MCI (P) 060/08/2021 | 2024 ISSUE 2 ISSN 0217-8427 | S\$5.00

A publication of the Consumers Association of Singapore

CaseTrust Silver Jubilee



Contents

President's Message	03
CaseTrust: Partnering Industry To Promote Consumer Confidence	04
Special Commendation Awards	07
CaseTrust in Numbers	08
CaseTrust – The Key To Consumer Confidence For 25 Years	09
Messages From Our Friends And Partners	11
CaseTrust Key Milestones	14



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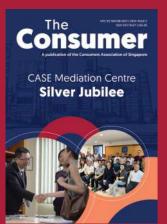
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President's Message



66

Since its launch, CaseTrust has become Singapore's de facto standard for consumer-friendly policies and ethical business practices, with over 1,200 "CaseTrusted" businesses.

My fellow consumer protection advocates,

2024 marks the Silver Jubilee of CaseTrust.

CaseTrust was launched in 1999, as part of CASE's efforts to promote fair trading and provide consumers with a list of businesses that they can patronise with confidence.

Businesses are required to meet a strict set of accreditation criteria, such as clear refund and exchange policies, ethical advertising, and well-defined dispute resolution mechanisms, before they are awarded the coveted CaseTrust mark.

Since its launch, CaseTrust has become Singapore's de facto standard for consumer-friendly policies and ethical business practices, with over 1,200 "CaseTrusted" businesses. Businesses and consumers alike recognise the CaseTrust mark as a mark of confidence.

In this special commemorative edition of The Consumer, join us as we reflect on our journey and milestones as the key to consumer confidence for the past 25 years.

You can also read anecdotes of our partners who have contributed to our cause in promoting fair and ethical trading practices among businesses, ensuring consumer confidence during the shopping experience.

Looking ahead, CaseTrust remains committed to its core mission of promoting good business practices to give consumers confidence when they shop. As we expand our reach to include more sectors and businesses, we continue to build a marketplace where trust is paramount.

Thank you for your support and we look forward to your continued support as we embark on the next chapter of our journey together.

Melvin Yong President Consumers Association of Singapore

CaseTrust: Partnering Industry To Promote Consumer Confidence

Zane Ang, Executive, Marketing & Communications Department

A key thrust of CaseTrust's efforts to helping consumers shop with confidence is its partnership with various industry stakeholders. To gain credibility as a symbol of trust, we have over the years engaged different trade associations and businesses to jointly promote good business practices and raise standards in various industries.

In recognition of their commitment to promote consumer confidence, CASE is presenting the Singapore Vehicle Traders Association (SVTA) and Audio House Marketing Pte Ltd (Audio House) with Special Commendation Awards on the occasion of the Silver Jubilee of CaseTrust. We reached out to Mr Neo Tiam Ting, President, SVTA and Mr Lee Boon Teck, Alvin, Managing Director, Audio House, to find out more about what they do promote consumer confidence.





Mr Neo Tiam Ting President, Singapo



Can you tell us a bit more about SVTA?

Established on 30 November 1972, SVTA has played a pivotal role in the development and representation of vehicle traders. Beyond advocacy, SVTA has contributed significantly to the establishment and management of used car centres, enhancing the industry's infrastructure. Notable centres include the ones at Kampong Java, Aljunied Road and Mackenzie, with SVTA managing Mackenzie Car Mall and West Coast Car Mart. These centres have been instrumental in organising the used car market, offering consumers reliable venues to purchase pre-owned vehicles.

How has SVTA collaborated with CASE to enhance consumer protection?

In partnership with CASE, SVTA launched the CaseTrust-SVTA Accreditation Scheme in June 2009, establishing a benchmark for transparency and integrity in vehicle dealings.

By establishing the Motor Industry Dispute Resolution Centre (MIDReC) and introducing the Standard and Functional Evaluation (SAFE) Checklist, SVTA, in collaboration with CASE, has notably enhanced the framework for consumer protection and dispute resolution with the automotive industry.

This strategic partnership has not only facilitated a more transparent and equitable marketplace for vehicle transactions but also empowered consumers with essential tools and resources to make informed decisions, thereby fostering a more trustworthy and consumer-friendly environment in the motoring sector. SVTA views the collaboration as a means to reduce the likelihood of consumer complaints.

President, Singapore Vehicle Traders Association

How does SVTA envision the future of consumer advocacy and protection in Singapore, considering technological advancements and changes in e-commerce?

In envisioning the future of consumer advocacy and protection in Singapore amidst evolving technology and e-commerce landscapes, SVTA anticipates a dynamic and adaptable approach. The absence of specific licensing regulations for vehicle dealerships underscores the need for vigilant and progressive consumer protection strategies.

With the anticipated continued interest in pre-owned vehicles, especially in the context of high Certificate of Entitlement premiums, SVTA recognises the critical importance of addressing the increased potential for post-purchase complaints. This is particularly relevant with the advent of advanced fully electric vehicles, which introduce new complexities into the consumer experience. SVTA is thus committed to enhancing advocacy and protection measures that are responsive to technological advancements, ensuring that consumers remain well-informed and protected in the digital age of vehicle trading.

How does SVTA feel about receiving the Special Commendation Award from CASE, and how does SVTA plan to continue its efforts in consumer advocacy?

Receiving the Special Commendation Award from CASE is a prestigious acknowledgment for the SVTA. We are committed to fostering an enduring partnership with CASE, providing continuous educational opportunities for car dealerships about essential legal frameworks such as the Lemon Law and the Consumer Protection (Fair Trading) Act. Furthermore, we pledge to actively promote the CaseTrust-SVTA accreditation scheme, which underscores our dedication to elevating standards and ensuring excellence within the automotive trade industry.



Mr Lee Boon Teck, Alvin Managing Director, Audio House

AUDIO HOUSE

Can you tell us more about Audio House and its journey as a CaseTrust accredited company in the electronics industry?

