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**Bagging It On
Credit Could Hurt**

Tangled In Debt

**The First Test Of
Lemon Law**



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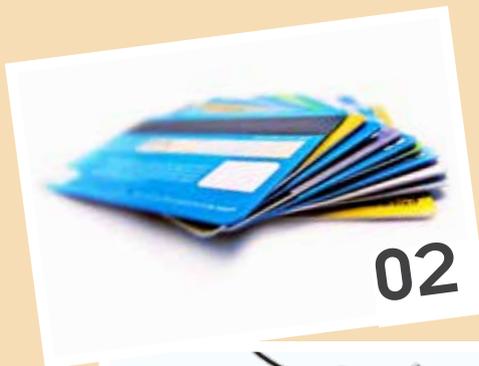
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casenotes



Dear readers,

On our 45th anniversary celebrations on 13 March 2016, CASE released our complaint statistics for year 2015. We are pleased to announce that the timeshare industry has dropped out of the top ten “most complained about industry” ranking for the first time in more than ten years. However, industries such as Motorcars, Beauty, Travel and Contractors, have remained on the list for consecutive years. In our efforts to bring these numbers down, CASE will be introducing educational programmes which will share consumer tips specific to these industries. We are also working with People’s Association (PA) to bring a series of educational talks focusing on consumer protection to be conducted at the five Community Development Council (CDC) districts for the residents.

In March, the Advertising Standards Authority of Singapore (ASAS), an advisory council of CASE, also released its advertisement feedback statistics for year 2015. Despite a considerable decrease in the number, feedback on beauty industry related advertisements remained the highest across all industries. Unfortunately, the Beauty industry also emerged in the top ten “most complained about” industries under CASE’s complaint statistics. To improve the current situation, CASE aims to increase consumer awareness for consumers purchasing beauty products or services. One of our initiatives is to organise a Beauty Fair in July this year for consumers. It is in the form of an educational seminar along with a mini exhibition. Consumers who are interested to attend may log on to our CASE website: <https://www.case.org.sg/events.aspx> to find out more details.

Whenever CASE receives complaints from consumers regarding businesses, CASE will strive to resolve the dispute between the consumer and business. If correspondences between CASE and the disputing parties do not result in a successful conclusion, CASE will try to persuade parties to consider mediation as a win-win option. Mediation is a voluntary process involving a neutral third party, the mediator, who facilitates negotiation between the two disputing parties with a view to resolving their conflict amicably. In April this year, CASE released our mediation statistics for year 2015. There was an increase in both the number of mediated cases and resolution rate. This shows that more consumers and businesses are willing to come forward for voluntary mediation. This is an encouraging sign as mediation is simpler and more cost-effective than litigation. We hope that in years to come, more parties would consider mediation as a viable option to resolve their disputes.

Mr Lim Biow Chuan
CASE President



Bagging it on credit could hurt

Ever feel like you deserve a little pampering at the spa, that latest designer handbag or a fancy restaurant treat? Think twice before using your credit cards or drawing on your unsecured loans.

What happens if you fail to make your repayments in full and on time? Credit card debts can grow by 25% annually. Add late

payment charges, annual fees and other charges to that, and you may find yourself drowning in a sea of debt.

The best way to avoid getting into excessive debt is to adopt good saving and spending habits, and to live within your means. Here are some tips to help you achieve just that!



Avoiding the Debt Trap

- Draw up a budget for expenses. Be disciplined, stick to your budget and review your expenses regularly.
- Do not borrow to spend.
- Pay yourself first (i.e. save a fixed portion of your monthly pay cheque).
- Indicate a manageable credit limit when you apply for a new credit card or unsecured loan.
- Start saving as soon as you can – the earlier the better. Save regularly so that you don't have to borrow for a rainy day.
- Consider having separate bank accounts for different purposes (e.g. saving, spending and receipts).



Improving a Debt Situation

- Obtain your credit report and assess the total amount of debt you owe. Visit Credit Bureau (Singapore) Pte Ltd (☎ www.creditbureau.com.sg) and DP Credit Bureau Pte Ltd (☎ www.dpcreditbureau.sg).
- Talk to your bank about converting the outstanding balances on your credit card and unsecured loans into a plan where you can repay your debt in manageable installments.
- Do not borrow from other sources to pay off your debts without comparing the interest charges and fees.
- Refrain from charging more to your credit cards or drawing down on your unsecured loans.
- Pay the debts which incur higher interest first, but check for early payment penalties.

Approach **Credit Counselling Singapore (CCS)** (☎ 6225 5227 ☎ www.ccs.org.sg) if you need help to resolve your debt problems.



MAS sets new unsecured credit measures

To help borrowers avoid falling deep into debt, the Monetary Authority of Singapore has introduced a limit on how much outstanding debt you can owe on credit cards and unsecured loans across all financial institutions. The borrowing limit is being phased in over four years to give indebted borrowers time to gradually reduce their debts. If you are affected by the limit, do take steps to manage your debt.



IMPLEMENTATION DATE	2015 1st JUNE	2017 1st JUNE	2019 1st JUNE	
IF YOUR TOTAL OUTSTANDING DEBT IS	>24x your monthly income for 3 months in a row	>18x your monthly income for 3 months in a row	>12x your monthly income for 3 months in a row	
YOU WILL NOT BE ABLE TO	 Charge new purchases to your credit card	 Issue cheques or draw money from your unsecured credit line	 Pay recurring charges with your credit card e.g. Utility bills, insurance premiums, subscriptions	 Apply for new credit cards, unsecured loans or increase your credit limit

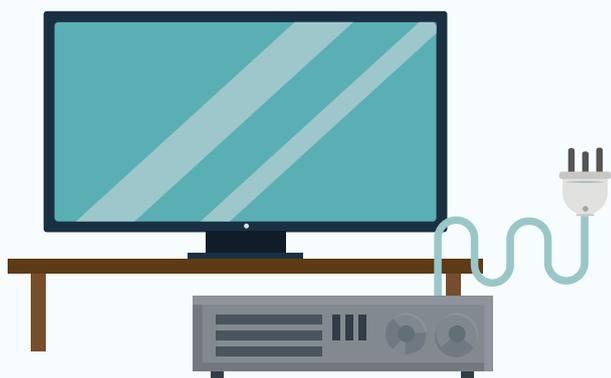
The limit does not apply to secured loans e.g. property loans, car loans and unsecured loans for business, medical and education. This is a MAS regulatory borrowing limit. Financial institutions have commercial discretion to decide on their credit policies, including tighter borrowing limits.





