



# the CONSUMER

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feeling sick after  
renovation?

gold fineness

consumer alerts



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# casenotes



Dear readers,

As part of the mission of CASE, we constantly review our processes to ensure that our activities are done with the interests of the consumer in mind. Allow me to highlight several initiatives taken by CASE to protect the interest of consumers in Singapore.

In April 2013, CASE commissioned a test on air purifiers. We noticed that more consumers were purchasing air purifiers for their usage and individual consumers will not have the resources to carry out tests to substantiate the claims made by the manufacturer. Therefore, we decided to pick seven air purifiers randomly for testing. The results showed that most air purifiers performed to the specifications as stated except one. The manufacturer of that air purifier claimed that it was able to inhibit 99% mould, fungus and bacteria. However, the results showed that its elimination rate was less than 99%. The result of the air purifier test was publicly announced with a press release.

As part of our effort to reach out to the minority community, we decided to work on educating the Tamil speaking community. As such on April 24, for the first time, CASE worked with MediaCorp on a Tamil current affairs programme. It had a segment about online merchants, and their services in Singapore. Our CASE Tamil volunteer, Mr Balasamy Rengarajoo, advised our Tamil consumers on the options that they could adopt if they encounter any problems with online merchants in Singapore.

We received positive response to our "Knowledge is Protection" campaign, which started in 2011. Hence, we decided to continue with this campaign. This year, we have reached out to 770 students in Temasek Polytechnic and Ngee Ann Polytechnic who attended our Lemon Law talks. There were 5000 students in the Polytechnics who also attended our exhibition and visited our booth where CASE officers were in attendance to answer enquiries. Besides reaching out to students, we also organised talks on the Lemon Law and Mediation for members of the Pharmaceutical Society of Singapore and Singapore National Co-operative Federation. In addition, on April 27, CASE and the Council for Estate Agencies (CEA) collaborated to organise an educational seminar on "Safeguarding consumers' interest in property transactions". We were honoured to have Mr Tan Chuan-Jin, Acting Minister for Manpower and Senior Minister of State for National Development as the Guest-of-Honour for the event.

Our campaign includes collaborating with other grassroots organisations to reach out to consumers. We participated in the Ulu Pandan Community Centre Open House on 20 July by setting up a booth to educate the residents in the area on consumer protection. Messages on consumer protection were printed on the collaterals distributed to residents.

Besides embarking on educational campaign, we do take action against businesses for engaging in unfair practices as well. Our persistent efforts to rein in errant timeshare companies engaging in unfair practices are beginning to bear fruit. Complaints against timeshare companies are on the decline. Nevertheless, we are always mindful that much more needs to be done. In December 2011, we took legal action against Concord Developments Pte Ltd to restrain Concord Developments from carrying out certain unfair practices under the Consumer Protection (Fair Trading) Act (CPFTA). We had obtained an Interim Injunction against Concord Developments Pte Ltd. However, the legal action has since been stayed as the High Court had made a winding up order against the company on 5 April 2013.

To promote our mediation service as an avenue to help consumers to resolve their disputes with retailers, CASE initiated discussions with four Associations to encourage their members to use our mediation services to deal with disputes. This initiative culminated in a MOU signing on 29 July with the Moneylenders Association of Singapore, Restaurant Association of Singapore, Singapore Clock & Watch Trade Association and The Chiropractic Association (Singapore). We are very happy to receive the support of the four industrial stakeholders to encourage their members to participate in mediation if there are any disputes with consumers.

CASE is constantly looking for various ways to enhance the interests of consumers. CASE thanks its members and the public for their continued support for our work.

**Mr Lim Biow Chuan**  
**CASE President**

Consumer Protection (Consumer Goods Safety Requirement) Regulations

# safety consumer goods

Greater consumer protection against unsafe products Consumers in Singapore will get greater protection with the introduction of the Consumer Protection (Consumer Goods Safety Requirements) Regulations CGSRI from 1st April 2011. The new regulations cover goods such as toys, children's products, clothing, furniture, sports equipment DIY tools and other household items.

SPRING Singapore as Safety Authority SPRING Singapore, as the Safety Authority, already regulates 45 categories of household electrical, electronic and gas products under the Consumer Protection (Safety Requirements) Registration Scheme. These controlled goods must be certified safe and registered with SPRING before they can be sold. The new CGSR regulations allow SPRING to investigate, stop the sale of, or ban unsafe consumer goods. SPRING can also direct the supplier to inform users of the dangers of the unsafe product. Suppliers who fail to comply face a fine of up to \$10,000 or a jail term of up to two years, or both

Responsible businesses supply safe products Manufacturers, importers, distributors and retailers have the responsibility to supply safe products to consumers. They should check for any known safety concerns before bringing the products into Singapore. One way of ensuring product safety is to send them for testing and certification to the applicable safety standards. There should also be appropriate warnings of risks on the products and the packaging. When an unsafe product is discovered, SPRING must be informed immediately. Manufacturers should stop producing the product and importers, distributors and retailers must stop selling it.

Informed consumers choose safe products As consumers, you can ensure your own safety by choosing safe products. You can keep yourself well-informed through the media and SPRING's website: [www.spring.gov.sg/productsafety](http://www.spring.gov.sg/productsafety). If you suspect that any product is unsafe, you may contact SPRING at **+6518007733163** or **[safety@spring.gov.sg](mailto:safety@spring.gov.sg)**.



**Examples of consumer goods covered under CGSR**

- a. Toys: balloons, balls, rattles
- b. Children's products: cribs, pacifiers, play pens
- c. Apparel
- d. Electrical, electronic and gas products not controlled under the Consumer Protection (Safety Requirements) Registration Scheme: gas water heaters, freezers
- e. Household items: furniture, decorative items
- f. Do-It-Yourself <DIY> products: home improvement tools
- g. Sports and leisure products: bicycles, treadmills
- h. Stationeries: writing instruments, paper items
- i. Fashion accessories: costume jewellery, watches

**Consumer goods not covered under CGSR**

- a. Used or second-hand goods
- b. Goods that are controlled by other regulatory authorities (see table below)
- c. Goods produced only for sale overseas or imported solely for re-export

**e****h****b****For more information contact:**

Consumer Product Safety Department SPRING Singapore  
 2 Bukit Merah Central 5th storey, Podium Block Singapore  
 159835

**Hotline:** +65 1800 773 3163

**Fax:** +65 6278 9885

**E-mail:** [safety@spring.gov.sg](mailto:safety@spring.gov.sg)

**Website:** [www.spring.gov.sg/productsafety](http://www.spring.gov.sg/productsafety)

# SPRING comic issue 7

## Get Smart!

with the Kiang Family

TIPS FOR SMART SHOPPING AND CONSUMER SAFETY

"Be a smart  
online shopper"

SPRING  
singapore  
Enabling Enterprise

Mary Kiang

Robert Kiang

Alex Kiang

Lisa Kiang

Woofy

Check that the product you are buying online meets safety requirements.

Shouldn't all rice cookers come with the SAFETY Mark?

Mom, there's a recall on this hair dryer you wanted. We shouldn't buy it.

This power plug is not suitable for our local socket!

Check that there is a local office you can contact for after-sales assistance.

Oh no! The nearest service centre is not even in Asia!

Assembling this is so complicated and the instruction manual is missing!

Inspect your online purchase as soon as you receive it.

Does it come with warranty? Is there a number to call?

For more consumer safety tips, please visit [www.spring.gov.sg/productsafety](http://www.spring.gov.sg/productsafety)

# feeling sick after a renovation?

Are you thinking of renovating your home? A new coat of paint, new flooring and perhaps a new set of furniture? But before you embark on such a project, did you consider how the renovation work will impact your indoor air quality? Find out what you can do to build a healthier indoor living space.