Audio House has been a proud member of the CaseTrust accreditation programme for decades now. This accreditation reflects our commitment to upholding high standards of transparency, reliability and integrity in the home electronics industry. We are constantly improving and strive to provide our customers with exceptional service as being recognised by CaseTrust has been an important milestone in our journey.

How do you think being accredited by CaseTrust has benefited Audio House? What value does Audio House see in being accredited with CaseTrust?

Being accredited by CaseTrust has enhanced consumer confidence in our brand as CaseTrust accreditation is widely recognised as a symbol of trustworthiness and reliability in the market. Accreditation with CaseTrust has provided us with access to valuable resources and guidance from CaseTrust, helping us to further improve our business practices and customer service standards.

Tell us about the policies and systems that Audio House has in place to protect consumers' interests?

At Audio House, we prioritise consumer protection and have implemented various policies and systems to safeguard our customers' interests. This includes clear and transparent pricing policies, comprehensive warranty coverage, and responsive salespersons and customer service team to assist and address concerns or issues promptly. We also provide feedback channels such as survey forms pre- and post-purchase to allow customers to share their experience with us, and our management look seriously into feedback and work on improving customers' shopping experience.

How does Audio House feel about receiving the CASE Special Commendation Award?

We are honoured to receive the CASE Special Commendation Award, which represents our unwavering dedication to consumer advocacy. This recognition serves as validation of our commitment to putting our customers first.

How does Audio House plan to continue its efforts in protecting consumers and maintaining its high standards of business practices in the future?

Moving forward, Audio House remains committed to protecting consumers and maintaining our high standards of business practices. We will continue to listen to our customers' feedback, stay up-to-date and adapt to evolving market trends to enhance their shopping experience while ensuring their rights and interests are always upheld.

What is your advice to businesses which are considering accredited with CaseTrust?

For businesses considering accreditation with CaseTrust, our advice would be to view it as an opportunity to demonstrate their commitment to consumer satisfaction and ethical business practices. It requires dedication and effort to meet the stringent requirements set by CaseTrust, but the benefits in terms of enhanced branding, consumer trust and access to support and resources are well worth the investment.



Special Commendation Awards

Singapore Vehicle Traders Association

The Singapore Vehicle Traders Association (SVTA) has been CASE's stalwart partner since the inception of the CaseTrust-SVTA Joint Accreditation Scheme in 2009. The number of pioneer members who remained accredited since 2009 stands at 12.

Over the years, SVTA has shown dedication in promoting the joint accreditation scheme to its members. In view of disputes between consumers and car dealers, SVTA set up the Motor Industry Dispute Resolution Centre to provide an alternative dispute resolution avenue for affected consumers and accredited car dealers.

SVTA also partnered CASE in other initiatives such as the development of the Standard and Functional Evaluation (SAFE) Checklist to help consumers understand the condition of pre-owned cars before the purchase, and provided industry inputs on other consumer issues to CASE.

Audio House

Audio House has been a CaseTrust accredited business for over 19 years since 2004.

In the course of their business, Audio House has implemented many commendable consumer-friendly practices. They have in place a well-defined dispute resolution framework which comprises multiple feedback channels for consumers to voice grievances. They are committed to resolving complaints within 21 days and participate in mediation with consumers to resolve outstanding complaints.

In terms of pricing and policies, Audio House maintains clear and upfront communication about pricing, returns, warranties and other policies, ensuring that consumers have the necessary information to make informed decisions. They also demonstrate dedication to consumers by proactively seeking feedback from consumers on how they can improve their customer service.



CaseTrust In Numbers



794 accredited legal entities

accredited outlets

accreditation schemes

(\$)

\$890.000+

in prepayment protected and 1,843 consumers protected since FY2017

CaseTrust Be Sure

Experience Greater Assurance with: Compulsory Immediate Prepayment Protection with either Insurance OR EZ-Link TRUST* Full Refund during Cooling-Off Period During Service Policy *Contact us if you did not receive your Proof of Protectic Scan for CaseTrust

CaseTrust -**The Key To Consumer Confidence For 25 Years**

Adita Tian Permata Sari & Edmund Ang, CaseTrust Department

Established in 1999, CaseTrust serves as the accreditation arm of the Consumer Association of Singapore (CASE), promoting fair and ethical trading practices among businesses to ensure consumer confidence during shopping experience. Over the years, CaseTrust has developed accreditation schemes tailored to different industries, addressing specific consumer concerns within each industry. CaseTrust accredited businesses are committed to fair trading and good business practices, thereby earning the trust of consumers as reputable companies.

Instead of solely addressing complaints, CASE recognised the opportunity to advocate for business excellence. With the CaseTrust accreditation mark, consumers can identify businesses assessed by CASE as having sound business practices and consumer-friendly policies, making informed choices and avoid errant ones.

Promoting fair trading and give consumers peace of mind

To establish CaseTrust as a trusted symbol, CASE collaborated with trade associations to raise standards in various industries and promote good business practices. Members of trade associations members taking the first step for their companies to be accredited sent a strong signal to the rest of the industry on the importance of raising the bar in terms of fair business practices.

Each CaseTrust scheme is tailored to address specific consumer protection concerns, with unique features in its accreditation criteria. For example, in response to pressure sales tactics within the beauty industry, our Spa & Wellness scheme includes features such as a five-day cooling-off period to provide recourse for unutilised packages for consumers. It also includes a no-selling policy in treatment rooms to ensure that consumers have a stress-free experience at CaseTrust accredited spas.

Similarly, recognising the importance of safeguarding consumer prepayments due to sudden closure of renovation contractors, CaseTrust incorporates prepayment protection features within its Renovation schemes. Contractors accredited under the CaseTrust Accreditation Scheme for Renovation Businesses and the CaseTrust-Singapore Renovation Contractors and Material Suppliers Association (RCMA) Joint Accreditation Scheme for Renovation Businesses are required to protect consumers' deposits through a deposit performance bond which safeguards consumers' deposits in the event of business closure or liquidation.

