty & Facial under the brand name of Ying Beauty Spa  
 Youme Beauty & Wellness Pte Ltd under the brand name of You Me Spa  
 Yu Sheng Tang (TCM) Clinic  
 Yu Ya Beauty & Health Centre Pte Ltd  
 Yue Yuan Beauty Spa  
 Yun Wellness Spa  
 Yun X&W Pte Ltd under the brand name of Eco Wellness Spa  
 Zen Wellness - Concorde Hotel  
 Zen Wellness - Cuppage Plaza

Zufu Reflexology Pte Ltd  
 Zuyu Lin Reflexology & Health Centre - Geylang Road  
 Zuyu Wellness Centre  
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