

# the CONSUMER

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virtual currencies

did you buy a  
defective pet?

breathe healthily





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# casenotes



consumer safety tips by SPRING Singapore

# the SAFETY mark, accuracy label, and you

Have you ever noticed the SAFETY Mark on your rice cooker, or Accuracy Label on the weighing scale at the wet market?



These plain but important labels should not be missed – they help consumers to choose safer products and ensure that consumers get what they pay for when dealing with goods sold by weight or measure. Read on to find out more about how the SAFETY Mark and the Accuracy Label relates to you in your daily routines, and educate yourself on how to protect your interests as a consumer.

## Check for the SAFETY Mark



45 categories of household electrical, electronic and gas appliances and accessories to be sold in Singapore are designated as Controlled Goods. Controlled Goods are required to meet the specified safety standards before they are given the SAFETY Mark.

### Where can you find it?

The SAFETY Mark can be found on the body of the product, and also often on the product's packaging. An 8-digit registration number unique to the product can be found on the label and is traceable to the registrant and the registered models. You can check if the SAFETY Mark on your product is valid by entering either the model number or the 8-digit registration number into SPRING Singapore's 'Register of Controlled Goods/Registered Suppliers' at <http://www.spring.gov.sg/safety>.

Examples of products on which you should expect to find the SAFETY Mark are –

- Electrical kitchen appliances such as kettles and rice cookers
- Regular household appliances such as irons and ceiling fans
- Party appliances such as decorative lighting chains
- IT accessories such as printers and PCs
- Gas appliances such as hoses and regulators of LPG cylinders



### What the SAFETY Mark means to you:

- A product that bears the SAFETY Mark is one that has been type-tested to stringent international safety standards. You can generally assume that these products are safe for use and are sold by responsible suppliers. A product classified as a Controlled Good but not bearing the SAFETY Mark may not have met these stringent requirements, and may result in disastrous consequences for the user. The following examples illustrate how products without the assurance of the SAFETY Mark could pose risks to you and your family –
  - An AC adaptor could overheat and melt, posing the fire and electric shock hazards
  - A kettle's faulty safety device could cause the heating element to burn up and pose a fire hazard
  - A sub-standard hose for an LPG cylinder could leak highly flammable gas, posing a fire hazard
- Always choose a product with the SAFETY Mark to have some assurance that the product is likely to perform to its specifications. A responsible supplier is also more likely to honour product warranties or conduct necessary product recalls.



## Look out for the Accuracy Label



Weighing and measuring instruments for trade use in Singapore must bear the Accuracy Label. The label is a sign that the weighing or measuring instrument has been checked and verified to be suitable and robust for trade use in Singapore. Suppliers must also ensure that pre-packaged goods conform to the declared net quantity on the products packaging.

### Where can you find it?

Here are some common places where you can find the Accuracy Label:

- Weighing scales at wet markets
- Dispensing pumps at petrol service stations
- Weighing scales at jewellery shops
- Weighing scales at food retail stores, Chinese medicine halls, and more
- Weighing machines at the check-in counters at the airport

### Ensure that you get what you pay for:

- Look out for the Accuracy Label when you go out shopping for goods sold by weight or measure.
- Check that the scale pointer or digital display is at 'zero' before you or the seller weighs or measures the goods.
- Have the goods weighed or measured in your presence.
- Ensure that only the goods are weighed, that is without the wrapper, packaging or container, and that the scale is clean and free from debris.

- Ask the seller to weigh or measure the goods again if you feel that it was not done correctly the first time round.

### Get the real deal on pre-packaged goods:

- Always read the net quantity declared on the product packaging to ascertain the quantity of the contents that you are paying for. For food packed in liquid, such as canned tomatoes or a jar of olives, the net quantity or 'drained weight' is the weight of the drained food.
- Check that the product's packaging is not torn or has been tampered with.
- Double-check with the retailer if you think that the declared net quantity of the product is incorrect.



# Get Smart!

## with the Kiang Family

TIPS FOR SMART SHOPPING AND CONSUMER SAFETY

“Power up safely for more fun at home”



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



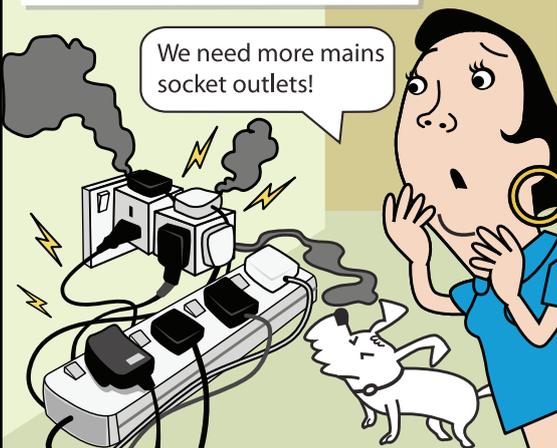
Pull the plug instead of the cord to remove it from the mains.



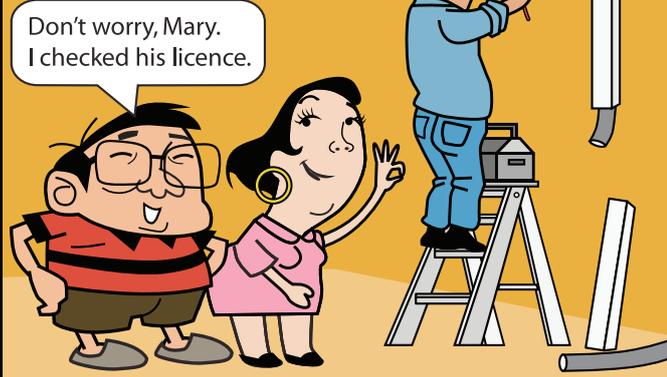
Check that your appliances come with approved 13A/15A 3-pin or 2.5A 2-pin plugs.



Do not overload power points.



Engage a licensed electrician to perform all electrical work.



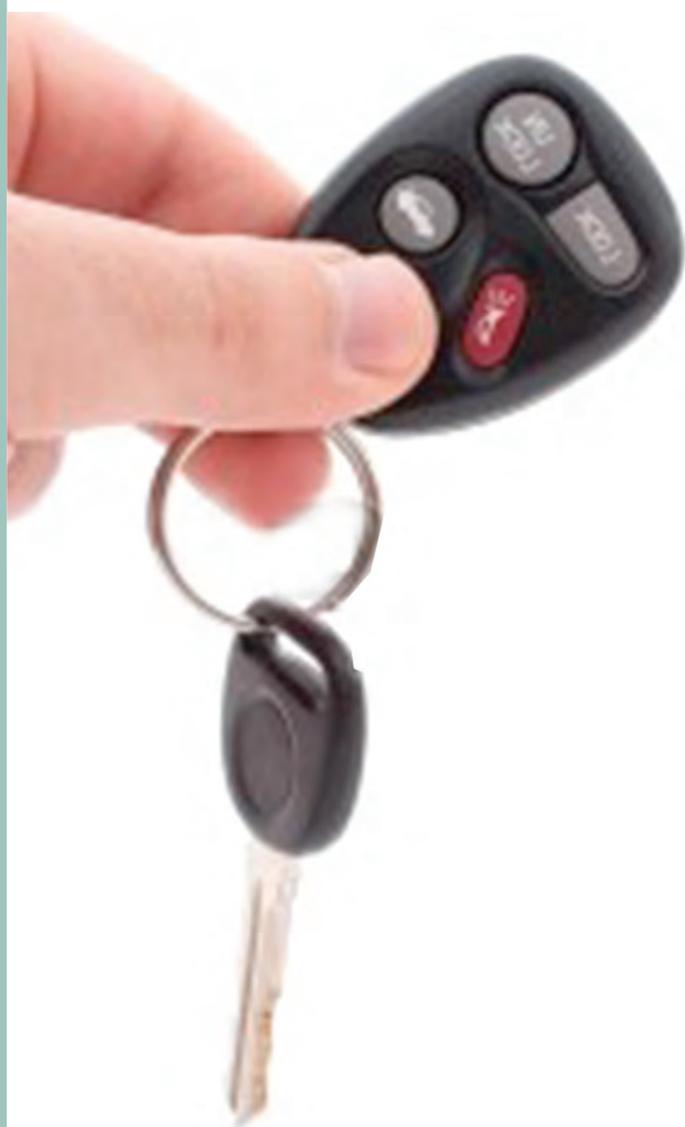
For more consumer safety tips, please visit [www.spring.gov.sg/productsafety](http://www.spring.gov.sg/productsafety)

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

Article contributed by Choice, the magazine of the Australian Consumers Association

# not so smart

## Modern car keys mean better security and convenience – but this can come at a price. Kate Browne investigates



Replacing a lost car key used to be simple – you'd take the spare to your local key cutter and for about \$10 you could have a copy made. These days, however, it's a different story. Not only does the modern car key start your car, it can also unlock the doors remotely and provides extra security thanks to transponder technology, (see right). All of this is great news until you lose or damage your keys – and discover you're up for hefty replacement costs.

