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After-Market
Exhaust System
for your car

Find Your Perfect
Match

Das Irregularities
- The Volkswagen
Scandal





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Dear readers,

On 6 February, CASE and the Singapore Renovation Contractors and Material Suppliers Association (RCMA) launched the CaseTrust-RCMA joint accreditation scheme for renovation businesses. This was in response to consumer complaints about disputes with renovation contractors. Home renovation is one of the larger expense items incurred by consumers and it usually involves payment of large sums of deposit to the contractor even before the renovation is completed. Hence, there is a need to ensure that consumers' prepayments are protected.

With the new scheme, consumers will be protected against closure and/or liquidation of the renovation business through a deposit performance bond that safeguards their deposit payments up to 20% of the contract sum. Accredited members are also required to adopt a CaseTrust Standard Renovation Contract to ensure cost transparency and accountability for listed deliverables in a renovation project. This provides an extra level of protection for consumers.

In this issue, CASE's Consumer Products, Standards and Testing Committee (CPSTC) shares the results of their test on 20 reusable plastic water bottles to find out the amount of Bisphenol-A (BPA) that would migrate from these bottles into the water they contain. The test complemented the Agri-Food & Veterinary Authority of Singapore's (AVA's) existing market surveillance by testing a variety of lesser-known brands. It is assuring to know that there are no excessive leach of BPA found in the tested bottles. To give consumers better assurance of their products' safety and performance, CPSTC will continue to conduct tests of consumer products that address their concerns.

Over the years, CASE has been active in our outreach to seniors living in the heartlands. Many of them benefited from our programmes and are more aware of the existing consumer protection initiatives in Singapore. However, it is also important to educate young consumers on their consumer rights before they go on to purchase more expensive items in future. CASE has stepped up on our educational outreach efforts for the youth, by approaching more schools and institutions, and coming up with various interesting ways to deliver our programmes for the youth. In the month of January and February, CASE conducted four educational activities for youth in secondary schools and tertiary institutions. These programmes included talks on Lemon Law and other legislations, as well as exhibition with games to encourage interactive learning.

In conjunction with the annual World Consumer Rights Day, CASE celebrated our 45th anniversary by holding an educational carnival on 13 March 2016 (Sunday) at Chinatown Point. The event was graced by Guest of Honour, Mr Chan Chun Sing, Minister in the Prime Minister Office. We are also glad that many consumers could join us in the joyous occasion to take part in the educational games and learn a little more about consumer protection. We look forward to seeing more consumers at our future events.

Mr Lim Biow Chuan
CASE President

The true risks of BPA in Water Bottles

Today's consumers are a health-conscious lot. In our urban environment, we are constantly exposed to chemicals of synthetic origin. They have helped to make our products work well and our lives easier, but some of these are believed or have been found to have adverse effects on human health. One of them is Bisphenol-A (BPA).

BPA is a carbon-based synthetic compound that is used to make certain plastics, namely polycarbonate (PC) and polysulfone (PSU). BPA-based plastic is clear and durable, hence it is used in consumer goods such as water bottles, compact discs and can linings.

However, there have been health concerns related to human exposure to BPA. For instance, a study by the University of Exeter suggests a positive relationship between high urinary BPA levels and heart problems and diabetes in humans. Studies on animals also show that very high doses of BPA were likely to affect the liver and kidneys. Since 2008, several governments have investigated BPA safety. Consumer wariness has also prompted some retailers to withdraw PC and PSU products.

A 2015 risk assessment of consumer exposure to BPA by the European Food Safety Authority (EFSA) deemed that the current BPA exposure levels are too low to pose a risk to human health. However, it has prohibited the use of BPA in infant feeding bottles as a precautionary measure, due to infants' high food intake-to-body weight ratio.

The Agri-Food & Veterinary Authority of Singapore (AVA) is the local regulator of food-contact articles, including reusable water bottles. AVA adopts the EFSA BPA migration limit of 0.6mg of BPA per kilogram of test simulant: this refers to the tolerable amount of BPA that may transfer to a liquid in a plastic container.

Retailers in Singapore, however, are increasingly importing "BPA-free" products due to high consumer demand for such products. This is especially so for baby feeding bottles and other types of reusable water bottles.

The Consumers Association of Singapore (CASE) commissioned a test on 20 different reusable plastic water bottles sold in Singapore to find out the amount of BPA that would migrate from these bottles into the water they contain. CASE's test complemented AVA's existing market surveillance by testing a variety of lesser-known brands of water bottles.

CASE officers purchased 20 different brands of reusable plastic water bottles from supermarkets, neighbourhood retail outlets and outdoor shops around the country. Two samples of each bottle were purchased and sent to a laboratory to ascertain whether they comply with the EFSA Safety Standard. The officers made the following observations about their purchases:

- The bottles ranged in price from \$2.50 for a 400ml bottle to \$30 for a foldable 1.5-litre bottle.
- Eleven bottles carried "BPA-free" claims and nine did not.
- The plastics used were not always identified on the bottles themselves. Different components may also be made using different plastics. Hence, it was not feasible to purchase only bottles that were identified as made using PC or PSU.



The test involved filling the bottles with distilled water and keeping them at a constant temperature of 40°C for 24 hours. The water was then tested for BPA. It is worth noting that bottles made using good manufacturing practices may not leach BPA, even if it forms part of the base material. However, the test would reveal if the bottles release BPA under normal usage conditions.

According to the test results, the polycarbonate bottle made by Zenxin, a Chinese manufacturer, released the equivalent of 0.08 mg of BPA per kg of water, which is well within the EFSA BPA migration limit adopted by AVA. It was purchased from a store in Ang Mo Kio and it did not carry a "BPA-free" claim.



BPA was not detected in the other 19 bottles that were tested, including all those that carried “BPA-free” claims. More details may be found in the list below.

No	Brand	Product Name / Description	Price (\$)	BPA-free claim	BPA (µg/ml)
1	Shotay	SM-6580	2.50	No	ND
2	(Unmarked bottle purchased from Hwa Aik General Store in Ang Mo Kio)	(Tinted hourglass screwtop)	3.90	No	ND
3	Aladdin	Aveo	14.50	Yes	ND
4	Chang Young	Diamond Y-724	6.90	Yes	ND
5	Contigo	Madison Autoseal	19.00	Yes	ND
6	Echo	Colour Bottle	3.50	No	ND
7	Erke	Polycarbonate water bottle	9.90	Yes	ND
8	Komax	Finger Bottle 600	4.80	Yes	ND
9	Lock & Lock	Waterdrop ABF601	5.80	Yes	ND
10	Nalgene	Cantene	30.00	No	ND
11	Neo Klein	42428	6.90	Yes	ND
12	Ohyo	Collapsabottle	24.90	Yes	ND
13	Platypus	Soft bottle	19.00	Yes	ND
14	Shanqian	Free Bottle	3.90	No	ND
15	Shi Shang	2802	4.50	Yes	ND
16	So-Kid	Outer Space Cup H-008	3.90	No	ND
17	ST Logistics	Bottle, Water Polycarbonate	7.00	No	ND
18	Vapur	Foldable anti-bottle	4.00	No	ND
19	Vapur	Kids Anti-bottle	25.90	Yes	ND
11	Zenxin	PC Bottle	6.90	No	0.08

* ND stands for “Not Detected”

CASE's Recommendations

Follow the correct usage and cleaning instructions provided by the manufacturer of water bottles, regardless of the material. This would reduce the deterioration of the product and the leaching of harmful chemicals.

Look up product reviews before purchasing a water bottle to see if other users are satisfied with the performance and safety of the product.

Future research may confirm or rule out the health effects of BPA exposure on human health. Consumers who have concerns about BPA exposure may consider switching to food and drink containers made of glass or plastics such as high-density polyethylene (HDPE) or polypropylene (PP). These two plastics may be indicated on the base of the container with the number '2' (for HDPE) or '5' (for PP), surrounded by a recycling triangle.



Get Smart!

with the Kiang Family

TIPS FOR SMART SHOPPING AND CONSUMER SAFETY

“Sling it right and keep baby safe”



Be vigilant and check on baby often to make sure that she is in a safe position as suffocation can happen very quickly.



Meena's face should be visible at all times and her chin should also be up and away from her body and not pressing against your body or the sling.

Know the safety warnings and instructions well before using sling.



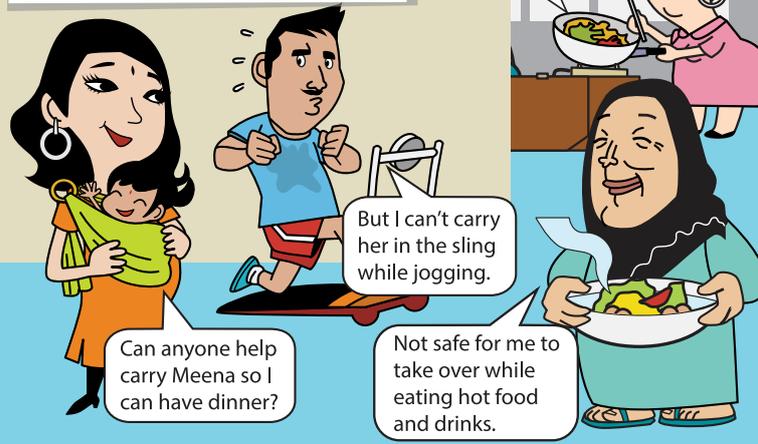
We must NEVER leave the baby unattended. The cloth may get on her face and suffocate her.

Check the sling for wear and tear, and rips or other damage before *each* use.



Better not use this sling, there is a tear in it.

Do not use sling when engaging in activities that may pose a danger to the baby.



Can anyone help carry Meena so I can have dinner?

But I can't carry her in the sling while jogging.

I can't carry her in the sling while cooking.

Not safe for me to take over while eating hot food and drinks.

Bend from your knees if you have to pick something up, and make sure the baby is well supported.



Be careful and hold Meena tight!

For more consumer safety tips, please visit www.spring.gov.sg/productsafety

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

Article contributed by CHOICE, the magazine of the Australian Consumers Association

What have you done for me lately?

After years of smartphone innovation, do we still need the latest and greatest smartphone, asks Denis Gallagher?

NUTSHELL

- > There's some fantastic value to be had, if you can live with a previous-generation premium smartphone.
- > If your phone can't take removable memory, choose a model with 32GB or more.

Until Apple released the iPhone 3GS in 2009, mobile phones were mostly used for calls and texting. In a few short years, "mobiles" became smartphones, and for many of us they're now an essential part of how we work, relax and socialise.

However, while mobile networks, apps and connected devices continue to improve, there's been little in the way of innovation for the phone itself in the past

few years. The latest premium models from Apple, Samsung, Sony and LG are impressive pieces of technology, but they don't really offer a compelling reason to upgrade if your phone is less than two years old. So, if last year's smartphone is just as good as this year's, why upgrade?

Difference between good value and cheap

If you're happy to pay \$1000 or more for a smartphone, you'll no doubt be happy with the latest premium models on offer; but many previous-gen premium smartphones are still readily available and offer great value with surprisingly impressive performance and features.

