MEDIA RELEASE

For Immediate Release

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CASE, SJA and SPA alert consumers on ambiguous use of "gold-wrapped" for jewellery

The Consumers Association of Singapore ("CASE"), the Singapore Jewellers Association ("SJA") and the Singapore Pawnbrokers' Association ("SPA") issued a joint advisory today to alert consumers to the ambiguous use of the term "gold-wrapped" for jewellery by manufacturers or retailers in their marketing amid rising gold prices.

This comes after a mystery shopping exercise and test commissioned by CASE on three sample gold-wrapped silver ("GWS") jewellery pieces. The test found that the exterior layer of gold differed substantially across the samples, with the thickest measurable reading of 9.86µm more than four times the thinnest measurable reading of 2.13µm.

The findings suggest that jewellery pieces marketed under the same GWS description may differ substantially in the exterior layer of gold. Consequently, consumers have no assurance of the thickness of the exterior gold content for their purchase when they buy GWS. Consumers are also in no position to verify the thickness of the exterior layer of gold by themselves.

Given the findings, CASE, SJA and SPA call on manufacturers or retailers to disclose the gold-coating thickness at the point of sale and provide independent certification to substantiate claims as part of industry practice.

To protect themselves when shopping for jewellery, consumers should request for independent certification or assay reports to substantiate the marketing claims made by manufacturers or retailers before purchase. Consumers are strongly encouraged to patronise jewellers accredited under the CaseTrust-SJA accreditation scheme.

Under this scheme, accredited jewellers are required to sell gold jewellery that has been tested by laboratories accredited by the Singapore Accreditation Council (SAC), or its

Mutual Recognition Arrangement (MRA) partners, to perform the relevant gold testing methods. Visit the Singapore Accreditation Council for the latest list of SAC accredited laboratories.

Gold-wrapped silver

GWS (金包银) generally refers to silver jewellery that has a layer of gold mechanically pressed or wrapped around a silver core. The thickness of the exterior layer of gold may differ substantially for GWS jewellery.

Mystery shopping exercise

CASE randomly purchased three jewellery pieces marketed as GWS. Two samples were purchased from physical retail stores while one sample was purchased from an online shopping platform. Refer to **Annex A** for more information on the samples.

Test methodology and findings

The samples were subjected to X-ray fluorescence analysis to determine the composition of the outermost layer, gold purity and the thicknesses of the exterior layer of gold at multiple points[1].

During the test, high-energy X-rays from a controlled X-ray tube excited the atoms on the sample surface, causing them to emit fluorescent X-rays unique to each element, which were detected and analysed to quantify gold and other metals (e.g. silver and copper) by weight percentage, with gold coat purity reported as a percentage and thickness in micrometres (µm).

Across the samples, the purity of the exterior gold layer (percentage by weight) ranged from 98.4 per cent to 99.9 per cent, which were generally consistent with claims by the manufacturers and retailers that the exterior gold was 24K gold or 999 gold. However, the thicknesses of the exterior layer of gold for the samples differed substantially. Refer to **Annex B** for the test findings.

Advisory for Consumers

- Ask specifically about the thickness and bonding method of any gold layer in the jewellery being purchased.
- Examine visual and weight indicators carefully. Authentic gold-wrapped jewellery typically feels heavier and displays consistent colour throughout.
- Ensure that any promised buyback, exchange, or return policies are clearly documented in writing. Verbal assurances or vaguely worded terms provide little protection and frequently give rise to disputes.

[1] X-ray fluorescence is a non-destructive analytical technique used to determine the elemental composition of materials.

Conclusion

Mr Melvin Yong, President, CASE said: "When consumers buy jewellery, they should be able to understand clearly what they are paying for. Terms like 'gold-wrapped' can be confusing if sellers do not explain how much gold is actually on the item, or provide proper proof to back up their claims. Consumers should ask questions, request independent certification, and where possible, buy from jewellers accredited under the CaseTrust-SJA accreditation scheme, which requires accredited jewellers to sell gold jewellery tested by recognised laboratories. At the same time, we urge jewellery manufacturers and retailers to be upfront with consumers by clearly stating the thickness of the gold coating at the point of sale and providing independent certification. Clear information helps consumers make informed choices, protects them from misleading claims, and strengthens trust in honest businesses and Singapore's jewellery industry."

Mr Ho Nai Chuen, President, SJA said: "With gold prices reaching record highs, demand for lower-priced jewellery has increased, creating opportunities for misleading and deceptive sales practices. Products marketed under ambiguous trade names such as "GWS", as well as counterfeit gold, can mislead consumers into believing they are purchasing genuine gold jewellery. There are also observations that some products sold as "GWS" may in fact be merely gold-plated, raising concerns of misrepresentation.

Consumers should be aware that GWS jewellery has no trade-in value. Recent cases of counterfeit and misrepresented gold jewellery sold through online and overseas channels further highlight the need for greater caution. Stronger enforcement is needed to curb deceptive practices, safeguard consumers and tourists, preserve confidence in Singapore's jewellery market, and protect the reputation of Singapore as a trusted destination for genuine gold jewellery."

Mr Ho Khiam Seng, President, SPA said: "Under the Singapore Pawnbrokers Act 2015, a person commits an offence if he or she "knowingly gives any false information when pawning goods or redeeming a pledge" (Section 71(e)). This would include pawning an item that is falsely represented as gold, or pawning an item whose gold content has been falsely represented.