### Lost means cost

Many car owners have no idea how much their key is worth until they lose one, says car key industry expert and product manager at Locksmiths' Supply Company Tom Stokes. "Most people are shocked when they discover they are up for hundreds of dollars and time off the road just for a key." CHOICE shadow shopped for replacement keys for 11 popular models at car dealerships based in NSW and SA, and found the costs of single replacement key ranges from \$267 to \$740 (see graphic, page 33). And in addition to the cost, there are waiting times to order, cut and code the key – which could mean up to a full day off the road. It's a high price to pay for losing something you have to carry with you on most days. While the cost of a single replacement key is high, if you lose all the keys to your car, costs and time off the road will increase significantly if the car's computer has to be reset or completely replaced to match the new replacement keys. We were quoted between \$1800 to over \$5000 for work done on various models of car, during which time the owner had no keys to the vehicle to get it back on the road. Independent industry experts told us that increasingly complicated technology used in car accessories, including keys, is a sales growth area for dealerships but can be a high-tech headache for car owners.

## An independent alternative

Auto locksmiths offer a legitimate alternative service to a car dealership to cut and recode modern car keys for most models. An added bonus is that they can come to you, which means you avoid the hassle of travelling to a dealership, which is a major issue if you have lost all your keys. In many cases they will also charge less (see page 33). Northern NSW-based auto locksmith Adam Marotte has worked with modern car keys since their introduction to the Australian market. He says many people are simply unaware there's an alternative to going through the dealership. "We can cut and code the keys on the spot for most

models of car, and we carry the equipment and parts to do so," Marotte says. While auto locksmiths carry genuine keys, they also use after-market keys (which may look different to the original). These work just as well, but cost less. Some carry diagnostic tools that can help reset the car's computer if both keys are lost. While there are more than 100 auto locksmiths working across Australia, Stokes says that "most people just tend to call their dealership, or if they look in the manual it will often state that you must source your keys from the manufacturer or dealer directly". The Master Locksmiths Association can provide contact details for auto locksmiths at [masterlocksmiths.com.au](http://masterlocksmiths.com.au)

## Just one key?

If you're buying a car, be sure to ask about the keys before you sign on the dotted line. While most dealers will provide a new car owner with two full sets of keys, there is no legal requirement to do so. Auto locksmith Chris Rose says he recently bought his daughter a new Ford and was only supplied with one fully remote keyless key – the second key was manual. When he asked

for a second full remote key he was told it would cost an extra \$700. "[But] the manual key involved a number of complicated steps to get the car running and is really an emergency key." Rose negotiated a second key as part of the sale, but notes this practice is on the increase. CHOICE member Teresa says she bought a demonstration car from a dealership and was only given one key after she paid. When she asked for the second key they said they didn't have one, saying if the car is used the dealership doesn't always get two keys. After finding out a replacement key would cost several hundred dollars, she argued with head office and finally received an extra key at no cost.



## Keyless Keys

The latest innovation in modern car keys is the keyless or proximity key. It's a device you can keep in your pocket or bag that's recognised by the car, unlocks the door and allows you to start the car simply by pushing a button on the dashboard. It's convenient if you have your hands full of shopping or the kids, but this can come at a cost. These keys are generally more expensive than their remote relatives, ranging between \$400 and \$800. And several CHOICE members told us of their problems with this technology. Graham said his key started having trouble being recognised by the car, resulting in him having to walk back and forth several times to get it to work. Another couple got into strife when one woman hopped out of the car with the "key" in her bag, leaving her husband to drive for another hour and stop before realising

he was stranded and couldn't start or lock the car again without the key. More worryingly, a Queensland woman recently was locked inside her Audi Q3, which used the keyless technology. The car didn't recognise the key and wouldn't allow her to start her car or open the doors or windows on a 41°C day. Manufacturers say black spots can block the signal between car and key occasionally. Victorian locksmith Chris Rose says keyless keys are becoming a lot more common in new cars. "They can be convenient, but you have to ask yourself: is the hassle when something goes wrong worth the convenience of not having to pull a key out of your pocket?"

## TOP TIPS

- Ensure you always have two keys for your car. Replacing one key can be an expensive hassle, but having no key can cost thousands as the car's computer may have to be reset – or replaced to match the new keys coded to the car.
- If you need a single replacement key, some car keys can now be cut by local key-cutting companies such as Mr Minit. However, they'll still need to be coded by a dealer or auto locksmith.
- If you're buying a new car, try asking for a third key as part of the bargaining process. As some keys cost as much as \$800, having a spare could be a major saving in the future.
- If you're buying a second-hand car, make sure there's a second key available from the vendor and check that it works. Also ask the owner if they've had replacement keys made for the car in the past. Some car models can only have 10 keys coded to the car's computer – once that number is exceeded, the computer may need to be replaced or reset at a high cost.
- It's a good idea to leave one of your spare keys with someone who can access it easily should you lose yours when out or somewhere a long way from assistance.
- If your key is a flip-style model, it's a good idea to rotate between keys so one doesn't wear out too quickly.
- Never leave your spare key in the car.
- Don't be tempted by the blank keys on offer on eBay – many won't work.
- In case you drop or lose your keys, it's worth having a tag with your first name and phone number, so if it's found you can be contacted. But don't use info that can be linked to the car or your address.

## Smart but not strong

CHOICE readers have complained about problems with their keys wearing out, developing faults or breaking, resulting in an expensive replacement. CHOICE member Daphne told us her Mazda 3 key needed a new battery and after two attempts to replace it herself she went to her local dealership, which also couldn't open the key. She says the dealership accused her of tampering with the key by gluing it shut after dropping it. When she demonstrated that both the keys she had for the car wouldn't open properly, she was told she'd have to purchase a new key for more than \$200.

Edward (left) had a smart key for a Volkswagen where the plastic hook that allowed him to attach his key to a key ring snapped off. When he asked if just the shell could be replaced with a new hook, he was told his only option was to order a new key at a cost of \$600. Danielle says when her Toyota key became loose she was left with just half the shell on the device, which resulted in the internal parts falling out and getting lost. The cost of a replacement key? Between \$450-600. Auto locksmith Chris Rose says a particularly Australian problem is beachgoers or surfers who discover normal car keys aren't waterproof. He's been approached to make a number of special waterproof keys at an additional cost to drivers.

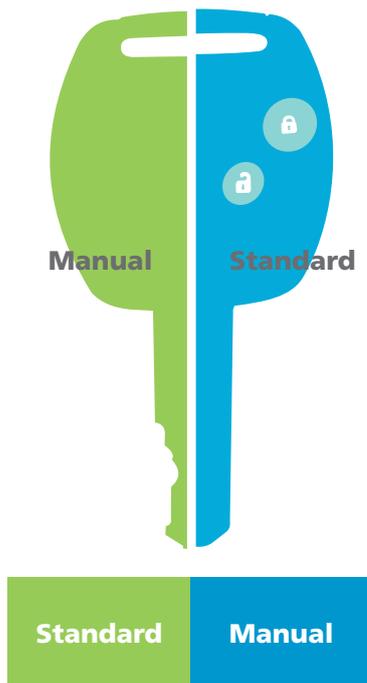
## The right to repair

As car parts (including keys) are becoming increasingly reliant on the car's computer, highly specialised equipment is needed to maintain and repair them. And some car keys now require unique PIN codes for the key to be "recognised" by the car's computer during replacement. In many cases these codes are not provided to car owners, and are held either by the dealers or in some cases the manufacturers overseas, effectively locking independent mechanics, auto electricians and auto locksmiths out of the market. Auto locksmiths can't provide a replacement service for some car brands or have to invest in expensive diagnostic equipment to work without the code. This cost is passed on to customers. In the US, independent car technicians can apply to access a register of PIN codes, which allows repairs, access to the car's computer and the ability to re-set car keys. This in turn allows car owners to choose who does the servicing and to shop around. Earlier last year, the previous Australian government called for a code of conduct to be established between independent automotive repairers and manufacturers. After a review, the Commonwealth Consumer Affairs Advisory Council urged the automotive industry to "develop, within a reasonable period of time, an outcome (such as a voluntary industry code of conduct) that ensures there is a process for independent repairers to access repair information". In the meantime, the independent auto locksmiths we spoke to believe that the industry is less accessible than ever.



### Standard key vs manual key

With many cars you can use either a standard key, which includes the remote (to unlock and disarm the car alarm remotely), and then the actual key part that is used to start the car. (There are exceptions with some brands and models that are integrated into the remote or fob.) A manual key still contains the all important transponder but doesn't include the remote part, which means you have to manually open the car door. The upside is that it's a cheaper alternative to the full remote key, and can get you back on the road quickly if you lose your keys. During our shadow shop, only one car dealership contacted offered our caller a standard key as a lower-cost option; the rest only offered the more expensive full remote option. According to the auto locksmiths we contacted, most car models on our list can use a standard key as an alternative.



### Pricing for popular keys

We shadow shopped for replacement car keys at 22 dealerships across NSW and SA, and compared their quotes with those of an auto locksmith in the same state. Below is a sample of what we found. In some cases you save over \$100 by shopping around.