It's important to note the difference between cheap mobiles and superseded premium smartphones. For example, Samsung, Sony and LG all make a range of cheap smartphones that are built to a price point and their overall quality,

features and functionality reflect that price. However, smartphones that were flagship models not too long ago – such as the Samsung S4, Sony Xperia Z3 or LG G3 – still deliver very good performance and all the features you'd expect from a premium device, but at a much lower price.

These devices support the highest Wi-Fi and Bluetooth specifications, as well as near-field communication (NFC) for connecting with devices and contactless payments, and come with high-quality displays and good storage capacity.



WHAT ABOUT A GOOD-VALUE IPHONE?

Since the first iPhone release in 2006, Apple has continued to deliver premium-priced models with the latest available features and technology. The exception to this is the Apple iPhone 5c, released alongside the iPhone 5s in 2013. The iPhone 5c was offered for a slightly lower price but didn't prove to be very popular and was pulled from the Apple Store this year. However, the 32GB model is still readily available from other online retailers for around \$500, making it as good a value option as you can get for an Apple iPhone.

If your budget is less than \$1000, you'll get a much better experience by looking out for a 64GB version of the iPhone 5s at a non-Apple online retailer, as Apple stores now only offer the 5s in 16GB (\$749) or 32GB versions (\$829).

All prices are in Australian dollars



	Price (\$)	PERFORMANCE														FEATURES							
		Overall score	Internet score (%)	Reception score (%)	Sound quality score (%)	Email score (%)	Camera score (%)	Music score (%)	Video score (%)	Handling score (%)	Touchscreen score (%)	SMS score (%)	GPS score (%)	Synchronisation score (%)	Display score (%)	Durability score (%)	4K or UHD video capture (3840 x 2160)	NFC (near field communication)*	Memory card slot	FM radio	Gyroscope	Compass	Removable battery
• Apple iPhone 6s	1229	82	87	75	72	90	77	85	91	83	91	93	68	70	92	80	✓					✓	✓
• Apple iPhone 6s Plus	1379	82	94	61	77	90	80	85	91	83	91	79	72	70	95	80	✓					✓	✓
Apple iPhone 6	1079	82	87	81	70	92	75	86	90	83	81	93	66	70	93	76					✓	✓	
Apple iPhone 6 Plus	1229	82	94	76	74	92	76	86	90	83	81	79	69	70	97	76					✓	✓	
• LG G4	799	81	89	70	71	90	73	83	77	89	91	93	72	80	89	77	✓	✓	✓	✓	✓	✓	✓
• Samsung Galaxy S4	399	81	88	69	70	92	74	86	70	83	92	93	74	80	93	74		✓	✓		✓	✓	✓
• Samsung Galaxy S6 Edge	1199	81	89	71	75	90	66	84	82	81	91	93	74	70	86	87	✓	✓			✓	✓	
• Sony Xperia Z3	549	81	89	80	73	92	63	77	75	89	91	93	75	80	88	67	✓	✓	✓	✓	✓	✓	
• Sony Xperia Z5	999	81	88	72	75	90	70	78	79	80	91	93	72	80	88	88	✓	✓	✓	✓	✓	✓	
• Samsung Galaxy S6	1099	80	89	68	72	90	66	84	82	81	91	93	74	70	88	86	✓	✓			✓	✓	
Apple iPhone 5c	499	78	81	59	77	84	76	87	87	76	87	93	61	70	85	70					✓	✓	
Apple iPhone 5s	749	78	81	44	79	84	80	87	92	77	87	93	62	70	85	77					✓	✓	
HTC One M8	699	78	89	72	79	76	59	76	77	84	92	93	71	80	86	77		✓	✓	✓	✓	✓	
• LG G Flex 2	499	78	89	62	72	90	60	83	73	89	91	93	57	80	77	78	✓	✓	✓	✓	✓	✓	
• Sony Xperia Z5 Compact	799	78	81	63	70	80	70	79	79	80	91	93	74	80	83	89	✓	✓	✓	✓	✓	✓	
• Sony Xperia M4 AQUA	399	77	81	89	72	90	50	79	57	79	91	93	50	80	76	82		✓	✓	✓		✓	
• Sony Xperia Z3 Compact	699	77	82	63	71	84	63	80	70	79	91	93	68	80	82	89	✓	✓	✓	✓	✓	✓	
• HTC One M9	699	76	81	55	77	80	61	81	61	88	100	93	76	80	82	61	✓	✓	✓	✓	✓	✓	
HTC One Max	799	76	95	51	71	84	57	80	79	84	92	79	69	80	78	63		✓	✓	✓	✓	✓	
HTC One Mini 2	499	76	82	70	72	84	58	79	55	88	91	93	65	80	83	76		✓	✓	✓		✓	
Huawei Ascend P7	399	76	82	80	71	84	53	73	51	78	91	93	66	80	88	87		✓	✓	✓	✓	✓	
• Samsung Galaxy A5	599	76	84	79	71	92	54	83	61	81	82	86	58	70	80	72		✓	✓	✓		✓	
HTC Desire 816	399	75	89	63	76	84	57	74	74	84	76	79	59	80	75	81			✓	✓		✓	
• Samsung Galaxy A3	379	75	84	82	73	84	49	83	52	80	82	86	53	70	79	69		✓	✓	✓		✓	
• Samsung Galaxy S5 mini	449	75	76	75	74	76	59	83	59	81	91	93	58	80	80	83		✓	✓		✓	✓	✓
• Sony Xperia T3	329	75	82	82	74	92	44	75	51	79	91	86	60	80	78	82		✓	✓	✓	✓	✓	
• Huawei P8	699	74	84	69	69	80	54	76	68	79	82	86	64	70	84	76		✓	✓	✓	✓	✓	
Samsung Galaxy K Zoom	449	74	76	62	73	76	73	83	80	81	62	72	60	80	83	76		✓	✓		✓	✓	✓
• Sony Xperia C4	499	74	88	51	66	90	52	78	55	79	91	93	61	80	86	82		✓	✓	✓		✓	
• Huawei Ascend G7	599	73	89	69	71	76	52	74	65	69	82	86	64	70	75	71		✓	✓	✓	✓	✓	
Motorola Moto X	438	73	82	64	68	84	41	78	69	73	92	93	60	70	82	82		✓			✓	✓	
• LG G4c	299	72	82	57	68	90	47	76	58	79	91	86	56	70	75	78		✓	✓	✓		✓	✓
• Sony Xperia M2	249	71	81	64	68	84	37	77	49	79	81	93	55	80	77	74		✓	✓	✓		✓	
• HTC Desire 620	249	70	76	64	71	70	53	74	52	79	91	86	43	80	70	75		✓	✓	✓			✓
• Microsoft Lumia 640 XL	249	70	86	59	74	80	46	67	67	60	82	79	68	70	76	71		✓	✓	✓		✓	✓
• Motorola Moto G XT1541	299	70	82	72	66	70	48	58	56	79	91	86	63	70	75	85			✓	✓		✓	

USING THE TABLE Price Recommended retail as of November 2015. You can get most of these phones except the Apple iPhones for less by shopping around. Scores Overall score is made up of internet (15%), reception (10%), calling sound quality (10%), email (10%), camera (10%), music (10%), video (5%), handling (5%), touchscreen (5%), SMS (5%), GPS (5%), PC synchronisation (5%), display (2.5%) and durability (2.5%). Features See choice.com.au/smartphoneguide. TABLE NOTES All smartphones



SPECIFICATIONS																	
Internal memory (GB)	Usable memory (GB)	Maximum memory (GB)	Battery capacity (mAh)	Operating system	Application store	Main camera resolution (MP)	Front camera resolution (MP)	Screen resolution (px x px)	Maximum video resolution	SIM type	Specific absorption rate (SAR) W/kg	Battery life claimed		USB connection	Display size (in)	Weight (g)	Contact
												Time in use 3G (hr:min)	Standby time 3G (days)				
64	56	56	1715	iOS 9.0.2	A	12	5	750 x 1334	3840 x 2160	Nano	0.98	14:00	10	Lightning	4.7	143	apple.com.au
64	56	56	2750	iOS 9.0.2	A	12	5	1080 x 1920	3840 x 2160	Nano	0.98	24:00	16	Lightning	5.5	191	apple.com.au
64	56	56	1809	iOS 8	A	8	1.2	750 x 1334	1920 x 1080	Nano	0.98	14:00	10	Lightning	4.7	129	apple.com.au
64	56	56	2906	iOS 8	A	8	1.2	1080 x 1920	1920 x 1080	Nano	0.99	24:00	16	Lightning	5.5	174	apple.com.au
32	24	200	3000	Android 5.1	G	16	8	1440 x 2560	3840 x 2160	Micro	0.62	19:00	18	Micro	5.5	157	lg.com.au
16	11	75	2600	Android 4.2.2	G	13	2.1	1080 x 1920	1080 x 1920	Micro	0.40	17:00	15	Micro	5.0	130	samsung.com.au
128	118	118	2600	Android 5.0.2	G	16	5	1440 x 2560	3840 x 2160	Nano	0.59	18:00	ns	Micro	5.1	132	samsung.com.au
16	9	137	3100	Android 4.4.4	G	20.7	2.1	1080 x 1920	3840 x 2160	Nano	0.71	16:00	38	Micro	5.2	153	sony.com.au
32	24	224	2900	Android 5.1.1	G	23	6	1080 x 1920	3840 x 2160	Nano	0.78	17:00	23	Micro	5.2	153	sony.com.au
128	120	120	2550	Android 5.0.2	G	16	5	1440 x 2560	3840 x 2160	Nano	0.50	17:00	ns	Micro	5.1	139	samsung.com.au
16	12	12	1510	iOS 8	A	8	1.2	640 x 1136	1920 x 1080	Nano	1.00	10:00	10	Lightning	4.0	132	apple.com.au
16	12	12	1560	iOS 8	A	8	1.2	640 x 1136	1920 x 1080	Nano	1.00	10:00	10	Lightning	4.0	113	apple.com.au
16	11	139	2600	Android 4.4.2	G	8	5	1080 x 1920	1920 x 1080	Nano	0.42	20:00	21	Micro	5.0	158	htc.com/au
16	9	135	3000	Android 5.0.1	G	13	2	1080 x 1920	3840 x 2160	Micro	0.47	ns	ns	Micro	5.5	153	lg.com.au
32	24	224	2700	Android 5.1.1	G	23	6	720 x 1280	3840 x 2160	Nano	0.97	17:00	24	Micro	4.6	138	sony.com.au
8	5	132	2400	Android 5.0	G	13	5	720 x 1280	1920 x 1080	Nano	0.63	13:18	32	Micro	5.0	132	sony.com.au
16	9	137	2600	Android 4.4.4	G	20.7	2.1	720 x 1280	3840 x 2160	Nano	0.95	14:00	38	Micro	4.6	129	sony.com.au
32	24	150	2840	Android 5.0.2	G	20	4.1	1080 x 1920	3840 x 2160	Nano	0.52	21:42	17	Micro	5.0	161	htc.com/au
32	24	75	3300	Android 4.3	G	4.1	2.1	1080 x 1920	1920 x 1080	Micro	1.29	25:00	24	Micro	5.9	220	htc.com/au
16	11	139	2110	Android 4.4.2	G	13	5	720 x 1280	1920 x 1080	Nano	1.46	16:06	23	Micro	4.5	136	htc.com/au
16	12	44	2530	Android 4.4.2	G	13	8	1080 x 1920	1920 x 1080	Micro	0.52	14:00	18	Micro	5.0	124	consumer.huawei.com/au/
16	11	75	2300	Android 4.4.4	G	13	5	720 x 1280	1920 x 1088	Nano	0.26	15:00	na	Micro	5.0	123	samsung.com.au
8	5	132	2600	Android 4.4.2	G	13	5	720 x 1280	1920 x 1080	Nano	0.26	21:00	31	Micro	5.5	163	htc.com/au
16	11	75	1900	Android 4.4.4	G	8	5	540 x 960	1920 x 1088	Nano	0.55	12:00	ns	Micro	4.5	110	samsung.com.au
16	12	76	2100	Android 4.4.2	G	8	2.1	720 x 1280	1920 x 1080	Micro	0.97	10:00	ns	Micro	4.5	120	samsung.com.au
8	5	37	2500	Android 4.4.2	G	8	1	720 x 1280	1920 x 1080	Micro	1.04	14:48	29	Micro	5.3	147	sony.com.au
16	11	139	2680	Android 5.0	G	13	8	1080 x 1920	1920 x 1080	Nano	1.72	13:48	20	Micro	5.2	146	consumer.huawei.com/au/
8	5	69	2430	Android 4.4.2	G	20	2	720 x 1280	1920 x 1080	Micro	0.40	13:00	24	Micro	4.8	200	samsung.com.au
16	11	139	2600	Android 5.0	G	13	5	1080 x 1920	1920 x 1080	Nano	0.72	12:48	28	Micro	5.5	150	sony.com.au
16	10	43	3000	Android 4.4.4	G	13	5	720 x 1280	1920 x 1080	Micro	1.31	ns	ns	Micro	5.5	168	consumer.huawei.com/au/
16	12	12	2200	Android 4.4.2	G	10.5	2	720 x 1280	1920 x 1080	Nano	1.21	ns	ns	Micro	4.6	133	motorola.com.au
8	5	37	2540	Android 5.0.2	G	8	5	720 x 1280	1920 x 1080	Micro	0.64	16:00	28	Micro	5.0	138	lg.com.au
8	5	37	2330	Android 4.3	G	8	0.3	540 x 960	1920 x 1080	Micro	0.78	12:12	27	Micro	4.8	148	sony.com.au
8	4	132	2100	Android 4.4.4	G	8	4.9	720 x 1280	1920 x 1080	Micro	0.53	19:12	22	Micro	5.0	165	htc.com/au
8	4	132	3000	Windows Phone	W	13	3.8	720 x 1280	1920 x 1080	Micro	0.69	24:00	37	Micro	5.6	173	microsoft.com.au
16	12	37	2470	Android 5.1.1	G	13	5	720 x 1280	1920 x 1080	Micro	0.68	ns	ns	Micro	5.0	153	motorola.com.au