Power Adapters – Power up safely with the SAFETY Mark

Power adapters are also generally referred to as AC adapters, AC/DC adapters or chargers. They are plugged into mains power supply to convert the mains electricity voltage to a lower voltage required to power electrical household appliances or devices such as computers, mobile telecommunication devices, home entertainment equipment, and toys. With the increasing popularity of mobile electronic devices, the demand for power adapters has increased.



Here are some tips on power adapters to ensure you enjoy safe and long-lasting use of your electrical and electronic products.

Tips for Purchase and Usage

Look out for the SAFETY Mark

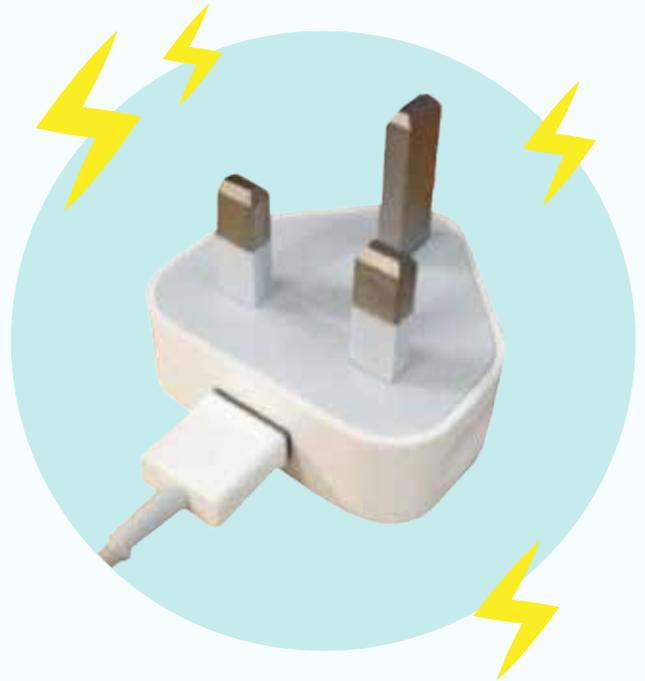
- Power adapters belong to the **45 categories of Controlled Goods** under the **Consumer Protection (Safety Requirements) Registration Scheme**, and are required to carry the **SAFETY Mark**. The **SAFETY Mark** can be found on either the product itself or its packaging.



- Adapters without the SAFETY Mark do not meet SPRING Singapore's safety requirements and may thus lack the proper safeguards and insulation required to prevent **short circuiting, fire, electric shock** or even **electrocution**.

Purchase power adapters from the original manufacturer for your product

- This ensures that the power adapter is compatible with your product and its specifications. While some adapters may look similar to original ones on the outside, the internal circuitry can differ greatly.
- Poor product design may also result in low quality power output. This may affect the efficiency of the power supply and/or cause damage to the components of your product.
- Using power adapters with power output that is not suitable for your product may affect the efficiency of power supply, causing damages to your product which may lead to **short circuiting, fire, electric shock** or even **electrocution**.



Some Dos and Don'ts

DOs

- ✓ Keep power adapters away from moisture to prevent short circuits.
- ✓ When using power adapters to charge your mobile devices such as mobile phones or tablets, avoid using the devices when they are plugged into the mains.
- ✓ Check that the product has not been recalled in any other market. Look up SPRING Singapore's **Product Safety Alerts** or **Search Consumer Product Recalls Internationally**.

DON'Ts

- ✗ Do not handle power adapters with wet hands.



Visit spring.gov.sg/productsafety to stay current on product safety alerts or consumer safety tips. If you have any concerns or questions regarding the product you have bought, please contact your retailer or supplier. To report any incident or injury related to a consumer product, please contact SPRING Singapore and your retailer or supplier.

Get Smart!

with the Kiang Family

TIPS FOR SMART SHOPPING AND CONSUMER SAFETY

“Power up safely for more fun at home”



Look out for the SAFETY Mark when purchasing electrical accessories such as adaptors and extension sockets.



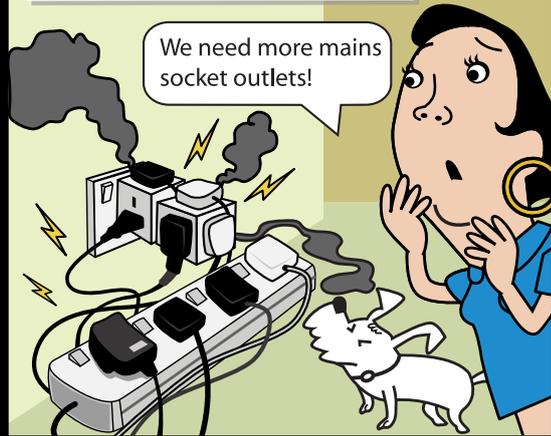
Pull the plug instead of the cord to remove it from the mains.



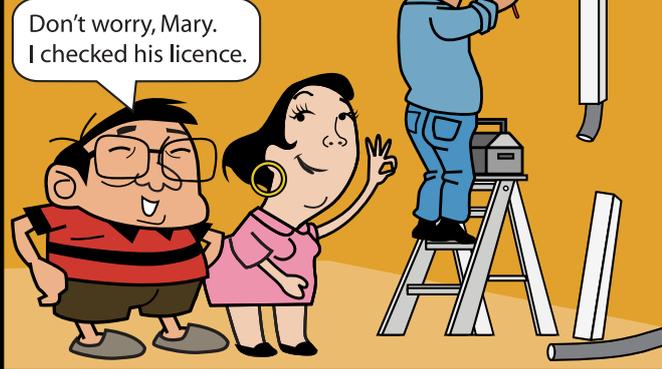
Check that your appliances come with approved 13A/15A 3-pin or 2.5A 2-pin plugs.



Do not overload power points.



Engage a licensed electrician to perform all electrical work.



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

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

Tangled in Debt



A few months back, Shaun* got himself into a \$1,000 debt. No, this is not another story on credits and loans, because his debt was actually incurred from a haircut that was meant to be just \$2.

One evening after work, Shaun opened his letter box and as per usual, he was about to “sieve” all the unwanted flyers till he was attracted by one which was advertising for a \$2 haircut at his neighbourhood salon. Not particular about the style of his haircut, Shaun decided to opt for the advertised haircut.

Shaun stepped into the hair salon and indicated to one of the hairdressers that he would like to get the \$2 haircut. The hairdresser sat him down and completed a simple haircut for him in merely ten

minutes. Shaun looked into the mirror and was satisfied with the cheap deal he had gotten for himself. Before he could leave his seat to make payment at the cashier, two other hairdressers went up to him and aggressively promoted their oily scalp treatment package for two full hours.