Since the start of the COVID-19 pandemic, CASE noted a major shift in consumers' buying habits towards online shopping. Driven by strong demand and low entry barriers, the number of e-businesses and e-marketplaces ballooned significantly. While the convenience of online shopping benefited consumers, the problems they faced with e-businesses increased. To address common pain points faced by consumers when they shop online, CASE partnered Nanyang Polytechnic's Singapore Institute of Retail Studies (NYP-SIRS) in launching the CaseTrust Accreditation Scheme for E-businesses in October 2023.

Accredited e-businesses are easily contactable and maintain secure and user-friendly online ordering systems. They are dedicated to transparency by abstaining from pre-ticked boxes typically used by e-businesses to include optional add-ons unless the consumer expressively opts out. Additionally, their communication strategies with vulnerable consumer groups such as children and the elderly are tailored to the appropriate age group.

Currently, there are more than 1,200 CaseTrust accredited outlets.

CaseTrust keeps you covered. CaseTrust Accreditation Schemes are tailored to promote best practices in various industries.



CaseTrust Gold

The premier tier of **CaseTrust Accreditation** Scheme, representing a promise of the highest possible standards in service quality





to protect consumer prepayments in the event of unresolved disputes



Storefront Complaints to be

upon receipt

resolved within 21 days



Direct selling Seven-day cooling-off period for consumers to

consider their purchases



Messages From Our Friends and Partners



Spa & wellness

Five-day cooling-off period for consumers to consider their purchases, no-selling policy during treatment, prepayment protection



Jewellery Policy of weigh gold jewellery without price tag and label upon request



Renovation

Deposit performance bond to safeguard consumer deposits against business closure



E-businesses

Price transparency to safeguard consumers from hidden charges



Looking to the future

Beyond 25 years, CaseTrust will remain steadfast by working with industry players to promote good business practices. As CaseTrust celebrates its Silver Jubilee, we look ahead with a renewed commitment to excellence and promoting good business practices. In line with this commitment, we will be announcing plans to expand CaseTrust to include more sectors and businesses. Together, we will continue to build a marketplace where trust is paramount and where consumers can shop with confidence with businesses whitelisted by CaseTrust, the key to consumer confidence for 25 years and beyond.



JAYEMS DHINGRA CHAIRPERSON. CASETRUST **ADVISORY COUNCIL**

to making Singapore a fair and consumer-friendly nation.

When I volunteered for CASE in 2010 as an ignorant layperson, I was under the impression that CASE is a non-profit organisation that addresses consumer complaints, mediates and advocates for consumer rights and fair trading practices only. The general impression many people have to date is that the CASE is a watchdog for consumers only.

I am delighted to admit that I stood corrected when I volunteered for CaseTrust and realised that CASE, through the CaseTrust Mark, is branding businesses to be sought-after entities for consumers.

I also admire the strategic foresight of the founders and promoters of CASE and CaseTrust, which shows that real consumer protection can be proactively realised through partnerships with businesses that serve the needs and interests of consumers, not only from Singapore but from the region who transact online or visit as tourists. Many national and international brands, distributors, and retailers offer fair deals and several consumer-oriented promotions. Among them, an elite group of businesses take the bold step out and openly declare that they promote the Consumer Protection (Fair Trading) Act (CPFTA), subject themselves to a rigorous independent audit of their processes and make a written commitment to safeguarding consumer interests. These elites proudly display the CaseTrust Mark as their leading Brand. I salute them!

Going forward in an uncharted and unprotected domain of online stores and marketplaces, CaseTrust is paving the way by accrediting e-businesses to protect consumers against scams, shams and suspicious e-businesses. This journey of 25 years from brick-and-mortar store accreditation to global online store accreditation is indeed a fulfilling and satisfying achievement for CASE and all volunteers supporting the good cause of making Singapore a place of consumerfriendly businesses. Once again, I thank all the staff members, businesses, and volunteers for marching together in harmony through challenging times.

I express my sincere, heartfelt congratulations to the management, executives, staff, volunteers, and supporters of CaseTrust, who have selflessly dedicated their time and efforts over the last 25 years



Congratulations to CaseTrust on reaching the remarkable milestone of 25 years!

This anniversary not only signifies longevity but also speaks volumes about your unwavering commitment to excellence and consumer trust.

Over the past quarter-century, CaseTrust has set a shining example in promoting fair business practices and upholding consumer rights. Its dedication to fostering trust between businesses and consumers has undoubtedly contributed to a stronger, more transparent marketplace. As CaseTrust celebrates this significant achievement, may it continue to innovate, inspire and lead the way in setting the highest standards of integrity and professionalism.

I would like to commend CaseTrust for its commitment to addressing the evolving needs of consumers and businesses. CaseTrust has become the trusted national benchmark for consumer confidence, promoting fair trading and safeguarding consumers' interests to benefit both sellers and buyers. More consumers now recognise the CaseTrust mark. Today, there are more than 1,200 CaseTrust-accredited outlets across various industries, including beauty, direct selling, jewellery, motoring, retail, and renovation. Such achievements are truly impressive and worthy of encouragement.

Happy 25th Anniversary, CaseTrust!

Cheers!

DR DORA HOAN, CHAIRMAN, DIRECT SELLING ASSOCIATION OF SINGAPORE

homematch

Congratulations on your remarkable 25th Anniversary milestone! HomeMatch is honoured to extend our heartfelt congratulations to the CaseTrust team. As an Official Marketing Partner for the CaseTrust Renovation Scheme, our collaboration has played a pivotal role in elevating the standards of the renovation industry, making it safer and more credible. Through strategic marketing initiatives, we have effectively amplified CaseTrust's efforts in promoting trust, reliability, and accountability for homeowners. The strides we have taken together have not only increased consumer awareness but also sparked interest from non-accredited firms exploring CaseTrust accreditation through enquiring HomeMatch's services. This undoubtedly signals a growing momentum for more firms to embrace higher industry standards. HomeMatch remains committed to partnering with CaseTrust to foster a renovation industry that prioritises excellence and consumer confidence.