tested have autofocus (except the Motorola X); LED flash (except the Samsung Galaxy K Zoom with a Xenon flash); personal hotspot using Wi-Fi; Macro photo mode; geotagging of images, GPS and aGPS; WB-AMR (wideband HD voice quality); Bluetooth 3.0 and Bluetooth 4.0; compass; HD video capture and standard headphone jack. • Newly tested. * NFC for pairing with devices, not just contactless payments. ns Not stated. A App Store. G Google Play. W Windows Store.

All prices are in Australian dollars





WHAT TO BUY



BEST IOS SMARTPHONE



82% Apple iPhone 6s/ iPhone 6s Plus

As with most iPhone S models, the Apple iPhone 6s (4.7-inch display, 64GB \$1299) and Apple 6s Plus (5.5-inch display, 64GB \$1379) incorporate a series of small improvements over the previously recommended iPhone 6 and 6 Plus (CHOICE Dec 14/Jan 15) with little change to the physical dimensions.

Aside from a faster processor, iPhone 6s and 6s Plus owners will also get improved photos and video, particularly in low light. The camera resolution increases from 8MP to 12MP and from 1.2MP to 5MP for the front-facing 'selfie' camera. Video up to 4K resolution may appeal to some and you'll also use a new pressure-sensitive display called 3D touch, so you can hold the finger on the screen for a little longer or a little harder to reveal preview screens or access shortcuts. The iPhone 6s Plus has an optical image stabiliser that can help improve image sharpness in low light, but as a device it may be unwieldy to hold, particularly for those without large hands.

Once again the S version of the iPhone adds features and functions missing from the previous model to deliver a more compelling smartphone. But whether you purchase it outright or pay more through your mobile plan, you do pay for the privilege.

BEST ANDROID SMARTPHONE



81% LG G4

The LG G4 delivers improvements to the G3: a better camera, faster processor and slightly curved 5.5-inch screen. The 32GB internal memory can be expanded with cards of 200GB and more. Also, thanks to LG's relationship with Google, the G4 will be one of the first smartphones to get the Android 6.0 (Marshmallow) update.



81% Samsung Galaxy S6 Edge

Samsung's answer to the iPhone 6s, the Samsung Galaxy S6 Edge, has a 5.1-inch OLED display that curves around each side of the casing, providing a touch strip for quick access to information. It captures 4K video and has 128GB of internal storage – useful, as there's no removable storage support.



81% Sony Xperia Z5

Sony's latest flagship phone delivers a 5.2-inch screen, with a 23MP main camera and 6MP front-facing camera, 4K video capture and support for removable memory cards. The IP68 rating suggests you can take your phone for a swim at the local pool, but using it in salt water is not recommended.

BEST VALUE ANDROID SMARTPHONE



81% Samsung Galaxy S4

The S4 still has all the speed and features you could ask for in a premium smartphone, including an excellent 5-inch OLED display, 4G support and support for removable memory up to 64GB. It's still readily available from local retailers and online. Android 6.0 support is expected to be available next year.



81% Sony Xperia Z3

Released only last year, the Z3 performs similarly to the Z5 in most areas, though its front-facing camera is only 2.1MP. Most of the other specifications are the same as the Z5, with the Z3 sporting a larger battery and removable memory support up to 128GB. Support for Android 6.0 has also been announced.

All prices are in Australian dollars



casebriefs



CASE-DSAS Public Forum 2015

Direct Selling refers to the distribution of products and services directly to the end-users at their homes or work places. It is different from other marketing methods such as direct mailing, telemarketing and fixed-location retailing, as it is usually done through explanation or demonstration by a direct seller. To prevent consumers from being “pressurised” to make purchases from some unscrupulous direct sellers, CASE and the Direct Selling Association of Singapore (DSAS) have been actively educating the public of existing protection for the industry. The “CASE-DSAS Public Forum” we had on 28 November, was one of our collaborative educational initiatives. It successfully attracted 500 participants.



Exhibition at Clementi Town Secondary School

We have extended our educational outreach to secondary school students! On 29 January, CASE held an exhibition at Clementi Town Secondary School to facilitate interactive learning and complement their school syllabus that covers briefly on Singapore’s consumer protection initiatives.



Students learning about the Lemon Law »

Find Your Perfect Match

Times have changed. Parents nowadays no longer engage a traditional matchmaker (usually the meddler next door) to help their child find a suitable spouse, and “force” them into marriage.

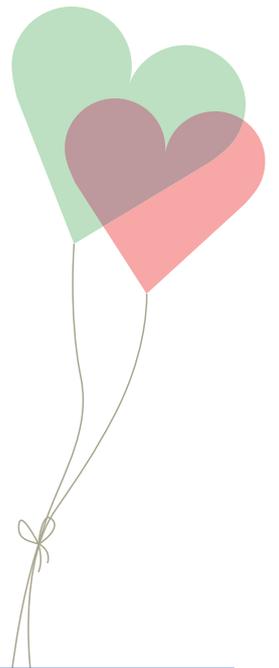
Today, matchmaking and dating services have modernised. Singles can choose to connect with people with common interests and build relationships through a series of dating activities such as having a meal or playing a sport together. Licensed agencies replace the role of a traditional matchmaker and offer to arrange such activities with the aim to find the customer a suitable match from their network of local and foreign members.

DID YOU KNOW?

To promote marriages among singles, the Singapore Government formed the Social Development Network (SDN), formerly known as the Social Development Unit (SDU), under the Ministry of Social and Family Development.

SDN acts as a one-stop resource centre on relationship skills, social interaction opportunities and information. Besides organising dating activities for its members, the governmental body also accredits companies in the matchmaking industry to ensure the sector’s professionalism. Moreover, SDN provides funding to universities, employers, and the community for programmes that promote social skills and meaningful social interaction among opposite genders.

Today, Singapore remains one of the few countries in the world that has a government-run dating agency.





Like many other singles, Mr. Cheng* in his mid-forties, engaged a matchmaking agency to find himself a life partner. He told the agency about his preference for a local wife and to conform to his request, the agency showed him a list of their local female members. Satisfied with the list, Mr. Cheng immediately signed for a lifetime membership and made a full payment upfront of \$680.

Days after he signed the contract, the agency offered him four meet ups with members who were not of his choice. Furthermore, he discovered unfair terms in the contract such as paying a goodwill sum to the agency upon a successful match-up culminating in marriage; and allowing the agency to disclose his personal data for publicity purposes. Mr. Cheng felt uncomfortable with the terms, and requested to terminate the contract. CASE assisted Mr. Cheng and managed to retrieve a refund of \$100. The agency also promised not to disclose Mr. Cheng's personal information to third parties or use it for marketing and promotional purposes.

This is a real-life example and a few others have fallen victim to unethical matchmaking agencies. Unsatisfactory after-sales services such as delay in the arrangement of dates and ongoing mismatches, form the majority of complaints. Though complaint numbers may not be high (some may find it uncomfortable to step forward), CASE has some tips for consumers who wish to engage the services of a matchmaking agency:



LOOK FOR HIDDEN COSTS

Find out if there is any additional fees payable before signing the package. You may also wish to get the matchmaking agency to commit in writing, that there will be no additional hidden costs besides what is stated in the contract.



READ THE TERMS AND CONDITIONS

Study the terms and conditions carefully before making any commitments. Do take note if there are any unfair clauses in the contract such as personal data being disclosed.



CHECK FOR ANY REFUND POLICY

Any refund arrangement that you have negotiated with the matchmaking agency should be formalised in writing.



DO NOT HURRY INTO A DECISION

As matchmaking involves getting a life partner, do not hurry into making a decision. Your bride / groom is not a merchandise that can be returned or refunded. Do take careful consideration before making any commitments.



