



The Consumer

A PUBLICATION OF THE
CONSUMERS ASSOCIATION
OF SINGAPORE

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分析常用地板种类的优劣



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Like this issue?

Think we missed something vital?
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President's Message



Dear readers,

The complaints against renovation contractors have always been worrying for CASE. In 2019, it is the top three most complained about sector. It is an area of concern where consumers have problems with contractual obligations not being honoured or unsatisfactory workmanship or services. Readers can find useful tips in this edition to help them tackle various problems when renovating their dream home.

The Housing & Development Board (HDB) shares a checklist which homeowners of HDB flats

will find useful before settling on a renovation contractor. The checklist takes consumers through a step-by-step process on some of the important things to take note of when renovating their HDB flat. HDB also suggests some key questions you should ask of your interior designer before making a choice. Selecting a suitable interior designer is one of the crucial first steps before you start working on your nest.

Conflict with your renovation contractor may sometimes occur but there are amicable ways to resolve things. Our volunteer mediator, Justin Scott, shares just how mediation can help consumers with their disputes against renovation contractors.

Consumers who have already completed their renovation and are putting the finishing touches to their homes will start looking at electronics and kitchen appliances. Buying the wrong electrical appliances may pose a safety hazard. In this issue, Enterprise Singapore shares essential safety tips that will put your mind at ease when furnishing your new home.

Another thing that homeowners should consider is the need for home insurance. The

General Insurance Association of Singapore answers questions that you may have about home insurance. Frequently asked questions such as extent of coverage and the different types of home insurance will be answered in this issue.

We have also included an article from the Direct Selling Association of Singapore on things you can look out for to determine whether a genuine salesperson is indeed working for a legitimate company. This would help you differentiate authentic salespersons from those who are trying to recruit members for their “pyramid schemes”.

Finally, we are happy to share the findings of our latest consumer product test. Read on to find out more about the allergy-causing substances that can be found in shampoos and what you should look out for.

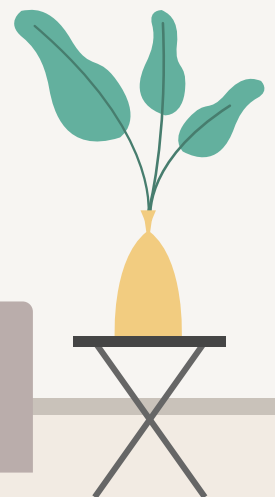
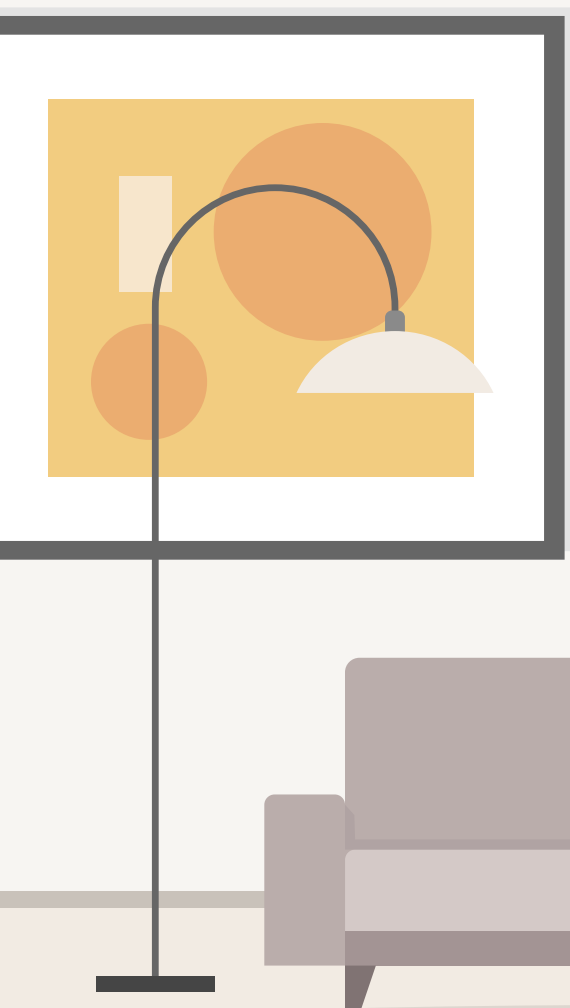
Lim Biow Chuan
CASE President

Pre-Renovation Checklist

and Things to Ask Your Interior Designer

An HDB Home Buyer's Pre-Renovation Checklist

Getting the keys to your flat soon? You might have been swimming through home décor magazines and websites for renovation ideas. Here is a checklist to help you make the next big step towards your dream home.



✓ How do I get the right people for the job?

Having decided on the décor theme for your home, you may want to engage an interior designer to create the perfect decor for you. However, to carry out the renovation works, you will need to ensure that the contractor is listed in HDB's Directory of Renovation Contractors (www.hdb.gov.sg/renocontractors).

In addition, for certain types of works, you would need to engage contractors who are approved or licensed by the relevant authorities:

- Window works: BCA approved window contractor
- Air-conditioner: BCA trained air-conditioner installer

✓ Do I need to apply for a renovation permit?

Renovations involve varying levels of complexity, so some types of works can only be carried out with a renovation permit.

Once you have settled on a renovation contractor listed in HDB's Directory, visit the HDB InfoWEB (www.hdb.gov.sg/homerenovation) to find out whether the planned renovation requires an HDB renovation permit. If so, you should only commence the renovation after the permit is obtained.

For renovation works that do not require a permit, there are still some key points to note. You can check out the guidelines on the HDB InfoWEB.

✓ Do I need HDB's approval if I want to knock down a wall?

Certain types of renovation work, such as the demolition or construction of interior walls, need to be evaluated and approved by HDB before they can be carried out. Unauthorised renovations may affect the building integrity and, in turn, the safety of everyone in the block! The renovation contractor needs to submit a scanned copy of the floor plan showing the proposed works in the e-application to HDB.

You may already have a copy of your flat's floor plan from the sales brochure collected during the selection of your flat. If not, you can purchase it online from the HDB InfoWEB or in person at the HDB Hub.

✓ Do I need to tell my neighbours about my renovation?

The Notice of Renovation, issued by HDB, must be displayed outside your flat once the renovation commences, and until all the works have been completed. Your appointed renovation contractor also needs to inform your neighbours about the renovation at least 3 days before they start work.

As the flat is ultimately your home, you need to ensure that the works adhere to HDB's requirements and guidelines. So do visit the flat every now and then to check on the renovation.

Also take note of the specific timings when the works can be carried out:

- General renovations: 9am - 6pm, Mondays - Saturdays
- Noisy works (e.g. drilling works, demolition/ removal of walls): 9am - 5pm on weekdays only, excluding public holidays
- DIY household installations: Avoid early hours in the morning and nighttime



4 Questions to Ask Your Potential Interior Designer

Your new house is like a blank canvas – full of possibilities, and ready to be transformed into a masterpiece. Think of your interior designer (ID) as an art director who helps to mould your space into the home of your dreams. With so many interior design firms around, it might be overwhelming to pick the right ID.