Shaun felt pressurised and eventually succumbed to signing for a 10-session package which was worth \$1,800. Despite being reluctant, Shaun still paid a total of \$1,802 in the end for both the haircut and the scalp treatment package.

Back home, after some consideration, Shaun decided to cancel the package which he signed for because he was experiencing some financial difficulties then. He returned to the hair salon and explained his financial situation to the hairdressers whom refused to allow

him to terminate the signed agreement. Instead, one of the hairdressers offered him a \$1,000 loan and made him sign an IOU. Under pressure again, Shaun had no choice but to get himself into a \$1,000 debt for an initially \$2 haircut.

It is not uncommon for a supposedly cheap haircut to turn out costing a bomb at the point of payment. In fact CASE has received many similar complaints about pressurising sales tactics adopted by errant hair salons. Shaun was fast to approach CASE for help. CASE negotiated with the hair salon on his behalf and they agreed to provide a full refund of \$800 after deducting the \$1,000 loan. Well, not all are as lucky as Shaun. Some choose to utilise the package which they wished they had not signed for, while others suffer in silence.

*Please note that the name has been changed to ensure the privacy of the consumer.

Under the Consumer Protection (Fair Trading) Act, it is an unfair practice to take advantage of a consumer by exerting undue pressure or influence on the consumer to enter into a transaction. As consumers, we have the right to protect ourselves from these unscrupulous businesses. CASE provides some useful consumer tips below:

▼ Read the terms and conditions

Many contracts drafted by hair salons state that “all payments made are non-refundable” or have disclaimers such as “The salon is not responsible for any treatment failures”, etc. Consider these unfavourable terms before accepting any offers, and ensure that all verbal promises are committed in writing.

▼ Take your time to consider

Even if you are keen on the package, do take a few days to think over the offer. Purchases made on a moment of impulse might not be financially viable in the long run. Many consumers have regretted signing up for costly packages on the spot. Be polite but firm in asking for time to think over the offer and do not be swayed by sweet-talk or persistence of a salesperson. Inform the salesperson that you will be in touch with them after you have made your decision.

▼ Know your rights

Do not be pressurised into signing a contract. Simply leave if you feel uncomfortable with the sales tactics. Exerting undue pressure on a consumer to enter into a transaction is an unfair practice under the Consumer Protection (Fair Trading) Act. Consider calling the Police if you are not allowed to leave the premises.

▼ Seek medical consultation

Before committing to any hair treatment, it is advisable to seek the opinion of a medical doctor. Some of the conditions can be treated by a medical professional. In addition, there is no scientific proof that any product (except certain registered medicinal products) or service can reduce hair loss or promote hair growth. The list of registered medicinal products can be found at the Health Sciences Authority's website.

▼ Know the methods of dispute resolutions

If you feel that you have been unduly pressured into buying an item or signing a contract, you can contact the CASE for advice and assistance. CASE can assist you by providing free advice on the options you can take, and if needed, negotiate with the company on your behalf to find an amicable solution for both parties. Alternatively, you can file a claim with the Small Claims Tribunals (SCT) and obtain an Order of Tribunal to redress the situation.



casebriefs



CASE turns 45!

In conjunction with the World Consumer Rights Day, CASE also celebrated our 45th anniversary with consumers this year, by holding an educational carnival on Sunday, 13 March. The event was graced by the Guest of Honour, Mr Chan Chun Sing, Minister in the Prime Minister's Office. We are glad that many consumers joined us in the joyous occasion and took part in the educational games to learn more about consumer protection.



Good retailers in the making

150 retail students from the Institute of Technical Education (ITE) College Central, attended a "CASE & Consumer Protection" talk in May. Through this collaboration with ITE College Central, CASE hopes to educate our future retailers on some of the consumer protection initiatives in Singapore, and create a fairer trading environment for the future.



Educational tour at CASE office

You might have been on several tours, but how about a CASE office tour? Well, our educational outreach programmes for the youth have gotten more interesting! Students from the Republic Polytechnic's Diploma course in Supply Chain Management, visited CASE's office to better understand how we help consumers when they lodge a complaint with us.

Many students benefited from the interactive learning experience and agreed that it had helped them to be more aware of how CASE works to champion consumer rights in Singapore.

CASE welcomed students from the Republic Polytechnic to an education tour around our office

Beauty Fair 2016

30 July • 10am - 1pm

One Marina Boulevard
NTUC Centre, Auditorium

Seminar Topics:

-  SRCT - Be Sure, Be Safe
by Spa & Wellness Association
Singapore
-  Selecting Good Skin Care
by National Skin Centre
-  Fair Trading & You
by Consumers Association of
Singapore
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events.aspx](http://www.case.org.sg/events.aspx)

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Weighing up the benefits of CaseTrust – Singapore School Transport Association Joint Accreditation Scheme

In a bid to weed out shoddy practices and disruptions to school bus services, CASE and the Singapore School Transport Association (SSTA) inked a new deal on 11 November 2015 to kick-start a joint accreditation scheme for bus service operators.

This joint accreditation scheme comes on the back of consumer grouses and incidents of the sudden termination of school bus services in 2015 where at least 200 students were left in the lurch and parents who had paid advanced fees of up to two months were unable to get refunds.

From January 2010 to October 2015, CASE received an estimated 39 complaints on school bus services. These complaints include the abrupt termination of bus services, collecting deposits and not providing promised transport service for students. In addition, 6 complaints involved bus operators increasing prices after the signing of contracts. Other complaints generally involved unsatisfactory services and price matters.



This strategic move to spruce up the professional image and set tougher standards for the bus operators was welcomed by 18 SSTA members, who serve about 50 schools island-wide and own an estimated fleet of 300 buses collectively.

These 18 bus operators listed below have pledged their support to join the voluntary accreditation scheme:

- Annway Transport Service
- AZ Bus Pte Ltd
- Bedok Transport Pte Ltd
- BT & Tan Transport Pte Ltd
- Chitson Transport Service Company
- HDT Singapore Holding Pte Ltd
- Hock School Bus Service
- Hui Leong Bus Transport Services
- Jed Bus Transport
- Loh Gim Chong Transport
- Promisedland Transport Service
- Ren Quan Transport
- Ric Tat Transport Service
- San Hai Bus Transport Services
- Sky Transport Service Pte Ltd
- Skyisland Transport & Trading
- SSTA Pte Ltd
- STS Transport Management Pte Ltd

Besides undergoing a rigorous audit process, accredited bus service operators are expected to fulfil the minimum requirements set out in the accreditation criteria:

1. \$100,000 insurance bond that protects consumers against closure, winding up and/or liquidation of the bus operator
2. Five (5) working days cooling-off period from the date of the signed agreement
3. Transparent policies on service charges, termination and refund
4. Abide by the CASE-SSTA standard terms and conditions
5. All staff members will be required to attend at least 16 hours of training over a continuous two year period to meet the training standards set out in the CASE / SSTA / e2i programme.