#### MAZDA 2 (2012)

NSW

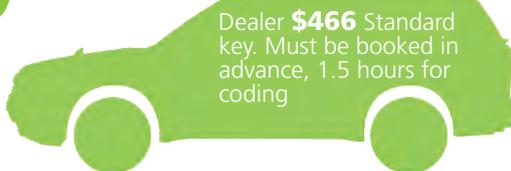


Dealer **\$480** Standard key. Must be booked in advance, 2 hours at dealership

Auto locksmith (including travel to the car) – 45-minute job: **\$385 \$165**

#### SUBARU FORESTER (2010)

NSW



Dealer **\$466** Standard key. Must be booked in advance, 1.5 hours for coding

Auto locksmith (including travel to the car) – 45-minute job: **\$385 \$187**

#### MITSUBISHI OVERLANDER (2013)

SA



Dealer **\$267** Standard key. Must be booked in advance, 30 mins to code

Auto locksmith (including travel to the car) – 45-minute job: **\$260 \$150**

#### NISSAN PULSAR(2012)

NSW



Dealer **\$330** Standard key. One day to order parts / one hour at dealership

Auto locksmith (including travel to the car) – 45-minute job: **\$283 \$143**

#### FORD FOCUS (2010)

NSW



Dealer **\$501** Standard key. Must be booked in advance, full day at dealership for coding

Auto locksmith (including travel to the car) – 45-minute job: **\$350 \$176**

#### LEXUS IS 250(2010)

SA



Dealer **\$740** Standard key. Booked in advance / one hour to code

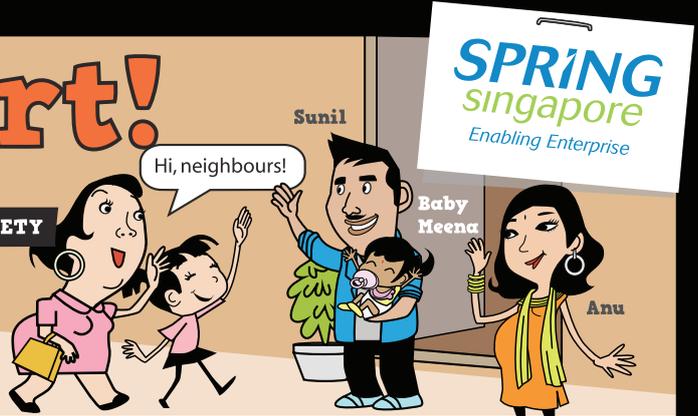
Auto locksmith (including travel to the car): **\$660\*** with existing fob / no manual option available

# Get Smart!

## with the Kiang Family

TIPS FOR SMART SHOPPING AND CONSUMER SAFETY

**“Don’t let looking good become a burning issue”**



Switch off and unplug hair straighteners immediately after use.

I will switch off the power and put it away immediately when I am done.

**NEWS**  
More children burnt by hot hair straighteners

Be careful not to let our baby grab hold of the hot hair straightener!

Put your hair straightener out of reach while waiting for it to cool and then put it away safely.

**Do you know?**  
A hot straightener can take up to 40 minutes to cool down!

Alex! Don't play with the hot hair straightener. Let me put it in this heat resistant pouch and put it away!

Do not use electrical appliances near bathtubs, basins or in wet places.

It's safer to have the hairdryer outside the bathroom.

Ensure that the air intake grills of hairdryers are not obstructed.

No wonder the hair-dryer overheated.

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

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

# virtual currencies

## What are virtual currencies and their purposes?

Virtual currencies (“VCs”) are non-physical stores of value that can be exchanged for goods and services at places that accept them. For instance, one may be able to use VCs as payment at online stores and even some physical food and beverage outlets. VCs can typically be transferred electronically from one user to another. VCs are usually not denominated in fiat currency, such as the Singapore dollar or US dollar.

## Does MAS regulate virtual currencies and its intermediaries?

VCs in Singapore, like most other countries, are not regulated by MAS, as these are not considered as securities or legal

tender. Investors in VCs will also not have the safeguards that investors in securities enjoy under the Securities and Futures Act and the Financial Advisers Act.

As for virtual currency intermediaries (“VCIs”), MAS has announced on 13 March 2014 that regulations will be applied to mitigate the money laundering and terrorist financing risks posed by VC transactions which VCIs facilitate. However, consumers should continue to be cautious when dealing with VCs, as the regulations to be introduced will not extend to the safety and soundness of VCIs or the proper functioning of virtual currency transactions.

For more information on MAS’ proposed regulation of virtual currency intermediaries, please refer to the 13 March 2014 press release titled **“MAS to Regulate Virtual Currency Intermediaries for Money Laundering and Terrorist Financing Risks”**.





## What are the types of virtual currency schemes?

There are currently two broad types of VC schemes - Centralised and Decentralised. A centralised VC scheme is issued by an organisation (or "VC Operator"), that is in charge of recording transactions made with the VCs. These VCs may be bought with fiat currency at a fixed price specified by the VC operator. Examples of such centralised VC schemes are Liberty Reserve, WebMoney and Perfect Money. In contrast, a decentralised VC scheme does not have a VC Operator and is typically maintained by a community of VC users. The price of decentralised VCs is typically not fixed and fluctuates according to market forces. Bitcoin, Litecoin and Namecoin are some examples of decentralised VC schemes.

## What are the risks involved in using virtual currencies?

Regardless of the type of VC scheme, consumers need to be aware of the risks of participating in such schemes. For instance, customers of Liberty Reserve suffered monetary losses when the scheme was shut down by US authorities due to its involvement in money laundering activities. Consumers may not be able to obtain a refund of their monies should a VC scheme cease to operate. Consumers should also take note that the value of decentralised VC schemes could fluctuate unpredictably within a short period of time. For example, the value of Bitcoin reportedly fell more than 50% in a matter of hours in early April 2013.

### Box Story 1: Liberty Reserve - a centralised VC

Liberty Reserve was a VC service issued by a Costa Rican company named Liberty Rica S.A. The Liberty Reserve VC was available in two different varieties, namely the Liberty Reserve Dollars and Liberty Reserve Euros, which were fixed to a price of 1 USD or 1 Euro respectively.

Liberty Reserve users were required to register with only a name, e-mail address, and birth date, which were not verified. The ease of access allowed it to be an easy conduit for money laundering activities. After a multi-year investigation by officials in 17 countries, United States federal prosecutors finally shut down Liberty Reserve in May 2013 for money laundering offences involving more than US\$6bn in criminal proceeds. It is still not clear whether users of Liberty Reserve would be able to get their money back.

### Box Story 2: Bitcoin – a decentralised VC

Bitcoin is a VC service created by an anonymous developer. No specific organisation has been identified as the VC Operator. Instead, Bitcoin transactions are recorded and confirmed by adding them to a ledger which is maintained simultaneously by servers provided by volunteers, who are known as Bitcoin miners. As a consequence of this, Bitcoin also does not have a fixed price. It is typically bought and sold on exchanges or between its users at a price agreed upon by the buyer and seller.

## What consumers should know...

Consumers should be cautious when dealing with VCs given the risks highlighted above. MAS' targeted regulatory approach is to specifically address the money laundering and terrorist financing risks posed by VCs. Consumers and businesses should take note of the broader risks that dealing in VCs entails and should exercise the necessary caution.

MAS will continue to monitor closely the development and implications of VCs as well as evolving regulatory approaches taken towards VCs by major jurisdictions. If necessary, MAS will consider additional measures to address the risks posed by VCs and their intermediaries.

**We are  
assured of  
safety**



## We look for the **SAFETY** Mark

When shopping for household electrical, electronic and gas products, be it a blender or gas cooker, we insist on the SAFETY Mark. The SAFETY Mark lets us enjoy the use of these products with peace of mind and confidence.



Visit [www.spring.gov.sg/safety](http://www.spring.gov.sg/safety) or call 1800 773 3163 to find out more.