Here are 4 questions you should ask your potential ID to see if he or she is the right one for you.

1 Can I see samples of your past work?

We are assuming you have already done your homework and checked out the design firm's portfolio and online reviews. Still, you should ask for the designer's past works to get a better sense of their style. This is especially as individual designers may have their own specialties, which could differ from their firms'. Check if their work aligns with the vision you have for your future home.

2 What does the budget for this project look like?

Money talk might make you sweat, but the last thing you want to do is to burst your renovation budget! Do also check when and how payment should be settled, and budget for this in advance. If the quotation happens to exceed your budget, evaluate which items are absolutely necessary, and which are things you can live without.

3 What is your working style like?

It is equally important to understand how the designer works. Having this conversation early ensures everyone involved is on the same page before works begin. You may want to break this question down further, for example:

- Will you present your proposals? Should I be expecting ideas to be presented in mood boards, 3D visualisations or other formats?
- What would be the best way to contact you throughout the project – via text messages, phone calls, or face-to-face meetings?
- How regularly can I expect updates on the project?

4 What is the expected timeline for the project?

After all, time is money (your ID will surely agree). Highlight all the considerations that your designer may need to factor into the timeline. For example, must works on your flat begin only after a certain date? Are you hoping to move in by a certain date?

It would also be great if you and your ID can draw up key project milestones. Do check if they have other projects that they are working on at the same time as well and ask if these projects will affect the progress of your renovations.

With these four simple questions, you should get a sense of whether the interior designer is The One for you.



These articles were first published on MyNiceHome. For useful tips on renovating and designing your HDB flat, visit: www.mynicehome.gov.sg or scan the QR code.



For more information on renovating your HDB flat, visit: www.hdb.gov.sg/homerenovation or scan the QR code.



**HOUSING &
DEVELOPMENT
BOARD**

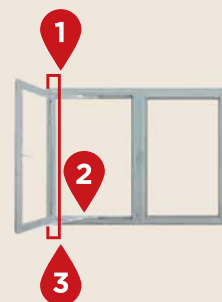
HDB Hub, 480 Lorong 6 Toa Payoh,
Singapore 310480
Tel: 6490 1111

HDB InfoWEB: www.hdb.gov.sg

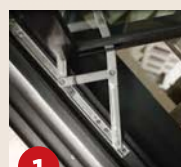
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JOIN THE WINDOW SAFETY BUDDIES EVERY 6.6 & 12.12 TO KEEP OUR COMMUNITY SAFE!

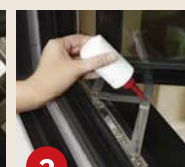
Falling windows can endanger public safety. Homeowners/ tenants may face a fine of up to S\$10,000 and/ or a jail term of up to a year, if a window from their unit falls. Do your part by checking your windows twice a year!



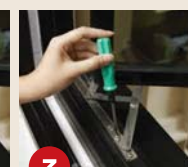
CASEMENT WINDOWS



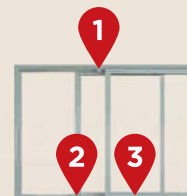
- 1 CHECK**
that fasteners are not rusty or loose



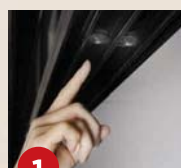
- 2 CLEAN**
and oil joints or moving parts



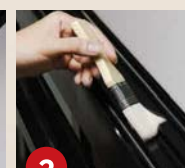
- 3 CHANGE**
all rivets from aluminium to stainless steel by engaging an approved window contractor



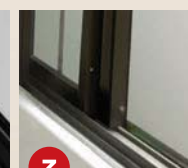
SLIDING WINDOWS



- 1 CHECK**
that safety stoppers and angle strips are in their proper places



- 2 CLEAN**
the tracks and ensure window panels can slide smoothly



- 3 CHANGE**
worn-out safety stoppers and angle strips by engaging an approved window contractor

For more information about window safety and the list of approved window contractors:

Visit www.bca.gov.sg/window_safety (BCA) or www.hdb.gov.sg/window_safety (HDB)

Call 6334 6473 (BCA) or 1800 225 5432 (HDB)



Mediation with Renovation Contractors

You have finally decided to embark on your dream project to upgrade your home. You've done your budgeting and are mentally prepared for the task ahead. You research and interview multiple contractors, finally selecting one who seems like the perfect partner in this undertaking. You've explained to your family the disruption that lies ahead. Work kicks off and all is going according to plan until... and there is almost always an "until."





A home renovation is a situation where a lot of moving parts come together. Things can and do crop up during the course of work that require decisions to be made on the spot or plans to be changed. There may be delays due to a number of factors, some technical, others human. Given the tight deadlines and numerous decisions to be made, many of us turn to technology to help make the process more efficient. Chat and pictures sent over text have become the norm in today's fast-paced world, which opens things up to misinterpretation. For the most part, people on both sides of the project realise this situation and make an effort to be flexible. A generous portion of open communication with a dash of reasonableness and a splash of patience tends to be a good recipe to solve most problems. Sometimes, however, an agreement can't be reached. What should you do in these situations?

In the event that you cannot resolve the difference on-site, mediation provides an excellent way to have a neutral third party facilitate a discussion in the interests of reaching a mutually acceptable solution.

Over the last two years, CASE has helped resolve dozens of situations where owners and

renovation experts failed to see eye-to-eye. Most of these were related to timing delays with regard to completion or differences in opinion about quality of work. Quite often, when consumers and their contractors come to the mediation sessions, things at the job site have already come to a standstill. Fortunately through mediation, an overwhelming majority of the cases brought to CASE were resolved. After just one session lasting only a couple of hours, both parties were able to shake hands and get back to work.

In addition to being fast, another key advantage of mediation is that it allows for creative problem-solving. This means there is a lot more flexibility in the process than going to court would allow. The mediator can and will help parties explore options that best suit the given situation. Courts, on the other hand, must look for legal examples to guide them and can usually only award money, which means things at the job site are often left unresolved and the relationship possibly broken.

Compared to other alternatives, mediation is also inexpensive. According to multiple websites, the average cost of a home renovation in Singapore is more than \$50,000. A mediation

session at CASE costs around the same as a meal for two as compared to taking the contractor to court which could cost upwards of \$10,000. Wouldn't this be a good investment if it helps to find a solution and gets your dream project back on track?

A few pointers to keep in mind when engaging a renovation contractor or ID:

- Be clear about what things are important to you up front.
- Ensure your contract has a mediation clause.
- Protect yourself by engaging CaseTrust-accredited renovation contractors.
- Realise that the time saved with digital communication comes with a greater risk of miscommunication.
- Clarify, clarify, clarify.

And always helps to remember why you hired the contractor in the first place. If you seek to reach an agreement, this will help move things forward and allow you to realise your dream together.