Licensed pawnbrokers do not accept Gold-Wrapped Silver (GWS) items as gold collateral. As part of their regulatory obligations, pawnbrokers conduct rigorous verification and authentication checks to identify and reject such items where they are represented as gold. This serves as an important safeguard against misrepresentation and helps uphold the integrity of the pawnbroking industry, making licensed pawnbrokers a key verification checkpoint in protecting financial integrity.

Consumers are strongly encouraged to verify the gold content and supporting documentation before making a purchase, while retailers should ensure accurate and transparent labelling to maintain trust in the marketplace. There is also a need to adopt standardised labelling formats for GWS—including details such as the base metal, gold purity, manufacturing method and certification—to support consistent and accurate assessment across the value chain."

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About the Consumers Association of Singapore:
The Consumers Association of Singapore ("CASE") is an independent, non-profit organisation that is committed to protecting consumers' interest through information and education and promoting an environment of fair and ethical trade practices. One of its key achievements is in advocating for the Consumer Protection (Fair Trading) Act (CPFTA) 2003 which came into effect on 1 March 2004.

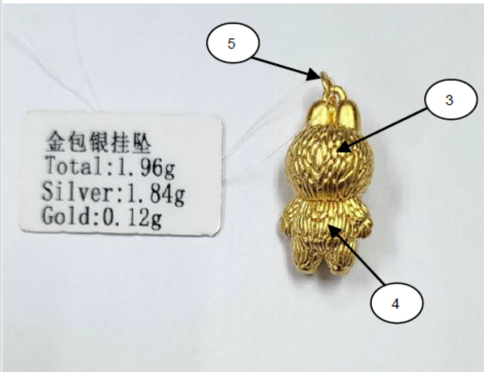
For more information, please visit the CASE website at www.case.org.sg or follow us on:
Facebook: www.facebook.com/casesg
Twitter: www.twitter.com/casesg

About the Singapore Jewellers Association:
The Singapore Jewellers Association ("SJA") is a non-profit body representing stakeholders across Singapore's jewellery industry, including retailers, wholesalers, manufacturers, education providers and laboratories. It aims to build confidence in the trade, promote best practices and professional standards, and support industry development.

About the Singapore Pawnbrokers' Association:
The Singapore Pawnbrokers' Association ("SPA") is one of Singapore's oldest active industry associations, established in 1920, representing a large majority of pawnshops in the city-state

and providing services such as industry liaison, professional development and sector representation.

Annex A – Additional Information on Samples

S/No	Name / Description	Photos	Price	Purchased From	Key Features (As Indicated on Labelling and Product Description)
1	GWS pendant	 Front  Back	S$110	Local jewellery store	Marketed to be gold-wrapped silver, with 24K gold.

S/No	Name / Description	Photos	Price	Purchased From	Key Features (As Indicated on Labelling and Product Description)
2	GWS necklace		S$215	Local jewellery store	Marketed to be gold-wrapped silver, with 24K gold.

S/No	Name / Description	Photos	Price	Purchased From	Key Features (As Indicated on Labelling and Product Description)
3	Corded bracelet with gold charm		S$111.48	E-commerce platform	Merchant administrative staff shared that the charm is 999 Gold-wrapped in silver

Annex B – Test Findings

Sample 1: Pendant (2.80g)

Chemical Element	Front Top – Point 1	Front Bottom – Point 2	Back Top – Point 3	Front Bottom – Point 4	Rim – Point 5
Gold, Au (%)*	33.39	35.85	34.37	34.72	44.32
Silver, Ag (%)*	66.61	64.15	65.63	65.28	55.68
Gold Purity (% by weight)*	99.9	99.7	99.6	99.9	99.6
Gold Thickness (µm)	2.28	2.21	2.13	2.36	2.57

Sample 2: Necklace (4.30g)

Chemical Element	Pendant Rim – Point 1	Big Pendant – Point 2	Small Pendant – Point 3	Big Polo Chain – Point 4	Small Polo Chain – Point 5	W Hook – Point 6
Gold, Au (%)*	66.17	65.36	65.82	66.85	68.55	68.71
Silver, Ag (%)*	33.83	34.64	34.18	33.15	31.45	31.29
Gold Purity (% by weight)*	99.6	99.7	99.9	99.0	98.4	99.7
Gold Thickness (µm)	7.55	7.27	6.82	7.29	9.86	8.26

Sample 3: Bracelet with Gold Charm (13.10g)

Chemical Element	**Side Pendant – Point 1**	**Bottom Pendant – Point 2**	**Charm – Point 3**	**Charm – Point 4**	**Joint – Point 5**	**Charm – Point 6**
Gold, Au (%)*	99.9	99.9	–	–	–	–
Copper, Cu (%)*	–	–	90.18	85.92	99.09	84.59
Nickel, Ni (%)*	–	–	9.82	10.27	0.91	10.34
Zinc, Zn (%)*	–	–	–	3.81	–	5.07
Gold Purity (% by weight)*	99.9	99.9	–	–	–	–
Gold Thickness (µm)^	Not Measurable	Not Measurable	–	–	–	–

Note:
* Denotes the composition of elements of the outermost layer, subject to its thickness. As cross-sectional testing was not performed, the content of the jewellery piece beyond its exterior layer is not known.

^ Where the gold thickness is recorded as "Not Measurable", it means the lab cannot provide a measurable thickness regarding the exterior layer of gold.