Congratulations on this remarkable milestone, and here's to the continued success of CaseTrust!

PENGJIN LIU AND MERVIN FOO, CO-FOUNDERS, HOMEMATCH

Q A N V A S T

Congratulations to CaseTrust on 25 years of excellence in fostering greater trust between consumers and businesses! CaseTrust has been a cornerstone of Qanvast's commitment to providing trusted renovation experiences for homeowners across Singapore. Through our collaboration, we are proud to connect over 330,000 homeowners with more than 60 CaseTrust-accredited interior firms on our interior platform, ensuring Singaporeans can seamlessly access and make informed decisions for one of life's biggest decisions. This partnership also underscores our shared goal of upholding reliability and integrity in the renovation industry.

Here's to many more decades of building trust, raising standards and transforming homes!

BENJAMIN HAN, CO-FOUNDER, QANVAST



66 Warmest congratulations on CaseTrust's 25th anniversary! It's truly a remarkable milestone, and we at the Singapore Institute of Retail Studies (SIRS) are delighted to celebrate with you. We applaud your achievements and unwavering commitment to advocating for consumer rights and ensuring ethical business practices, which have significantly contributed to creating a fair and transparent marketplace. Through the years, CASE has played a pivotal role in shaping a consumer-friendly environment, and SIRS is privileged to be a partner to your initiatives, our latest collaboration in the development of the CaseTrust Accreditation Programme for E-businesses which reflects our shared commitment to champion consumer-centric practices. This anniversary is a testament to your relentless effort in empowering consumers, raising the standards of businesses and Here's to 25 years of impactful advocacy, setting industry standards and building consumer confidence!

MEGAN ONG, DIRECTOR, SINGAPORE INSTITUTE OF RETAIL STUDIES



Singapore Jewellers Association extends heartfelt congratulations to CaseTrust on your remarkable 25-year journey dedicated to safeguarding consumers and supporting the business community. As valued industry partners, we are fully committed to

HO NAI CHUEN, PRESIDENT, SINGAPORE JEWELLERS ASSOCIATION



66 On behalf of the Singapore Renovation Contractors and Material Suppliers Association (RCMA), our heartiest congratulations to CaseTrust on achieving a remarkable and significant 25th Anniversary milestone through their continued efforts towards consumers. Since the establishment of the CaseTrust-Singapore Renovation Contractors and Material Suppliers Association [RCMA] Joint Accreditation Scheme for Renovation Businesses, both businesses and consumers alike have benefitted from better standards and fair practices through stringent checks and the implementation of the renovation deposit performance bond. RCMA looks forward to having greater partnership with CaseTrust so that we could strengthen the confidence of the renovation industry and achieve greater heights.

MDM MARY MARK, PRESIDENT, SINGAPORE RENOVATION CONTRACTORS AND MATERIAL SUPPLIERS ASSOCIATION (RCMA)



The Singapore Vehicle Traders Association (SVTA) congratulates CaseTrust for reaching its 25th year milestone. For the past 25 years, CaseTrust has served as an accreditation arm of Consumers Association of Singapore [CASE] to be the de facto standard for companies to demonstrate fair trading and transparency. We applaud your development of various accreditation schemes that were tailored to the needs of different industries. The CaseTrust-SVTA accreditation scheme in particular, was jointly developed with our association and launched in 2008 to improve consumer confidence in the motorcar industry. For this noble purpose, we continue to encourage our members to join the scheme if they have not done so. We also recall our collaboration to develop the Standard and Functional Evaluation (SAFE) Checklist to guide consumers in their purchase of preowned cars, which we have urged all members to adopt and share it. We will continue to work closely as your partner and we wish CaseTrust a happy 25th Anniversary!

fostering a culture of trust. We look forward to many more years of collaborative success in the ever-evolving retail landscape.

supporting and advancing your future initiatives for the next 25 years and beyond. Wishing you continued success and prosperity!

CaseTrust Key Milestones

1999 FORMATION OF CASETRUST

CaseTrust was launched as part of CASE's efforts to promote fair trading and give consumers a whitelist of businesses that they can shop with. Businesses assessed to have met CaseTrust's accreditation criteria are awarded the CaseTrust mark. a trust mark that would become Singapore's de facto standard for consumerfriendly policies and ethical business practices.

2001 LAUNCH OF **CASETRUST GOLD**

CaseTrust Gold is the premier tier of the CaseTrust accreditation schemes. Recipients of CaseTrust Gold are businesses with the added edge that distinguishes them as industry leaders. It promises the highest standards of consumer confidence and business excellence.

2004 LAUNCH OF **CASETRUST SCHEME FOR RENOVATION BUSINESSES**

As home renovations are one of the biggest investments a homeowner will make, the CaseTrust accreditation scheme for renovation businesses was launched to give consumers assurance when they renovate their homes. The scheme includes a deposit performance bond to safeguard against closure and liquidation and the use of the CaseTrust Standard Renovation Contract to ensure cost transparency and accountability. As at February 2024, there are more than 110 renovation contractors accredited

under the scheme.

2009

LAUNCH OF CASETRUST-SINGAPORE VEHICLE TRADERS ASSOCIATION (SVTA) ACCREDITATION SCHEME FOR MOTORING BUSINESSES

To protect consumers' interest when they shop for cars, CASE partnered SVTA to launch the CaseTrust-SVTA accreditation scheme for motoring businesses. Accredited businesses have passed stringent assessment and have in place clear fee policies, consumer-friendly business practices and welldefined dispute resolution mechanisms. As at February 2024 there are close to 50 accredited motoring businesses.