Six Things to Look Out For in Genuine Direct Selling Companies

The direct selling industry is an industry sometimes shrouded by misconceptions. At times, we see people use the words “direct selling” and “pyramid scheme” as if they are one and the same. Certain schemes masquerade or pose as genuine direct selling companies. This makes it difficult at times to distinguish between the two but it is not impossible. Here are some ways you can tell whether the company you are dealing with is a legitimate direct selling company.

1

Genuine direct selling companies pay commissions only for the sale of products

The biggest difference between a genuine direct selling company and an illegal money scheme, is that the former compensates its distributors solely for the sale of its products while the latter pays for the recruitment of new members. Illegal money schemes, generally, put undue focus on encouraging their members to merely sign up new “prospects.” These “prospects” (or members) are paid commissions purely on them having been recruited, or for recruiting someone else into the chain.

In contrast, genuine direct selling companies reward their distributors for selling their products, and often provide trainings, business tools and proper guidance to aid their distributors in promoting the company's products and services.

They also ensure proper policies and procedures exist in place, and have proper contractual terms drawn up.



2 Genuine direct selling companies do not make unrealistic income guarantees

When something is too good to be true, it probably is. If a scheme offers its members amazing rewards in exchange for zero or minimal work, be wary of enrolling in it. Illegal money schemes are known for exploiting greed to part with money, typically with promises of great wealth in a short amount of time. In reality, building a network in the direct selling industry is no different from building any other business – it takes relentless hard work, perseverance and determination to be successful. Genuine direct selling companies will not make any guarantee that their distributors can achieve a certain level of income within a certain period, as the financial rewards available under the business are highly dependent on an individual's effort and performance.

3 Genuine direct selling companies offer authentic products and services

Genuine direct selling companies often expend considerable resource into developing their products and services. The products and services offered by direct selling companies are usually proprietary or unique and of superior quality, thereby making them more suitable to be promoted in this manner.

Illegal money schemes, on the other hand, place little to no emphasis on their products and services. They are typically of low market value and are merely provided to create an illusion that the company offers products or services for sale. The prices of these products or services are often disproportionate to their worth, where members are in fact paying a "membership fee" for enrolling into the scheme rather than for the products. In certain cases, new members may even be required to make a bulk purchase of products or pay exorbitant training fees in order to start their "business". In other words, front loading is a tactic employed by illegal money schemes.

4 Genuine direct selling companies do not pressurise customers into becoming distributors

Genuine direct selling companies are less concerned about recruiting new distributors and are more for offering their products and services for sale. They will not unnecessarily harass a customer to join their business, as the customer is attracted by their products and services.

This is unlike illegal money schemes, whose primary focus lies in expanding their network of members. Whether a customer actually purchase any product is of little concern, as they are only interested in getting the individual to enrol into the scheme.

5 Genuine direct selling companies have proper code of ethics in place

Genuine direct selling companies have proper rules and regulations in place to ensure that their distributors do not engage in unethical marketing practices. This is crucial to building a sustainable business and enabling the company to continue to flourish. They offer proper contractual terms in keeping with the laws of a country, including consumer protection and other such relevant provisions.

On the contrary, illegal money schemes do not place much importance on ethics or regulatory compliance, as their business model is premised upon an unsustainable structure. It is also illegal in Singapore to promote or participate in illegal schemes.

Before enrolling into any business or scheme, it is critical that you conduct your own research and background checks into the relevant company to ensure its credibility and legitimacy. In countries where there is a direct selling licensing regime established, be sure to enquire with the relevant authorities to confirm that the company has been properly issued with the necessary licenses.

6 There is an association to deal with direct selling

In certain countries, there may be an association which assists in overseeing and implementing certain systems in connection with direct selling or distributors. In such cases, direct selling companies may join such associations. For instance, in Singapore, the Direct Selling Association of Singapore has been in existence since 1976 to represent the interests of reputable companies involved in direct selling. Further, it maintains independent affiliations and accreditations conducted with the Consumers Association of Singapore which help enhance its credibility.



Property Insurance 101

Your questions on property insurance, answered.

1 What is property insurance?

Coverage protecting property against insured losses caused by a fire or lightning that is usually included in homeowners or commercial multiple peril policies.

2 What are the risks insured against?

Most property insurance for buildings provide cover against damages caused to the building by:

- Fire
- Lightning
- Domestic explosion
- Bursting or overflow of water tanks and apparatus
- Road vehicle impact
- Aircraft impact
- Malicious intent
- Riot and strike
- Earthquake, windstorm and flood

Depending on the insurers, other perils such as subsidence and landslip due to windstorm and flood may also be included.

3 Are all home insurance coverage the same?

The type of policy coverage you get depends on your insurer and policy. There are normally two types of coverage – Insured Perils and All Risks. Regular insured perils are:

- Fire
- Lightning
- Explosion
- Impact by road vehicles
- Bursting or overflowing of water tanks or pipes
- Theft by violent or forcible entry

- Specified natural disasters such as floods, windstorms, earthquakes and volcanic eruptions
- Riots and strikes

Any loss or damage that is not caused by the above is not covered. Offering a wider but more expensive cover is the all risks policy. Although it includes accidental damage, it can have a longer exclusion list as compared to an insured perils policy, despite being termed “all risks”.



4

Will my property be covered in the event of a burglary?

Theft is an insured peril only if it involves forcible entry or exit. The misconception is that all break-ins are covered. Insurers usually exclude valuables, paintings and antiques. Otherwise, caps are imposed on a single article (e.g., \$500 apiece) or collective items (e.g., two-thirds of the total sum insured for all valuables). If you have items that exceed the limit, you should bring this up to your insurer for extra coverage.



5

If my home is damaged by a flood or fire, will my losses be reimbursed by the insurer?

Not all losses are payable. Claims for losses are dependent on your policy coverage, especially the specific and general exclusion terms. Two insurance policies covering the same perils may not have the same exclusions. Also, in the event of an insured loss, you need to submit details of your belongings and proof of their existence. Prepare an inventory of your belongings and valuables beforehand, and make copies of receipts, photos or other kinds of evidence to prove ownership.

6

If I live in a high-rise apartment, am I still exposed to flood risks?

Being in a flood-prone area can affect the value of your property. Residents living in the highest storey can be put out by rainwater overflowing from an open rooftop, whereas water seepage can occur at any level if common corridors are deluged.



7

Is having the HDB Fire Insurance or policy arranged by my bank good enough?

If you have an outstanding mortgage loan with HDB or any financial institution, you are required to buy fire insurance. However, the cover is very basic as the insured value is limited to either the outstanding loan amount or the cost of reinstating the

building structure. The former benefits financial institutions by protecting their loans to home owners. Therefore, a separate policy is needed for the building, as do your renovations and contents (e.g., furniture, household appliances and personal effects).