Renovation works emit harmful chemicals indoors, particularly from new building and furnishing products which continuously release pollutants that remain on surfaces and linger in the air for long periods of time. These chemical pollutants cause poor indoor air quality which may lead to headaches, fatigue, respiratory irritation and reduce productivity. For sensitive individuals, acute exposure can result in more severe sick building syndrome and lead to serious health implications. Research studies also suggest that long-term, high level exposure to some of these chemical pollutants may increase the risk of cancer.

#### What pollutants are commonly emitted after renovation?

Generally after renovation a high amount of air-borne chemical pollutants, including volatile organic compounds (VOCs) and formaldehyde are emitted from building products such as carpets, furniture and paint. Another concern is lead-based paint, which could pose a danger to children and pregnant women, should dust and chips from the paint be inhaled or ingested.

#### Potential health effects from exposure to unhealthy levels of chemical pollutants in building products

Typical Building Products	Major Chemical Pollutants	Health Effects	
		Short term	Long term
Adhesive, sealant, carpet, insulation, laminate, tile, wallpaper, flooring, composite wood product, furniture, paint, cleaning products, etc.	Formaldehyde, phthalates, toluene, isocyanates, xylene, benzene, trichloroethane, toxic heavy metals (e.g. lead, cadmium, mercury), etc.	Dry/watery eyes, headache, nausea, cough, breathlessness, tiredness, insomnia, respiratory and skin irritation.	Damage to liver, lung, kidney, central nervous system, and increased cancer risk.

In 2013, NEA received 12 complaints from building owners over health discomfort caused by renovation work. In some of these complaints, chemical pollutants like VOCs and formaldehyde were found to be at levels 10 times higher than the acceptable limit.

#### What can we do to protect ourselves?

Many manufacturers have developed greener alternatives in response to health concerns relating to the emission of chemicals from building products. Using green-labelled or low-VOC emission and low-formaldehyde products is one of the most effective way to protect yourself against harmful chemicals during renovation works.



The Singapore Green Label, administered by the Singapore Environment Council (SEC), was launched in 1992 to endorse consumer products and services that have less undesirable effects on our environment. It certifies building products like panel boards, laminates, adhesives, tiles, carpets, flooring, paints, office furniture, and cleaning products. Visit [http://www.sec.org.sg/sgls/sgls\\_directory](http://www.sec.org.sg/sgls/sgls_directory) for more info



Singapore Green Building Product label, administered by the Singapore Green Building Council (SGBC), was launched in 2010 as a key initiative to support the building industry in its drive towards sustainability and environment-friendly built environment. It certifies building products like panel boards, adhesives, tiles, flooring, composite wood, wall coverings, paints, and modular furniture. Visit [http://www.sgbc.sg/green-certifications/online\\_catalogue/](http://www.sgbc.sg/green-certifications/online_catalogue/) for more info. Building products with green labels are tested and certified for low-VOC and low-formaldehyde and are generally free of toxic heavy metal contents.



## TIP 1

### **Increase Ventilation**

Increasing ventilation is the best way to reduce the level of chemical pollutants. Open windows to allow the air to flow in and dilute the accumulated air pollutants trapped indoors. Additional fans can be used to create a directional airflow, driving out polluted indoor air and bringing in outdoor air.

## TIP 2

### **Use a suitable air cleaner**

An air cleaner with appropriate cleaning technology may be used to improve the indoor air quality. The use of activated carbon filters is one of the most common adsorbent to remove gaseous pollutants. It should be noted that the use of an ozone-generating air cleaner should ideally be handled by specialised personnel, as some studies have shown that it can be hazardous, as it exposes users to excessive ozone and its toxic by-products.

### **How can I improve my existing situation?**

As far as possible, purchase green building products from the start, as rectification can often be difficult and costly. But if renovation work has begun, you can try to improve your indoor air quality by following the tips below:

If you still feel uncomfortable, you may also engage an Indoor Air Quality (IAQ) consultant to check for other underlying indoor air quality problems. Visit the Singapore Accreditation Council (SAC) website (<http://www.sac-accreditation.gov.sg/Pages/Homepage.aspx>) for an updated list of SAC-accredited IAQ consultants.

Having good indoor air quality is important for health and productivity. The quality of your indoor air is determined primarily by your choice of building products. The next time you carry out any renovation, remember to ask for green-labelled or low-VOC and low-formaldehyde products.

# cycling safety

Cycling around the neighbourhood is a great way for you and your child to bond over a fun and healthy activity. However, bicycle injuries can be a cause for concern. A recent study done by KK Women's and Children's Hospital found that of 242 children who were seen at the Emergency Department from January 2008 to December 2010 for bicycle spoke-related injuries, nearly 40% of them had more serious injuries including fractures, open wounds and dislocations. Some of these injuries may be attributed to untied shoelaces and accessories that become stuck in the bicycle spokes. For a safer and more enjoyable time, remember the safety precautions shared below the next time you take Junior along on your weekly ride.

## Pillion Riding – More Dangerous Than You Think

The same study by KK Women's and Children's hospital found that 76% of the injured children were pillion riders, with the majority between the ages of two and six.

The Singapore Road Safety council advises against carrying a pillion rider when cycling on the road. If it is necessary to have your child ride pillion, use a well-fitted children's bicycle seat with an accompanying footrest.

### 1) **Don't get caught in the spokes!**

Before setting off, check that there are no loose pant legs, cords and drawstrings on clothes, untied shoelaces or backpack straps that can be caught in the bicycle chain or spokes. You can also install spoke guards to minimize the risk of your child's feet being trapped between the spokes of a rotating wheel.

### 2) **Dress appropriately**

Avoid riding barefoot. Always wear proper shoes that cover the whole foot to ride, such as sneakers. Sandals and flip-flops may not have the appropriate grip on the pedals and they do not provide adequate protection of the foot.

### 3) **Always wear a helmet for protection**

Always wear a helmet when you ride. More importantly, check that the helmet fits well, especially on your child who may have outgrown last year's helmet. Supervise your child when he or she is putting the helmet on to make sure that it is worn correctly.

### 4) **Check your equipment**

Ride a bicycle that is the right size for you. Do not let your child ride a bicycle that he or she has outgrown, or one that is too big in the hopes that he or she will 'grow into it' eventually. Riding an ill-fitting bicycle can compromise balance and safety especially in the event of falling down. Check that wheels are properly inflated, seat, handlebars and wheels are secure and brakes are working well and not sticking before riding off.

### 5) **Explain hazards and supervise your child at all times**

Your child's safety is not just about proper use of the equipment. Always supervise young children and keep a sharp eye out for possible hazards. Children may not anticipate problems the same way adults do – explain and help them understand safety hazards and precautions for many safe and fun-filled family adventures to come.



## Age-inappropriate Toys – Beware!

A separate study conducted by KKH found that many parents are buying age-inappropriate toys for their children, resulting in a 15 per cent rise in toy-related injuries in children under the age of 5 in 2013, compared to the same period in 2012.

### The top reasons given by parents

- They believed the toy would benefit their child educationally
- They thought their child was developmentally ready to play with the toy safely

You can protect your child from hazards like choking, falls, cuts and bruises by following the manufacturer's recommendations and guidelines. Do not ignore age-related guidelines. They are there for a reason.

# SPRING comic issue 8

**Get Smart!**  
with the Kiang Family  
TIPS FOR SMART SHOPPING AND CONSUMER SAFETY

Robert Kiang Alex Kiang  
Mary Kiang  
Lisa Kiang  
Woofy

**"It's cool to be safe"**

**Look out for the SAFETY Mark when buying a wall or ceiling fan.**

**Do not install ceiling fans near curtains.**

**Get the suspension system of the ceiling fan checked once every two years.**

**Ensure that ceiling fans are properly installed in suitable places.**

Oh no! The loose ceiling board cannot support the fan!

Is it safe to expose the fan to the rain?

You should install the fan with a safety hook, safety cord and three expansion bolts.