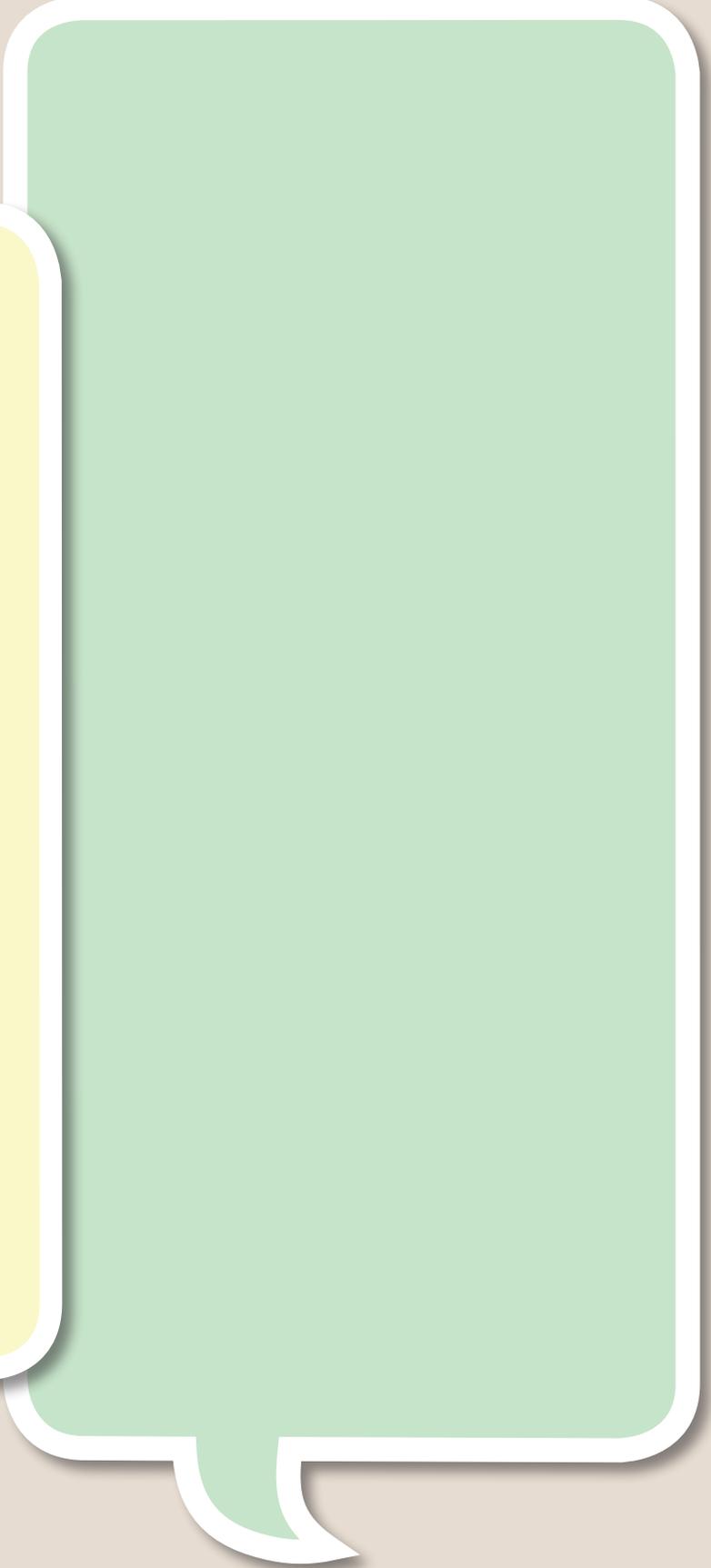
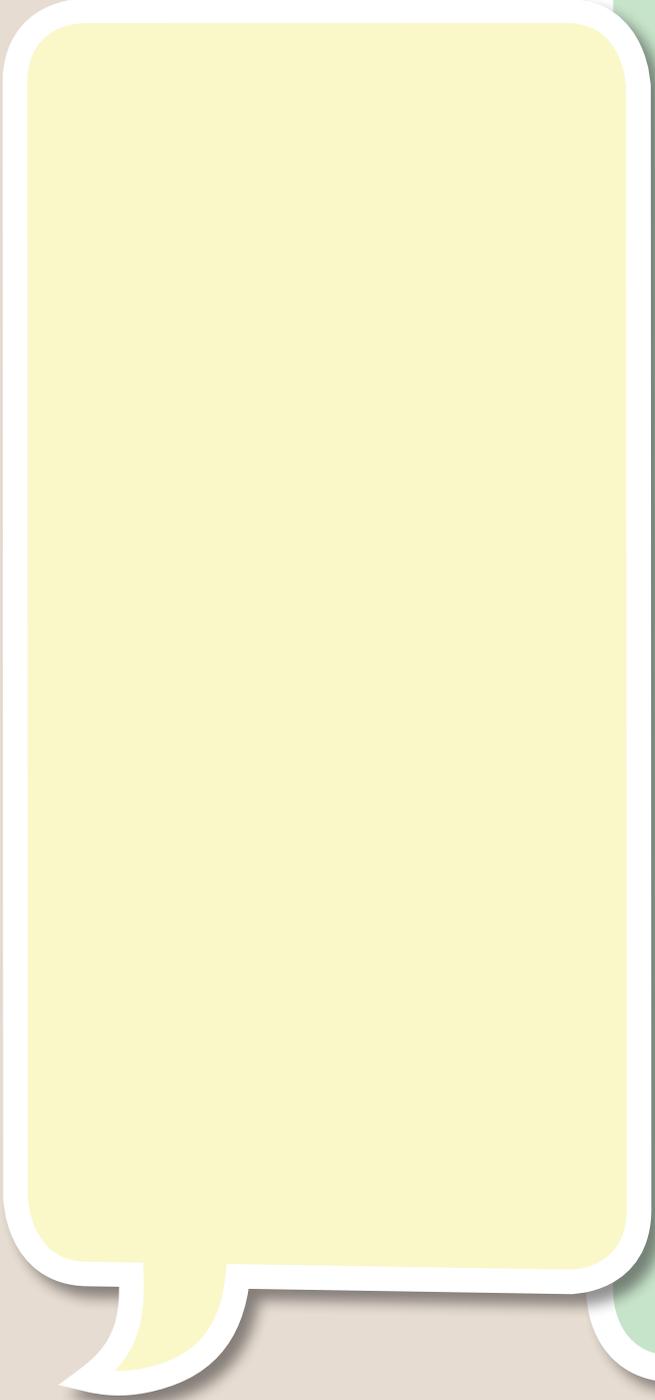
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- Radio and Electrical Traders Association of Singapore (RETAS)
- Singapore Electrical Trades Association (SETA)
- Singapore Infocomm Technology Federation (SITF)

**SPRING**  
singapore

Enabling Enterprise

# sayit@case



**We get  
what we  
pay for**



## We look for the **ACCURACY** Label

Whether we are shopping for groceries or jewellery, we insist on getting what we pay for. We can shop with confidence as we look for the Accuracy Label on weighing and measuring instruments.



Visit [www.spring.gov.sg/wmo](http://www.spring.gov.sg/wmo) or call 1800 773 3163 to find out more.

Supported by Consumers Association of Singapore (CASE)

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*Enabling Enterprise*

# casebriefs

# our family's story of a new car with a smart key

by MR LARRY HAVERKAMP

## Are smart keys worth the added hassle and risk? Our family finds they are.

We purchased a new car last month when our COE expired after 10 years.

Our family's previous car was a Kia and we were satisfied with it. In fact, we were sad to see it go after 10 years of loyal service and figured, "Why argue with success?" So we purchased another Kia.

The new car is a 1.6 litre Kia -- the K-3 model -- that cost us \$116,000, which came to about \$107,000 after the trade-in.

**A word about buying:** The dealer required a 3-month contract whereby we agreed to buy the car at a fixed price of \$116,000. But after 6 weeks of waiting for the dealer to secure a COE, I began to wonder if this deal would ever happen, especially since the contract appeared to require that the COE drop to \$55,000 even though the COE at the time was \$75,000. As we say in Singapore, "How can?"

After six weeks, the COE still hadn't moved lower but to our surprise, we received a call from the dealer saying it had managed to buy the car. How this happened is still a mystery which we haven't tried to solve since our family got what we asked for: A good car for a reasonable price.

**Keyless system:** Our car's coolest feature is the new keyless technology.

The "key" in this system has the body you might find in an old-fashioned key. It's a chunk of plastic. The key's buttons lock and unlock the car, but there is no key that you insert into the ignition's keyhole to start the car. In fact, there is no ignition keyhole!

Instead, there is a button that you push. To make sure that a young child or not-so-

smart thief can't start the car, there is one more step, which is to depress the brake when you push the "start" button.

It's a remarkable feeling to fire up a car so easily without cranking the engine by turning a key. For me, at least, it is also somewhat of a relief to be rid of the ignition key which turned out to be a safety defect in General Motors cars. Its faulty ignition key resulted in 13 deaths in the US.

The keyless system is a piece of plastic with the usual lock and unlock buttons but no key. Ours also has a button to open the boot, so you don't have to get inside the car to do it.

As usual, you can press an "unlock" button to help find the car. Ours causes the car to flash the headlights but it doesn't produce a "beep" sound.

**A funny problem:** Very importantly, the "keyless key" needs to be in your pocket for you to start the car. This creates a new risk that if you remove the key from the vicinity of the car, drive away and then turn off the ignition, you'll be stuck. To re-start the car, you need to retrieve your keyless key.

That happened to us once. I passed the car to my wife who merrily hopped in and drove off. I had forgotten to pass her the key and she called half an hour later to say she was at the market, had turned off the engine and couldn't re-start it. What to do?

The solution was I took a taxi to the market and passed her the keyless key so she could re-start the car. It went smoothly and we learned our lesson.

There are other stories of people who have dropped off their bag with the keyless key

inside. They drove off and found they were stuck the moment they turned off the motor.

It is a small inconvenience to remember to keep the keyless key with you if you shut off the car's engine and need to restart it later.

**High-tech car theft:** A second worry is less common but more serious. It is that most manufacturers have made it possible for locksmiths to obtain the computer code to unlock a car and restart it when a keyless key has been lost or stolen.

That's great for locksmiths but the problem is car thieves have been able to obtain this computer code and used it to steal keyless-system cars. It has happened in the US but no such thefts have been reported here.

Manufacturers say a solution is on the way. In the meantime, a physical barrier -- like a steering-wheel lock -- is probably the best security for trips outside of Singapore.

**Final verdict:** Our family has found the new keyless key to be a lot of fun and our favourite new-car feature.

If given a choice, I recommend you go keyless when buying a new car. You'll get used to the new technology in no time and find it's a fun way to drive.

Attribution: **Larry Haverkamp** is an adjunct faculty member at Singapore Management University and owner of a keyless car.