Common Types of Home Insurance

Your home insurance needs can vary depending on the type of property. Here are 3 common types of home ownership:

Property Types	HDB homes	Private apartments or homes with Strata Title	Landed homes or private property without Strata Title
Building & Structural Coverage	<ul style="list-style-type: none"> Flat owners with HDB loans starting after 1994 must join the HDB Fire Insurance Scheme, which covers the building and its structures 	<ul style="list-style-type: none"> The Management Corporation (MC) of your strata titled development is responsible for insuring the buildings and common property for fire damage 	<ul style="list-style-type: none"> You may wish to buy fire insurance for your buildings and structures
Home Contents Insurance	<ul style="list-style-type: none"> Covers your home contents including furniture, renovations as well as personal belongings against loss and damage from perils like fire, flood, burglary & theft Provides extra cover like alternative accommodation expenses or loss of rent when your home becomes uninhabitable 		
Mortgagee Interest Policy (MIP)	<ul style="list-style-type: none"> If your property is mortgaged to a bank, the bank might require you to take up a MIP to protect its financial interest for the amount of loan outstanding If there is a failure to service the loan as a result of the damage to the mortgaged home, the bank can make a claim on the MIP You remain liable for the outstanding property loan amount to the MIP insurer 		

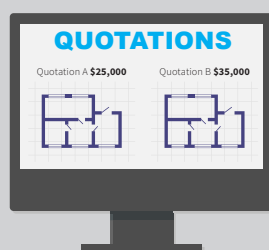
In a Nutshell

CASE ADVICE WHEN ENGAGING A RENOVATION CONTRACTOR



Engage a contractor from the Housing & Development Board's (HDB) Directory of Renovation Contractors (DRC) for renovation works on HDB apartments

- They are aware of the HDB's requirements when carrying out renovations
- You can find more details about the DRC on HDB's website



Request for quotations from different contractors

- Compare different quotations so that you will be less vulnerable against misrepresentation and overcharging



Insist on a clear contract

- The contract agreement should reflect clear itemised billing and description of scope of work
- Put all verbal commitments into writing



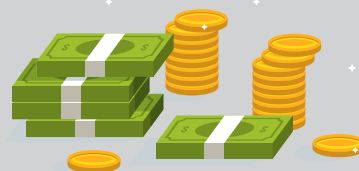
Work out a schedule with the contractor

- Ensure clear deadlines for completion and rectification works



Consider an accredited contractor from CaseTrust

- Consumers can be assured of the availability of dispute resolution mechanisms



Negotiate for progressive payment in accordance with the project milestones



Document outstanding defects

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

Essential Safety Tips for New Homeowners

When furnishing your new home, it is important to consider safety when choosing new appliances, electronics and furniture for your new home, and not base your purchase decisions solely on cost and aesthetics.

Here are some tips you can follow to keep your family free from injuries as well as protect your house from property damage.

Buy appliances that comply with safety standards

Before purchasing a product, look out for the **SAFETY Mark** found on either the product or its packaging. Certain household gas and electrical appliances are required by law to be tested to specified safety standards. Here are some examples:



GAS HOBS

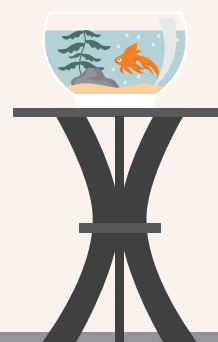
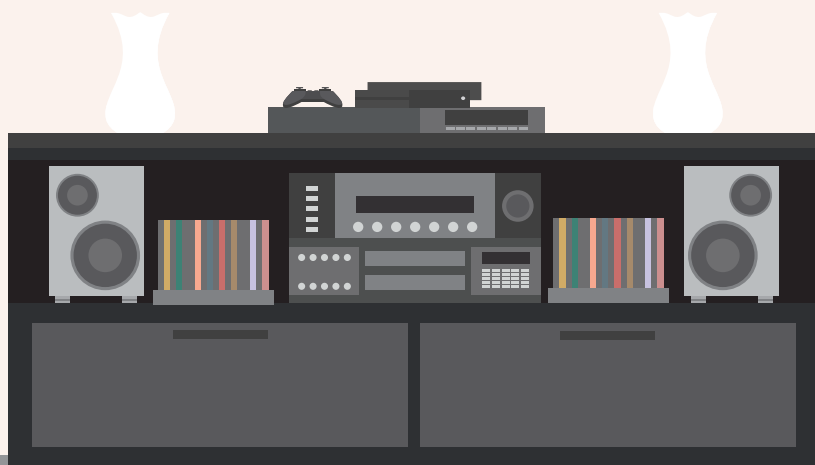
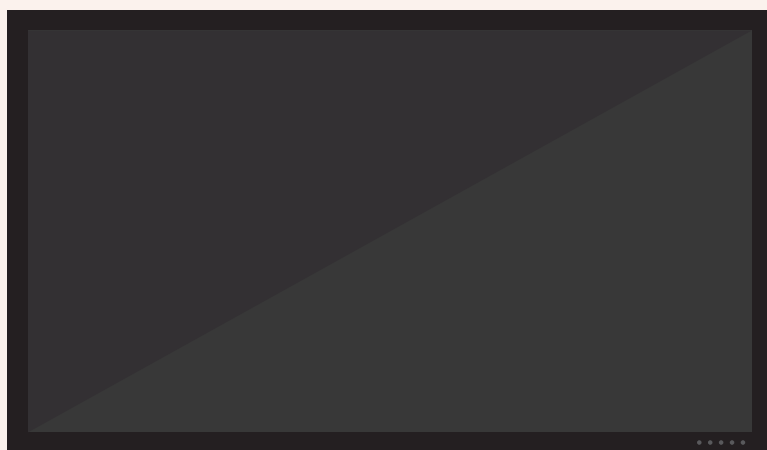


**CEILING, WALL
AND STANDING
FANS**



WATER HEATERS

Appliances that passed the safety tests will need to be affixed with the SAFETY Mark before they can be sold in Singapore.



Three quick steps to verify if a SAFETY Mark is valid

1

Visit <https://cpsa.enterprisesg.gov.sg> and click on "Register of Registered Goods".

2

Key in the product's model number, or the 8-digit unique certification number found on the SAFETY Mark.

3

Check that the search results tally with the product. Should there be no matches, you may contact 1800 773 3163 or write in to consumerprotection@enterprisesg.gov.sg



DID YOU KNOW?

- Household electrical and gas appliances with a 3-pin plug need to have **two SAFETY Marks** – one for the appliance and another for the 3-pin plug.
- Internet of Things (IoT) or Smart versions of these home appliances also need to be registered with a valid SAFETY Mark.

What to look out for when buying from online or overseas retailers

The affordability and wide selection of household products available online is very attractive to those in search of a bargain. Many new homeowners arrange bulk purchases or rely on home renovation contractors to source for appliances and furniture, most of which are bought overseas. However, consumers should be aware of the risks if they purchase certain

products from overseas retailers since safety regulations can vary greatly from country to country. You may not be adequately protected should you decide to buy from an overseas retailer.