2010 LAUNCH OF CASETRUST

ACCREDITATION SCHEME FOR SPA & WELLNESS BUSINESSES

The CaseTrust accreditation scheme for spa and wellness businesses was launched as a result of rising consumer complaints about sudden business closures and pressure sales tactics. The CaseTrust mark is compulsory for spas to be issued the Category I License by the Police Licensing & Regulation Department. As at February 2024, there are more than 500 businesses accredited under the scheme.

2015

LAUNCH OF CASETRUST-DIRECT SELLING ASSOCIATION OF SINGAPORE (DSAS) **ACCREDITATION SCHEME FOR DIRECT** SELLING BUSINESSES

The CaseTrust-DSAS accreditation scheme is the result of a long partnership between CASE and DSAS since the 1970s when there were many consumer complaints against direct sellers. Consumers enjoy a seven-day coolingoff period when shopping with direct sellers accredited under the scheme. As at February 2024, there are 12 direct sellers accredited under the scheme.

LAUNCH OF CASETRUST-SINGAPORE JEWELLERS ASSOCIATION (SJA) ACCREDITATION SCHEME FOR **JEWELLERY BUSINESSES**

Following a series of gold fineness tests and surveys conducted by CASE that uncovered incidents of unfair practices, CASE partnered SJA to uplift standards and business practices in the industry and to promote consumer confidence when buying jewellery. As at February 2024, there are 12 jewellery businesses accredited under the scheme.

2016

LAUNCH OF CASETRUST-SINGAPORE **RENOVATION CONTRACTORS AND** MATERIAL SUPPLIERS ASSOCIATION (RCMA) ACCREDITATION SCHEME FOR **RENOVATION BUSINESSES**

Due to high consumer complaints on unsatisfactory services and prepayment losses against renovation contractors. CASE partnered RCMA to administer the joint accreditation. Renovation contractors accredited under the scheme are assessed to have in place measures such as a deposit performance bond to safeguard consumers' deposits and well-defined dispute resolution mechanisms to handle consumer complaints. As at February 2024, there are close to 50 renovation contractors accredited under the scheme.







programme for the SCT. The centre's to help establish a dispute resolution Mediation Centre, the centre was invited the crucial role played by CASE As an acknowledgement to

CLAIMS TRIBUNALS (SCT) SUPPORTING THE SMALL

5003

mediators were also invited to serve as

FOR ESTATE AGENCIES DISPUTE RESOLUTION 2010

their mandatory Dispute Resolution Scheme. of their approved mediation centres under CASE Mediation Centre was selected as one Agencies (CEA) to oversee estate agents, of the Council of Estate Following the establishment

mediation standards to benefit consumers.

Singapore and the region. This signified the

under SIMI, the premier independent

centre's excellence and commitment to high

protessional standards body for mediation in



To ensure that consumers and

an avenue to resolve their

aven of summor sessenting



consumers and businesses today.

Online mediation remains an option for

convenient platform for consumers against

CASE Mediation Centre introduced online

disputes during the COVID-19 pandemic,

MON ADB

the backdrop of COVID-19 restrictions.

mediation. This provided a safe and

6L0Z







COING ONLINE

CASE Mediation Centre Key Milestones

2004

CASE signed Memorandums PROMOTING MEDIATION

dispute resolution. Centre as a form of alternative to promote mediation at CASE Mediation and Singapore Jewellers Association, as Direct Selling Association of Singapore associations and partners, such of Understanding with 21 trade

666L

CASE MEDIATION CENTRE ESTABLISHMENT OF

about 40 mediators from all walks of life. By late 1999, CASE Mediation Centre had help of neutral and independent mediators. have the option to resolve them with the be resolved through negotiations, parties disputes amicably. Where disputes could not consumers and businesses to resolve their was launched to encourage CASE Mediation Centre

2023 LAUNCH OF CASETRUST **ACCREDITATION FOR E-BUSINESSES**

In line with the rising popularity of online shopping, CASE partnered Nanyang Polytechnic's Singapore Institute of Retail Studies to help consumers identify e-businesses that are committed to consumer-friendly practices. The scheme is also designed to address issues and pain points commonly experienced by consumers when they shop online. The first batch of accredited businesses will be announced later this year.

Priends and Partners Nessages From Our

Congratulations CASE Mediation Centre for 25 years of good effort and achieving great success.

last five years. to achieve amicable settlement and I am heartened to share that we have achieved a 75% in resolution rate over the With the support from our dedicated mediators, CASE Mediation Centre has helped both businesses and consumers

mediation experience. professional mediators to facilitate mediation and we will continue to aim to provide parties to have better which makes it more convenient for parties to resolve their disputes online. CASE will continue to build our pool of To cater to the evolving needs of the mediation landscape, we expanded our services to include E-Mediation

hard work over the last few decades. I would like to wish CASE all the success in advocating for stronger consumer rights and thank all you at CASE for your

Ite best!

JOHN NG LEE CHYE, CHAIRPERSON, CASE MEDIATION CENTRE

Congratulations to the CASE Mediation Centre on your 25th Anniversary!

win-win outcomes. platform, through CASE Mediation Centre, for property agents and consumers to resolve disputes to achieve active efforts in raising awareness amongst consumers on the responsibilities of property agents, and by providing a and safeguard the interest of property consumers. CASE has been our strong partner in this regard through your The mission of the Council for Estate Agencies (CEA) is to raise the professionalism of the real estate agency industry

more anniversary milestones ahead! We look forward to strengthening our partnership with CASE and would like to wish CASE Mediation Centre many

MR CHAN KHAR LIANG, EXECUTIVE DIRECTOR, COUNCIL FOR ESTATE AGENCIES

Marmest congratulations to CASE Mediation Centre on its 25th anniversary!