For more consumer safety tips, please visit [www.spring.gov.sg/productsafety](http://www.spring.gov.sg/productsafety)



# sayit@case

**Dear CASE,**

*I purchased a cupboard from a company in October. The agreed delivery date was set in January. I had placed a deposit but until date, the items have not been delivered despite having repeated correspondence with the company. I wish to seek a full refund of my deposit.*

**B**

Dear B,

The Consumer Protection (Fair Trading) Act (CPFTA) states that it is an unfair practice for retailers to make false claims. For example, they should not promise to deliver the furniture on a certain date when they are unable to do so.

Consumers can seek redress and pursue their case under the provisions of the CPFTA and are advised to proceed to the Small Claims Tribunals or approach CASE if they are unable to resolve the dispute with the retailer on their own.

CASE would like to remind consumers to exercise prudence when making purchases. They should never pay in full up front to the retailer before the furniture is delivered. Consumers should only pay upon delivery or pay a small sum for a deposit initially and the rest of the payment after the furniture is delivered and in good condition.

**Dear CASE,**

*I was looking through the newspapers and came across an advertisement for an electronic item. The advertisement stated that it was sold at a certain price but when I went down to the shop, the salesperson told me that I had to up the amount, as there were other costs involved.*

*In the first place, the advertisement should have listed the various terms and conditions. In addition, the hidden charges should have been explained clearly to the consumers.*

**A**

Dear A,

Advertising in Singapore is self-regulatory. As such, advertisers are advised to adhere by the Singapore Code of Advertising Practice (SCAP), which is issued by the Advertising Standards Authority of Singapore (ASAS).

The premise of SCAP is that all advertisements should be legal, decent, honest and truthful. We advise you to submit your feedback to the Advertising Standards Authority of Singapore (ASAS) with a copy of the advertisement.

When there is feedback on an advertisement, ASAS will review it, ask for substantiation where necessary, and then make a decision in accordance with SCAP. We may request advertisers to revise their advertisements, failing which to withdraw them altogether, to avoid providing inaccurate or misleading information.

# SPRING comic issue 9

## Get Smart!

with the Kiang Family

TIPS FOR SMART SHOPPING AND CONSUMER SAFETY

**"Get anchored for safety"**



Choose sturdy, stable and well-built furniture. If necessary, anchor cabinets, bookcases or dressers with an anti-tipping restraint kit.

Dad, this chair is for kids, it can't take your weight!

You can anchor the cupboard to the wall for added safety.



What a nice tall cupboard this is!

Ensure that heavy objects are placed on lower shelves and drawers.



Things that are attractive to children should not be placed at the top of furniture.



Anchor and protect: Flat screen TVs should be mounted onto the wall. This stabilises the TV and protects your children.

The neighbour's baby is grabbing everything in sight!



For more consumer safety tips, please visit [www.spring.gov.sg/productsafety](http://www.spring.gov.sg/productsafety)

# consumer alerts

**when consumers put their money into such unregulated schemes, they do so at their own risk.**

There is a wide range of products and schemes, both in Singapore and globally, that claim to offer consumers potential profits. Some of these are offered and traded in markets or by firms that are regulated. But, there are others that are not regulated by financial sector regulators like the Monetary Authority of Singapore (MAS)

## **Deal with regulated persons if you are seeking financial services**

Consumers seeking financial services are strongly encouraged to deal only with persons that are regulated by MAS. MAS' regulatory regime aims at safeguarding the interests of consumers by ensuring that only competent and professional persons may provide financial services. The laws administered by MAS also require disclosure of information on investment products being recommended to consumers.

**Always check if the party you intend to deal with is authorised by MAS.**

## **Who Are You Dealing With?**

Look up the Financial Institutions Directory on the MAS website to see if the entity you intend to deal with is regulated in Singapore, and the specific regulated activities it is authorised to conduct in Singapore. MAS only regulates entities with a presence in Singapore.

## **Is the individual you are dealing with authorised?**

Find out more about the individual representing the financial institution you are dealing with. If he is authorised to deal in or provide advice on life insurance and investment products, he will have been assigned a unique representative number. You should request for your representative's unique number and conduct your own check on the MAS Register of Representatives. Use the Register to verify whether the person is an appointed representative, the regulated activities which the representative is allowed to conduct, the financial institution the representative acts for and if there are any suspensions, revocations and prohibition orders issued against the representative by MAS.

## **Pitfalls of dealing with unregulated entities or schemes**

If a consumer chooses to participate in schemes that are not regulated by MAS, he will not have the protection afforded under the regulatory framework administered by MAS, particularly if the operators are based overseas. If he has a complaint against an unregulated entity, he will also not be able to approach the Financial Industry Disputes Resolution Centre (FIDReC) for assistance. And if an operator is based overseas, it could be even harder for the consumer to pursue the matter. It is very important that consumers check the legitimacy of such schemes, rather than just focus on the offered returns, particularly where the scheme promises returns are much higher than the returns offered by established investment schemes/products regulated by MAS. If something is too good to be true, it probably is.





**Knowing Your Choices: Personal Data Protection Act & Consumer Protection (Fair Trading) Act Seminar (18 January 2014)**

The Consumers Association of Singapore (CASE) and Personal Data Protection Commission (PDPC) jointly organised a talk on 18 January 2014 at Mapletree Business City. The talk aimed to prepare participants for the Personal Data Protection Act and the Do Not Call Registry.

Ms Agnes Lye, Manager, PDPC, gave tips on the steps consumers can take to protect their personal data. After the break, Ms Eleanor Lin, Member, CASE Education Committee, shared her knowledge about unfair practices with the participants and how can they protect themselves against unscrupulous retailers. The seminar attracted 31 participants

**Ngee Ann Polytechnic - Law Bonanza Week (3 – 7 February 2014)**

CASE conducted a Lemon Law talk for 35 Ngee Ann Polytechnic staff and students on 6 February 2014. We also held a week-long mini-exhibition at Block 73, Ngee Ann Polytechnic for their students in conjunction with the talk. Through this initiative, CASE hopes that more educators and students alike can have a better grasp of the Lemon Law.

**Talk at Samsung Asia Pte Ltd (5 February 2014)**

CASE organised a talk for Samsung Asia Pte Ltd's staff at their regional headquarters located at Mapletree Business City. Dr Alexandar Loke, Vice-Chairman of the CASE Education Committee spoke on the Consumer Protection (Fair Trading) Act, Lemon Law and mediation. There were 50 participants at the talk.

**Mountbatten CC - Lemon Law Talk (23 February 2014)**

CASE was invited to give a talk in Mandarin to Mountbatten residents on the Lemon Law. Some 82 residents attended the talk.

# gold fineness

by Ms Brenda Teng

the consumer products, standards & testing committee (cpstc) of case is pleased to find that all tested gold jewellery pieces in its fifth round of gold fineness test have passed the fineness requirement for hallmarking standards. it is considered a commendable improvement from the 3.1% failure rate in the previous round of test that took place in year 2011.



## Fineness Test

The tests were done in accordance to the Singapore Standard for Determination of Fineness of Precious Metal Jewellery, which was just published by SPRING Singapore in 2012. As proven by the test results, the industry's implementation of this new standard had successfully reduced the under-fineness cases in Singapore, and assured consumers of better gold jewellery quality in Singapore.

Despite the satisfying outcome of all gold jewellery pieces complying with the fineness standards, it is disappointing to note questionable practices being adopted by errant retailers during the transactions.

## Questionable Retailer Practices

Besides picking up gold jewellery pieces from 20 random jewellers for fineness testing, the mystery shoppers deployed by CPSTC also observed some retailer-adopted questionable practices, the majority of which relate to weighing.

It is important to ensure that you get what you pay for, especially when a precious metal like gold is high in value. Though weights and measures play a crucial role in the purchase of these jewellerys, it was reported by the mystery shoppers that all 20 retailers did not initiate to weigh the gold jewellery, until being prompted. This is with the exception of two retailers who refused to weigh the jewellery even upon request. CASE had written to them and followed up on their responses.