Here are some tips to keep in mind when buying appliances online or overseas:



DID YOU KNOW?

It is important to ensure that the correct plug is used with local wall sockets to avoid hazards such as fires and electrocution.

There are 3 types of mains plugs suitable for use in Singapore:

- 2.5AMP 2 round-pin mains plug
- 13AMP 3 pin fused mains plug
- 15AMP 3 round-pin mains plug

Ask questions

If the product description, pictures or videos do not clearly explain its features and functionality, never hesitate to contact the seller for more details. Also ask the seller if the product has been tested for safety and bears a valid SAFETY MARK.

Do your homework

A quick search online can often help reveal products that have been recalled by the manufacturer or had its sale stopped by regulatory bodies over safety issues.

Is it designed for use in Singapore?

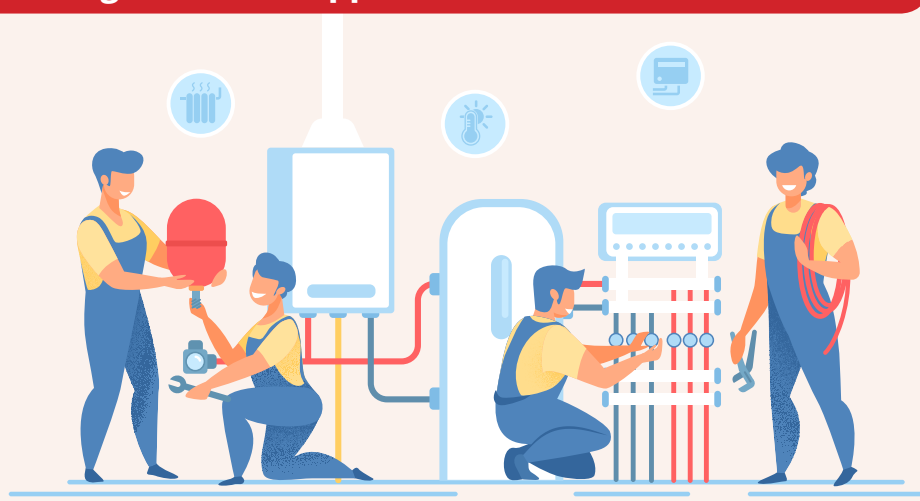
Technical specifications of the appliance may not be shown on the web page. Always contact the seller to ensure that the appliance comes with plugs and voltages that are suitable for use locally.

Tips for installing and maintaining household appliances

Proper installation and maintenance of household appliances not only ensure safety but also extends the product's lifespan. Engaged licensed gas and electrical workers to ensure installation and maintenance are carried out correctly and safely.

For a list of licensed electrical and gas service workers, please go to <http://elise.ema.gov.sg>

For more product safety tips, visit www.enterprisesg.gov.sg/safety-tips



Consumer Happenings



CASE visited Bartley Secondary School on 4th and 5th March 2020 to share with the students their rights as consumers and how CASE can help them.

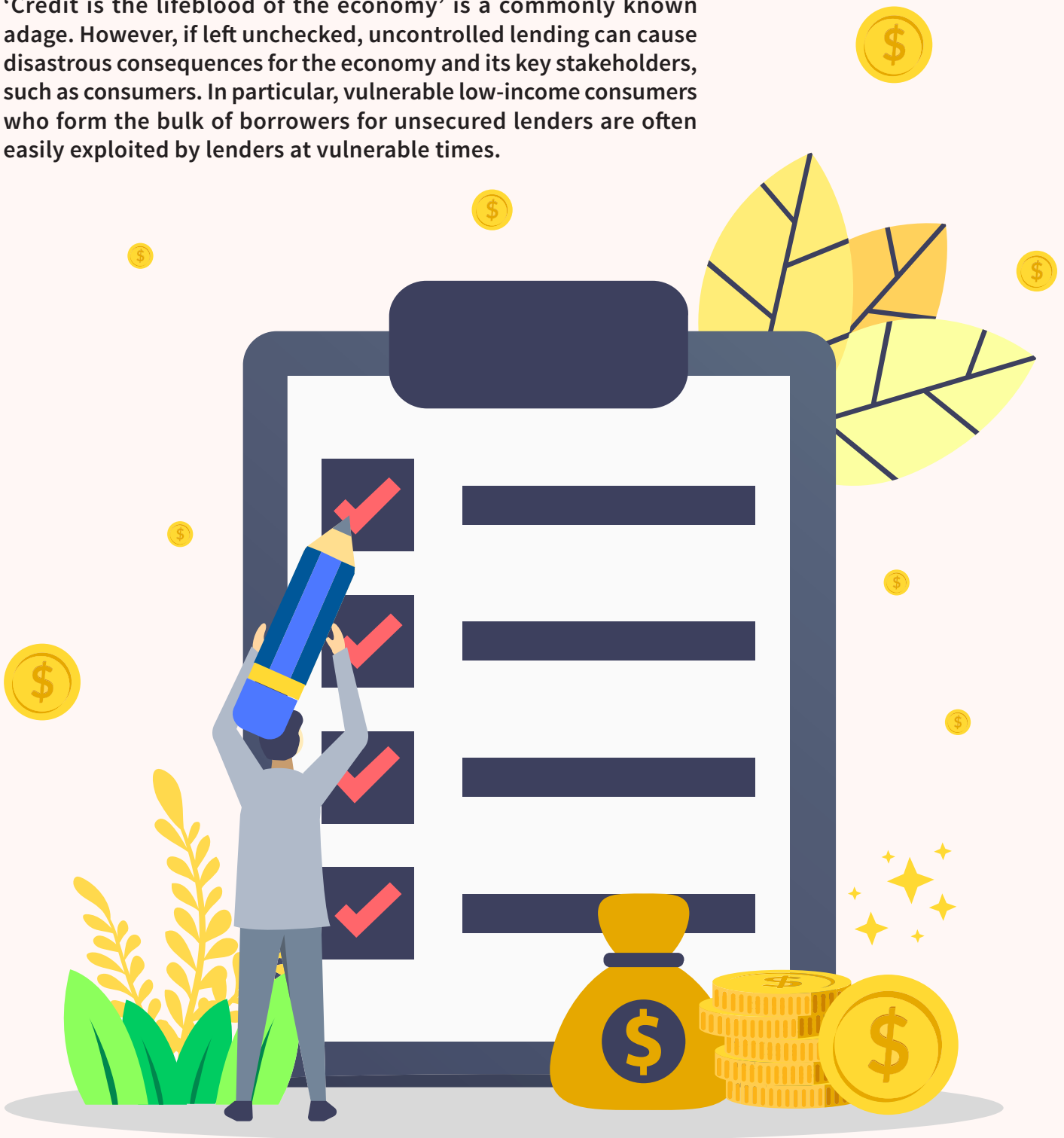


Snippets!