Accredited bus operators will be bestowed with the symbol of credibility and prestige that is associated with the CaseTrust Mark.



CaseTrust Mark



Besides distinguishing accredited bus operators as a reputed enterprise, being CaseTrust accredited would also aid bus operators in carving out a competitive edge. This recognition of meeting the stringent criteria set out by CaseTrust will be instrumental in sending a positive signal to schools and consumers that the bus operator elevates service quality and engages in fair consumer practices. It also enables accredited bus operators in grasping better chances of being awarded for its bid during tender exercises.

Whilst the bus service industry continues to embark on steps in creating a consumer friendly nation, consumers can expect to reap tangible benefits when they engage the services of an accredited bus operator that displays the CaseTrust Mark – the seal of consumer protection.

Article contributed by Mr T. Pillay, CASE Legal Department

The First Test of Lemon Law

– In a Case of Used Car Purchase¹

The Lemon Law was enacted on 1 September 2012, under the provisions of Part III of the Consumer Protection (Fair Trading) Act (CPFTA). While consumers may know that the Lemon Law provides remedies against defective goods sold by businesses, not many would have heard of the first Lemon Law case that came before the High Court since the new law came into effect.

Background of the transaction

A Buyer purchased a second-hand Lexus GS450 Hybrid Super Lux motorcar for \$138,000 on 3 September 2012. It was discounted from the original selling price of \$139,800 as he “opted-out” of the extended warranty offered by the Seller.

Unfortunately, about two months down the road, the Buyer found out that he had to fork out another \$8,500 to replace the defective hybrid battery, front rotor discs and four worn out tyres. It came as a shock to the Buyer as the car was actually sent to STA for vehicle evaluation before purchase. Later he realised that the hybrid battery was not at all tested for defect during the condition evaluation by STA.

The Buyer approached CASE and tried to negotiate a settlement with the Seller, a car dealer. Unfortunately, his request for costs of repairs to his defective car was rejected. It left him no choice, but to take civil action at the Small Claims Tribunal (SCT).

The fundamental issues of importance to both consumers and sellers, decided by the SCT were:

- A** Is the Buyer able to bring a claim against the Seller under the Lemon Law?
- B** Has the Seller breached its obligations to the Buyer under the Lemon Law?
- C** What is the fair measure of damages due to the Buyer?

For the first issue, it was held at the SCT that the Buyer was able to bring a claim against the Seller under the Lemon Law even if the Buyer has not accepted the extended warranty offered by the Seller at the time of the purchase. This affirms that consumers are protected for such special class of goods like used cars even if explicit warranty is not provided by a seller.

With regards to the second issue, whether the Seller had breached its obligations, the referee of the SCT held that the Seller did not provide the goods (car) of good quality, as from the evidence it was proven that the car was not in good condition and was not serviced regularly. Further the Seller failed to prove that the defects of hybrid battery did not exist at the time of the sale of the car.

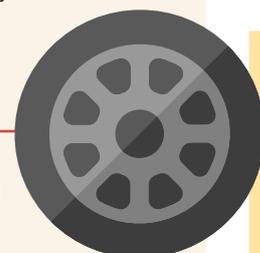
¹ Speedo Motoring Pte Ltd v Ong Gek Sing [2014] SGHC 71

The decision of the third issue to compute a fair measure of the damages to be awarded to the Buyer, the SCT held that the front rotor discs and tyres were the items of normal wear and tear, so were not allowed. However the hybrid battery being one of the main and critical parts of this model of the car, unlike normal battery, the Buyer was entitled to receive repair or replacement of the defective parts from the Seller. Since the Seller refused to repair, the Buyer had to get it repaired and claim for reimbursement from the Seller.

Finally, the referee heard the dispute and awarded the Buyer S\$4,500 for the costs of repairs to the hybrid battery. The

actual cost incurred by the Buyer for repair of the hybrid battery was about S\$6,200, however the referee at SCT allowed only (30% less) discounted cost of repairs.

Unsatisfied with the referee's decision, the Seller appealed to the high court against the decision of the SCT. The case drew much attention as people wondered if the Buyer could avail himself of the newly enacted Lemon Law since he was being sold a used car, which was found defective just after about two months period of taking delivery.



In the high court, there were three preliminary legal issues which were promptly dismissed by the Judicial Commissioner. The decision of the SCT was upheld in favour of the Buyer.

	PRELIMINARY ARGUMENTS	JUDICIAL COMMISSIONER
1	SCT had no jurisdiction as the value of the car is above the \$10,000 limit which the Tribunal can hear.	Buyer's claim was for costs of repair which amounts to less than \$10,000. Hence, SCT could hear the claim.
2	Buyer opted out of the warranty he could not rely on the Lemon Law.	Buyer's decision to not purchase a warranty did not stop him from making a claim under the Lemon Law.
3	Buyer did not give sufficient time for the seller to repair the motor car.	Seller was given sufficient time to remedy the defect but the Seller did not do so.*

***Consumer Tip!**

Consumers must be careful. Under the Lemon Law, the car dealer must be given an opportunity to repair the defect.

Too often, when there is a defect, some consumers would choose to repair the defect at a repair workshop of their choice. Thereafter, if it still doesn't work out, they would then claim the same from the car dealer.

If he does not give the car dealer the first opportunity to repair, his claim under Lemon Law will be dismissed.

The Judicial Commissioner stated that the provision of law does not allow the seller to opt-out of his responsibility to sell a car of satisfactory quality even if it is a used car. As the hybrid battery being the main component of such cars, was defective, the Judicial Commissioner finally confirmed the award for the Buyer's claim to repair the battery.



Overview of the steps taken by Buyer and Seller



Lessons to be learned by Consumers

- Exercise due diligence before purchasing used cars by conducting third party examination of the major parts, which are essential for the functioning of a car.
- Do not assume that based on this case all future used car sales are protected by the Lemon Law, as it depends on the facts of a case, merits of the claim and quality of the substantiating evidence.
- When sellers refuse to cooperate, first apply for mediation at CASE before initiating a court action. If the seller refuses to participate in mediation, then the chances of winning all legal costs incurred by a buyer in pursuing a claim, even if the claim is unsuccessful, provided it is not a spurious claim, are in favour of the buyer (claimant).