consumers have an attordable avenue to seek redress in relation to their disputes with merchants. CASE Mediation Centre plays an important role in the Singapore dispute resolution landscape. It ensures that

appropriate channel – financial complaints to FIDReC and disputes against merchants to CASE Mediation Centre. Mediation Centre plays. Over the years, CASE has worked with FIDReC to ensure that consumer complaints go to the financial institutions, the Financial Industry Disputes Resolution Centre (FIDReC) complements the role that CASE As a one-stop platform offering mediation and adjudication services for consumers with disputes against licensed

continued partnership and to exploring new win-win ways to collaborate. FIDReC wishes CASE Mediation Centre many more successful and fruitful years ahead. We look forward to our

EUNICE CHUA, CHIEF EXECUTIVE OFFICER, FINANCIAL INDUSTRY DISPUTES RESOLUTION CENTRE LTD (FIDREC)

🚺 On behalf of the Law Society of Singapore, we congratulate CASE on the 25th Anniversary of its mediation centre.

consumers and their rights in Singapore, is unquestionable. for consumer disputes. CASE's pioneering role in the development of the mediation landscape and the protection of Mediation Centre has grown to become a leading mediation service provider and is now the first point of contact when amicable resolution mechanisms, such as mediation, were still relatively new in Singapore. Since then, CASE As early as 1999, CASE took the lead in advocating that consumer disputes should be resolved by mediation, even

Central Committee and as volunteer mediators with CASE. The Law Society of Singapore is privileged to have some of its members serve in their individual capacities on CASE's

consumers and businesses. We wish CASE even greater success in the years to come. The Law Society looks forward to partnering CASE to extend the reach and adoption of mediation to even more

THE LAW SOCIETY OF SINGAPORE SEE CHERN YANG AND LIEW YIK WEE, CO-CHAIRPERSONS, MEDIATION COMMITTEE 2024,



















FIDReC



Professional recognition

accredited with SIMI. As at February 2024, 38 of the centre's mediators are mediation processes, including mediator appointments. professionalism and adherence to standards in its This certification as a RSP underscored the centre's body for mediation in Singapore and the region (SIMI). Institute, the premier independent professional standards Provider (RSP) by the Singapore International Mediation in 2019 when it was certified a Registered Service CASE Mediation Centre gained professional recognition

Going online

option for consumers and businesses today. to the COVID-19 pandemic. Online mediation remains an restrictions imposed by the Singapore government due providing an alternative to physical mediation amidst online mediation to cater to consumers and businesses, In November 2021, CASE Mediation Centre introduced

Looking ahead

mediation as an ADR platform to the public. quality mediation services while raising awareness about Centre pledges to continue our journey of delivering As we reflect on the past 25 years, CASE Mediation



for all parties involved. foster harmonious resolutions where mediation continues to Centre looks ahead to a future excellence, CASE Mediation to professionalism and With a steadfast dedication

CASE Mediation Centre – CASE Mediation Centre – Resolving Disputes

Marcus Tan, Senior Consumer Relations Officer, Consumer Relations Department

Established in June 1999, CASE Mediation Centre has become a pivotal platform for consumers and businesses to resolve disputes amicably. Where disputes could not be resolved through negotiations, the centre provided parties with the option of resolving them with meutral and independent mediators.

της εατίγ days

The idea to form a mediation facility within CASE was first conceived in 1998 when CASE supported the Small Claims Tribunals (SCT) in mediating consumer disputes.

The formation of a mediation facility was then a natural extension and progression of the mediation support CASE provided to the SCT. It provided consumers who lodged complaints with CASE an alternative that is more affordable compared to litigation.

By late 1999, CASE Mediation Centre had recruited about 40 mediators from all walks of life.

Promoting mediation and mutnamom priblind

Recognising the benefits of mediation in resolving consumer disputes, CASE spared no efforts in educating consumers and businesses about the role of mediation.

In March 2003, when the former Subordinate Courts, now known as the State Courts, and the Ministry of Law jointly launched the Alternative Dispute Resolution (ADR) Awareness Programme in Singapore, CASE took the lead in organising outreaches to promote mediation and highlight the mediation service offered by CASE Mediation Centre.

By May 2003, CASE Mediation Centre introduced its in-house accreditation programme for mediators, with 30 volunteer mediators obtaining accreditation in the pioneer batch.

Centre In Numbers



In 2004, CASE signed Memorandums of Understanding with 21 trade associations and partners, such as Direct Selling Association of Singapore and Singapore Jewellers Association, to promote mediation at CASE Mediation Centre as a form of alternative dispute resolution.

As a testament of the crucial role played by CASE in ADR, CASE was represented in an ADR advisory committee under the Ministry of Law, aimed at developing local ADR methods and promoting Singapore's expertise regionally.

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By 2009, a decade after the centre was formed, CASE Mediation Centre was in full swing. The centre was invited to help establish a dispute resolution programme for the SCT. The centre's mediators were also invited to serve as associate mediators at the SCT.

Following the establishment of the Council of Estate Agencies to oversee and regulate the real estate industry, CASE Mediation Centre was selected as one of their approved mediation centres under their mandatory Dispute Resolution Scheme.

In July 2013, CASE inked Memorandums of Understanding (MOUs) with the Singapore Clock & Watch Trade Association, the Chiropractic Association (Singapore), the Restaurant Association of Singapore, and the Moneylender's Association of Singapore, extending its mediation facility to these associations as an alternative means to settle disputes between their an alternative means to settle disputes between their members and consumers.