Unregulated Lending

‘Credit is the lifeblood of the economy’ is a commonly known adage. However, if left unchecked, uncontrolled lending can cause disastrous consequences for the economy and its key stakeholders, such as consumers. In particular, vulnerable low-income consumers who form the bulk of borrowers for unsecured lenders are often easily exploited by lenders at vulnerable times.





Over the past few years, the Ministry of Law has through several initiatives or amendments to the relevant laws, introduced safeguards to protect borrowers.

Some examples include:

- Capping of interest rates for moneylending loans;
- Restricting the amount of fees charged by moneylenders;
- Capping the aggregate amount of loan for each borrower; and
- Implementing an aggregate loan caps and self-exclusion for borrowing for Singapore citizens, permanent residents and foreigners residing in Singapore (under the Moneylenders Act).

However, safeguards are not full-proof and consumers themselves are sometimes responsible for giving up the protection provided by the law when they work with businesses to circumvent regulations.

In August 2019, The Straits Times reported on car dealers' providing in-house car financing schemes that do not come under the purview of the Monetary Authority of Singapore (MAS)¹. Consumers were advised by used-car dealers to register a business to avoid being subjected to car financing rules as determined by MAS.

While there are a myriad of rules to provide for safeguards across different legislations, in general, entities that provide credit ought to be subject to similar regulations. The definition of what constitutes borrowing and lending ought to be clarified to capture business models which may not fall under the traditional domain of borrowing and lending². For instance, it is not clear if a programme offering cash advances by a corporate entity to an independent contractor is covered under existing laws. Such programmes were subsequently halted after questions were asked if these cash advances might be considered a form of money-lending³.

Retailers may also structure their agreement in the following manner to avoid being covered under the respective legislations: -

- a) In relation to the Hire Purchase Act, an agreement which does not provide for a conditional transfer of title to the consumer is not covered (under the Hire Purchase Act); and
- b) In relation to the Moneylenders Act, if the primary of objective of the business of is not to such contracts, such an entity would not be covered under the legislation.

Given the various reports on individuals working around to circumvent regulations, perhaps it is timely for stakeholders to take stock of the current moneylending landscape and understand the respective positions of different stakeholders and if necessary, to consider a unified legislation to plug any loopholes for consumer lending.

¹ Accessed on [16 April 2020]: <https://www.straitstimes.com/singapore/transport/probe-into-car-loans-aimed-at-avoiding-rules>

² Accessed on [16 April 2020]: <https://www.straitstimes.com/singapore/transport/grab-scheme-offering-cash-advances-raises-eyebrows-minlaw-seeking-more-info-on>

³ Accessed on [16 April 2020]: <https://www.straitstimes.com/singapore/transport/grab-drops-cash-advance-scheme-for-drivers-and-riders>

Consumer Issues & Solutions



Dear CASE,

I made a purchase with an electronic retailer online and I have already paid for it. However, I did not receive any acknowledgement on my purchase so I decided to email them to ask about it. Unfortunately, I did not get the response I was hoping for, merely an acknowledgement that they received my email and would investigate the matter.

Another couple of days passed and I received an email from them claiming the item was out of stock. I was shocked that my transaction managed to go through despite the item having been sold out. I requested a refund from them but have yet to hear from them. I am getting anxious at this point as it has been more than a week and I have not gotten any refund or even a confirmation of my request. What should I do?

A

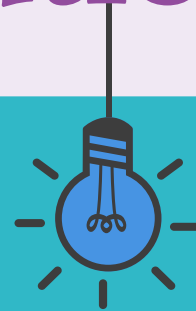
Dear A,

Under the Consumer Protection (Fair Trading) Act, it is an unfair practice for a supplier to accept payment or other consideration for the supply of goods or services when the supplier knows or ought to know that the supplier will not be able to supply the goods or services:

- a) within the period specified by the supplier at or before the time at which the payment or other consideration is accepted; or
- b) if no period is specified at or before that time, within a reasonable period.

Consumers who encounter such unfair practices have the right to seek redress. One such redress is to file a chargeback claim. A chargeback is an existing form of consumer protection which allows credit card users to dispute a charge and reverse the transaction should a purchase goes awry. Generally, consumers can ask for a chargeback within 120 days of the date of transaction if they encounter non-delivery of goods and services, delivery of defective/unfit goods and services, credit card transaction errors and/or unauthorised transactions.

We encourage consumers with unresolved disputes to approach CASE for further assistance (hotline: 6100 0315, website: www.case.org.sg).



Dear CASE,

I visited a beauty salon for eyebrow embroidery treatment at a promotional price of \$88. The salon staff proceeded to embroider one side of my eyebrow and started upselling me premium eyebrow embroidery treatment costing \$1,888. I rejected the offer many times and after she was done with one side of my eyebrow, she said she will not embroider the other eyebrow unless she paid for the premium treatment. I was left with no choice but to pay \$1,888 for the premium treatment. I felt that I was put under pressure because I could not walk out with one side undone. How can I get my money back?

B

Dear B,

Under the Consumer Protection (Fair Trading) Act, it is an unfair practice for a supplier to take advantage of a consumer by exerting undue pressure or influence on the consumer to enter a transaction. You have the right to seek recourse against retailers under such a circumstance.

We strongly advise consumers to walk away if they are not interested or do not feel comfortable to make the purchase, you should not feel shy to say 'No' to pressure selling tactics. If you are detained against your will, you should call the police immediately.

Consumers should consider engaging CaseTrust accredited spa and wellness businesses (www.casetrust.org.sg) who have committed themselves to clear fee policies, no selling of products/services during the treatment session and a five-day cooling-off period for consumers.

We encourage consumers with unresolved disputes to approach CASE for further assistance (hotline: 6100 0315, website: www.case.org.sg).

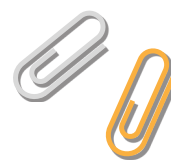
We want to hear from you!

Have a story to share? Email it to editorial@case.org.sg (max. 200 words).

CASEPlay!

Quiz

(Answers are provided at the bottom of this page.)



1. **Genuine direct selling companies are more concerned with _____.**

- A. recruiting new distributors
- B. offering their products and services for sale
- C. expanding their network of members

2. **What do appliances that comply with safety standards have?**

- A. Gold Medal
- B. SAFETY Mark
- C. Platinum Sticker

3. **Theft is an insured peril in home insurance only if _____.**

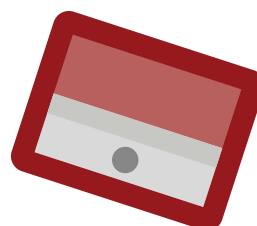
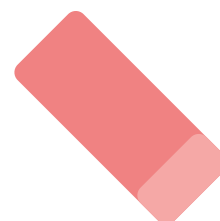
- A. it involves forcible entry or exit
- B. my pet got stolen
- C. I live in a high-rise apartment

4. **_____ is about having a neutral third party facilitate a discussion between the parties involved in a dispute in the interests of reaching a mutually acceptable solution.**

- A. Group hug
- B. Debate session
- C. Mediation

5. **Some renovation works can only be carried out with a renovation permit.**

- A. True
- B. False





Do Our Shampoos Contain Allergens?