Lessons to be learned by Sellers of Used Goods

- When selling used goods or cars, make it known to the buyer all exclusions and warranties of limited quality in writing.
- Arrange for an independent third party for inspection and draw the buyer's attention by preparing a punch list of items not covered under warranty of merchantability quality and or the status report.
- Engage with the buyer's complaints after sales, to resolve the issues amicably and avoid unnecessary costs and time of legal actions.
- Sellers may consider obtaining CaseTrust Accreditation so that the standard of consumer service is well maintained in the seller's organisation.
- Finally, never refuse participation in mediation session as it can save loss of reputation, management time, customer confidence and legal costs.

More about the Lemon Law...

The Lemon Law is a consumer protection law that provides remedies against defective goods (colloquially known as "lemons"), which fail to conform to the contract at the time of delivery. Under the Lemon Law, consumers may require the business to:

1. Repair; or
2. Replace; or
3. Reduce the price; or
4. Refund; if the goods are found to be defective.

For defects that occurred within a period of six months from the date of delivery, it is presumed that the goods failed to conform to the implied condition of satisfactory quality at the date of delivery.

sayit@case

Dear CASE

My friend from Indonesia had a dispute with a local retailer during his recent trip to Singapore. Will he be able to seek help from CASE?

A

Dear A

Tourists who wish to flag inappropriate retailer behaviour may contact the Singapore Tourism Board (STB) at their hotline: 1800-736-2000 from Monday to Friday (excluding Public Holidays), between 9am to 6pm daily; or email STB at feedback@stb.gov.sg.

Alternatively, he may seek help from CASE by visiting our office any time from Monday to Friday, 9am to 4pm with the following documents.

- Passport
- Original invoice / receipt of the payments made with purchased item details
- Any other documents helpful as a supporting evidence for the dispute (such as signed agreement with terms and conditions, delivery note and credit card bill, etc.)

Dear CASE

What happens if we have a dispute with a retailer, yet communication has come to deadlock? Does this mean we have to go to court?

B

Dear B

When the case reaches a stalemate, CASE would suggest for both the consumer and retailer to come forward for a Mediation session, before proceeding to court. Mediation is a voluntary process involving a neutral third party – the mediator, who facilitates communication between the two disputing parties with a view to resolving their conflict amicably.

As Mediation is more convenient and affordable, we often encourage disputing parties to give Mediation a try before taking up other legal options which are usually more time-consuming and expensive.

网购好开心 「图文不符」 陷阱要小心！

随着科技的日新月异，现在的生活跟50年前相比有着非常大的差异。以购物为例，消费者现在即使待在舒适的家中，也能连接到有着五花八门商品的购物网站完成购物。上网购物对消费者来说非常容易、方便，也不用受到时间的限制。

因为网路无国界，生活在新加坡的人容易能浏览到只能在海外买到的商品，同时也常常发现网路商品价格比实体通路便宜。消费者如果选择网路购物，就不用花时间去实体店面选购商品，可以节省很多时间；同时消费者也不用在特价期间人挤人或是奋力穿越热闹哄哄的人群去抢购促销商品。

我们到目前为止只谈到网路购物的好处；然而，事情总有一体两面，有好处就有坏处。接下来看看坏处是什么。消费者在执行任何网路交易时，要了解应注意的事项。举例来说，当商品在运送的期间遗失，或是商品已经出货，可是消费者几个礼拜后还没有收到。在这样的状况下，谁应该负责？当消费者网路购物前，要把这些因素考虑进去。

如前所述，科技持续不断突飞猛进，造就了越来越多的人在网路购物时使用信用卡支付。然而，尽管已有现行的信用卡安全机制，在新闻里还是常看到有关于信用卡号码资料被骇客盗取以及信用卡被滥用的报道。安全永远是必须考虑的要害，为了保护自己，消费者该怎么来做来预防这些陷阱？



给消费者的贴心提示：

- 使用安全网站以确保网上交易的安全性。安全网站通常以「https:」为开头，而其旁边也会有一个锁头的图案。消费者也应该确认一些可信任的认证标志的存在，如CaseTrust, TrustSg 或其他认证标志，以取得多一份的安心保证。因为商家必须符合一定的标准规定且经过严格的评估方可取得认证标志。因此他们授予认证标志时，已被公正的第三方评估审核通过，消费者可以对这样的商家放心。
- 每次购买商品前，要充分了解商品的价格、额外费用（如邮运费）、条款和条件、更换和退款政策等资讯。消费者要确保掌握充分的讯息，才能在购买前由自己知悉的资讯中做出适当的评估，以避免错误或误导所致的购买行为。
- 对于不认识的网购零售商家，消费者须要确定销售商实际的身份，并确保该网站上的公司住址是实际存在的实体地址。遇到购物纠纷的时候，消费者可依据实体地址前往商家解决。
- 消费者亦可阅读第三方网站上其他消费者给商家的评论和评价等级，借由这些评语了解商家的交货速度、商品的品质和售后服务流程等，进而掌握该商家的可靠程度。
- 要记得取得厂商或商家的联系方式。在确定购买下单之前，要先得到所有对于该商品相关问题的回复，并且保存所有与商家的通信记录，以备不时之需。如果未来有任何争议发生，消费者将有足够证明或证据来向商家提出索赔或要求。
- 当消费者购买高价和流行的物品时，请务必审慎小心。有时候实际的产品可能无法达到预期，因为它可能看起来与网上显示的不一样，商品的颜色、尺寸和触感也与实体购物感受不尽相同。也就是说，消费者在网上选购时，无法检查产品。
- 当消费者选购家用电子电器类商品时，请检查该产品是否适用于新加坡，并符合相关的安全要求。例如：产品是否具备了相容的电源插头和电源电压。选购的产品如果属于保护消费者（安全规格）注册方案下的45种的家用电器、电子和燃气器具及配件，请务必留意产品是否已向标新局注册并贴上安全标志。这类产品包括冷气机、电视，和站立式电风扇等。