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<u>Lonsunêr</u>

What is your most memorable challenges when in protecting consumers during your time at CCCS?

enforcement outcomes for cases in the beauty sector. trade practices. Notably, we managed to achieve positive implement compliance program and train their staff on fair the unfair trade practices by the errant retailers, get them to to CCCS for investigation. CCCS managed to put a stop to trade practices, CASE has referred several beauty entities Compliance Agreements with them to cease their unfair warning errant retailers and entering into Voluntary consumers about errant conduct by certain retailers, upstream interventions by CASE such as alerting the CASE on enforcement and outreach efforts. Other than To address this challenge, CCCS worked closely with offering fake discounts, and providing unsolicited services. by certain retailers, such as exerting undue pressure, received by CASE. Issues included unfair trade practices ranked among the top three industries for complaints I took on the role in 2019, the beauty sector consistently high number of complaints in the beauty sector. When as the Chief Executive of the CCCS was addressing the The most significant challenge faced during my tenure

What do you foresee is the future of consumer protection and fair trading practices, and what role do you envision CCCS playing in shaping this evolving landscape? How do you think CCCS and CASE can work closely together in the future to enhance consumer protection and deal with errant businesses?

Just as the digital economy has brought both the convenience of online shopping to consumers as well as raised consumer concerns such as dark patterns, new technologies such as artificial intelligence may change which may in turn accentuate existing concerns or raise which may in turn accentuate existing concerns or raise new consumer concerns. Aside from monitoring various developments, CCCS must adapt to the fast-changing landscape and enhance its enforcement capabilities to address consumer issues in a timely way.

CCC5 and CASE must continue to share information on complaints and market intelligence to identify emerging consumer issues and errant businesses at an early stage. This is so that any intervention by CASE or CCC5, be it on an emerging consumer issue or in relation to an errant business, can be timely and effective in protecting consumers from harm. Informed consumers are essential for well-functioning markets.

In this regard, CCCS and CASE must continue to invest in initiatives aimed at educating consumers about their rights and raising awareness about fair trade practices.

This can be through specific outreach programs, targeted advocacy and the creation of tailored support mechanisms, with particular attention on specific vulnerable consumer groups such as the elderly.

By working closely together, CCCS and CASE can maintain a robust consumer protection framework that remains effective in protecting consumers from harm and fostering a fair and transparent marketplace.

Could you share a personal anecdote or memorable experience that has reatfirmed your commitment to championing consumer rights and fair business practices throughout your career at CCCS?

I had once bought a facial package from a beauty outlet, which shut down suddenly before I could fully utilise the package. Coupled with the consistently high number of complaints in the beauty sector, this experience reinforced

Special Meritorious Awards

Dr Lim Lan Yuan, Advisor, CASE Mediation Committee

Dr Lim Lan Yuan has been a volunteer with CASE since 2001. Dr Lim has contributed significantly to CASE's efforts in providing consumers and businesses with a dispute resolution platform over the years.

As a key trainer for CASE Mediation Centre, Dr Lim plays an instrumental role in training new mediators and imparting them with practical tips gathered through many years of experience in mediation. To his credit, the majority of mediators under CASE Mediation Centre have been trained by him.

Dr Lim is also the main assessor for CASE Mediation Centre's in-house accreditation programme, playing a key role in ensuring that our mediators are equipped with relevant and current skills in view of the evolving consumer and dispute resolution landscape in Singapore.

Mr Goh Miah Meng, Patrick, Mediator, CASE Mediation Centre

Mr Goh Miah Meng, Patrick has been a volunteer with CASE since 2003.

As an accredited volunteer mediator with CASE Mediation Centre, Mr Goh facilitates mediations between amicable settlements without the need for parties to pursue lengthy and costly court action.

In his time with CASE, Mr Goh has mediated more than 160 cases, the highest number of cases mediated by any mediator under CASE Mediation Centre, achieving an exemplary resolution rate of over 80%. This is a testament to his remarkable dedication and commitment in providing consumers with a platform for alternative dispute resolution.

protection landscape in Singapore in years to come.

to effect positive change and improve the consumer

practices had borne fruit. It also gives me confidence

that CCCS, together with partners like CASE, can continue

rights and to encourage businesses to adopt fair trading

industry, from 1,441 in 2022 to 1,166 in 2023. It is heartening

there was a 19% decline in complaints against the beauty

businesses in the industry. Based on CASE's latest statistics,

my desire to do more to educate consumers and

to know that our efforts to educate consumers of their

Ms Sia Aik Kor, Chief Executive, Competition and Consumer Commission of Singapore

Ms Sia Aik Kor is the Chief Executive of the Competition and Consumer Commission of Singapore (CCCS). She has also been a volunteer with CASE since 2020, serving in its Central Committee and Editorial Committee.

Ms Sia has played a key role in enhancing the consumer landscape in Singapore. Under her leadership, CCCS successfully obtained injunctions against errant suppliers in the beauty, wellness and health sectors to stop their unfair practices.

Beyond dealing with errant suppliers, Ms Sia also promoted fair trading in the marketplace to help consumers make informed purchasing decisions. CCCS published its first consumer protection guidelines on price transparency and another guide on fair trading price transparency and another guide on fair trading strengthened consumer protection and promoted a fair environment for consumers.





Through online and social media marketing, we engaged consumers with interest in beauty products and services to raise awareness of commonly encountered tactics, such as pressure selling, and provided a set of tips to help them make more informed decisions. We also set out clear the key messages to consumers via digital display panels across 13 town councils and worked with the recommittee noticeboards and community centres. To drive home the message that CCCS is closely monitoring the industry, we sent infopacks to beauty & wellness establishments and emphasised the enforcement actions that CCCS can take, as well as the good practices that businesses should adopt.

Another area in which we have done some work is in relation to the purchase of funeral products where consumers are under emotional distress and may be vulnerable and impaired in their ability to make informed decisions. In November 2023, CCCS issued its findings for a market study into the funeral services industry in Singapore.