While one of the two retailers assured that it is their normal practice to weigh the gold jewellery pieces in the presence of all customers, the other claimed that the shop's usual practice is to weigh only for regular customers. CASE had issued an official letter of notice to the retailer to weigh their gold jewellery pieces to all consumers who make a purchase at their shop in future.

Out of the 18 retailers who weighed the gold jewellery pieces, four retailers were reported to have used weighing scales that failed to display the Accuracy Label, which was introduced by SPRING Singapore to assure both consumers and traders of accurate weights and measures. A follow-up investigation was done by SPRING and warning letters were issued to the retailers who were using battery-operated weighing scales which are not approved for gold jewellery retailing. Consumers are advised to insist that the gold jewellery is weighed in their presence, using a weighing balance with the SPRING Accuracy Label.

To ensure accurate weight measurements, jewellers should remove price tags from the jewellery pieces before putting them onto the weighing scale. However, 13 retailers who weighed the gold jewellery pieces did not initiate to remove the tag upon weighing. When requested to remove the price tags, one refused to do so. Its manager claimed that it is a misunderstanding and assured that the company would investigate into the matter. He promised to emphasise the fair practices to their salespersons, to avoid such incidents in future.

CASE would like to call upon the retailers who adopted the above unfair practices to ensure that they do not exercise such practices again. This would also serve as a reminder to all other retailers who were not picked in this conducted test, to play fair to consumers.

## Consumer Tips

- Consumers are advised to check the net weight of the jewellery (i.e. without the tag) when making a purchase.
- Consumers should ensure that a non-battery operated weighing scale with the Accuracy Label is used to weigh the jewellery, and that the scale is sealed with a tamper-proof paper seal.
- Consumers should insist that jewellery is weighed in their presence.
- Consumers can request for a detailed breakdown on the receipt.
- Consumers are advised to keep all proof of purchase.
- Understand the terms and conditions of purchase and check with retailers if they have an exchange and refund policy.

To conclude, we would like to emphasise that CASE is committed to protect the interest of consumers. We will continue to highlight any unfair practices in the marketplace. At the same time, we also urge consumers to be more discerning and exercise caution to protect their own interests.

### 20 randomly selected retailers

Initiate to weigh 0	Did not initiate to weigh 20
Weigh upon request 18	Did not weigh upon request 2
Weighed using weighing scale with Accuracy Label 14	Wighed using weighing scale without Accuracy Label 4
Initiated to remove price tag 5	Did not initiated to remove price tag 13
Remove price tag upon request 5	Did not remove price tag upon request 13





# goldreal

everyone loves gold in one way or another. shimmering with elegance, gold symbolizes wealth, health and leaves a rich cultural footprint from generations to the next for asians.

Chinese buy gold to invite health and longevity to the new lunar year while Hindus believe in lasting prosperity by buying precious metals on the Akshaya Tritiya, the gold buying day. During customary weddings, parents brood over the designs of gold jewellery to choose from. For the Chinese and Malays, these betrothal gifts from the groom's parents to the bride signify the status and wealth of their household and add assurance to the bride's prosperous and blissful life ahead. Indians have similar tradition, except the groom receives the dowry from the bride's family. Gold jewellery, not only carries sentimental value to the newlyweds, but also a rich cultural heritage as it passes on to the next generation.

### So what is the concern over buying gold?

As pricing for gold is based on four important factors: design, craftsmanship, gram weight and fineness, purchasing becomes tricky. The workmanship fee for a piece of jewellery is largely dependent on its design and craftsmanship. The more exquisitely crafted the piece of jewellery, the higher the workmanship fees charged. Gram weight (g) is the weight of the entire jewellery piece. Do you know the gold price per gram of 916 gold or 999 gold is closely referenced to the spot on price? Retailers in Singapore increase or decrease the price correspondingly before calculating the gram weight price. Whilst weighing a piece of gold jewellery may seem straightforward, gram weight can be tampered far too easily. Imagine a simple piece of gold bangle with a gram weight of 8g. Even with scrutiny, the bangle seems the gift for mother's day. However, a heart for gold may not meet the heart of gold. The best swindlers have managed to adulterate the perfect gold bangle with much cheaper alternatives, non-precious metals eg. Copper strips. Exactly how much of the 8g is actually gold? One will not be able to tell just by looking at it.



Even Metalor, a reputable manufacturer, was reported to have tungsten found in its 1 kilo gold bar of 99.98% purity.



Purity(%)	Fineness(%)	Karats(K)
99.9	999	24
91.6	916.7	22
75.0	750	18

Read more here: <http://www.businessinsider.com/>

Such conclusive cases have indicated that consumers like you and I are vulnerable when it comes to choosing our pot of gold. Gold fineness, also known as purity may be, at times, compromised. Fineness can be expressed in percentage %, parts per thousand or karats. A 999 fineness gold is equivalent to 24K gold with 99.9% pure gold. 18K gold is 18/24 parts, or three-quarters, pure gold, or about 75% pure gold. It is also commonly marked as 750 fineness by European countries. Hence, a 916 fineness gold jewellery means that it contains 91.6% pure gold for that particular jewellery piece.

Statistics from Singapore Assay Office (SAO) showed at least an average of 8 cases of under-fineness cases every month between 2010 and 2013. This astounding figure is only limited to the samples from certified members that were tested. Common jewellery pieces claimed to be 916 or 999 fineness may fall short of fineness. Consumers must be aware that there is no way to believe that the glittering perfect piece of gold bought is truly worth what was paid for, based purely on its appeal, colour or the feel of it.

### So how can we ensure that the gold we buy is truly worth what we paid?

Fortunately, gold purity could be tested and verified by chemical methods. Fire assay, a standard reference technique in accordance to International Standard, ISO 11426 is performed in SAO as a primary test. A small gold sample is first drawn from the gold jewellery. After weighing, all the base metals (other than gold and silver) is removed at high temperatures in the furnace. The silver-gold alloy left is oxidised, leaving a residue of pure gold. By comparing the weight of sample before, gold fineness is then accurately determined. Although this destructive method means original jewellery may not be recovered, it remains the most accurate method. X-Ray Fluorescence (XRF) spectroscopy screens gold jewellery by measuring the intensity of the X-rays generated by gold and other alloys. Although non-destructive, XRF remains surface indicative only up to 10 micrometers deep. Chemically treated or electroplated gold jewellery surfaces with thicker layer of pure gold may see false positive results in XRF technique. In SAO, both XRF and fire assay methods are complementary performed to ensure the fineness of jewellery sent in are met. Other testing methods include Touchstone/Carat needles, an ancient method used at least as early as 500 BC and Inductively Coupled Plasma using Optical Emission Spectrometry (ICP). Singapore Assay Office and its role since 1975, SAO provides professional testing services for precious metals such as gold, silver, platinum and palladium in the jewellery industry. As an independent test laboratory, SAO is committed to ensuring a consistent and voluntary hallmarking practice in Singapore. Under the SAO Hallmarking Scheme, manufacturers, traders, and retailers are encouraged to submit their batch of gold jewellery for purity testing and certification. First, sampling pieces are extracted for both XRF screening method and Fire assay following the Singapore Standard SS581:2012 published by Spring Singapore. Only when the fineness of the jewellery pieces tested is met, SAO will certify every piece of jewellery in the batch by hallmarking to attest to its quality. The complete set of hallmark consists of the SAO mark bearing a lion head logo, the Standard/Fineness mark and the Jeweller's mark.

With just nearly 40 years of experience, SAO evolved from a supporting testing role for Singapore Mint in Chartered Industries during the 1970s till what it is today, an established accredited assaying & hallmarking office, reinforcing consumer protection among shoppers, gold retailers, suppliers and traders. Now, consumers can celebrate every festivities and events by shopping at any of SAO's certified retail stores. Every

jewellery piece in these stores is attested with the lion head mark other than certain exempted items. Goldreal with SAO for greater assurance today! Visit SAO website at [www.assayoffice.com.sg](http://www.assayoffice.com.sg) and "like" our SAO facebook to know where our certified retail outlets are today!