# did you buy a 'defective' pet?

by MS GOH XIN YING

## Introduction

When you first hear the word 'lemon', what is the first thought that comes into your mind? Do you think of scenic beaches and sipping a cup of refreshing lemonade under the shade of a palm tree? Or do you flashback to your childhood where you wrote secret messages with your friends by using lemon juice as 'ink'? Or perhaps you remember passing by a man on the street complaining on his mobile phone that the new car he bought was a lemon?

There are three main definitions of a 'lemon' in the dictionary.

1. A yellow oval citrus fruit with a sour taste: 'please garnish this juice with a slice of lemon.'
2. A yellow colour: 'I would like to buy that lemon coloured shirt.'
3. A product that is defective or does not work the way it should: 'our new car is a lemon.'

The Lemon Law was adapted from the third definition, which states that defective products are called 'lemons'.

## What is the Lemon Law?

The Lemon Law came into effect on 1st September 2012. It is a consumer protection law that provides remedies against defective goods (colloquially known as 'lemons'), which fail to conform to the contract or are not

of satisfactory quality or performance standards at the time of delivery. If a defect is found within six months of delivery, it is assumed that the defect existed at the time of delivery unless the business can prove otherwise.

The Law has a two-stage recourse framework. Firstly, consumers can ask the business to repair or replace the defective product. Secondly, consumers may keep the defective good and ask for a reduction in price or return the defective good for a refund if the business was not able to provide the repair or replacement within a reasonable time or without significant inconvenience to the consumer, or repair or replacement by the business is not possible or will incur a very high cost.

The Lemon Law covers all general consumer goods purchased in Singapore, which includes second-hand goods, discounted goods, perishable goods and pets. It does not apply to services, contracts of hire (e.g. rental goods) and sale of property.

Before the enactment of the Lemon Law, consumers had to rely on the Sale of Goods Act to settle disputes involving defective goods. Under the Sale of Goods Act, an item should be of good quality and if bought for a particular purpose, it must be fit for that purpose. However, the limitations of the Sale of Goods Act necessitated the need

for more comprehensive provisions under the Lemon Law, such as adding repair and replacement as recourse for consumers.

## How are pets covered under the Lemon Law?

Firstly, the Lemon Law covers any type of pets regulated under the Singapore Law. This includes dogs, cats, birds, fishes, terrapins and other small mammals. According to the Lemon Law, consumers can seek recourse if their pet is deemed defective.

For example, if the pet falls ill within six months with an illness which was present before the sale or does not conform to contract (i.e. the consumer requested to buy a purebred dog but later found out that the dog sold was a crossbreed), consumers can request for a replacement, a discount or a refund.

With the new Lemon Law in place, consumers can easily request for remedies under the provisions of the Law if they find out that they have bought a defective pet.

Alternatively, consumers can file a claim at the Small Claims Tribunals, which places the burden on the consumer to prove that the seller was already aware that the pet did not conform to the terms of the contract before the sale. The Court hears claims of up to \$10,000 or \$20,000 (with the agreement of both parties) within one year from the date on which the cause of action accrued.

## When is a pet considered to be 'defective'?

A defective pet could occur when the pet originally had an illness or was injured during the time of delivery and this fault was not pointed out to the consumer. Under the Agri-Food & Veterinary Authority of Singapore's existing licensing conditions for pet retailers, all animals



displayed for sale must be healthy. Sick, diseased and injured animals have to be removed from display and certified to be fully recovered before they can be displayed for sale again. They must also be vaccinated properly at the point of sale.

Alternatively, a pet can be considered as defective if it does not conform to contract (i.e. the consumer requested to buy a male hamster but later found out that the hamster was female after it gave birth).

Animals are complicated as they are living things. Therefore, the law does not specifically define what constitutes a defect, only that it should conform to the sale contract. This provides flexibility for both the retailer and the consumer to work out a mutually acceptable agreement in the event of a dispute. For example, if the pet was ill, the retailer could compromise by paying for the pet's medical fees instead of a full refund or replacement, which could potentially cost the retailer a larger sum of money.

### Exceptions to the Lemon Law

Retailers cannot deny the consumer his rights to remedies under the Lemon Law by saying that no refund or replacement will be given under any circumstances or refusing responsibility of a pet that was already ill before the sale.

However, if the retailer can prove that the illness developed only after the consumer had brought the pet home, the consumer will not be entitled to a remedy. Consumers are also not entitled to a remedy if they had caused the fault in the first place, such as neglecting the pet or not taking enough precautions to prevent the pet from falling ill. Lastly, remedies are not available if the consumers knew about the defect before they bought the pet or if they had simply changed their mind and no longer want the pet.

Consumers who are unable to resolve their dispute with the retailer on their own can approach the Consumers Association of Singapore (CASE) for assistance or file a claim at the Small Claims Tribunals.

### CASE Involvement

#### Case Study #1

The consumer purchased a dog for \$2,900 and brought the dog home two days later. Approximately two weeks later, the dog

fainted and the consumer brought the dog to a vet. The vet found out that the dog had loose kneecaps, which were hereditary. In addition, the dog also suffered from Grade 3 heart murmur. The consumer brought the dog back to the vendor. However, the vendor took the dog to another vet and claimed that the dog was fine. The consumer was dissatisfied and requested for a full refund.

CASE negotiated with the company and both parties eventually agreed to a partial refund of \$1,450.

#### Case Study #2

The consumer purchased two guinea pigs from a pet shop for \$190 and collected the guinea pigs three days later. However, one of the guinea pigs passed away within two weeks. The consumer contacted the shop and was referred to a vet. The vet investigated and said that the guinea pig had suffered from respiratory illness. However, the shop claimed that it was healthy at the point of collection. The consumer was also not able to detect any problems since the shop had advised the consumer to desist from touching the guinea pigs during the first seven days to minimise stress. The consumer was dissatisfied and requested for a refund of \$95.

CASE negotiated with the company and both parties eventually agreed that the pet shop would compensate the consumer with a \$40 gift voucher.

#### Case Study #3

The consumer purchased two chinchillas from the pet shop at \$1,178. A few months later, the consumer purchased two more chinchillas at \$375 and \$321 respectively from the same pet shop. The consumer specifically requested for male chinchillas as he did not want them to breed. All the chinchillas were certified by the vet to be males as indicated in the contract. However, several months later, one of the chinchillas gave birth to two babies. The pet shop proposed that the consumer could return the female chinchilla and her two babies, but the consumer disagreed. He requested for vouchers worth \$2,000 as compensation as he had two more chinchillas to take care of.

CASE negotiated with the company and both parties eventually agreed that the pet shop would provide vouchers worth \$400 to the consumer as compensation.



### Tips for Consumers

- Know the Lemon Law. Consumers should read up on the Lemon Law and understand the provisions of the Law, such as the two-stage recourse framework.
- Do research on the pet and the pet shop. Consumers should find out more about the pets that they are planning to purchase to avoid being overcharged. They should ensure that the pet is healthy and in good condition before they buy it. They should also check on the reputation of the pet shop or breeder and only patronise responsible shops or breeders with good reputation in their dealings.
- Know the regulations. Consumers can check out the Agri-Food and Veterinary Authority's website to find out more about the regulations governing pet ownership in Singapore. Tips on proper care of pets are also available on <http://www.ava.gov.sg/AnimalsPetSector/ResponsiblePetOwnership/index.htm>.
- Verbal agreements should be committed in writing for ease of dispute resolution. Consumers should also request for receipts or proof of transactions.
- Know the method of dispute resolution. Consumers with unresolved disputes can seek approach CASE for assistance or file a claim at the Small Claims Tribunals.

### In Conclusion

The Lemon Law not only protects consumers, but will also encourage pet shops and breeders to pay more attention to the health and condition of the pets that they sell. We would like to urge consumers to remember that knowledge is protection. Do remember to read up on the Lemon Law before you welcome a new pet into your home. You will be happy you did.



# breathe healthily

Choosing the right air cleaner can be a daunting task, if you do not know where to start.

Dust, mould spores and allergens are indoor air pollutants that can potentially cause respiratory problems, especially in children and the elderly. The best way to address this risk is to control or eliminate the sources of pollutants, and ventilate indoor areas with clean outdoor air. However, ventilation may be limited by weather conditions or undesirable levels of contaminants in the outdoor air. With the threat of more hazy days ahead, an air-cleaning device used indoors may be useful in filtering microscopic particulate matter (PM) pollutants and reducing indoor PM concentration. Here are some tips to consider when buying an air cleaner.

Common indoor air pollutants include dust mites, pollen, mould, particulate matter, chemical fumes and volatile organic compounds, which can contribute to respiratory discomfort



**Tip 1**  
Choose an air cleaner that suits your needs

Mechanical air filters, gas phase filters, UV air cleaners, electrostatic precipitators, ozone generators...

**What are the air cleaning technologies available on the market and which technology should I use?**

Different air cleaners have different cleaning efficiencies, each designed to remove certain types of pollutants.

**Mechanical Air Filters**

Air filtration devices remove fine particles by trapping particulate matter (PM) within the filter meshes. To remove fine particles effectively, it is recommended that the air cleaner be installed with an effective filter, such as a High Efficiency Particulate Air (HEPA) filter.