UNDERSTAND THE IMMIGRATION PROCEDURES (IF REQUIRED)

Conduct research on immigration related matters if you intend to marry a foreigner, and wish to start a family in Singapore. Ensure all proper documentations is in place and applications are completed for residency of foreign partners.



KNOW THE METHODS OF DISPUTE RESOLUTION

Consumers with unresolved disputes can seek CASE's assistance or file a claim at the Small Claims Tribunal (SCT).

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

Build Your Credit History Early

It may be hard to believe, but for new graduates, building a good credit history is as important as achieving good academic results. While academic results help you to land a dream job or get into an elite graduate school, a good credit history will influence your ability to get credit to finance the big ticket items in life, such as a car or a house.



HERE ARE SOME TIPS TO BUILD A POSITIVE CREDIT HISTORY, STEP BY STEP:

1 GET A CREDIT CARD

Signing up for a credit card will be the easiest alternative to start building up your credit history. Credit cards are a valuable stepping stone to measuring and tracking your credit and financial progress over time. How you charge purchases to your credit card and pay off your credit card debt every month will determine your credit standing and show how much of a credit risk you are. Paying your credit card balances in full every month helps you to maintain your credit rating and build up a good credit history. This will enable you to use credit to work harder for you, rather than becoming a slave to credit. Here are the other tips to build up a good credit history.

• PAY YOUR BILLS ON TIME

If possible, always try to pay in full as rollover/outstanding balances will be charged at 24% p.a. Consider payment via GIRO to ensure payments are not late.

NOTE: Default records stay on your credit report for 3 years while bankruptcy data is retained for 5 years.

• LIMIT THE NUMBER OF CREDIT CARDS YOU OWN

Cancel any unused cards – It is more manageable to keep track of 2 credit cards than 10. Don't apply for lots of credit at once – This sends a signal to creditors that you are desperate for credit and are a risk to lend to.

• STAY OUT OF BANKRUPTCY IF YOU CAN

Bankruptcy is the most catastrophic impediment to your good credit reputation far worse than delinquencies, loans or collections. Its impact, however, is dependent on how many defaults you made on your credit before you filed.

• PAY DOWN YOUR DEBTS AND CONSIDER CHARGING LESS

Lenders like to see plenty of breathing room between the amount of debt reported on your credit cards and your total credit limits. The more debt you pay off, the wider that gap and the better your credit score.

• DON'T BE AFRAID OF CREDIT COUNSELLING

If you're overloaded with high-interest debt and are in danger of falling behind on your payments -- or you already have -- consider working with a non-profit agency such as Credit Counselling Singapore to set up a debt repayment plan.

However, if you find your application for a credit card rejected by your financial institution, do not worry. This is because there are many credit card issuing banks and financial institutions in Singapore offering an array of credit card product types targeted at different customer demographics. For instance, you may apply for the \$500 credit limit credit card, which does not require a credit history. There are many financial institutions offering such credit facilities.

2 WATCH YOUR SPENDING: THE DEBT-TO-INCOME RATIO

Yes, we just told you to get credit by any means possible. But, you do not simply want to whip out your cards to pay for everything. A rule of thumb to determine how much credit you can take on is to compare how much you owe with how much you earn. A simple calculation based on these two factors is called the Debt-to-Income ratio. Here is an example of how the Debt-to-Income ratio is calculated:

CALCULATING YOUR DEBT-TO-INCOME RATIO

Monthly debt repayments = \$800

Monthly take-home pay = \$3200

Debt-to-income ratio = $\$800/\$3200 = 0.25$

With the above monthly expenses and take-home pay, you would have a debt-to-income of 25%. It is important to have a better understanding of your financial situation in order to meet your financial obligations. Commit to writing every cent spent. It is at this point that you can identify any leaks and use your money properly. Avoid spending up to your full credit limit; reserve a percentage for emergencies. Do not buy on impulse just because you can place your purchase on credit. Making a habit of watching the debt-to-credit ratio is a good habit to cultivate. You do not want to increase your debt load.

3 GET A COPY OF YOUR CREDIT REPORT FROM CREDIT BUREAU SINGAPORE (CBS)

A copy of your credit bureau report from CBS is the next step that you can take on your road to financial independence. It is important to review your credit report and check your credit history. The credit report will contain a record of your credit payment history compiled from different credit providers that provides valuable insights into your financial history, knowledge and behavioural patterns. This encompasses a comprehensive assessment of your aggregate credit limits and outstanding balances under your credit cards or other facilities across financial institutions into your credit file. You become empowered to make better informed decisions for future applications of credit facilities.

• UNDERSTANDING YOUR CREDIT SCORE

Your credit score is a representation of your risk level and is calculated based on your available credit information with CBS. It will be reflected as a four-digit number based on your past payment history on your loan accounts. The score range from 1000 to 2000, where individuals scoring 1000 have the highest likelihood of defaulting on

a payment, whereas those scoring 2000 have the lowest chance of reaching a delinquency status. The higher your score, the more likely lenders will want you to borrow money from them or issue loans to you. Together with the score, the risk grade and risk grade description are provided.

• DESCRIPTION OF CREDIT SCORE

Score Range	Risk Grade	Probability of Default	
		Min	Max
1911 – 2000	AA	0.00%	0.27%
1844 – 1910	BB	0.27%	0.67%
1825 – 1843	CC	0.67%	0.88%
1813 – 1824	DD	0.88%	1.03%
1782 – 1812	EE	1.03%	1.58%
1755 – 1781	FF	1.58%	2.28%
1724 – 1754	GG	2.28%	3.46%
1000 – 1723	HH	3.46%	100.00%

Your credit score is just one factor used in the application process. Other factors apart from your credit report, such as your annual salary, length of employment, bankruptcy/litigation information, number of credit facilities may also be taken into consideration by lenders during a loan application.

Things to look out for when shopping for an After-Market Exhaust System for your car



The exhaust system is part of a vehicle's emission control system which ensures that the exhaust and noise emissions meet the environment protection requirements.

Any modification to the exhaust system would require the approval of the Land Transport Authority (LTA). This is because if the exhaust system used or installed does not follow the vehicle manufacturer's specifications, the vehicle performance may be adversely affected and as a result, road safety could be compromised. In addition, non-approved exhaust systems may not meet the prevailing noise/exhaust emissions standards or limits set by the National Environment Agency.

LTA allows the installation of after-market exhaust systems that are specifically designed and engineered for a particular vehicle make and model. Such approved after-market exhaust systems would have undergone tests, either by the vehicle manufacturer or by recognised independent test laboratories, and are shown to comply with internationally recognised standards such as those adopted in Europe, Japan for noise, emissions and replacement exhaust system components.

Every unit of approved after-market exhaust system would come with a conformity certificate to show that it is suitable to be installed for that particular vehicle make and model for use on public roads in Singapore. Such replacement exhaust system or its components must bear the trade mark or trade name of the manufacturer, the manufacturer's commercial description of the product and conformity approval markings such as the EEC, ECE, JASMA, JQR, JARI, JATA and JMCA. These markings must be legibly and indelibly marked, and visible when the exhaust system is installed to the vehicle.

¹ EEC – European Economic Community; ECE – Economic Commission for Europe; JASMA – Japan Automotive Sport Muffler Association; JQR – Japan Quality Registration ; JARI – Japan Automobile Research Institute; JATA – Japan Automobile Transport Technology Association ; JMCA - Japan Motorcycle Accessories Association



A LTA-APPROVED AFTER-MARKET EXHAUST SYSTEM



MARKINGS ON THE APPROVED EXHAUST MUFFLER



THINGS TO NOTE WHEN PURCHASING AFTER-MARKET EXHAUST SYSTEMS:

- Confirm with the retailers/shops that the after-market exhaust system to be purchased is approved by LTA for use on public roads in Singapore.
- If you are installing an after-market exhaust system on your vehicle for use on public roads, do not purchase and install an after-market exhaust brand/model that is designed only for off-road/closed-course competition/racing or meant for export. Such exhaust systems are not allowed to be used on public roads here. If in doubt, please ask the authorised dealers to show proof. For instance, you may ask the authorised dealer to show LTA's approval letter which indicates that the particular exhaust make and model was pre-approved by LTA for sale in Singapore.
- Always ask for the conformity exhaust certificates and look out for the approval markings on the after-market exhaust system.
- Pay attention to the installation to ensure that the correct after-market exhaust system specifically meant for your vehicle model is installed, and check if the installation will be carried out by a qualified personnel.
- As every after-market exhaust system installed on a vehicle must be inspected by an LTA-Authorised Inspection Centre, you can arrange with the authorised dealer of the after-market exhaust systems to send your vehicle for the inspection. This would ensure a better follow-up in the event your vehicle fails the inspection for the change of exhaust system.
- Please declare to your motor insurer all modifications to your vehicle, even if it had passed the inspection etc. Non-disclosure of vehicle modifications may result in repudiation of claims by your motor insurer.



General Insurance Association of Singapore's (GIA) advisory on vehicle modifications can be found at GIA website:

www.gia.org.sg > For the public > Types of Insurance > Motor > Vehicle Modification.

Information on vehicle modification guidelines can be found at LTA's One. Motoring website:

www.onemotoring.com.sg > Information and Guidelines > Common Vehicle Modifications & Vehicle Related Offences > Vehicle Modifications.

Be careful with your prepayment

Jane was excited. She was going to get married in three months!

However, she needed help with the wedding preparations. A friend recommended a bridal shop - Sophia Wedding. The shop was beautifully decorated with many wedding gowns and decorations on display. Jane fell in love with a gorgeous wedding gown at first sight. Based on the salesperson's recommendation, she signed up for a bridal package that comprises a pre-wedding photoshoot, wedding planning services, gown and suit rentals, and hair and makeup. She paid \$3,000 for the package.

One week later, she rang up the shop to enquire about the date for bridal gown fitting. No one picked up her call. Her repeated calls and emails went unanswered. Jane was worried. Surely her wedding would be able to proceed smoothly... right? She went down to the shop only to realise that the lights were off and the shop was empty. Her worst nightmare had come true. There was no phone call, no warning and no indication that the business would close. She later found out through social media that other couples who had signed up for similar bridal packages were in the same boat. Jane was crushed. \$3,000 of her hard-earned money was down the drain.

In October 2015, the bridal shop Sophia Wedding Collection, which specialises in pre-wedding photoshoot packages and the rental of wedding attire, shut down without prior notice, leaving many aggrieved customers scrambling to make alternative arrangements for their weddings.

CASE received more than 100 complaints on the closure of Sophia Wedding, amounting to approximately \$500,000 in claims. Many consumers paid the full amount or a large deposit for their bridal packages and were panicking because the owners of the shop were uncontactable. Some made reports to CASE which was unable to assist because it was a business closure. Some went to the police, but were told that this was a civil matter. Some filed claims at the Small Claims Tribunals, but the business owners never turned up. The affected couples were worried that they would not be able to recover their money and had no one to turn to.