## Become an expert on Gold!

If your gold piece is hallmarked by the Singapore Assay Office. There should be a total of three marks - Assay Office mark. Standard mark and Jeweller's mark.

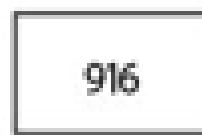
Here're how the marks look like:



Singapore Assay  
Office Mark



Jeweller's  
Mark



Standard Mark  
(Gold fineness comes in  
999, 916, 900, 750, 585, 375)





# Private Data Protection Act Benefiting Consumers

## An Independent Perspective

by By Mr Jayems Dhingra

The personal data is the only asset of an individual, which can't be taken away or lost by an individual, except in the extreme circumstances of memory loss. The bare minimum personal data to positively identify an individual is the name, National Registration Identity Card (NRIC) number, and date of birth and place of birth. The additional information related or associated with an individual is like, family details, address, contact details, employment details, bank account details, club memberships and interest group membership etcetera. How valuable is this asset will depend on an individual. Imagine spending minimum 3 minutes on one unsolicited marketing call, fax message or SMS. If there are about 10 such calls per day at different intervals, it may be a loss of 30 minutes of otherwise productive time, besides the irritation and feeling of a nuisance effect afterwards. Before long, one may start wondering that there is no privacy anymore. Marketing agents and call centers can intrude individual's privacy even when travelling overseas. Such unwanted calls could become an unwanted expense when a person is travelling. One minute of a roaming incoming call may cost about S\$1 to S\$4 depending on the country. After picking a call, when one realizes that it was from an air-con repair contractor or a plumber offering services or someone offering a preapproved credit card, overdraft facility, car loan or an insurance policy; imagine the reaction from the recipient of such a call. The caller is totally unaware of the location of the called party when he made the call. This scenario can be avoided thanks to the Singapore Personal Data Protection Act (PDPA, 2012) which came into full effect for enforcement from Jan 2, 2014 after commencement in stages since Jan 2, 2013. In accordance with the PDPA, without consumer's consent, no commercial enterprises or individuals can collect personal data of a person or persons.

## Consumer's Consent is the Key

The first and foremost responsibility for protection of privacy and personal data lays with the owner of the personal data, which is an individual himself or herself. As a consumer one may subconsciously fill up sales-purchase receipts, feedback survey forms or product warranty forms. Such forms may contain a check-box like one or more of the following or similar types:

- Do you agree to participate in consumer experience feedback surveys;
- Would you like us to send you information about our new products and special promotions;
- Which mode of communication you prefer, Telephone, Fax, Email or Post;
- Can we share your data with third party vendors;
- Would you like to recommend any of your friends or family members who would be interested in this product, in return if the recommended person buys the product, he or she will get 10% discount and you will get additional 15% discount on your next purchase!

**Caution No.1:** Watch out for such inconspicuously looking statements!

## Buying Consumer Products with Warranty

In case of purchasing any electronic items, mobile phone sets (without service provider's contracts) and other ICT products, which come with some warranty for a specified period, for free repair and or replacement, the retailers may request a copy of the NRIC. Consumers ought to be cautious on such requests. It may sound like a legitimate request, but as a consumer one has a right to ask the purpose for copying his or her NRIC. The answer may be forthcoming as:

*"It is our company policy!"*

*"My management instructions, I have to follow!"*

*"Everybody has been giving, it is nothing uncommon!"*

*"We need just for record purposes only!"*

*"If you don't want to give, I can't help you!"*

Well when you hear such statements that is the time for asking a second question, is it permitted under the PDPA to collect my NRIC copy? Well if the product is warranted for use by only the consumer making a purchase, then it could be for contractual purpose, but if the product is warranted as a product for any user, then the consumer can choose not to give further personal details. The receipt of purchase and a warranty card should be sufficient for making warranty claims. The buyer of consumable products may be buying as a gift or for some other friend or family member. The justification to collect personal data should be serious enough for a consumer to give consent.

**Caution No. 2:** Do not provide a copy of your NRIC to any unauthorised entity without a legitimate or legal purpose and is not a prescribed healthcare body or a law enforcement agency!

## Lucky Draws and Redemption Coupons

A Source of Personal Data Collection the perfect mode of getting the consent and enticing the innocent consumer in divulging the personal data is by means of lucky draws at shopping centers and airport duty free shopping area. At certain promotions and sales campaigns, the retailers and

sales promoters offer coupons with every purchase. It is not binding on the consumers that they must accept and fill-in the details for a lucky draw. However, when consumers fill such slips or forms, they need to read the terms and conditions of such offers, either for a gift item or for future lucky draw. It will not be uncommon, if the consent is being sought for contacting the individuals for future promotions and product launches.

**Caution No. 3:** Indulge in such promotions with care and knowing that your data may be used by the marketing agencies and promoters in future.



## Online Shopping

The perfect source of data collection with full consent of the consumers is the internet shopping. However with the entry of PDPA into effect, such traders will not be permitted to use that data without the consent of the shoppers. The traders also can't collect the personal data without the permission of the consumers. Thus when creating an account to do online shopping, making an airline reservation, hotel booking, car rental or any such services, always check where the consumer is asked to check a box. Often, two or three statements could be related to marketing and promotions of related, or third party products. A careful consumer will be mindful to focus on the purchase at hand and will not agree to use the personal data for contacting in future for offers unrelated to the product or service being purchased.

**Caution No. 4: Read the checkboxes before clicking on the "I Accept" or "I Agree" buttons!**

## Still Receiving Unsolicited Calls and Faxes

If despite being careful in protecting one's personal data and not indulging in any of the above consents for promotions, unwanted calls are still coming, then don't worry. The PDPA is meant for such protection and peace of mind. A "Do Not Call Registry" has been created by the Singapore Government under the PDP Commission (PDPC), where any individual can register the telephone and fax numbers. A detailed set of guidelines for individuals and simplified registration and complaint procedures are also provided. For full details consumers may visit:

<http://www.dnc.gov.sg>;

<http://www.pdpc.gov.sg>;

<http://www.pdpc.gov.sg/individuals/overview>;

**Caution No. 5: Register your numbers to avoid receiving unwanted calls!**



### Unsolved Mysterious Callers

Ever wonder what you can do when you receive calls from foreign numbers and the caller speaks with a foreign accent? Well the PDPA is a Singapore Law and is not enforceable in foreign jurisdictions until international authorities get together and make trans-national laws to protect consumers. In the interim period, it is upon the consumers and the recipients of such calls to be diligent and forthcoming in reporting such foreign calls, through the relevant channels indicated on DNC website.

### Conclusion

- If one wants the privacy and selective listening to promotions, one has to start taking decisions, as to when to disclose and when to give consent, for use of the personal data.
- The PDPA governs the collection, use and treatment of personal data of individuals and entities in Singapore.
- The PDPA can further provide support when there is a breach of the rules of Personal Data Protection Act and the affected individual or an entity submits the complaint.