**Gas-phase Filters**

Gas-phase filters remove gaseous pollutants and odours by using a sorbent, such as activated carbon filter, which adsorbs gaseous volatile organic compounds (VOCs), thereby removing odours from the intended space. Gas-phase filters are specific and limited to only the number of gaseous pollutants that they are designed to remove. The performance of these filters will be affected by high relative humidity (>70%) in the indoor environment, and regular changing of filters is required.

**Electrostatic Precipitators and Ion Generators**

Electrostatic precipitators use electrostatic attraction to trap charged particles on a collection plate. However, these electrostatically charged synthetic filters may not remove fine particles effectively when the electrostatic charge is lost, due to humidity, dust and discharge. Ion generators (or ionisers) release charged ions into the air. These ions in turn charge the particulate matter in the air, causing it to adhere to surrounding surfaces and reduce airborne particles. Some of these ion generators may produce unsafe levels of ozone, which can cause adverse health effects.

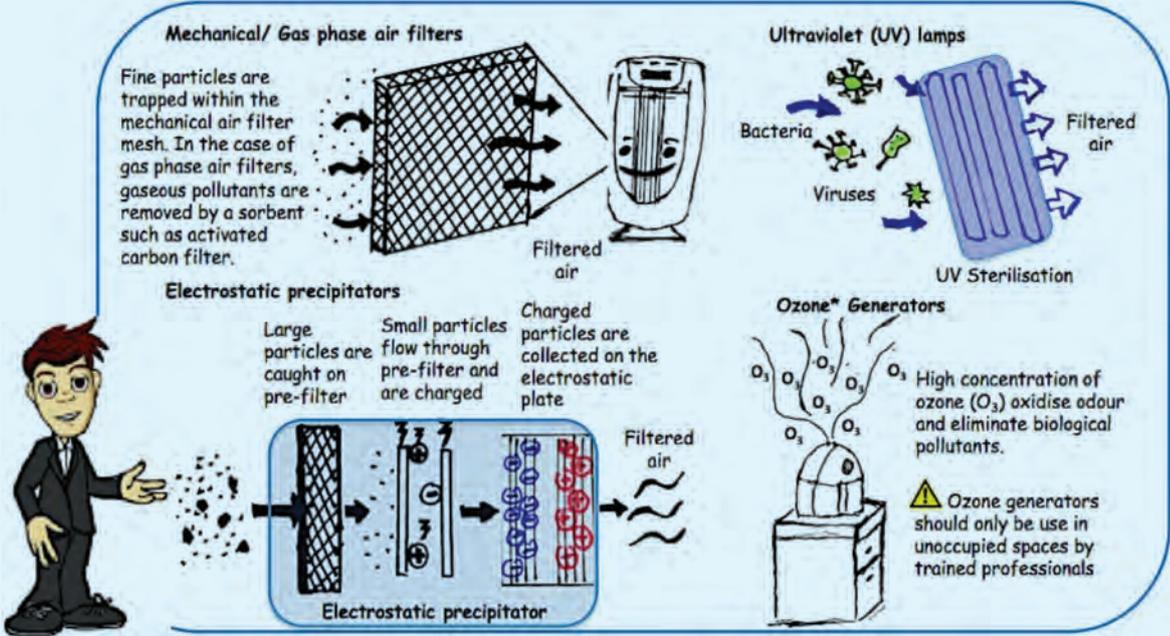
**Ultraviolet (UV) Lamps**

Germicidal UV lamps (wavelength 254 nm) destroy microorganisms and sterilise air that passes through them. Some UV air cleaners are coupled with titanium dioxide (TiO<sub>2</sub>) filters, to give photo-catalytic oxidation (PCO) properties and remove gaseous pollutants. Users should exercise caution when using high intensity UV lamps of wavelength ~130-140 nm, as these UV lamps may produce unsafe levels of ozone.

**Ozone\* Generators**

Ozone has germicidal properties when it is produced and applied at sufficiently high concentrations. However, due to the potential adverse health effects associated with inhalation of high concentrations of ozone, ozone generators that generate ozone at such levels should only be used by trained professionals in unoccupied spaces. Conversely, air cleaners that claim to produce ozone generally produce ozone at levels that are within acceptable public health levels in order to meet consumer safety standards. However, at such low concentrations, the ozone would not be effective in removing viruses, bacteria, mould or other biological pollutants.

\* Ozone is a lung irritant that can cause adverse health effects. Relatively low amounts of ozone can cause: chest pain, shortness of breath and throat irritation.



## Tip 2

Pick an air cleaner that is right for the room size you want to clean

For example, a room with an area of 430 ft<sup>2</sup> (or 40 m<sup>2</sup>) and a height of 10 ft (or 3m) has a room volume of 4200 ft<sup>3</sup> (or 120 m<sup>3</sup>). In order to achieve the AHAM recommended cleaning efficiency, the required CADR value should be at least  $4200/12 = 350$  ft<sup>3</sup>/min.



## What size of air cleaner should I get?

The size of the air cleaner is important in determining its overall effectiveness. Smaller air cleaners work best in bedrooms, while larger ones can be used in living rooms or small offices. A helpful guide that users can refer to is the Clean Air Delivery Rate (CADR) ratings of air cleaners available on the market. The CADR ratings were developed by the US Association of Home Appliance Manufacturers (AHAM), and measure how efficient an air cleaner is at removing particulate matter. CADR numbers are provided for tobacco smoke (0.09-1.0 µm), pollen (0.5-3 µm) and dust (5-11 µm). A higher CADR number indicates that the air cleaner filters more air per minute for that particle size range. AHAM recommends that air filters be chosen for the intended space based on size, such that the CADR value for tobacco smoke is greater than 1/12 the cubic feet volume of the room.

Air cleaners are rated based on the highest fan speed, so choose a model designed for an area larger than yours, for better cleaning at a lower and quieter speed. A list of CADR rated portable air cleaners and suppliers can be found at <http://www.haze.gov.sg/haze-update/List-of-Portable-Air-Cleaners-and-Suppliers.aspx>.

*Disclaimer: Any posting shown in the listing does not constitute or imply any endorsement or affirmation by NEA of its merits, or any affiliation, relationship or sponsorship by NEA of the company in the listing.*



Rated value (usually in ft<sup>3</sup>/min) should be larger than the required CADR value calculated



## Tip 3

Noise levels of air cleaners should be within occupant's comfort range

Some air-cleaning units are capable of drawing large amounts of air through them, but they may be too noisy for the occupant's comfort. According to the Noise Criteria requirement stated in the Singapore Standard SS553: 2009 Code of Practice for Air-conditioning and Mechanical Ventilation in Buildings, the comfortable sound level of a typical room or office ranges from 35 to 50 dBA.

## Tip 4

Shut doors and windows to reduce outdoor infiltration of particulate matter (PM)

Shut all doors and windows of occupied rooms to minimise outdoor infiltration of contaminants and use air cleaners to further reduce indoor PM concentration when the outdoor air quality is at an unhealthy level. The outdoor air quality and health advisory can be found at <http://www.haze.gov.sg>. The occupancy rate in closed rooms should be kept to a minimum to avoid accumulation of carbon dioxide gas and other pollutants.

## Tip 5

Maintain air cleaners according to manufacturers' recommendations

Ensure that air cleaners are maintained regularly, by changing air filters or cleaning the electrostatic collection plates in accordance with manufacturers' recommendations. This will reduce accumulation of particles that may affect the efficiency of air filtration.

Users should also note that there are other factors that may affect the overall effectiveness of air cleaners. These include: the indoor air distribution pattern; air changes per hour; and placement of air cleaners. Therefore, users need to understand the air cleaner and its technology that they intend to buy, and ensure its proper placement and maintenance, to maximise the effectiveness of the air cleaner.

# 买宠物 “货不对板” 怎么办？

购买宠物时若发现“货不对板”，消费者是否能讨回公道？

日前，Aaron(化名)花了\$1,178向宠物店购买两只南美栗鼠。后来，他又以\$375和\$321分别买了多两只栗鼠。Aaron事前特别要求只要雄栗鼠，宠物店也在合约里附加了兽医的证明书。岂料，数月后，其中一只栗鼠竟产下小栗鼠。宠物店建议Aaron将雌栗鼠和其宝宝归还，Aaron却宁可宠物店赔偿\$2000礼券。

经消协调解后，双方皆同意宠物店以\$400礼券作为赔偿。

据消协的资料显示，从2012年9月1日至今年3月24日，消协共处理及调解了17起针对售卖宠物的投诉，其中10起就如上述案例，因宠物“缺陷”而触及柠檬法(Lemon Law)。

柠檬法在2012年生效，旨在保护消费者购买到缺陷商品时的法律权益。你也许不知，受我国法律管制的宠物，如狗、猫、鸟、鱼、龟鳖类等也一律包括在柠檬法里头。

若个案中的Aaron在购买宠物的6个月内，发现宠物有“缺陷”或不符合合同约定下的标准，便可向宠物店要求替换宠物或退款。

## 出售宠物必须是健康的

依据新加坡农粮与兽医局的执照条例规定，宠物店所出售的宠物必须是健康的。所以任何生病、受感染和受伤的宠物皆不能在店内摆卖。宠物一旦康复了，宠物店也必须先取得兽医的许可证件才能售卖。此外，所有供出售的宠物也须注射疫苗。