CaseTrust Accredited Businesses

CASISTRUST GOLD FOR COMBINED STOREFRONT AND WEBFRONT BUSINESSES

Courts (Singapore) Pte Ltd

CASISTRUST 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

CASISTRUST GOLD FOR WEBFRONT BUSINESSES

Beeconomic Singapore Pte Ltd trading as Groupon Singapore

CASISTRUST-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
Modere Singapore Pte Ltd
Nu Skin Enterprises Singapore Pte Ltd
Qnet Pte Ltd
Usana Health Sciences Singapore Pte Ltd

CASISTRUST-NATAS JOINT ACCREDITATION FOR TRAVEL AGENCIES

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

CASISTRUST-RCMA JOINT ACCREDITATION FOR RENOVATION BUSINESSES

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

CASISTRUST-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
Citigems Pte Ltd
Foundation Jewellers Pte Ltd
Golden Watch Gold & Jewellery
Goldheart Jewelry Pte Ltd
Heng Heng Gold & Diamond Jewellery Pte Ltd
Ho Bee Goldsmith & Jewellery Pte Ltd
Hock Wah Jewellery
Lee Heng Jewellers
Luvenus Jewellery Pte Ltd
Me Heng Jewellery Pte Ltd

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
Yuli Inc. - Fine Jewellery

CASISTRUST-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
Fu Yip 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

CASISTRUST FOR AUTO ALLIED BUSINESSES

Hock Cheong Automec Pte Ltd
Huat Lee Batteries & Motor Service Pte Ltd
KATC Autotrans Pte Ltd
Optima Werkz Pte Ltd
Torque 5 Pte Ltd

CASISTRUST FOR COMBINED STOREFRONT AND WEBFRONT BUSINESSES

Lunch Actually Pte Ltd
Unique Motorsports Pte Ltd

CASISTRUST FOR EMPLOYMENT AGENCIES

121 Personnel Services Pte Ltd
21st Century Employment Pte Ltd
AA Overseas Employment Centre
Assured Employment Services Pte Ltd
AUK Management Services Pte Ltd
Best Home Employment Agency Pte Ltd
Budget Employment Agency
Budget Employment Service Centre Pte Ltd
Contact Asia Pte Ltd
Enreach Employment Pte Ltd
Home Employment Agency Pte Ltd
Home Employment Service Centre Pte Ltd
Homekeeper International Pte Ltd
Homekeeper Jobsplacement Pte Ltd
Jas Employment Agency
Jas Employment Services

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

CASISTRUST FOR RENOVATION BUSINESSES

2nd Phase Design ID Pte Ltd
AD. 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
FC 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 Gaia Interior Pte Ltd
One Design Werkz Pte Ltd
Promax Design Pte Ltd
Renozone Interior Design House
Spacious Planners 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

CASISTRUST FOR SPA & WELLNESS BUSINESSES

21 Capital Pte Ltd trading as Lacquer & Spa
60 Min/Sec Pte Ltd under the brand name of Upper Thomson Spa
78 Spa
A & Y Beauty Paradise Pte Ltd
A Fond Boutique Spa Pte Ltd
A Fond Leisure Spa Pte Ltd
Acupuncture and Tui Na Chinese Medicine Centre
Adeline Face & Body Pte Ltd - Bishan
Adeline Face & Body Pte Ltd - Bugis
Adeline Face & Body Pte Ltd - Jurong
Adeline Face & Body Pte Ltd - Yew Tee
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 (Icon V)
Adept Therapy Centre Pte Ltd under the brand name of Adept Therapy Centre -Bt Panjang 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 Batak
Adonis Nuskin Pte Ltd under the brand name of Adonis - Ang Mo Kio
Adonis Nuskin Pte Ltd under the brand name of Adonis - Bedok North
Agyness Beauty Centre LLP under the brand name of Agyness Beauty Centre
Aiko Bodyworks
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
Alpha World 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
Anantha Ayurvedic Health Care Pte Ltd - Yishun
Ancient Dynasty 2 Pte Ltd under the brand name of Ancient Dynasty Massage & Spa
Angel Beauty Studio
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
Autumn Wellness Studio Pte Ltd under the brand name of Autumn Spa
Avon Beauty Aesthetics LLP under the brand name of Avone Beauty Secrets
Ayu Health Pte Ltd
Ayush Ayurvedic Pte Ltd
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
Balinese Thai Wellness Pte Ltd - Upper Thomson
Bao Zhi Lin Traditional Chinese Massage
Bao Zhi Tang Chinese Medicine And Therapy Centre
Baozhitang Yangsheng Centre Pte Ltd - Chinatown Point
BB Beauty Pte Ltd
BB Beauty Pte Ltd under the brand name of BB Beauty - Collyer Quay
Beach Road Hotel (1886) Ltd under the brand name of Raffles Amrita Spa
Beacon Chinese Physician
Beaute Bay Pte Ltd
Beauty 100 (S) International Pte Ltd
Beauty 100 (S) International Pte Ltd - Bugis Village
Beauty Base
Beauty Creator Face & Spa
Beauty Essentials By Carman Pte Ltd
Beauty Forever Saloon 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
Belle De Charme
Best Healthcare Centre
Bien Etre Blind Massage
Black Swan Skype Pte Ltd under the brand name of Black Swan Nail Care
Blessed Health TCM Clinic
Blessed Seven Pte Ltd under the brand name of Beaute by Kew

Bloom Beauty And Wellness Pte Ltd
Blue Butterflies Pte Ltd under the brand name of Blue Butterflies Spa
Blue Wave Spa
Bodywork Clinic Pte Ltd under the brand name of Beauty, Mums & Babies By Bodywork Clinic Pte Ltd
Bonafides Beaute 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
Casa Javathai Spa
CC Thai Massage & Therapy
Celestial Sanctuary Singapore Private Limited under the brand name of Celestial Sanctuary Orchard
Chang Cheng Chinese Traditional Physician under the brand name of Chang Cheng Chinese Traditional Physician
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 - 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 Spa @ Sheraton
Chinois Spa Pte Ltd under the brand name of Chinois Spa@Fort Canning
Chop!Chop! Private Limited - Raffles