This is not a new scenario. There are several examples in the past of businesses that collect prepayment and closed down soon after. In January 2014, thousands of travellers were left in the lurch after long-time coach and travel agency Five Stars Tours Pte Ltd abruptly closed all eight of its branches – CASE received some 500 complaints. In September 2014, Affinity Yoga's (formerly known as Absolute Yoga) two studios in River Valley and Telok Ayer Street closed without notice, causing an uproar on social media. Several members have filed police reports against the company in an attempt to claim a refund on their unused yoga sessions.

In year 2015, over 50 businesses were reported to CASE to have closed down abruptly after collecting consumers' prepayment and there may be many more which were not reported. Some examples include, Sky Fitness Pte Ltd in March 2015, Asia Euro Holidays Pte Ltd in May 2015, Sadhana Sanctuary Pte Ltd in July 2015, The Scissorhands Pte Ltd (Shizahanzu Salon) in August 2015 and more recently, Sophia Wedding Collection Pte Ltd in October 2015.

In the event of business closure, consumers do have several avenues that they can take. However, success rate is often low, especially when these businesses close down due to insolvency and have few assets left to pay off their debts.

In the case of a business closure, the first step to take is to attempt to contact the business owner for a refund of the deposit or the unused packages. If the owner is not contactable or refuses to give a refund, consumers should then file a claim at the Small Claims Tribunals (SCT) and seek a judgement in their favour. If a business refuses to pay up after a judgement is awarded in the consumer's favour, the consumer can enforce the judgement by taking out a Writ of Seizure and Sale against the business. Of course all these steps incur costs, and if the business does not have any assets worth seizing, is already bankrupt or has been wound up, consumers may wish to seek alternative means of compensation instead.

If the business is undergoing liquidation or winding up, a liquidator will be appointed to wind up the business's affairs and distribute the remaining assets. Consumers should then file a proof of debt with the appointed liquidator. However, it all boils down to the fact that consumers are unsecured creditors. They would be the last in line to get a refund (if there is any left) after paying the secured creditors such as banks and financial institutions.

If consumers can prove that the business owner had meant to cheat their customers by collecting deposits and closing shop, the business owner could be charged in court. However, consumers should be prepared that they might not recover their money. If the company is registered as a private limited company, under the Companies Act the directors have limited liability and cannot be sued personally for company debts. It is difficult to prove that a criminal act had taken place as closures may simply look like failed business ventures.

Lastly, if consumers paid via their credit card, it may be possible to get back a refund by seeking a chargeback from the credit card company if there was a breach of contract. Breach of contract by the business may include non-delivery of the goods or services. This depends on the terms and conditions of the credit card company. Consumers would have to approach their credit card company and explain why they dispute the charges. If the chargeback claim is valid, the consumer would be able to get back a refund.

Currently, there are no laws regulating consumers' prepayment. CASE is advocating for the protection of consumers' prepayment as an important component in the upcoming review of the Consumer Protection (Fair Trading) Act (CPFTA) by the Ministry of Trade and Industry.

Separately, we have worked with other authorities and business associations to come up with initiatives to protect consumers' prepayment. For example, under the new Singapore Tourism Board licensing conditions announced last year, all travel agencies have to offer travel insurance that covers travel agent insolvency.

CaseTrust is the accreditation arm of CASE. All CaseTrust accredited spa and wellness businesses that collect prepayments are protected via an insurance protection scheme, whereby each spa has to take out insurance for consumers in the event of business closure.

Alternatively, these spas have to sign up for the TRUST programme, which was newly launched last year. The TRUST programme is a joint project by CaseTrust, the Spa and Wellness Association of Singapore (SWAS) and EZ-Link Pte Ltd that allows consumers to purchase spa and wellness packages with peace of mind, as the money paid will not go directly to the spa. Instead, the money will go to EZ-Link, who will act as a custodian of the funds and will only pay the spa after each session is completed. In other words, if the spa closes down unexpectedly, EZ-Link will be able to provide a refund to the consumers. CASE is looking into expanding the TRUST programme to other businesses that collect prepayment, such as fitness clubs, yoga studios, hair salons and more.

Other methods could include working with banks to hold the prepayment in an escrow account, until certain obligations, such as providing the necessary goods and services to the consumer, has been completed.

To summarise, consumers should not bear the brunt of business insolvency.

On the other hand, consumers should note that although business have the responsibility to do their due diligence in protecting consumers' prepayment, so does the consumer. If consumers insist on paying for a package in advance because they are thinking about how much money they can "save", they should be aware that they are taking a risk as their money would not be returned if anything goes wrong.

Buying insurance is a good way of ensuring some compensation should any disaster befall on the consumer transaction. It is always better to be safe than sorry. However, do remember to read the terms and conditions and the extent of coverage of the insurance policy carefully. Not all insurance policies cover for sudden business closure or business insolvency.

Consumers should also do their own research on the company and its reputation in terms of providing quality and timely services. Of course having an excellent long-term reputation does not mean that all will go well. After all, Five Star Tours closed down despite being in the travel industry for a long time.

Finally, consumers who patronise businesses that require prepayment can still protect themselves by negotiating to pay a small deposit instead of the full amount upfront before the good or service is delivered.



Das Irregularities – The Volkswagen Scandal

INTRODUCTION

On 18 September 2015, the United States Environmental Protection Agency (EPA) announced that Volkswagen (VW) had, beginning in 2008, “defeat devices” to circumvent environment regulations in the United States.

Broadly, these “defeat devices” contained a software that enabled the Engine Control Unit (ECU) to pass the emission testing. However, during normal driving conditions, the ECU would shut off to attain greater fuel economy and power. According to the EPA, this resulted in VW cars producing between 10 to 40 times the legal limit of nitrogen oxide.

In the first four days after the news broke, according to The Economist, the market value of VW which was approximately 80 billion (before the news broke) fell by one-third. In early 2016, the Justice Department filed an official complaint with the court in Detroit over VW’s violation of the Clean Air Act. According to various sources, as it stands, VW could potentially face a fine of up to \$20 billion for the emission scandal.

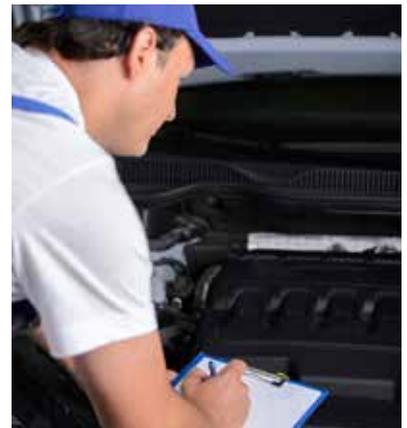
BACKGROUND

The EPA was first alerted to the “defeat devices” by the International Council of Clean Transportation (ICT). The ICT commissioned the West Virginia University Centre’s for Alternative Fuels, Engines and Emissions (CAFEE) to test the emission standards on various model cars.

The three cars that were randomly selected for testing were Mercedes, BMW and Volkswagen. In this regard, the importance of authorities or relevant bodies conducting

regular testing on consumer products cannot be understated. In the VW matter, the “defeat devices” were installed in seven model years with no end in sight before the EPA were alerted to the matter by a random test commissioned by the ICT.

After 15 months of denial by VW (VW had initially alleged that the discrepancies were due to technical reasons), VW finally acknowledged to EPA that their emission control systems were rigged.



ROLE OF CONSUMER TESTING

Similarly, CASE regularly commissions tests on various consumer products, which aim to ensure that consumer products comply with manufacturers' representations, the applicable law and regulations. Similar to the random testing conducted by ICT, the results of such tests may have wide ranging ramifications.

On August 2010 for example, CASE conducted a test on 50 consumer toys and found that almost half of them failed chemical toxicological tests and were found to contain higher than permitted levels of harmful chemicals. CASE subsequently conducted a second round of testing in 2011 which also revealed a high number of toys which continued to fail the chemical toxicological tests.

Thereafter, on April 2011, SPRING Singapore was appointed as the Safety Authority in charge of the new Consumer Protection (Consumer Goods Safety Requirements) Regulations (CGSR), which covers the safety of general consumer goods such as toys, furniture, mattresses, etc. Under the CGSR, SPRING has the authority to investigate and stop the supply of products that do not meet applicable safety standards.

In other instances, test results published by CASE have resulted in a push by major industry players or trade association to adopt some sort of accreditation. In theory, such accreditation supports a more stringent level of checks and compliance by businesses.

In 2015, CASE collaborated with the Singapore Jewellery Association to develop a joint accreditation scheme for the jewellery industry. The precursor to this joint accreditation was

the few rounds of testing by CASE, by random sampling of jewellery businesses in Singapore which unveiled several questionable practices.

Without regular testing, companies who comply with the regulations are placed at a competitive disadvantage than companies who choose to flout such standards. This is why regular testing conducted by CASE and/or the regulatory authorities are important. When the results of such tests are published, they serve to highlight companies that have fallen foul of the applicable regulations (if any) and to draw consumers' attention to companies that have held themselves to a higher standard by voluntarily complying with the same.

WHY NOT TEST ALL

Invariably, the general public sentiment to such testing results is whether the government ought to play or have played a more active role in regulating the matter.

A government agency with its finite resources must decide where to devote its resources to. In today's modern economy, it is submitted that the myriad number of commerce transactions occurring at one instance makes it neither economically viable nor feasible to implement or conduct checks on all regulated products / services.

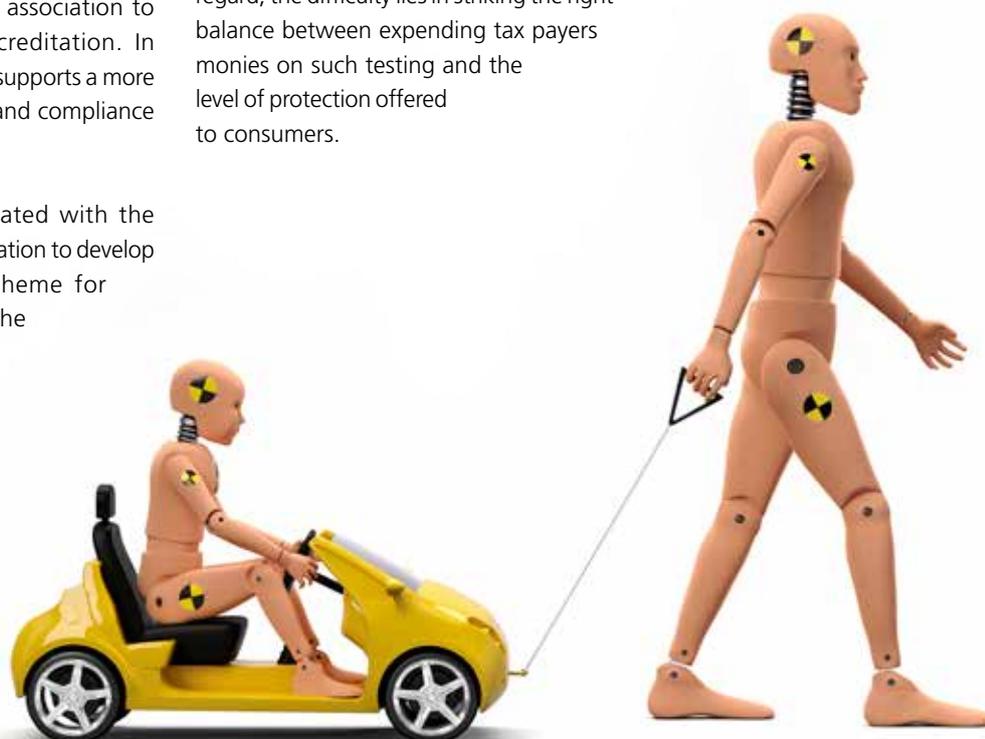
However, regular spot checks should be conducted to ensure compliance. In this regard, the difficulty lies in striking the right balance between expending tax payers monies on such testing and the level of protection offered to consumers.