# 保护您得购车定金



消费者给予汽车经销商的定金在一定程度上被视为一种“保证”。这代表交付定金的消费者有诚意履行汽车合同并继续购买汽车。在一般的情况下，一旦给予定金的消费者打算取消这项汽车交易，提前交付的定金可能会被没收。然而，从法律的角度来看，若被没收的定金成为“处罚条款”，那么定金就不会被没收。消费者也有权力夺回定金。

有些“不良”汽车经销商会利用这种情况从中获取利益。特别是当定金数额很大时，他们可能会以不能成立的借口或理由借此机会“赚外快”。

为保护自己，消费者必须阅读合同，尤其是细读其合同的定金条款。消费者也应该确保在合同列出定金在什么时候能退还并在怎样的情况之下能被汽车经销商合法没收。为了进一步保护消费者的权益，《保护消费者（公平交易）法令简称CPFTA》（汽车交易商按金基金）在2009年通过。

（一）首先，规例提出汽车经销商必须以书面的方式通知消费者收交付或退还订金并一切相关的条款。例如，汽车经销商是否能没收定金。

（二）其次，如果汽车经销商正在协助消费者申请购买汽车的贷款时，除非他在合理的时间内安排贷款融资，否则他不能保留或处理定金。如果贷款不批准（若消费者提出要求），经销商必须给予消费者从金融机构的书面解释，向他们交代贷款被拒绝的原因。汽车经销商必须负起举证责任，以证明他们遵守载于《汽车交易商按金基金》4(a)和(b)的条款。该法规被通过的原因是基于一一些汽车经销商的不良作风。有些汽车经销商在协助消费者贷款时，不但不向财务机构贷款，甚至还向消费者虚报贷款尚未获批准并没收他们的定金。此

外，到目前为止，一般汽车经销商的做法仍然是让消费者签署一份空白贷款申请表。若汽车经销商代表消费者填写的贷款申请内容有差异或存有信息错误，这将导致了汽车经销商与消费者之间的纠纷。因此，如果消费者支付了定金，合约应该清清楚楚列出其贷款是必须受金融机构批准的。其条件在合约中是重要的。因为在购买汽车时，有些消费可能会没有足够的现金，而得依赖贷款。



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\* Delete where inapplicable

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Budget Employment Service Centre  
Comfort Employment Pte Ltd  
Contact Asia Pte Ltd  
Crislo Employment Agency Pte Ltd  
Enreach Employment Pte Ltd  
Home Employment Agency Pte Ltd  
Home Employment Service Centre Pte Ltd  
Homekeeper International Pte Ltd  
Homekeeper Jobplacement Pte Ltd  
Jas Employment Agency  
Jobs Culture International Pte Ltd  
Loyal Employment Agency  
Luna Agency  
Maid Management Services Pte Ltd  
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Nesah Enterprise Employment Agency  
Orchid Employment Agency & Management Services Pte Ltd  
Pro Maids  
Team-up Resources Pte Ltd  
United Home Employment Agency Pte Ltd  
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Singapore Health Services Pte Ltd  
Agency for Integrated Care Pte Ltd

#### IT

Fun Link  
Santa United International Holdings Pte Ltd

#### Ticketing

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Audio House Marketing Pte Ltd  
Creation Air Pte Ltd  
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#### Credit Information Provider

Credit Bureau (Singapore) Pte Ltd

#### Jewellery

##### Chip Lee Goldsmith Jewellery

MoneyMax Group Pte Ltd  
MoneyMax Jewellery Pte Ltd  
Teng Huat Jewellery Pte Ltd

#### Miscellaneous

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9 Dragon Malls (S) Pte Ltd  
ChoiceCycle CCTV Pte Ltd  
Kemp Singapore Pte Ltd  
Kemp Trading  
Memory World (S) Pte Ltd  
Metro (Private) Limited  
MoneyMax Pawnshop Pte Ltd  
MoneyMax Pte Ltd  
Mount Vernon Sanctuary Pte Ltd  
NTUC Fairprice Co-operative Ltd  
Perfect Deco Pte Ltd  
Perfect Window Films Pte Ltd  
Singapore Funeral Services  
Sungei Emas Pte Ltd  
Union Gasket  
Wedding Acts Pte Ltd  
White Horse Ceramic (S) Pte Ltd  
Valuemax Group Ltd

#### Departmental Store

Metro (Private) Limited

#### Supermarket

NTUC Fairprice Co-operative Ltd

#### Motoring Businesses

Acfas Auto  
Alfa Credit Pte Ltd

Auto Zoom Enterprise Pte Ltd  
BKW Automobile Pte Ltd  
Car Design Motor Pte Ltd  
Car Times Automobile Pte Ltd  
Chicago Associates  
ChoiceCycle CCTV Pte Ltd  
Dickson Automobile Pte Ltd  
Fu Yip Motor Trading  
Good Year Automobile Pte Ltd  
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RTMT Motor Pte Ltd  
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Starbright Auto Pte Ltd  
Swee Seng Motors Pte Ltd  
Tan Motor Car Enterprises  
Tan Wei Auto Pte Ltd  
Tay Motor & Credit Pte Ltd  
Teck Wei Credit Pte Ltd  
Thiam Heng Motor  
Think One Automobile & Trading Pte Ltd  
Thong Lee Trading Pte Ltd  
Village Credit Pte Ltd  
Yong Lee Seng Motor Pte Ltd

#### Renovation

Loyal Employment Agency  
Luna Agency  
Maid Management Services Pte Ltd  
Nation Employment Pte Ltd  
Nesah Enterprise Employment Agency  
Northwest Design And Build Pte Ltd  
One Design Werkz Pte Ltd  
Orchid Employment Agency & Management Services Pte Ltd  
Perfect Deco Pte Ltd  
Perfect Home Helper  
Perfect Window Films Pte Ltd  
Pro Maids  
Promax Design Pte Ltd  
Rezt And Relax Interior  
Sky Creation Design Pte Ltd  
Spacious Planners Pte Ltd  
Spire Id Pte Ltd  
Star Furniture Pte Ltd  
Team-up Resources Pte Ltd  
U-Home Interior Design Pte Ltd  
Unimax Creative Pte Ltd  
United Home Employment Agency Pte Ltd  
United Home International Pte Ltd  
Vegas Interior Design Pte Ltd  
Xerxes 1 Design Pte Ltd