因为宠物是有生命的商品，法律无法硬性规定缺陷的定义（除上述健康条件以外），而是依据销售合约来处理。宠物主人要是能事先和宠物店拟定合约条件，便能省去不必要的误会。例如，合约可注明“要是宠物在6个月内生病，宠物店会负责支付宠物的医药费，而无须替换或退款”之类的条文。

在柠檬法令下，业者是不能剥夺消费者索赔的权益，即向消费者表明不论任何情况，都不会退款或替换，或拒绝对出售前已生病的宠物负责。

不过，如果消费者本身疏于照料而导致宠物生病，或在购买前已知晓宠物缺陷，或纯粹是改变主意不想再饲养该宠物，那么消费者便无权索赔。

消协建议，消费者若无法化解纠纷，可向消协寻求援助或到新加坡小额法庭申请赔偿。

## 购买宠物前须知事项：

- 做足功课：**充分搜索资料并进行市场调查，以免买贵了。查看宠物店的名声，只向负责的宠店购买宠物，并确保宠物健康状况良好。
- 熟读条规：**浏览农粮与兽医局网站有关饲养宠物的法律条规。(www.ava.gov.sg)
- 审视购买条件：**查看购买合约是否清楚列明索赔、退款等事项，并索取交易收据。
- 避免口头协议：**将口头协议以白纸黑字拟定成文，以便日后调解任何纠纷。



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Bonafides Beautique Pte Ltd - Ang Mo Kio  
Bonafides Spa Pte Ltd  
Callista Face, Body, Spa Pte. Ltd.  
Capella Hotel, Singapore under the brand name of Auriga Spa  
Caring Jean Trading under the brand name of Indulge Skin & Body Lab  
CC Thai Massage & Therapy  
Chen Kang Foot Spa Pte Ltd - Bedok Point  
Chen Kang Foot Spa Pte Ltd under the brand name of Chen Kang Wellness - JEM  
Chen Kang Foot Spa Pte Ltd under the brand name of Chen Kang Wellness - Parkway Centre  
Chen Kang Foot Spa Pte Ltd under the brand name of Chen Kang Wellness (Serangoon Garden)  
Chen Kang Therapy Pte Ltd under the brand name of Chen Kang Wellness - Tampines  
Chen Kang Wellness Pte Ltd under the brand name of Chen Kang Body Spa  
Chen Kang Wellness Pte Ltd under the brand name of Chen Kang Wellness - Thomson Plaza  
Chen Kang Wellness Pte Ltd under the brand name of Chen Kang Wellness - Northpoint  
Chen Kang Wellness Pte Ltd under the brand name of Chen Kang Wellness - West Coast Plaza  
Chen Kang Wellness Spa Pte Ltd - NEX  
Chengmai Lanna Thai Massage  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Bugis Branch  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Choa Chu Kang Branch  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Eunos Branch  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Jurong Branch  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Redhill Branch  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Tampines Branch  
Chinese Medical Centre Pte Ltd under the brand name of Chinese Medical Centre Yishun Branch  
Chinois Spa Pte Ltd  
Chop! Chop! Private Limited under the brand name of Chop! Chop! Pte Ltd  
Chop!Chop! Private Limited  
Chrysalis Spa Pte Ltd - AMK HUB  
Chrysalis Spa Pte Ltd - IMM  
Chrysalis Spa Pte Ltd - Orchard Central  
City Beauty Therapy  
Clairins Pte Ltd under the brand name of Clairins Skin Spa  
CLS International Marketing Pte Ltd under the brand name of TOUCHE - Bugis  
CLS International Marketing Pte Ltd under the brand name of Touche - Changi  
CLS International Marketing Pte Ltd under the brand name of TOUCHE Elite -Orchard #01-13  
CLS International Marketing Pte Ltd under the brand name of Touche TM - Orchard #02-16  
CM Beauty Pte Ltd  
Coral Cove Spa  
Coral Ocean Wellness Pte Ltd  
Coral Sea Wellness Centre  
Cozy Spa Private Ltd

Crawford Development Pte Ltd under the brand name of Frictio Villa  
D' Beau Lab Research (Face/Body/Spa) Pte Ltd  
D' Sparadise  
D' Zen Spa  
Da Jiao Yin Zu Dao  
De Beaute (SSC) Pte Ltd - #01-01/10  
De Beaute (SSC) Pte Ltd - #B1-00  
De Beaute Beauty & Slimming Pte Ltd - International Plaza  
Diva De Beaute Pte Ltd - Bukit Timah  
Donna Spa Pte Ltd under the brand name of Donna Beauty  
Dream Skin Beauty Wellness  
Eastern Healthcare & Reflexology Centre Pte Ltd  
Elegant Nails Pte Ltd under the brand name of Elegant Faces  
Elements Wellness Pte Ltd under the brand name of Spa Elements  
Embrace Beauty Pte Ltd under the brand name of Embrace Beauty  
Embrace Beauty Pte Ltd under the brand name of Embrace Beauty - Ang Mo Kio  
Estheva Therapy Centre  
Estheva under the brand name of Estheva Spa  
EW Spa  
Fashion Nails Spa  
FIL Spa Intelligence Pte Ltd - Chinese Swimming Club  
FIL Spa Intelligence Pte Ltd - Far East Finance  
FIL Spa Intelligence Pte Ltd - Singapore Shopping Centre  
Fingerflex Pte Ltd under the brand name of Palace Spa  
Fingertip Nail Care Pte Ltd - Bencoolen Street  
Four Seasons Hotel Singapore under the brand name of The Club At Four Seasons Hotel  
Four Seasons Traditional Physiotherapy And Beauty Healthcare  
Fragrance Beauty & Slimming Treatment Hub Co. Spa Pte Ltd  
Gala Sheng Pte Ltd under the brand name of SpellaSpa  
Garden Spa Pte Ltd under the brand name of Aramsa Spa  
Gatinnie Expression Beauty Centre under the brand of Adonis Toa Payoh  
Global Ayurvedic Centre Pte Ltd  
Golden Bay Beauty & Body Care  
Good Hope Foot/Body Massage  
Goodlyday TCM & Beauty (Pte) Ltd  
Grand Hyatt Singapore under the brand name of Grand Hyatt Singapore Damai Spa  
Green Apple Spa  
Grendian Wellness LLP  
H.D.B. Beauty & Spa  
Han Dynasty Wellness Spa Pte Ltd  
Hana Body Wellness  
Harmony TCM Healthcare Centre Pte Ltd  
Healing Thai Massage  
Healing Touch  
Healing Touch - Alexandra  
Healthland Pte Ltd  
Heart Spring Spa (Serangoon) Pte Ltd under the brand name of Heart Springs Spa  
Heart Springs Spa (Hougang) Pte Ltd  
Heart Springs Spa Pte Ltd  
Herbal Footcare Health and Beauty Centre Pte Ltd  
Holo Traditional Chinese Medicine Clinic LLP  
Hong Cheng under the brand name of Keltina Health And Beauty Hub  
Hong De Tang Chinese Physician & Traditional Therapy Centre  
Hotel Plaza Property (Singapore) Pte Ltd under the brand name of St. Gregory at Parkway on Pickering  
Hygeia Pte Ltd  
Ian Isaac under the brand name of Shangri-La  
Nail Spa  
Ichiban Foot Reflexology Centre  
Ignite 88 Spa  
Ikeda Spa Pte Ltd  
Ikeda Spa Pte Ltd under the brand name of Ikeda Spa Prestige - Eu Tong Sen Street  
Imperial Apple Spa Pte Ltd under the brand name of Imperial Apple Spa  
Incredible Service Irresistible Skin Doc Pte Ltd under the brand name of Isis Doc (Marina Bay Sands)  
Incredible Service Irresistible Skin Doc Pte Ltd under the brand name of IsisDoc. Face Body Spa  
Inno-Workz Pte Ltd - Ang Mo Kio  
Inno-Workz Pte Ltd - Tampines  
Inno-Workz Pte Ltd - Tiong Bahru  
Institut Care & Balance Beauty Workshop IS Spa  
Jaya Lifestyle LLP under the brand name of Traditional Javanese Massage Hut  
Jean Yip Salon Pte Ltd under the brand name of Jean Yip the Loft  
Jia Le Beauty Salons  
Jia Yu Beauty Village under the brand name of Jia Yu Chun Holistic Face Body Spa - Jurong Country Club  
Jian Kang Zi Yew Pte Ltd under the brand name of Health's Friend TCM Centre - West Coast Drive