WHY COMPANIES FLOUT REGULATIONS

In theory, companies choose to flout regulations because there is a business advantage to do so. However, if such unfair competition is left unchecked, potentially, what could occur is a race to the bottom, or worse still, companies can be embolden to collectively flout the regulations.

In the VW matter, it was likely to be "economically cheaper" to install "defeat devices" in the affected VW cars compared to investing in the required research and development to develop engines that could comply with the regulations. All things being equal, companies who comply with the necessary regulations are unable to compete against those who do not. This is because a company that constantly flouts regulations (without any form of repercussion) would be able to price its products more competitively. Hence, if such behaviour by companies are left unchecked, the economics underpinning this competitive disadvantage could undermine the entire regulatory framework.

Given that it is generally established that authorities cannot conduct full checks on all regulated products, the next best alternative would be for authorities to determine when and where to conduct such checks.





DEVELOPMENTS IN THE SINGAPORE CONTEXT

In Singapore, the National Environment Agency (NEA) revealed that there are about 650 affected VW diesel vehicles in Singapore. Registration of all affected VW models were also suspended until VW completed the rectification of the affected vehicles and ensure that all VW complied with the emission standards stipulated in the Environmental Protection and Management (Vehicular Emissions) Regulations.

In October 2015, approximately one month after the EPA's announcement, VW held a meeting with owners of the 662 vehicles affected by the "defeat devices". During the meeting, VW assured that it would be conducting the necessary repairs to the affected vehicles. In addition, VW

assured owners that any taxes arising from the understated CO² emission levels would be charged straight to VW and not to the customers.

LEGISLATION DIFFERENCE

Under California law, affected VW car owners have the option of getting a replacement vehicle. In Singapore, under Lemon Law, it is clear that the installation of the "defeat devices" would mean that the VW would not have conformed to the contract at the time of delivery (i.e. VW representations that the affected vehicles complied with the applicable emission standards when they had in fact not

done so). If that happens, the affected car owners may require VW to repair or replace the goods.

In this regard, VW's decision to proactively contact the affected car owners and to inform them of the repairs are in line with its obligations under the law.

The second step recourse of the Lemon Law only kicks in if the car owner is unable to get a repair or replacement, or if VW is in breach of its obligations to do so within reasonable time and without causing significant inconvenience to the affected VW car owners. In addition, there is a possibility that the second step would likewise apply where the repairs rectifies the issue with the ECU but subsequently affects fuel economy and power of the repaired vehicle. This may also lead to further claims of fraudulent misrepresentations.

TAKE-AWAY - CONCLUSION

In summary, legislations must provide for adequate penalties to deter companies from engaging in such conduct and consumers can likewise do the same by choosing to transact with companies of a particular reputation. This is submitted to be the best form of consumer protection.

The views expressed in this article are the author's alone and may not necessarily reflect the view of the Consumers Association of Singapore.



Selecting the right air-conditioner for your home

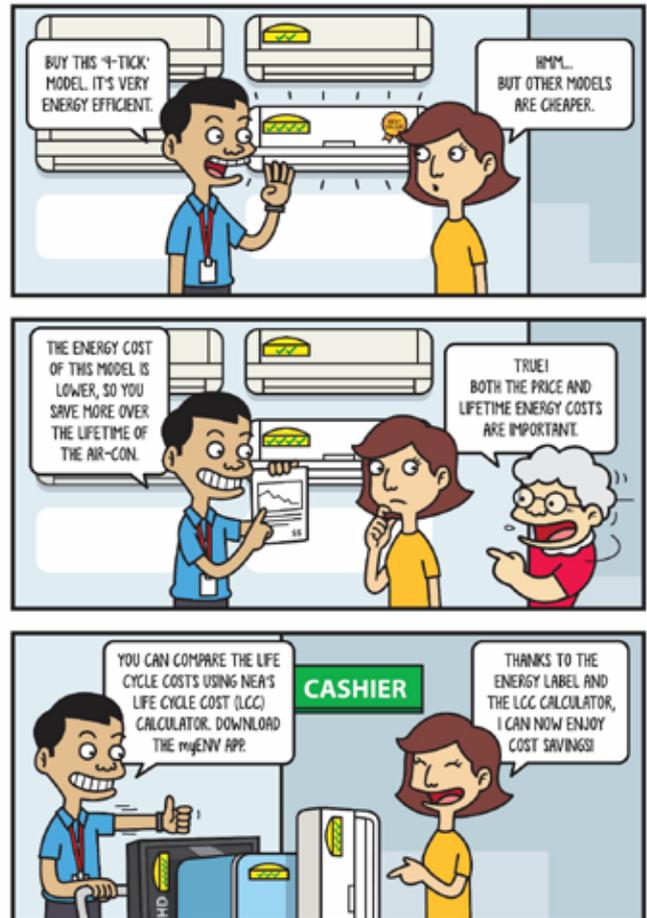
In order to help consumers benefit from appliances with better energy efficiency and hence lower energy consumption and energy costs, NEA will raise the Minimum Energy Performance Standards (MEPS) for air-conditioners from September 2016. With this revision, consumers can look forward to having more energy-efficient air-conditioner models and reaping greater energy and cost savings.

Currently, the energy performance of air-conditioner models that are supplied in Singapore must be 1-tick or better. When the standards are raised in September 2016, the energy performance of air-conditioner models, except window and casement models, must be at least 2-ticks or better.

In switching from a 1-tick to a 2-tick air-conditioner, a household can save about \$100^[1] annually in energy costs. Energy-efficient models have lower life cycle costs because the electricity costs are lower over the lifespan of such products. Households should consider purchasing air-conditioners with better energy performance such as three or four-tick models so as to reduce electricity consumption and lifecycle costs.

To allow importers, manufacturers and retailers sufficient time to clear their existing stocks of air-conditioners, products that are already in the market before 1 September 2016 or were imported before that date will be exempted from the regulations for a year.

^[1]Savings are calculated for an air-conditioner with a cooling capacity of 7 kW that runs 8 hours daily.



For more energy efficiency information and energy saving tips, visit www.E2Singapore.gov.sg



sayit@case

Dear CASE

While shopping around a few weeks back, I came across a beautiful set of white and blue porcelain tableware with traditional Chinese dragon design on it. I decided that it was a perfect gift for my in-laws' 45th wedding anniversary.

I paid for a brand new set and went home straightaway. When I opened up the box, I was astonished to see that the actual set inside was black and gold instead of white and blue as stated on the box! I went back to the shop and the salesperson explained that they ran out of stock for the white and blue set. He even offered me the display set when I insisted on having a white and blue set.

Black is not an auspicious colour to the seniors. If the shop is not able to provide me with the right colour, do I have the right to request for a full refund?

A

Dear A

Under Singapore's Lemon Law, consumers are entitled to remedies for goods which do not conform to contract at the time of delivery. The tableware box shows that it is white and blue, but the actual product inside is black and gold. This is a breach of the express terms of the contract, and is unacceptable.

If you do not wish to accept the black and gold set, you may request for a replacement once they have new stock of the white and blue set. If the shop does not intend to order new stock, you may either accept the display set and ask for a reduction in price, or return the tableware and request for a refund.

Dear CASE

We hear very frequently, about consumers being scammed by unscrupulous retailers. Does CASE have a blacklist to share, so that we consumers can boycott these unethical retailers?

B

Dear B

CASE does not have a blacklist. However, we have a whitelist whereby CASE's recommended businesses are differentiated by the "CaseTrust" mark. CaseTrust is an accreditation arm of CASE, which encourages fair trading and consumer confidence through accreditation schemes.

Participating companies will have to abide by minimum standards set out by CaseTrust such as having a clear refund policy, ethical advertising, well-trained staff and good dispute-resolution mechanism.

CASE urges all consumers to make purchases from businesses carrying the "CaseTrust" mark to ensure a pleasant shopping experience.



配对不成 可以要求赔偿吗？

2月是浓情蜜意的月份，单身人士或许想趁此时通过红娘公司寻得理想另一半，但在购买配套前又不清楚自己身为消费者的权益。这里就通过4个案来帮单身人士破解迷思。

CASE 1:

如果配对不成功，找不到对象，可以要求退款吗？

严小姐（化名）花了\$2,568与红娘公司签了一年的会员合约。她在一年内赴了6次约会，但没有一次成功。红娘公司事后表示无法再帮她物色理想对象，严小姐便要求部分退款但被拒绝。

消协：大多数的红娘公司都有条文表明不保证配对或安排的约会必定成功。基于这种服务的特殊性质，红娘公司有责任替会员介绍一名可能有潜力成为终身伴侣的对象，但不能保证两人必定配对成功。如果公司已尽力根据条件介绍对象，而配对失败的错并不在公司，那消费者恐怕无法要求赔偿。

CASE 3:

如果我不想再参加红娘公司安排的约会，我可以要求退款吗？

钟先生（化名）花了\$1,880签下10次约会的配套，赴了6次约会之后，钟先生在工作岗位上获得升职。他有感工作量太大而无法定时赴约，于是要求取消配套，拿回至少\$500的退款。

消协：这要视合约有关终止和退款条款，以及红娘公司灵活性而定。有些公司会申明，所有已支付会员费在任何情况下都恕不退还，有些则会按情况处理而允许部分退款。消费者或许也能探讨其他可能性，如暂停配对服务几个月。

CASE 2:

如果觉得红娘公司没有尽力根据我的条件介绍对象，可以索赔吗？

涂小姐（化名）以\$1,605和红娘公司签下3次约会的配套，2次配对之后，涂小姐深感失望。第1个对象并没有在找她这个年龄的伴侣，第2个对象的学历不符合她的要求。即便多次要求，红娘公司并没有再帮她安排第3次约会。涂小姐于是要求退款。

消协：大多数红娘公司不会为会员资料的不准确性负责，除非公司已经预先知道某个会员资料是错误的。此外，必须注意的是，红娘公司或许也不会查证会员资料的准确性。

CASE 4:

