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Use payment methods that offer prepayment protection.

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Ask if the business offers any prepayment protection.

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Avoid buying prepaid packages that involve large sums or lengthy contract periods.

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Ask about the refund policy for your prepayment before agreeing to the deal.

01

Negotiate for progressive payment instead of prepaying the full amount.

Protect your
PREPAYMENT
with these tips!

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Scan the QR Code or visit:

https://www.case.org.sg/consumer_guides.aspx to find out more details on prepayment protection.

06

Consumers with unresolved disputes with businesses can contact CASE for further assistance.



CASE

Consumers Association of Singapore

170 Ghim Moh Road #05-01
Ulu Pandan Community Building
Singapore 279621
Tel: 6100 0315

Website: www.case.org.sg

Facebook: www.facebook.com/casesg

Protect your **PREPAYMENT**

01 Negotiate for progressive payment instead of prepaying the full amount.

For example, when signing a renovation contract, consumers can request for the following:

- 10% deposit payment immediately upon signing the contract.
- 80% to be paid in stages as each step of the renovation work (e.g. carpentry, plumbing, painting, etc) is completed.
- Remaining 10% payment to the contractor 14 days after satisfactory completion of all works.



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Protect your **PREPAYMENT**

02 Use payment methods that offer prepayment protection.

For example, consumers who pay by credit card may apply to their card issuers to recover their prepayments through the **chargeback** mechanism for non-delivery of goods or services.

Alternatively, they can use alternative payment systems which provides for certain recourse and protection for consumers.



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Protect your **PREPAYMENT**

03 Ask if the business offers any prepayment protection.

For example, consumers can patronise **CaseTrust accredited spa and wellness businesses** (www.casetrust.org.sg), where their prepayment is protected by way of an insurance bond or an escrow arrangement.



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Protect your **PREPAYMENT**

04 Avoid buying prepaid packages that involve large sums or lengthy contract periods.

For example, consumers can choose to pay a “*per use*” fee whenever they visit a fitness club, or pay membership fees on a monthly basis, instead of opting for a two to three years prepaid membership package which may cost several thousand dollars. Even though paying for a longer membership usually attracts bigger discounts, consumers should weigh the risk of losing their large sums of prepayments when businesses close against the savings from the discounts.



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Protect your **PREPAYMENT**

05 Ask about the refund policy for your prepayment before agreeing to the deal.

For example, when purchasing a motor vehicle, the ***Consumer Protection (Fair Trading) (Motor Vehicle Dealer Deposits) Regulations 2009*** requires that the car dealer inform the consumer in writing of the terms of the refund policy before collecting any deposit from a consumer.



Consumers should therefore carefully review the terms of the refund policy to understand the circumstances when they are entitled to a refund.



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