### CASETRUST BASIC - STOREFRONT BUSINESSES

#### Spa & Wellness

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A Cube Systems Pte Ltd (under the brand name of Nails Bar)  
A Fond Boutique Spa Pte Ltd  
A Fond Leisure Spa Pte Ltd  
Adeline Face & Body Pte Ltd  
Adept Therapy Centre Pte Ltd  
Adept Therapy Centre Pte Ltd (under the brand name of Adept Therapy)  
Adonis Beauty Consultants Pte Ltd (under the brand name of Adonis)  
Adonis International Pte Ltd (under the brand name of Adonis)  
Adonis Nuskin Pte Ltd (under the brand name of Adonis)  
Alexis Links (under the brand name of OPI Centre)  
All About Massage Pte Ltd (under the brand name of Spa Infinity)  
Allure Nail & Wellness Pte Ltd  
Amore Fitness Pte Ltd  
Amrita Ayurvedic Centre Pte Ltd  
Anantha Ayurvedic Health Care Pte Ltd  
Anglo Thai Enterprises Pte Ltd (under the brand name of Ayuthaya - The Royal Thai Spa)  
Art De Spa Pte Ltd  
Ashi Reflexology  
Asia Ocean Therapy (under the brand name of Sunshine Spa)  
Avon Beauty Aesthetics LLP (under the brand name of Avone Beauty Secrets)  
Ayurveda Healthcare (S) Pte Ltd  
Ayuryoga, Clinic of Ayurveda & Yoga Pte Ltd  
Ayush Ayurvedic Pte Ltd  
Balik Kampung Private Limited (under the brand name of Balik Kampung)  
Balmoral Chiropractic Wellness Pte Ltd (under the brand name of Balmoral Chiropractic Wellness & Spa)  
Beach Road Hotel (1886) Ltd under the brand name of Raffles Amrita Spa  
Beaute Bay Pte Ltd  
Beautiful Tips Pte Ltd under the brand name of Beautiful Tips  
Beautehub International Pte Ltd  
Beautegroup Pte Ltd (under the brand name of My Happy Feet)  
Beautegroup Pte Ltd (under the brand name of The Gentlemen's Lounge)  
Beauty & Foot Wellness  
Beauty 100 (S) International Pte Ltd  
Beauty Base  
Beauty Cottage  
Beauty Forever Saloon Pte Ltd  
Bella Luna Pte Ltd  
Belle De Beaute  
Bellicare  
BFM  
Bio Focus International Pte Ltd  
Black Swan Skype Pte Ltd (under the brand name of Finger Talk Nails Salon)  
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Body Contours Pte Ltd  
Body & Soul Bali Spa Pte Ltd  
Body Contours Pte Ltd  
Bodytalk Wellness Spa LLP  
Bodywork Clinic Pte Ltd (under the brand name of Beauty, Mums & Babies By Bodywork Clinic Pte Ltd)  
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Bonafides Beautique Pte Ltd  
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Callista Face, Body, Spq 'Capella Hotel, Singapore (under the brand name of Auriga Spa)  
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Chen Kang Wellness Pte Ltd (under the brand name of Chen Kang Wellness)  
Chen Kang Wellness Spa Pte Ltd  
Chengmai Lanna Thai Massage  
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Clarins Pte Ltd (under the brand name of Clarins Skin Spa)  
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Coral Ocean Wellness Pte Ltd  
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De Beaute (SSC) Pte Ltd  
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- Mosque Street  
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Divs De Beaute Pte Ltd  
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Dream Skin Beauty Wellness  
Eastern Healthcare & Reflexology Centre Pte Ltd  
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Fingertip Nail Care Pte Ltd  
- Benicoolen Street  
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Hyeiga Pte Ltd  
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- Marina Bay Sands  
Incredible Service Irresistible Skin Doc Pte Ltd (under the brand name of IsisDoc. Face Body Spa)  
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- Tampines  
- Tiong Bahru  
Institut Care & Balance Beauty Workshop  
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IS Spa  
Jas-Indulge Pte Ltd under the brand name of Jas-Indulge  
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Jian Kang Zi Yew Pte Ltd (under the brand name of Health's Friend Wellness Centre)  
- West Coast Road  
JJ Enterprise Pte Ltd (under the brand name of JJ Spa)  
JR Naturalcare Pte Ltd (under the brand name of JR Naturalcare)  
JR Reflexology  
June Skin Care Therapy (under the brand name of June Skin Care)  
Kang Le Therapy & Reflexology Ctr (under the brand name of Kang Le Therapy & Reflexology Centre)  
- #02-23  
- #B1-28  
Kenko Holdings Pte Ltd (under the brand name of Kenko Healthy Family Foot Reflexology)  
Kerala Ayurveda Centre Pte Ltd (under the brand name of Kerala Ayurveda Centre)  
Kidz Massage Pte Ltd (under the brand name of My Kid's Spa)  
Kim Chuan Acupuncture And Chinese Medicine Centre  
King's Traditional Massage Pte Ltd under the brand name of King's Traditional Massage  
Kiray Face & Body Spa Pte Ltd  
Knead Pte Ltd  
Koyee Beauty & Physiotherapy Specialist  
Kristos Group Pte Ltd (under the brand name of My Happy Feet)  
La Source Singapore Pte Ltd (under the brand name of L S Philosophy)  
La Vie En Rose Pte Ltd (under the brand name of La Vie En Rose)  
Lacbar (under the brand name of OPI@Lacbar)  
Lampun Thai Spa  
Lavender Beauty & Hesth Wellness under the brand name of Lavender Spa  
Le Posh Wellness (under the brand name of Leporpoint)  
Le Zen Pte Ltd (under the brand name of Jurlique Day Spa)  
Let's Relax Spa  
Lifespa (Bugis) Pte Ltd (under the brand name of Lifespa)  
Lifespa Slender's Bodyrite Pte Ltd  
Lin Spa  
Ling Xin TCM Centre Pte Ltd under the brand name of Ling Xin TCM  
Little Dot's Haven  
Lucky Marketing Management Co Pte Ltd  
under the brand name of Giman Beauty & Wellness

- Jurong East  
Lucky Spa  
Lush Massage Loft  
Lush Spa Pte Ltd  
M.I. Beauty Private Limited (under the brand name of M.I. Beaute face.body.spa)  
Marina Bay Hotel Private Limited (under the brand name of The Spa at Mandarin Oriental Singapore)  
Marina Bay Sands Pte Ltd (under the brand name of Banyan Tree Spa Marina Bay Sands)  
Mary Chia Beauty & Slimming Specialist Pte Ltd  
- Orchard  
- NEX  
Mei Yaa Foot Massage  
Mei Yaa Foot Massage  
- Bedok Market Place  
Meng Har Le Spa Pte Ltd (under the brand name of Shine Studio)  
Merchant Court Pte Ltd (under the brand name of Spa & Sport @ Swisotel Merchant Court)  
Merlyn Groups Pte Ltd  
Mi Cara My Face Pte Ltd  
Microderme Aesthetics Pte Ltd (under the brand name of HealSpa)  
MID Holdings Pte Ltd (under the brand name of The White Panda Foot & Body Massage)  
MNR Spa  
Modern Beauty Salon (S) Pte Ltd (under the brand name of Modern Beauty Salon)  
- Malacca Street  
- Orchard Shopping Centre  
- Toa Payoh  
My Cozy Room LLP (under the brand name of My Cozy Room Boutique Spa)  
My Foot Reflexology Pte Ltd (under the brand name of My Foot Reflexology)  
My Holistic Spa Pte Ltd  
My Nail Paradise  
Nail Addiction  
- Temask Boulevard  
- United Square  
Nail's D'vine Private Limited  
Nardia Beauty Care Pte Ltd  
Nature Beauty & Therapy Centre  
Naturecare Oriental Massage LLP  
Natureland Care Pte Ltd under the name of Natureland  
Nelia's Nails And Beauty Centre Pte Ltd (under the brand name of Nelia's Nails And Beauty Centre)  
New Wellness Spa  
New YouHao  
Nimble Knead LLP  
Northeast Traditional Therapy Centre  
Ocean Melody Spa  
Oceanic Spa Pte Ltd (under the brand name of Oceanic Spa)  
- Bedok  
OD Wellness International Pte Ltd under the brand name of Ou Di Wellness  
- East Coast  
- Neil Road  
Okay Foot Reflexology  
OM Vedic Heritage Centre Pte Ltd  
One Beauty Spa LLP (under the brand name of One Beauty Spa)  
- Liang Seah Street  
One Spa 1  
Oneness Inc. Wellness Concept Pte Ltd  
OPI Boutique  
Orchid Wellness & Spa  
Oriental Therapy Pte Ltd  
Oriental Traditional Therapy Pte Ltd  
Our Solution Pte Ltd  
Palace Spa  
Pan Pacific Hotels Group Limited under the brand name of St. Gregory At Parkroyal on Beach Rd  
Pattaya Fingerprint Fitness Centre  
Petals by Flora LLP  
PNP Massage under the brand name of PNP Wellness Spa  
Praise Beauty (S) Pte Ltd  
Prestige Link (Singapore) Pte Ltd (under the brand name of P'ssword)  
Probeau & Wellness  
Pure Angel Pte Ltd  
Pure Spa Pte Ltd (under the brand name of Pure Spa)  
Qian Rou Mei The Beauty Boutique Pte Ltd  
Qian To Yuan  
Qin Spa  
Qing Zhu Fang  
Rael Pte Ltd (under the brand name of Spa Rael)  
RC Hotels Pte Ltd (under the brand name of Willow Stream Spa)  
Red Dot Wellness Spa  
Reflections Pte Ltd  
Refresh Bodyworks (S) Pte Ltd (under the brand name of Refresh Bodyworks)  
- Anchorpoint  
Refresh Day Spa Pte Ltd (under the brand name of Refresh Bodyworks)  
- Tanglin Mall  
Refresh Plaza Pte Ltd (under the brand name of Refresh Bodyworks)  
Regency Health Spa Pte Ltd  
Rejuvenate  
Relax Bay  
RelaxPro International  
Resorts World At Sentosa Pte Ltd (under the brand name of ESPA)  
Rest & Relax Beauty Salon  
River Garden Wellness Pte Ltd