Shampoos are a daily necessity and some of us might not think twice about the brand we use.

The Consumers Association of Singapore (CASE) commissioned a test on 25 shampoos sold in Singapore for allergy-causing substances, which in high concentrations can lead to skin sensitisation.

The test results showed one particular product, EverFresh Anti-dandruff Shampoo 500ml, exceeded regulatory limits by more than three times for the total concentration of methylisothiazolinone (MIT) and methylchloroisothiazolinone (CMIT).

What kind of substances are found in shampoos?

Allergens that are sometimes included, such as MIT and CMIT, are widely used as preservatives to inhibit bacterial growth in liquid cosmetic and personal care products. Prolonged exposure can cause skin irritation and allergic skin reactions.

Another substance, 1,4-dioxane, is usually generated as a by-product in the manufacture of personal care products such as shampoo. Short term exposure to 1,4-dioxane may cause eye and nose irritation, and prolonged exposure can lead to an increased risk of cancer.

How was the test conducted?

Mystery shoppers from CASE purchased 25 different samples of shampoos. They were selected at random and purchased from major pharmacies, convenience/value stores in the heartlands as well as popular e-commerce websites.

The samples were sent to our designated test lab and tested using the lab's in-house methods. MIT and CMIT were tested using High Performance Liquid Chromatography-Diode Array Detector where the compounds were separated

by reversed phase chromatography with gradient elution and detected at specific wavelengths.

Meanwhile 1,4 Dioxane was tested using Headspace Gas Liquid Chromatography-Mass Spectrometry whereby the volatile compounds are isolated in the headspace of a sample vial before being separated.

Both test methods are accredited under SAC-SINGLAS, a scheme by the national accreditation body of Singapore.

What are the regulations here?

Shampoos in Singapore are regulated under the Health Products (Cosmetic Products – ASEAN Cosmetic Directive) Regulations. Under the Regulations, the maximum allowed concentration for MIT and CMIT for preservative use in rinse-off cosmetic products such as shampoos is 15 parts per million (ppm) weight for weight (w/w). 1,4-dioxane is a prohibited ingredient.

Cosmetic products are required to list all the ingredients, such as MIT and CMIT, contained in the product, on the product labels.

What were the test results?

None of the samples were found to contain any trace of 1,4 dioxane. 24 out of 25 samples were within the permissible limit of 15 ppm (w/w) for total concentration of both MIT and CMIT.

However, there was one sample, EverFresh Anti-dandruff Shampoo 500ml, that exceeded the regulatory limit for the total concentration of MIT and CMIT by more than three times the permissible amount at 53.01 ppm (w/w).

What happens next?

The Health Sciences Authority had been alerted to this and on 6 March 2020 directed the relevant companies that imported the product to stop sales and recall the product from the market.

What should you do and look out for?

We advise consumers who have purchased or are using EverFresh Anti-dandruff Shampoo 500ml to stop using it and dispose of it immediately.

Before purchasing personal care products, CASE also advise consumers to:

- Check the product label for special instructions, warnings and ingredients before you buy. If you are allergic or have sensitive skin, avoid products with MIT and CMIT in its ingredient list.
- Do not buy a product if there is no product label.
- Look out for allergic reactions when you switch to a new product.
- Stop using the product and seek immediate medical attention if you encounter allergic reactions.
- Buy only from reliable and reputable sources.



EverFresh Anti-dandruff Shampoo 500ml

List of 25 Shampoo Products Tested and the Results

S/N	Name / Label	Sample Details	Methylisothiazolinone (ppm, w/w)	Methylchlorisothiazolinone (ppm, w/w)	1,4 Dioxane (ppm, w/w)
S01	Alpecin Tuning Shampoo 200ml	C91117 07/2020	ND	ND	ND
S02	Botaneco Organic Argan & Virgin Olive Oil Shampoo 290ml	MFG 22/06/2019 009 EXP 21/06/2022	4.90	7.13	ND
S03	EverFresh Anti-dandruff Shampoo 500ml	Batch No.: RJ1911001 MFG: 07/11/2019 EXP: 06/11/2022	12.05	40.96	ND
S04	Follow Me Green Tea Soft & Smooth Shampoo 650ml	19D27IGHH6 MFG 270419	3.30	6.10	ND
S05	Grafen Root Booster 500ml	4612U EXP 2022.11.12	ND	ND	ND
S06	Inecto Naturals Argan Shampoo 500ml	W1912132	ND	ND	ND
S07	Johnson's Baby Shampoo Camomila 750ml	1038P	ND	ND	ND
S08	Lifebuoy Anti-hairfall Shampoo 340ml	EXP 170122 2	< 3	6.88	ND

S/N	Name / Label	Sample Details	Methylisothiazolinone (ppm, w/w)	Methylchloroisothiazolinone (ppm, w/w)	1,4 Dioxane (ppm, w/w)
S09	L'oreal Elseve Straight Intense 330ml	80P900 MFG 0917 EXP 0920	ND	ND	ND
S10	Malizia Shampoo Dry and Damage Hair 300ml	B08ED150921	< 3	ND	ND
S11	Marc Anthony Extra Hydrating Shampoo 250ml	08 2022 190863A	< 3	< 6	ND
S12	Maro Deo Scalp Shampoo 400ml	Use by: 04-2022 ID19VB	ND	ND	ND
S13	Meera Shikakai and Badam Shampoo 180ml	A-19L1, 09/19, F 08/22	ND	ND	ND
S14	Natur Vital Reinforcing Shampoo 300ml	EXP: 01/24 N0716A	ND	ND	ND
S15	Palmolive Intensive Moisture Shampoo & Conditioner 350ml	051021 TH1116 M05003	ND	ND	ND
S16	Pureen Family Jojoba Shampoo 750ML	9P0556P MFG: 25/02/19 EXP: 25/02/22	ND	ND	ND
S17	Redwin Coal Tar Fragrance Shampoo 250ml	B050719E	< 3	7.58	ND
S18	Rejoice Rich Soft Smooth Shampoo 600ml	B04-07082019 92194811P2	< 3	< 6	ND
S19	Safi Shayla Anti Dandruff Shampoo 520g	MFG: 10/19 788	ND	ND	ND
S20	Sensez Beauty Hair Fall Control Shampoo with Tea Tree and Lemon Extract 380ml	ECB 1727 MFG 082019 0831	< 3	< 6	ND
S21	Synaa Hibiscus Shampoo 400ml	Batch No.: 1901 Mfg. Date: 04/2019 Exp. Date: 03/2022	ND	ND	ND
S22	TRESemme Detox & Nourish Shampoo 330ml	MFG: 1210182 EXP: 120421	ND	ND	ND
S23	Tutti Frutti Argan Oil And Cranberry Shampoo 100ml	08.2020 28992177	ND	ND	ND
S24	VS Sassoon Texturized Straight Shampoo 750ml	P20220809 92210386F2	< 3	< 6	ND
S25	花王 Scalp Care Long Lasting Anti Odour Lemongrass & Chamomile 750ml	20190514 F0231349	ND	ND	ND

Note: The above list is sorted by alphabetical order of the shampoo product.