CaseTrust Accredited Businesses

Chop!Chop! Private Limited under the brand name of Chop!Chop! Pte Ltd - Marina	Healthcare	Hygeia TCM Wellness Pte Ltd under the brand name of Hygeia TCM Wellness	Kenko Holdings Pte Ltd under the brand name of Kenko Healthy Family Foot Reflexology - Vivocity	Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Eastpoint
Chrysalis Spa Pte Ltd - AMK HUB	Fragrance Beauty & Slimming Treatment Hub	Ichiban Foot Reflexology Centre	Kerala Ayurveda Centre Pte Ltd under the brand name of Kerala Ayurveda Centre	Ma Kuang Chinese Medicine & Research Centre
Chrysalis Spa Pte Ltd - Bedok	G. Spa Pte Ltd	Gallant Enterprise Pte Ltd under the brand name of Thumbelina	Ignite 88 Spa	Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - New Bridge Road
Chrysalis Spa Pte Ltd - Pacific Plaza	Gang Sheng Pte Ltd under the brand name of Spellspa	Gang Sheng Pte Ltd under the brand name of Spellspa	Kerala Ayurveda Centre Pte Ltd under the brand name of Kerala Ayurveda Centre - Clementi	Ma Kuang Chinese Medicine & Research Centre
Chrysalis Spa Pte Ltd - Westgate	Gao Mu TCM Therapy Centre under the brand name of Gao Mu TCM Therapy	Gao Mu TCM Therapy Centre under the brand name of Gao Mu TCM Therapy	Kimiyo-G Beauty Pte Ltd	Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Toa Payoh
Citibella (JPONE) Pte Ltd under the brand name of Citibella Beauty Club & Atelier	Garden Spa Pte Ltd under the brand name of Aramsa Spa	Garden Spa Pte Ltd under the brand name of Aramsa Spa	King Leisure Pte Ltd under the brand name of King Leisure Spa	Ma Kuang Chinese Medicine & Research Centre
Citra Ayu Bridal Beauty & Spa	GLO Diva Pte Ltd	GLO Diva Pte Ltd	Kiray Face & Body Spa Pte Ltd	Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Westgate
City Beauty Therapy	Global Ayurvedic Centre Pte Ltd	Global Ayurvedic Centre Pte Ltd	KJSG (Pte. Ltd.) under the brand name of Manich Wellness	Malayala Ayurveda Vaidyasala Pte Ltd
Colorful Nails	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 - Hill Street	Klaris Beauty Solutions LLP	Marina Bay Hotel Private Limited under the brand name of The Spa at Mandarin Oriental Singapore
Combined Chinese Medical Hall	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 - Raffles Town Club	Knead Pte Ltd	Marina Bay Sands Pte Ltd under the brand name of Banyan Tree Spa Marina Bay Sands
Consummate Beauty Centre under the brand name of Consummate Beauty & Wellness	Global Wellness Holding Pte Ltd under the brand name of Body Contours - Roxy Square	Global Wellness Holding Pte Ltd under the brand name of Body Contours - Roxy Square	Koyee Beauty & Physiotherapy Specialist	Mary Chia Beauty & Slimming Specialist (Orchard) Pte Ltd
Coral Cove Spa	GM DermaPlus Wellness Pte Ltd under the brand name of GM DermaPlus Wellness	GM DermaPlus Wellness Pte Ltd under the brand name of GM DermaPlus Wellness	Kristos Group Pte Ltd under the brand name of My Happy Feet	Mary Chia Beauty & Slimming Specialist Pte Ltd - NEX
Coral Ocean Wellness Pte Ltd under the brand name of Coral Ocean Wellness	Gold Art Wellness Spa Pte. Ltd. under the brand name of Gold Art Wellness Spa	Gold Art Wellness Spa Pte. Ltd. under the brand name of Gold Art Wellness Spa	La Source Singapore Pte Ltd under the brand name of La Source Spa	Mavis Retreat Pte Ltd
Coral Sea Wellness Centre	Golden Bay Beauty & Body Care	Golden Bay Beauty & Body Care	Lai Lai Massage	Mei & Yasu Enterprise Pte Ltd
Coral Sea Wellness Centre under the brand name of Tao Yuan Spa	Golden Triangle Thai Massage Pte Ltd	Golden Triangle Thai Massage Pte Ltd	Lampun Thai Spa	Mei Ya Beauty & Spa Pte Ltd
Corals Beauty	Golden Wheat Spa Pte Ltd under the brand name of Elise Spa	Golden Wheat Spa Pte Ltd under the brand name of Elise Spa	Lavande Group Pte Ltd under the brand name of Lavande - Raffles	Mei Ya Foot Massage
Corene Nail Spa Pte Ltd	Good Hope Foot/Body Massage	Good Hope Foot/Body Massage	Lavender Beauty & Health Wellness under the brand name of Lavender Spa	Meng Har Le Spa Pte Ltd trading as CITISPA
Cosy Feet Pte Ltd	Goodlady TCM & Beauty (Pte Ltd)	Goodlady TCM & Beauty (Pte Ltd)	Le Queenz Pte Ltd	Merchant Court Pte Ltd under the brand name of Purovel Spa & Sport
Cozy Spa Private Ltd	Grand Hyatt Singapore under the brand name of Grand Hyatt Singapore Damai Spa	Grand Hyatt Singapore under the brand name of Grand Hyatt Singapore Damai Spa	Le Spa Group Pte Ltd under the brand name of Le Spa	Microderme Aesthetics Pte Ltd under the brand name of HealSpa
Crawford Development Pte Ltd under the brand name of Frictio Villa	Great Wall Acupuncture Clinic under the brand name of Great Wall TCM Clinic	Great Wall Acupuncture Clinic under the brand name of Great Wall TCM Clinic	Le Spa Wellness Pte Ltd under the brand name of Le Spa	MID Holdings Pte Ltd under the brand name of The White Panda Foot & Body Massage
Da Jiao Yin Zu Dao	Green Apple Foot Spa Pte Ltd under the brand name of Green Apple Spa	Green Apple Foot Spa Pte Ltd under the brand name of Green Apple Spa	Le Stage	Ming Zu Foot Reflexology Pte Ltd
De Beaute (SSC) Pte Ltd - #01-01/10	Green Apple Spa @ Siglap Pte Ltd under the brand name of Green Apple Spa	Green Apple Spa @ Siglap Pte Ltd under the brand name of Green Apple Spa	Le Zen Pte Ltd under the brand name of Jurlique Day Spa	MNR Spa under the brand name of S Spa
De Beaute (SSC) Pte Ltd - #B1-00	Grendian Wellness LLP	Grendian Wellness LLP	Left Leg Innovation Pte. Ltd.	Modern Beauty Salon (S) Pte Ltd under the brand name of Modern Beauty Salon - Malacca Street