## CASETRUST GOLD BUSINESSES

### Credit Information Provider

DP Credit Bureau Pte Ltd

### Departmental Store

Courts (Singapore) Pte Ltd

### Electronics

Brother International Singapore Pte Ltd

### Jewellery

Richard Hung Jewellers (Pte) Ltd

### Lifestyle Products

OSIM International Ltd

## These are our CaseTrust companies

### CASETRUST BASIC - STOREFRONT BUSINESSES

#### Spa & Wellness

RSVP Holdings Pte Ltd (under the brand name of Jawed Habib Hair & Beauty Salon)  
S&N Spa Pte Ltd (under the brand name of S&N Spa)  
Sante Health & Wellness  
Sabaai Sabaai Thai Massage  
Scent discovery Face & Body Wellness Pte Ltd  
Scentury Lifestyle Pte Ltd  
Seas and Oceans Pte Ltd (under the brand name of Dragon Gate Spa)  
Secret Wellness Pte. Ltd.  
Senses Wellness Spa Pte Ltd under the brand name of Ling Xin TCM  
Serene Spa  
SG Bodycare  
Shambhala Yoga Centre Pte Ltd (under the brand name of Como Shambhala)  
Shuang Spa LLP  
Shugar Spa  
Silhouette International Academy Pte Ltd (under the brand name of Spa Longevite)  
Silk Spa  
Sin Kang Traditional Therapy  
- Eng Hoon Mansion  
- Tanjong Pagar Plaza  
Singapore Marriott Hotel (under the brand name of The Retreat Spa and Marriott Fitness Centre)  
Soul Relief Spa Space And Body Wellness  
Spa Botanica Pte Ltd (under the brand name of Spa Botanica Tanglin Club)  
Spa D' Raviver  
Spa De Beaute  
Spa Menu Pte Ltd (under the brand name of Huang Ah Ma The Oriental Spa Chamber)  
Spa Menu Pte Ltd (under the brand name of Masego)  
Spa Park Asia

Spa Valley Pte Ltd  
Spa Vintage Pte Ltd  
Spa-1 Wellness Centre Pte Ltd  
Spacio Beauty Pte Ltd  
- Bencoolen  
- #01-229 Clementi  
- #01-257 Clementi  
- Marine Parade  
Spajetta Pte Ltd  
Spayuni Pte Ltd (under the brand name of Spayuni)  
Splendid Overseas Pte Ltd under the brand name of Be Sanctuary Spa  
- Bedok  
- Hougang  
- Tampines  
- Toa Pa Yoh  
Spring Oasis Pte Ltd (under the brand name of Spring Oasis Medispa & Wellness)  
St. Gregory Spa Pte Ltd (under the brand name of St. Gregory)  
St. Regis Hotel Singapore (under the brand name of Remede Spa)  
Star Shine Wellness  
Suti Marina Development Pte Ltd (under the brand name of Marina Sanctuary Spa @ One15 Marina Club)  
Swissbrands Singapore Pte Ltd (under the brand name of EdeS Spa)  
T D Spa  
Tang Dynasty Wellness Spa  
TG Traditional Massage Pte Ltd  
Thai Chiangrai Spa Massage  
The Amenity Pte Ltd  
The American Club (under the brand name of Sen Spa)  
The AtWork Group Pte Ltd (under the brand name of Lush)  
The Body-Lab Waterspa  
The Hair Secrets Beaute Care Private Limited  
The Lifestar Group Pte Ltd (under the brand name of Refresh Bodyworks)

The Nail Sanctuary@Holland V  
The Nail Status Pte Ltd  
The Pan Pacific Hotel Singapore (under the brand name of St Gregory At Pan Pacific Singapore)  
The Retreat Spa & Thalasso Centre  
The Sentosa Resort & Spa (under the brand name of Spa Botanica)  
The Tamarind Boutique Spa Pte Ltd (under the brand name of The Tamarind Spa)  
The Ultimate Pte Ltd  
- Bukit Batok  
- Shaw Centre  
The Ultimate Pte Ltd (under the brand name of Adeva Spa)  
The Ultimate Pte Ltd (under the brand name of Adeva Spa At Laguna)  
Tian Le Beauty & Health under the brand name of Regarding Spa  
Tony Management (under the brand name of Spa Lifestyle Beauty & Care Pte Ltd)  
Touch On Asia  
Traditional Balinese Massage  
Traditional Balinese Massage@RV  
Traditional Javanese Massage And Beauty Care Pte Ltd (under the brand name of House of Traditional Javanese Massage & Beauty Care)  
- Jurong Kechil  
- Upper Thomson  
Traditional Javanese Massage And Beauty Care Pte Ltd (under the brand name of House of Traditional Javanese Massage & Beauty Care)  
- East Coast  
Traditional Javanese Massage And Beauty Care Pte Ltd (under the brand name of House of Traditional Javanese Massage & Beauty Care)  
- Goldhill  
- Pasir Panjang  
- Sembawang  
Tropical21  
TT Quick Massage Pte Ltd  
Unique Spa

UOL Claymore Investment Pte Ltd (under the brand name of St Gregory at Pan Pacific Orchard)  
Urban Homme Face And Body Studio For Men Pte Ltd  
- Jurong Point  
- Nex  
- Ngee Ann City  
Urban Spa  
V Wellness Spa  
Vanilla & Co Pte Ltd under the brand name of Vanilla  
- Century Square  
- Hougang Mall  
- Sun Plaza  
Vedure Mediboutique  
Violet Spa & Wellness Pte Ltd  
W Singapore Sentosa Cove Hotel under the brand name of Away Spa  
Wanita De Asian Spa Pte Ltd  
Wannian Slimming & Beauty Treatment Centre Pte Ltd  
Warisan Spa Pte Ltd under the brand name of Bali Tangi  
Wayang Kulit under the brand name of Java Java Javanese Spa Indulgence  
- East Coast Road  
- Upper Thomson  
Wellness Space Pte Ltd under the brand name of Wellness Space  
Women's Talk  
World Spa Health Club Pte Ltd  
Xi Yuan Foot Spa  
- 91 Jalan Sultan  
XingMei Spa  
Y S Beauty Salon  
Yang Sheng Centre  
Yi Xin TCM Medical Clinic  
Yi Zhen Reflexology & Beauty Centre Pte Ltd  
- Bishan  
- Clementi

Yin Qian Ge  
Younie Beauty & Wellness Pte Ltd (under the brand name of Soothing Spa & Healthcare)  
Yu Sheng Tang (TCM) Clinic  
Yu Ya Beauty & Health Centre Pte Ltd  
Yue Yuan Beauty Spa  
Yun Wellness Spa  
Zen Beauty Boutique Pte Ltd  
Zen Wellness  
- Concorde Hotel  
- Cuppage Plaza  
Zuyu Lin Reflexology & Health Centre  
- Geylang Road  
Zuyu Lin Reflexology & Health Centre  
- Havelock Road  
  
**Travel**  
Air Sino-Euro Associates Travel Pte Ltd  
Albatross World Travel & Tours Pte Ltd  
Commonwealth Travel Service Corporation Pte Ltd  
CS Travel Pte Ltd  
Dynasty Travel International Pte Ltd  
Five Stars Tours Pte Ltd  
Giamso International Tours Pte Ltd  
Konsortium Express & Tours Pte Ltd  
Muhlibah Travel-Tours & Trading Pte Ltd  
Nam Ho Travel Service (S) Pte Ltd  
P2P Travel Exchange Pte Ltd  
Pacific Arena Pte Ltd under the brand name of PriceBreaker  
SingExpress Travel Pte Ltd  
Sino-America Tours Corporation Pte Ltd  
Super Travels Pte Ltd  
Travel Star Pte Ltd  
WTS Travel & Tours Pte Ltd

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