我可以改变主意，取消配套要求退款吗？

吴先生（化名）原已签订\$1,080的配套，但后来改变主意，在7天内要求取消服务。红娘公司同意取消，并根据合约条款部分退还\$880。

消协：签配套前，请问清楚退款条例，并询问是否有冷静期。必须注意的是，合约或许会注明“恕不退款”的条款，消费者需三思而行。

CaseTrust Accredited Businesses

CASETRUST GOLD FOR COMBINED STOREFRONT AND WEBFRONT BUSINESSES

Courts (Singapore) Pte Ltd
DP Credit Bureau Pte Ltd

CASETRUST GOLD FOR STOREFRONT BUSINESSES

Brother International Singapore Pte Ltd
Commercial Investigations LLP
NTUC Fairprice Co-operative Ltd
Richard Hung Jewellers (Pte) Ltd
Stereo Electronics Pte Ltd

CASETRUST GOLD FOR WEBFRONT BUSINESSES

Beecominc Singapore Pte Ltd trading as Groupm Singapore

CASETRUST-DSAS JOINT ACCREDITATION FOR DIRECT SELLING BUSINESSES

Agel Enterprises Pte Ltd
Amway (Singapore) Pte Ltd
Best World Lifestyle Pte Ltd
Creative Network International (S) Pte Ltd

DXN (Singapore) Pte Ltd
Elken (Singapore) Pte Ltd
Extra Excellence (S) Pte Ltd
Healthy Homes Marketing Pte Ltd
Herbalife International Singapore Pte Ltd

Moderne Singapore Pte Ltd
Nu Skin Enterprises Singapore Pte Ltd
Qnet Pte Ltd
Usana Health Sciences Singapore Pte Ltd

CASETRUST-NATAS JOINT ACCREDITATION FOR TRAVEL AGENCIES

Air Sino-Euro Associates Travel Pte Ltd
Albatross World Travel & Tours Pte Ltd
CS Travel Pte Ltd
Holiday Guru Pte Ltd
Muhibbah Travel-Tours & Trading Pte Ltd
SingExpress Travel Pte Ltd
Super Travels Pte Ltd
Travel Star Pte Ltd

CASETRUST-RCMA JOINT ACCREDITATION FOR RENOVATION BUSINESSES

Add Space Design Pte Ltd
Ciseern by Designer Furnishings Pte Ltd
RezX And Relax Interior
Sky Creation Design Pte Ltd
Vegas Interior Design Pte Ltd

CASETRUST-SJA ACCREDITATION FOR JEWELLERY BUSINESSES

Asian Jewellery Pte Ltd
Aspial-Lee Hwa Jewellery Pte Ltd
Ban Cheong Jewellers Pte Ltd
Boon Lay Gems Pte Ltd
Chan Wai Jewellery Works
Chin Cheong Goldsmith
Chip Lee Goldsmith Jewellery
Citizens Pte Ltd
Foundation Jewellers Pte Ltd
Goldheart Jewellery Pte Ltd
Heng Heng Gold & Diamond Jewellery Pte Ltd
Ho Bee Goldsmith & Jewellery Pte Ltd
Hock Wah Jewellery
Lee Heng Jewellers
Ming Seng (Joo Chiat) Goldsmith
Ngee Soon Jewellery Pte Ltd
On Cheong Company Private Limited
Poh Seng Jewellers Pte Ltd
Raja Kings Goldsmith and Jewellers Pte Ltd
SK Jewellery Pte Ltd
SKJ Group Pte Ltd trading as Soo Kee Jewellery
Taka Jewellery Pte Ltd
Teck Lee Goldsmith & Jewellery
Teng Huat Jewellery Pte Ltd
Tin Sing Goldsmiths (Pte.) Limited
Yong Heng Goldsmith & Jewellery

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 Design Motor Pte Ltd

Car Times Automobile Pte Ltd
Chicago Associates
Dickson Automobile Pte Ltd
Fu Yiap Motor Trading
Good Year Automobile Pte Ltd
Hoe Beng Auto Trading
Jack Cars Enterprise Pte Ltd
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
Swee 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 AUTO ALLIED BUSINESSES

Hock Cheong Autotec Pte Ltd
KATC Autotrans Pte Ltd
Optima Werkz Pte Ltd
Torque 5 Pte Ltd

CASETRUST FOR COMBINED STOREFRONT AND WEBFRONT BUSINESSES

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
Loyal Employment Agency
Maid Management Services Pte Ltd
Nakon Employment Pte Ltd
OK Maid Pte Ltd
Prou Maids
Team-up Resources Pte Ltd
United Home Employment Agency Pte Ltd
United Home International Pte Ltd

CASETRUST FOR RENOVATION BUSINESSES

2d Phase Design ID Pte Ltd
A.D. I. Wrks Studio Pte Ltd
All About Designs Pte Ltd
Artrend Design Pte Ltd
Carpenters.com.sg Pte. Ltd.
De Exclusive ID Group Pte Ltd
Decor Werkz Pte Ltd
Edgeline Planners Pte Ltd
FG Group Pte Ltd
Home Guide Design & Contracts Pte Ltd
Ideal Design Renovation Pte. Ltd.
Image Creative Design Pte Ltd
JSR Design & Renovation Pte Ltd
Living Galia Interior Pte Ltd
One Design Werkz Pte Ltd
Promax Design Pte Ltd
Renovance Interior Design House
Spacious Planners Pte Ltd
Spire ID Pte Ltd
The Wooden Platform Pte Ltd
U-Home Interior Design Pte Ltd
Unimax Creative Pte Ltd
Urban Design House Pte Ltd
Urban Habitat Pte Ltd
Vertice Concepts Pte Ltd
Visual Changes Interior Pte Ltd
Visual Dreams Pte Ltd
Weiken.Com Design Pte Ltd
Y-Axis I.D Pte Ltd
Zhuang Jia Home of Design

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
78 Spa

A Fond Boutique Spa Pte Ltd
A Fond Leisure Spa Pte Ltd
Acupuncture and Tui Na Chinese Medicine Centre
Adept Therapy Centre Pte Ltd under the brand name of Adept Therapy Centre - Coronation2
Adept Therapy Centre Pte Ltd under the brand name of Adept Therapy Centre (Coronation Plaza 1)
Adept Therapy Centre Pte Ltd under the brand name of Adept Therapy Centre (Con V)
Adept Therapy Centre Pte Ltd under the brand name of Adept Therapy Centre (Lucky Plaza)
Adept Therapy Centre Pte Ltd under the brand name of Adept Therapy Centre Holland Village
Adept Therapy Centre Pte Ltd under the brand name of Adept Therapy Centre Serene Centre
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 Nuskun Pte Ltd under the brand name of Adonis - Ang Mo Kio
Adonis Nuskun Pte Ltd under the brand name of Adonis - Bedok North
Agnys Beauty Centre LLP under the brand name of Agnys Beauty Centre
Alexis Links under the brand name of OPI Centre
Alive Alive Beauty House
All About Massage Pte Ltd under the brand name of Spa Infinity
Alleviate
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
Ani Thai Style
Applied Metaphysics Pte Ltd under the brand name of ISAMS
APW Reflexology And Spa Pte Ltd
Art of Slimming & Beauty Care Pte Ltd
Ashi Foot Reflexology
Ashi Reflexology
Autumn Nail Spa
Autumn Nail Spa - #05-21
Avon Beauty Aesthetics LLP under the brand name of Avone Beauty Secrets
Ayar Health 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
Balik Kampung Private Limited under the brand name of Balik Kampung
Balinese Thai Wellness Pte Ltd
Baizhi Lin Traditional Chinese Massage
BB Beauty Pte Ltd
Beach Road Hotel (1886) Ltd under the brand name of Raffles
Amrita Spa
Beaute Bay Pte Ltd
Beauty 100 (S) International Pte Ltd
Beauty Base
Beauty Creator Face & Spa
Beauty Essentials By Carman Pte Ltd
Beauty Forever Salon 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 Skye Pte Ltd under the brand name of Black Swan Nail Care
Blessed Health TCM Clinic
Blessed Seven Pte Ltd under the brand name of Beate by Kew
Bloom Beauty And Wellness Pte Ltd
Blue Wave Spa

Bodywork Clinic Pte Ltd under the brand name of Beauty, Mums & Babies By Bodywork Clinic Pte Ltd
Bonafides Beate Pte Ltd
Bonafides Beauticare Pte Ltd - Bukit Merah Central
Bonafides Beautimage Pte Ltd
Bonafides Beautique Pte Ltd - Ang Mo Kio
Bonafides Beautispa Pte Ltd
Bonafides Esthetic Centre
Botanique
Boutique Spa Pte Ltd
Callista Face Body Spa Pte Ltd
Camellia Yingcha Pte Ltd under the brand name of Camellia
Capella Hotel, Singapore under the brand name of Auriga Spa
Caring Jean Trading under the brand name of Indulge Skin & Body Lab
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 Therapy Pte Ltd - Serangoon Garden
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 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 trading as Da Zhong Tang Pte Ltd
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Bukit Merah 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 - Bedok
Chrysalis Spa Pte Ltd - Pacific Plaza
Chrysalis Spa Pte Ltd - Westgate
Citibella (JPone) Pte Ltd under the brand name of Citibella Beauty Club & Atelier
Citra Ayu Bridal Beauty & Spa
City Beauty Therapy
Colorful Nails
Combined Chinese Medical Hall
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

Da Jiao Yin Zu Dao
Daishou 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 - Romy Square
De Pure Spa
Dermis Beauty Wellness Pte Ltd under the brand name of Dermis Beauty Wellness
Dinnah Wellness & Medispa For Woman
D'JK Spa Pte Ltd under the brand name of D'Zen Spa
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
Efflorescence Face Eyebrow Elegance Beauty & Slimming Centre Pte Ltd
Elegant Nails Pte Ltd under the brand name of Elegant Faces
Elegant Spa
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 (IE) 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
Gallant Enterprise Pte Ltd under the brand name of Thumbelina
Gang Sheng Pte Ltd under the brand name of SpellaSpa
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 - Romy Square
Global Wellness Holding Pte Ltd under the brand name of Body Contours - Royal Brothers Building
Global Wellness Holding Pte Ltd under the brand name of Passage Lifestyles
Gold Art Wellness Spa Pte. Ltd. under the brand name of Gold Art Wellness Spa
Golden Bay Beauty & Body Care
Golden Wheat Spa Pte Ltd
Good Hope Foot/Body Massage
Goodly TCM & Beauty (Pte Ltd)
Grand Hyatt Singapore under the brand name of Grand Hyatt
Singapore Damai Spa
Great Wall Acupuncture Clinic under the brand name of Great Wall TCM Clinic
Green Apple Foot Spa Pte Ltd under the brand name of Green Apple Spa
Green Apple Spa @ Siglap Pte Ltd under the brand name of Green Apple Spa
Grendian Wellness LLP
H & W Spa Pte Ltd under the brand name of H & W Spa