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  
Kalo Beauty Pte Ltd under the brand of Kalo Beauty  
Kang Yi Wellness Centre  
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 Choon Acupuncture And Chinese Medicine Centre  
King's Traditional Massage Pte Ltd under the brand name of King's Traditional Massage  
Kray 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  
Lacbar under the brand name of OPI@Lacbar  
Lampun Thai Spa  
Lavender Beauty & Health Wellness under the brand name of Lavender Spa  
Le Zen Pte Ltd under the brand name of Jurlique Day Spa  
Lian Xin Wellness Spa  
Lifespa (Bugis) Pte Ltd  
Lifespa (Bugis) Pte Ltd under the brand name of Lifespa  
Lifespa Slender's Bodyrite Pte Ltd  
Lin Spa  
Ling Xin TCM Center 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 Gimam Beauty & Wellness - Jurong East  
Lush Massage Loft  
Lush Spa Pte Ltd  
Malayala Ayurveda Vaidyasala Pte Ltd  
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  
Marina Sands Spa  
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 @ Swissotel Merchant Court  
My Care My Face Pte Ltd  
Microderm 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  
Modern Beauty Salon (S) Pte Ltd under the brand name of Modern Beauty Salon - Tower  
Modern Beauty Salon (S) Pte Ltd under the brand name of Modern Beauty Salon - Orchard Shopping Centre  
Modern Beauty Salon (S) Pte Ltd under the brand name of Modern Beauty Salon - Toa Payoh  
My Foot Reflexology Pte Ltd under the brand name of My Foot Reflexology  
My Holistic Spa Pte Ltd under the brand name of Heart Springs Spa  
My Nail Paradise  
Nail Addition - Temasek Boulevard  
Nail Addition - United Square  
Nail's D'vine Private Limited  
Nardia Beauty Care Pte Ltd  
Natural Beauty Secrets  
Natural Impressions Pte Ltd under the brand name of Shimmer & Shine  
Nature Beauty & Therapy Centre  
Naturecare Oriental Massage LLP  
Natureland Care Pte Ltd under the brand name of Natureland  
Nelia's Nails And Beauty Centre Pte Ltd under the brand name of Nelia's Nails And Beauty Centre  
Nelia's Nails And Beauty Centre Pte Ltd under the brand name of Nelia's Nails And Beauty Centre (#04-70)  
New Wellness Spa  
New You'Ho  
Nimble Knead LLP  
Northeast Traditional Therapy Centre  
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  
OD Wellness International Pte Ltd under the brand name of Ou Di Wellness - Neil Road  
Okay Foot Reflexology

## These are our CaseTrust companies

OM Vedic Heritage Centre Pte Ltd  
 One Beauty Spa LLP under the brand name of One Beauty Spa - Eunoss  
 One Beauty Spa LLP under the brand name of One Beauty Spa - Liang Seah Street  
 One Spa 1  
 Oneness Inc. Wellness Concept Pte Ltd under the brand name of Le Spa  
 OPI Boutique  
 Orchid Spa & Wellness  
 Oriental Therapy Pte Ltd  
 Oriental Traditional Therapy Pte Ltd  
 Oscar Foot & Body Massage  
 Our Solution Pte Ltd  
 Palace Spa  
 Pan Pacific Hotels Group Limited under the brand name of St. Gregory At PARKROYAL on Beach Road, Pan Pacific Hotels Group Ltd  
 Pattaya Fingerprint Fitness Centre  
 Perfect Beauty Centre  
 Petals by Flora LLP  
 Plaza Premium Lounge Singapore Pte Ltd under the brand name of Wellness Spa  
 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  
 Princess Nails Salon  
 Probeau & Wellness  
 Pure Angel Pte Ltd  
 Pure Spa Pte Ltd under the brand name of Pure Spa  
 Purellie Group Pte Ltd under the brand name of Pure Spa by Superbowl  
 Q Spa Pte Ltd  
 Qian Rou Mei The Beauty Boutique Pte Ltd  
 Qian Zu Yuan  
 Qianzutang  
 Qin Spa  
 Qing Zhu Fang  
 Rael Pte Ltd under the brand name of Spa Rael  
 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  
 Refresh Star Pte Ltd under the brand name of Refresh Bodyworks

Refresh Thai Sanctuary Pte Ltd under the brand name of Thai Sanctuary By Refresh Bodyworks  
 Regency Health Spa Pte Ltd  
 Rejuvenate  
 Rejuvenate under the brand name of Rejuvenate Spa - Bali Lane  
 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  
 RSVP Holdings Pte Ltd under the brand name of Jawed Habib Hair & Beauty Salon  
 S&N Spa  
 S&N Spa Pte Ltd under the brand name of S&N Spa  
 Sabaa Thai Massage  
 Sante Health & Wellness  
 Sanctuary Lifestyle Pte Ltd  
 Secret Wellness Pte. Ltd.  
 Senses Wellness Spa Pte Ltd under the brand name of Ling Xin TCM  
 Serene Spa  
 Shambhala Yoga Centre Pte Ltd under the brand name of Como Shambhala  
 Shaofang Pte Ltd under the brand name of Le D'or Beaute  
 Shuang Spa LLP  
 Shugar Spa  
 Silhouette International Academy Pte Ltd under the brand name of Spa Longevite  
 Silk Spa  
 Sin Kang Traditional Therapy - 100AM  
 Sin Kang Traditional Therapy - Tanjong Pagar Plaza  
 Singapore Marriott Hotel under the brand name of The Retreat Spa and Marriott Fitness Centre  
 Soul Relief Spa'ssage And Body Wellness  
 Spa D' Raviver  
 Spa De Beaute  
 Spa Essential Pte Ltd under the brand name of Refresh Bodyworks - JCube  
 Spa Menu Pte Ltd under the brand name of Huang Ah Ma The Oriental Spa Chamber  
 Spa Vintage Pte Ltd  
 Spa-1 Wellness Centre Pte Ltd  
 Spaboutique Pte Ltd  
 Spacio Beauty Pte Ltd - #01-229 Clementi  
 Spacio Beauty Pte Ltd - #01-257 Clementi  
 Spacio Beauty Pte Ltd - Bedok North  
 Spacio Beauty Pte Ltd - Bencoolen  
 Spajelita Pte Ltd

Spayuri Pte Ltd under the brand name of Spayuri  
 Splendid Overseas Pte Ltd under the brand name of Be Sanctuary Spa - Bedok  
 Splendid Overseas Pte Ltd under the brand name of Be Sanctuary Spa - Hougang  
 Splendid Overseas Pte Ltd under the brand name of Be Sanctuary Spa - Tampines  
 Splendid Overseas Pte Ltd under the brand name of Be Sanctuary Spa - Toa Payoh  
 Spring Oasis Pte Ltd under the brand name of Spring Oasis Medispa & Wellness  
 Sri Bayu Balinese Spa Pte Ltd  
 St. Regis Hotel Singapore under the brand name Remede Spa  
 Summer Nail Services Pte Ltd  
 Sui 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 - Jalan Masjid  
 SwissBrands Singapore Pte Ltd under the brand name of EdeS Spa - Tanjong Rhu  
 T D Spa  
 Tang Dynasty Wellness Spa  
 TCM TIME  
 TG Traditional Massage Pte Ltd  
 Thai Chiangrai Spa Massage  
 The At Work Group Pte Ltd under the brand name of Lush  
 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 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  
 The Ultimate Pte Ltd - Shaw Centre  
 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 Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Javanese Massage & Beauty Care - Jurong Kechil

Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Massage & Beauty Care - 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  
 Traditional Javanese Massage And Beauty Care Pte Ltd under the brand name of House of Traditional Javanese Massage & Beauty Care - Pasir Panjang  
 Tropical21  
 TT Quick Massage Pte Ltd under the brand name of TT Quick Massage - Tanjong Pagar  
 TT Quick Massage Pte Ltd under the brand name of TT Quick Massage - Century Square  
 Udele De Beaute 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  
 V Wellness Spa  
 Vanilla & Co Pte Ltd under the brand name of Vanilla - Century Square  
 Vanilla & Co Pte Ltd under the brand name of Vanilla - Hougang Mall  
 Vanilla & Co Pte Ltd under the brand name of Vanilla - Sun Plaza  
 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  
 Wayan Retreat Wellness Spa Pte Ltd  
 Wayang Kulit under the brand name of Java Java Javanese Spa Indulgence - East Coast Road  
 Wayang Kulit under the brand name of Java Java Javanese Spa Indulgence - Upper Thomson  
 Wellness Space Pte Ltd under the brand name of Wellness Space  
 Women's Talk  
 Xi Yuan Foot Spa

Xi Yuan Foot Spa - 91 Jalan Sultan  
 Xiaoxi Deep Tissue Massage Centre  
 Xin Yu Foot-Reflexology Centre  
 XingMei Spa  
 Xuan Beauty & SPA  
 Y S Beauty Salon  
 Y S Beauty Salon - Bukit Batok  
 Yang Sheng Centre  
 Yi Xin TCM Medical Clinic  
 Yi Zhen Reflexology & Beauty Centre Pte Ltd - Bishan  
 Yi Zhen Reflexology & Beauty Centre Pte Ltd - Clementi  
 Yin Qian Ge  
 Youme Beauty & Wellness Pte Ltd under the brand name of Soothing Spa & Healthcare  
 Yu Sheng Tang (TCM) Clinic  
 Yu Ya Beauty & Health Centre Pte Ltd  
 Yun Spa  
 Yun Wellness Spa  
 Z Beauty Boutique Pte Ltd  
 Zen Wellness - Concorde Hotel  
 Zen Wellness - Cuppage Plaza  
 Zuyu Lin Reflexology & Health Centre - Geylang Road  
 Zuyu Lin Reflexology & Health Centre (Havelock Road)

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 Muhibbah Travel-Tours & Trading Pte Ltd  
 Nam Ho Travel Service (S) Pte Ltd  
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