ND: Not Detected

Failed Limit

分析常用 地板种类的 优劣

为家居装修时，首要考虑选用哪种地板，因为地板面积大，直接影响全屋格调。随着消费者对家居设计的要求及品味日渐提升，要求装修材质实用及方便打理之余，也想营造舒适漂亮的安乐窝。近年受欢迎的地板种类有何优点缺点？



常见地板种类

实木地板 (solid wood flooring)

实木地板采用天然木材，经加工处理后制成，厚度约20毫米，较厚身及耐磨，纹理优美，软硬适中，能令居所冬暖夏凉。

实木地板也容易受湿度影响尺寸。实木地板遇水后有机会发黑及发霉，因而需要经常打蜡才可以保持光泽，但保养得宜却十分耐用。

复合地板 (engineered flooring)

复合地板具有天然木材纹理，感觉较温暖，但安装工序相对复杂。复合地板较不受冷缩热胀影响，亦不易受木虫、白蚁侵蛀。

不过由于只有面层的几毫米是真木，故整块地板较薄身及不耐磨，亦不能以打蜡作保养，如有重物撞击亦容易留痕。日常可以清水或木地板专用清洁剂清洁，亦可涂上专用保护蜡油。

纤维地板 (laminare flooring)

纤维地板一般以无缝免胶水拼贴的设计铺砌，又称无缝地板。纤维地板由多层物料黏贴压制而成，中间是高密度纤维板，面层铺上木纹印刷色纸及耐磨层。纤维地板的材料价格较低，安装简易，表面坚硬导致较耐刮及耐磨，亦不易受木虫、白蚁侵蛀。

纤维地板保养方便，可用清水清洁，但不能打磨及打蜡翻新，亦应避免让清水长时间留在地板表面，以免膨胀变形。

胶地板 (PVC flooring)

胶地板由多层物料黏贴压制而成，中间是PVC基材层，面层再铺上印花及耐磨层。胶地板早期主要来自美国及中国。胶地板的表面可打印颜色及纹理，容易模仿木、云石或地毯等质感，所需技术较低。另外，胶地板的铺砌方法较简单，只需以胶水黏着地板的底部拼合便可。

胶地板的优点包括防水、防虫、安装简易，易于打理及更换维修。保养也方便简单，只需用清水或地板清洁剂清洁便可，亦可定期打蜡以保光亮。可是胶地板的厚度一般不超过5毫米，地台不平滑或手工不佳有机会令整幅地板高低不平。

瓷砖 (tile)

瓷砖地板的优点包括耐刮、耐磨、坚硬及防潮，特别适用于家居厨房及厕所。

由于瓷砖以高温烧制而成，部分较修长的瓷砖地板可能会轻微弯曲，有机会导致铺砌地板时砖与砖之间的接缝处出现高低不平的情况。此外，每块地砖之间的罅隙较大，使用日久容易变黑及较难清洁。

瓷砖地板的保养方便简单，只需以清水或一般的清洁剂清洁便可。不过瓷砖地板的款式日新月异，若使用时受尖锐物件或重物撞击爆裂而需更换地砖，日后或难以找到相同的款式配合，消费者可能碍于美观原因而需要更换整幅地板，或可考虑在装修时预留几块瓷砖作日后更换之用。

云石 (marble)

云石地板予人华丽的感觉，而且铺砌完成后表面较为平滑，接缝较小，不易藏污垢。

但是云石的表面有不少细孔，当遇上液体容易有吸水现象，导致抗污能力较差，污渍难以清除。若被重物跌下撞击，云石表面亦容易留下刮痕。

一般来说云石地板价格较高，而且铺砌工序较复杂，因此铺工费较高。日常保养简单，只需以清水清洁，不过维修费较高。建议每年最少进行一次云石护理工作，例如聘请石材公司作翻新，包括打磨、打蜡及抛光，令石面保持平滑明亮。若护理得宜，云石是十分耐用的地板种类。

麻石 (granite)

麻石比云石坚硬，而且更耐磨及耐热，纹理多为细点状，价格则较云石稍低。麻石分为光面麻石及烧面麻石，较常用于家居的是光面麻石，表面经打磨至光滑，感觉光亮。

每块麻石之间的接缝处较大，导致容易藏污垢。而且天然石材的细孔令污渍难以清除，亦容易滋生细菌。

由于麻石非常重，需小心搬运及铺砌，因此铺工费较高。一旦日子久了，麻石表面的光泽会渐渐减退，所以需要经常打蜡来保养。

家有小朋友、长者或宠物，怎么选地板？

若家中有小朋友或长者，建议使用仿木地板或纤维地板，因为此类地板的材质较软，对小朋友及长者保护性较大，仿木或纤维地板的下层有3毫米的软胶垫，跌倒后有助纾缓痛楚感觉。另外，应避免使用较易滑倒及坚硬的云石及瓷砖，跌倒后受伤机会大增。

宠物经常抓地板，容易令地板留痕，建议使用有纹瓷砖或仿木地板，耐磨性高，能减少宠物爪子刮花地板的机会，而且能有效防滑，不易吸水，即使排泄在地板上亦不容易留下污渍。

云石、麻石释放氡气引致肺癌？

花岗岩（亦即麻石）及其他天然石材例如云石都会释放氡气（radon），是引致肺癌的成因之一。

氡气对人体有什么影响？

人体吸入氡气后，会在呼吸道存在，并释放辐射粒子，部分会在肺部沉积，并继续放出辐射，对呼吸道造成损害。这些损害包括有机会使正常细胞转化为癌细胞，令吸入人士患肺癌的机会增加，这亦是继吸烟后第二大的肺癌成因。一般接触氡气的时间越长，剂量越大，患癌的机会便会越高。

早期肺癌的症状如在气管中出现，有机会较早被发现，若病症在肺部其他位置出现，则可能较后期才被发现，所以氡气对呼吸道造成的损害有可能没有明显症状。如出现早期肺癌征状，例如持续性咳嗽、咳中带血或消瘦等，应尽早找医生检查。

如何避免吸入过量氡气？

氡气无色无味，一般情况下不会察觉它的存在。若屋内门窗全关，经过一晚后空气中的氡气浓度便会上升，氡气有机会依附在室内悬浮微粒的表面进入呼吸道，那就较难被呼出来，所以应保持室内空气清新。如消费者对室内空气要求较高，可选用有高效滤网（HEPA, high efficiency particulate air filter）的空气清新机，能隔绝99.7%以上的微粒，这亦应用在手术室的医疗通风系统。由于这种滤网可以隔绝大部分微粒，因此价格比一般滤网高，更换的次数亦较频密。



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