De Beaute Beauty & Slimming Pte Ltd - International Plaza	H & W Spa Pte Ltd under the brand name of H & W Spa	H & W Spa Pte Ltd under the brand name of H & W Spa	Let's Relax Spa	Modern Beauty Salon (S) Pte Ltd under the brand name of Modern Beauty Salon - Orchard Shopping Centre
De Beaute Beauty & Slimming Pte Ltd - Roxy Square	H.D.B. Beauty & Spa	H.D.B. Beauty & Spa	Li Li Mei Rong Ge	Moonsone Spa
De Pure Spa	H.D.B. Beauty & Spa - Chai Chee	H.D.B. Beauty & Spa - Chai Chee	Li Xin Beauty & Wellness	Moxibustion Healing & Wellness Centre Pte Ltd under the brand name of Moxibustion Healing & Wellness Centre - Ghim Moh
Dermis Beauty Wellness Pte Ltd under the brand name of Dermis Beauty Wellness	Ha Kang Traditional Therapy	Ha Kang Traditional Therapy	Lian Xin Wellness Spa	My Foot International Pte Ltd trading as Airport Wellness Oasis
Dinnah Wellness & Medispa For Woman	Han Dynasty Wellness Spa Pte Ltd under the brand name of Han Dynasty Massage & Spa	Han Dynasty Wellness Spa Pte Ltd under the brand name of Han Dynasty Massage & Spa	Lifespas (Bugis) Pte Ltd	My Foot Reflexology Pte Ltd under the brand name of My Foot Reflexology - Changi Airport
D'JK Spa Pte Ltd under the brand name of D'Zen Spa	Hana Body Wellness	Hana Body Wellness	Lifespas (Bugis) Pte Ltd under the brand name of Lifespas - #04-01	My Foot Reflexology Pte Ltd under the brand name of My Foot Reflexology - Great World
Donna Spa Pte Ltd under the brand name of Donna Beauty	Haozai Wellness Spa	Haozai Wellness Spa	Lifespas Slender's Bodyrite Pte Ltd	My Foot Reflexology Pte Ltd under the brand name of My Foot Reflexology - Midpoint Orchard
Dream Skin Beauty Wellness	Healing Arts	Healing Arts	Lim plus Nail (S) Pte. Ltd. under the brand name of kiyone+Lim	Nail Addiction - United Square
Du Du Beauty Pte Ltd under the brand name of Du Du Beauty	Healing Harids Mona Foot Reflexology	Healing Harids Mona Foot Reflexology	Lin Jia TCM Wellness Centre	Nail Addiction under the brand name of Nail & Massage Addiction - Temasek Boulevard
Earth Spa Inc Pte Ltd under the brand name of Earth Spa	Healing Thai Massage	Healing Thai Massage	Lin Lin Tuina	Nail Glamour Pte Ltd
Eastern Healthcare & Reflexology Centre Pte Ltd	Healing Touch	Healing Touch	Lin Spa	Nail Studio (Libra)
Efflorescence Face/Eyebrow	Healing Traditions	Healing Traditions	Lin Xing TCM Pte Ltd under the brand name of Ling Xin TCM	Nail That Look Pte Ltd under the brand name of Nail That Look
Elegance Beauty & Slimming Centre Pte Ltd	Healthfit Massage Therapy LLP	Healthfit Massage Therapy LLP	Ling Xin TCM Center Pte Ltd under the brand name of Ling Xin TCM	Nailz Allure
Elegant Nails Pte Ltd under the brand name of Elegant Faces	Healthland Pte Ltd	Healthland Pte Ltd	Little Dot's Haven under the brand name of Haven Spa	Narcissus Hairdressing & Beauty Wellness under the brand name of Narcissus Hairdressing and Beauty Wellness
Elegant Spa	Heart Springs Spa (Hougang) Pte Ltd	Heart Springs Spa (Hougang) Pte Ltd	Live Spa	Natural Chinese Medical Centre
Elements Wellness Pte Ltd under the brand name of Spa Elements	Heart Springs Spa (Serangoon) Pte Ltd under the brand name of Heart Springs Spa	Heart Springs Spa (Serangoon) Pte Ltd under the brand name of Heart Springs Spa	Lush Massage Loft	Natural Impressions Pte Ltd under the brand name of Shimmer & Shine
Elements Wellness Pte Ltd under the brand name of Spa Elements - ION	Herbal Footcare Health and Beauty Centre Pte Ltd	Herbal Footcare Health and Beauty Centre Pte Ltd	Lushkara Beauty & Bridal Services LLP	Nature Beauty & Therapy Centre under the brand name of Healing @ Spa
Elilia Beauty	Herbal Footcare Health and Beauty Centre Pte Ltd - 01-15/16	Herbal Footcare Health and Beauty Centre Pte Ltd - 01-15/16	Lynn Aesthetic Pte Ltd	Nature TCM under the brand name of Alma Beauty & Spa
Embrace Beauty Pte Ltd under the brand name of Embrace Beauty - Ang Mo Kio	Herbal Footcare Health and Beauty Centre Pte Ltd - 01-42	Herbal Footcare Health and Beauty Centre Pte Ltd - 01-42	M Beauty Spa	Naturecare Oriental Massage LLP
Embrace Beauty Pte Ltd under the brand name of Embrace Beauty - Tampines	Herbal Footcare Health And Beauty Centre Pte Ltd #01-03/04	Herbal Footcare Health And Beauty Centre Pte Ltd #01-03/04	Ma Kuang Chinese Medicine & Research Centre	Natureland Care Pte Ltd under the brand name of Natureland
Energy Bay Traditional Therapy & Beauty Spa under the brand name of H Wellness Spa	Holo Traditional Chinese Medicine Clinic LLP	Holo Traditional Chinese Medicine Clinic LLP	Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Tampines Central 1	Natureland Clinic Pte Ltd under the brand name of Natureland
Energy Therapy Centre	Hong Cheng under the brand name of Keltitina Health And Beauty Hub - Upper Thomson	Hong Cheng under the brand name of Keltitina Health And Beauty Hub - Upper Thomson	Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Bain Street	Nelia's Nails And Beauty Centre Pte Ltd under the brand name of Nelia's Nails And Beauty Centre
Estheva under the brand name of Estheva Spa	Hong De Tang Chinese Physician & Traditional Therapy Centre	Hong De Tang Chinese Physician & Traditional Therapy Centre	Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Bedok North	New V Spa
Everyday Spa	Hong Yang Health Products & Foot Reflexology Centre	Hong Yang Health Products & Foot Reflexology Centre	Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Clementi	New Wellness Spa
Expert Beaute (JE) Pte Ltd	Hot Spa Pte Ltd	Hot Spa Pte Ltd	Ma Kuang Chinese Medicine & Research Centre Pte Ltd under the brand name of Ma Kuang TCM Medical & Healthcare Centre - Research Centre	New YouHao
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