H.D.B. Beauty & Spa
H.D.B. Beauty & Spa - Chai Chee
Ha Kang Traditional Therapy
Han Dynasty Wellness Spa Pte Ltd under the brand name of Han Dynasty Massage & Spa
Hana Body Wellness
Hara Healthcare Pte Ltd under the brand name of Hara Foot Reflexology
Healing Hands Mona Foot Reflexology
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
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 Cheng under the brand name of Kelitina Health And Beauty Hub - Upper Thomson
Hong De Tang Chinese Physician & Traditional Therapy Centre
Hong Yang Health Products & Foot Reflexology Centre
Hot Spa Pte Ltd
Hui88 Pte Ltd under the brand name of Traditional Javanese Massage Hut
Hwang's Beauty & Spa
Hygeia Pte Ltd
Hygeia TCM Wellness Pte Ltd under the brand name of Hygeia 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
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 Pte Ltd
IPPO Wellness Pte Ltd under the brand name of IPPO Wellness
IS Spa
ISpa Wellness under the brand name of ISpa
J Edition Pte Ltd under the brand name of Rule of Thumb Sanctuary Spa J Spa
Jas Medi Spa Pte Ltd under the brand name of Lancome Beauty Institute
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 - #01-282
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 Tang 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
Jolie Nails
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
JQ2 Spa Pte Ltd under the brand name of JQ Spa
JR Reflexology
June Skin Care Therapy under the brand name of June Skin Care
Kang Le Therapy & Reflexology Ctr under the brand name of Kang Le Therapy & Reflexology Centre - #02-23

CaseTrust Accredited Businesses

Kang Le Therapy & Reflexology Ctr under the brand name of Kang Le Therapy & Reflexology Centre - #B1-28
 Kang Mei Beauty Centre
 Kang Yuan Ge under the brand name of Kang Yuan Ge Spa
 Kangling
 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
 Kerala Ayurveda Centre Pte Ltd under the brand name of Kerala Ayurveda Centre - Clementi
 Kimiyo-G Beauty Pte Ltd
 King Leisure Pte Ltd under the brand name of King Leisure Spa
 Kiray Face & Body Spa Pte Ltd
 KJSG (Pte. Ltd.) under the brand name of Manch Wellness
 Klaris Beauty Solutions LLP
 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 La Source Spa
 Lai Lai Massage
 Lampung Thai Spa
 Lavande Group Pte Ltd under the brand name of Lavande - Raffles
 Lavender Beauty & Health Wellness under the brand name of Lavender Spa
 Le Queenz Pte Ltd
 Le Spa Group Pte Ltd under the brand name of Le Spa
 Le Spa Wellness Pte Ltd under the brand name of Le Spa
 Le Zen 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 (Bugis) Pte Ltd under the brand name of Lifespa - #04-01
 Lifespa Slender's Bodyrite Pte Ltd
 Lim plus Nail (S) Pte Ltd under the brand name of kyone-Lim
 Lin Jia TCM Wellness Centre
 Lin Lin Tuina
 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 Kang TCM Medical Pte Ltd
 Long Quan Beauty Spa
 Lush Massage Loft
 Lushkara Beauty & Bridal Services LLP
 Lynn Aesthetic Pte Ltd
 M Beauty Spa
 Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang Healthcare Centre - Tampines Central 1
 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
 Malayala 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 Ya Foot Massage
 Microderme Aesthetics Pte Ltd under the brand name of HealSpa
 MID Holdings Pte Ltd under the brand name of The White Panda Foot & Body Massage
 Ming Zu Foot Reflexology Pte Ltd
 MNR Spa under the brand name of S Spa
 Modern Beauty Salon (S) Pte Ltd under the brand name of Modern Beauty Salon - Malacca Street
 Modern Beauty Salon (S) Pte Ltd under the brand name of Modern Beauty Salon - Orchard Shopping Centre
 Moonstone Spa
 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 Foot Reflexology Pte Ltd under the brand name of My Foot Reflexology - Great World
 My Foot Reflexology Pte Ltd under the brand name of My Foot Reflexology - Midpoint Orchard
 Nail Addiction - United Square
 Nail Addiction under the brand name of Nail & Massage Addiction - Temasek Boulevard
 Nail Glamour Pte Ltd
 Nail That Look Pte Ltd under the brand name of Nail That Look
 Nailz Allure
 Narcissus Hairdressing & Beauty Wellness under the brand name of Narcissus Hairdressing and Beauty Wellness
 Natural Chinese Medical Centre
 Natural Impressions Pte Ltd under the brand name of Shimmer & Shine
 Nature Beauty & Therapy Centre under the brand name of Healing @ Spa
 Nature TCM under the brand name of Alma Beauty & Spa
 Naturecare Oriental Massage LLP
 Natureland Care Pte Ltd under the brand name of Natureland
 Natureland Clinic Pte Ltd under the brand name of Natureland
 Nella's Nails And Beauty Centre Pte Ltd under the brand name of Nella's Nails And Beauty Centre
 New V Spa
 New Wellness Spa

New YouHoo
 NFLU.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
 Oceanwz 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 - Eunios
 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
 Oneness Inc. Wellness Concept Pte Ltd under the brand name of Le Spa
 Orchard 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
 Pacific Gem Wellness Pte Ltd under the brand name of All About Me Palace Spa
 Pan Pacific Hotels Group Limited under the brand name of St. Gregory At PARKROYAL on Beach Road
 Parkroyal Pickering Hotel Pte Ltd under the brand name of St. Gregory at Parkroyal on Pickering
 Pattaya Fingerprint Fitness Centre
 Perfect Beauty Center - Rochor
 Perfets by Flora LLP under the brand name of Petals By Flora
 Pine-Top Pte Ltd under the brand name of Pine Spa
 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
 ProSim International Pte Ltd under the brand name of ProSim
 Prosperous Spa Pte Ltd
 Pure Angel Pte Ltd
 Purelife Group Pte Ltd under the brand name of Pure Spa by Superbowl Q S Spa
 Qian Qian Yu Shou
 Qian Zu Yuan
 Qin Spa
 Qing Wellness Pte Ltd under the brand name of Rimba Spa
 Qing Zhu Fang
 QiYu Beauty & Wellness Pte Ltd under the brand name of You & Me Spa
 Rael Pte Ltd under the brand name of Spa Rael
 Rayswift Chinese Medicine Centre
 RC Hotels Pte Ltd under the brand name of Willow Stream Spa
 Red Dot Wellness Spa
 Reflexions Pte Ltd
 Refresh Bodyworks (S) Pte Ltd under the brand name of Refresh Bodyworks - Anchorpoint
 Refresh Day Spa Pte Ltd under the brand name of Refresh Bodyworks - Tanglin Mall
 Refresh Plaza Pte Ltd under the brand name of Refresh Bodyworks
 Refresh Plaza Pte Ltd under the brand name of Refresh Bodyworks
 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
 Regina International Pte Ltd under the brand name of Regina Hair Skin Body Specialist - 100AM
 Rejuvenate under the brand name of Rejuvenate Spa - Bali Lane
 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 SOG Nail Salon
 RSVP Holdings Pte Ltd under the brand name of Jawed Habib Hair & Beauty Salon
 Ru Xin Spa

S Spa
 S&N Spa Pte Ltd under the brand name of S&N Spa
 Sabaai Sabaai Group Pte Ltd
 Sann Nail Spa Pte Ltd
 San Duo Traditional Physician Center
 Sand Beauty Spa
 Secret Discovery Face & Body Wellness Pte Ltd
 Scentuary 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
 Sensual Spa & Wellness Pte Ltd Senses Wellness Spa Pte Ltd under the brand name of Ling Xin TCM
 Sensuous Beauty Pte Ltd
 Serene Spa
 Serene Spa - Upper Thomson
 SG Bodycare
 SG50 Spa
 Shambhala Yoga Centre Pte Ltd under the brand name of Como Shambhala Shan Traditional Therapy
 Shape Up House Singapore Pte Ltd under the brand name of Beauty Spa Miss Paris and Dandy House
 Shuang Spa LLP
 Shugar Spa
 Si Mei TCM Centre LLP
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 Clementi
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 Splendid Overseas Pte Ltd under the brand name of Be Sanctuary Spa - Toa Payoh
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 Spring Oasis Pte Ltd under the brand name of Spring Oasis Medispa & Wellness
 St. Regis Hotel Singapore under the brand name Remede Spa
 Star Shine Wellness
 Starry Traditional Massage
 Stella Wellness Centre Pte Ltd
 Sun Flower Spa
 Sunflower Aroma Therapy
 T2 Spa
 T2 Beauty Nails
 Tang Dynasty Spa Pte Ltd under the brand name of Tang Dynasty Massage & Spa
 Tang Dynasty Wellness Spa under the brand name of Tang Dynasty Massage & Spa
 Tea Tree Wellness Pte Ltd under the brand name of SPAZE

TG 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 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 - Senggang
 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 Aurora Spa
 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 Viet Nails
 The White Spa Pte Ltd
 Theme Of Beauty 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 Foot Wellness Pte Ltd
 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 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 And Beauty Care Pte Ltd under the brand name of House Of Traditional Javanese Massage - Bukit Timah
 Traditional Javanese Massage Hut WCP Pte. Ltd. under the brand name of Traditional Javanese Massage Hut
 Traditional Spa
 Tropical21
 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 Refresh 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 - Ngee Ann City
 Urban Homme Face And Body Studio For Men Pte Ltd - Ngee Ann City
 Urban Spa
 V Beauty Wellness Spa under the brand name of V Spa
 V Wellness Spa
 Vedure Pte Ltd under the brand name of Vedure Mediboutique
 Voguish Selections Pte Ltd under the brand name of Voguish Selections
 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
 Wei Spa
 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 Foot Reflexology Centre under the brand name of Xiaoxi Deep Tissue Massage Centre
 Xin Rong Beauty Life
 Xin Yu Foot Spa
 XingLong Therapy 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
 Yang Guang Zhong Yi
 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 Shui Fang Massage
 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
 Yuan TCM Wellness Pte Ltd
 Yue Yuan Beauty Spa
 Yun Wellness Spa
 Yun X&W Pte Ltd under the brand name of Eco Wellness Spa
 Zen Walker - Cuppage Plaza
 Zheng Hong Pte Ltd under the brand name of ZhengHong Spa
 Zulu Reflexology Pte Ltd
 Zuyu Lin Reflexology & Health Centre - Geylang Road
 Zuyu Wellness Centre
 Zuyue Foot Reflexology Pte Ltd under the brand name of Zuyue Body Wellness & Foot Spa

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 Credit Bureau (Singapore) Pte Ltd
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 Elite Deco Pte Ltd
 Eworich Manufacturing Pte Ltd
 Gold N Gems Pte Ltd
 Kemp Singapore Pte Ltd
 Kemp Trading
 Memory Road
 Money/Max Financial Services Ltd
 Mount Vernon Sanctuary Pte Ltd
 Ndroid Pte Ltd under the brand name of iRepair
 Nu Photo Private Limited
 Royal Sense Pte Ltd
 SFS Care Pte Ltd
 Skap Logistics Pte Ltd
 Star Furniture Pte Ltd
 Sungei Emas Pte Ltd
 The Curtain Boutique (S) Pte Ltd
 Valuemax Group Ltd
 White Horse Ceramic (S) Pte Ltd
 Yew Lee Heng LP-Gas Trading Pte Ltd

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