The study was conducted with the support of the National Environment Agency, and it found that funeral preplanning aids consumers in making informed decisions. It also found that price transparency for funeral products can be improved to help consumers. In this regard, an "A.S.K. a Funeral Services Provider (FSP) Checklist" was arrangements and ask the right questions when consulting with a FSP. The checklist also provides useful references for consumers, such as the My Legacy portal, which allows users to explore, store and share one's end-of-life plans. In addition, we distributed the printed checklist at important fouchpoints such as selected care facilities.

supporting environmental sustainability in Singapore. competition and consumer protection laws and policies in of Singapore, invited contestants to examine the role of 2022, launched in partnership with the Economic Society discourse on the topic, our 5th essay competition in informed purchasing decisions. To encourage public understand environmental claims and make more we developed a set of tips to help consumers better to understand or verify the claim. Together with CASE, and technical language that made it difficult for consumers The study found the use of vague environmental claims greenwashing on e-commerce websites in Singapore. In 2022, CCCS funded a study to better understand more conscious of their actions on the environment. watching closely as consumers and businesses are now Last but not least, sustainability is an area that we are

Consumer Protection Framework Jendon a goninietnieM

Zane Ang, Executive, Marketing & Communications

renovation industry. price transparency and fair trading practices for the home unfair trade practices. CCCS also published guidelines on errant businesses in the beauty and wellness sector for Under her leadership, CCCS took firm action against a robust consumer protection framework in Singapore. spearheaded projects and initiatives aimed at maintaining and Consumer Commission of Singapore (CCCS), Ms Sia In her capacity as Chief Executive of the Competition

reached out to Ms Sia to find out more about her insights. presenting Ms Sia with the Special Meritorious Award. We In recognition of her extraordinary contributions, CASE is

this industry to reduce the number of complaints in the

reached out to consumers and businesses with the aim

One key area of interest is the beauty & wellness sector

at enhancing consumer protection and promoting fair Could you share some key initiatives or projects aimed

of increasing awareness of unfair trading practices in

of consumer complaints made to CASE. In 2023, we

which has consistently seen one of the highest rates

trading practices that you spearheaded at CCCS?

with CASE in the administration of the Consumer

work well. I am also grateful for our close partnership

to achieve our goal of ensuring markets in Singapore

with a dedicated and passionate team of CCCS officers

enriching experience, and I have truly enjoyed working

with the judiciary. The past five years have been a very I will be stepping down on I April 2024, to take on a role

> generations of partners and consumer advocates. significantly, thanks to the strong support from successive the consumer protection landscape has improved unfair trade practices in the marketplace. Since then, of consumers' interests amidst price fluctuations and group of consumers to advocate for the protection Vational Trades Union Congress and a passionate More than 50 years ago, CASE was founded by the

contributed to the Consumer Movement. Ms Sia Aik Kor is one of many consumer advocates who



Competition and Consumer Commission of Singapore Ms Sia Aik Kor, Chief Executive,

Protection (Fair Trading) Act.

Ionger term.

Can you tell us a bit more about yourself?

General's Chambers. Deputy Chief Counsel at the Civil Division of the Attorneyand Public Trustee's Office at the Ministry of Law and Court, Official Assignee & Public Trustee at the Insolvency Clerk to the Chief Justice and Judges of the Supreme positions in the public sector, including as a Justices' Law Member of CCCS. Prior to CCCS, I have served in various I am currently Chief Executive and a Commission

helm the expanded agency, CCCS. implemented. In 2019, I was approached to return to to businesses on how the Competition Act would be key provisions of the new law which provided clarity against a cartel. I also worked on the guidelines on oversaw the issuance of the first infringement decision Commission of Singapore from 2005 to 2010 where I (Legal and Enforcement) of the then-Competition This is my second stint with CCCS. I was the first Director

approach CASE. the huge sum of money she had spent, he got her to with her husband. When her husband found out about she had to withdraw money from her joint bank account \$119,000 on the treatment, her savings depleted, and a package with a hair treatment centre. After spending In another case, a woman in her sixties had signed up for

package. She got a refund of more than \$25,000. to take back her unused products and terminate the During the mediation, the hair treatment centre agreed

Senters at CASE Mediation Centre? What do you believe are the key attributes for

problem-solve, empathy, neutrality and patience. Communication skills, attentive listening, ability to

to new mediators joining CASE Mediation Centre? key tips or lessons do you find most valuable to impart Based on your practical experiences in mediation, what

approachable and neutral. in the mediation room and show them that you are talk to newfound friends. Make them feel comfortable Be friendly and courteous. Talk to disputants like you





Mediator, CASE Mediation Centre Mr Goh Miah Meng, Patrick



Movement for so many years? What motivates you to contribute to the Consumer Sach you first start volunteering with CASE?

and fight for their rights. motivates me is that I can help consumers get fair deals terive for mediators in the news and I applied. What About 20 years ago, I read about CASE's recruitment

or challenges you encountered during this time? Can you share with us some memorable experiences

in Singapore. in the United States. The university was not recognised did not have a campus. It only had a letter box address well below par. They also found out that the university the youths found the university's standard of teaching private education centres. During the course of study, from the United States, with its classrooms in one of the course conducted by a university purported to be There was a case where six youths attended a degree

agreed to refund the school fees to the six students. school fees. Through mediation, the person in-charge The youths wanted to quit and sought a refund of their



Advisor, CASE Mediation Centre neuY neJ miJ nd

to new mediators joining CASE Mediation Centre? key tips or lessons do you find most valuable to impart Based on your practical experiences in mediation, what

to handle more difficult cases. hor vou to attain a certain level of proficiency and mediations as possible when you are newly trained. This your skill. Take the opportunity to conduct as many hands-on mediation experience will help you to hone Mediation is more an art than science. Hence, actual

Centre to do seize the opportunity? for CASE Mediation Centre? What can CASE Mediation What do you think is the next frontier or opportunity

level of competence to the next level. skillsets and experiences of these mediators to raise the There is an opportunity to consolidate and build on the mediators with different mediation background and skills. CASE Mediation Centre has recruited and trained many



Science for so many years? What motivates you to contribute to the Consumer Sach you first start volunteering with CASE?

panel of mediators for CASE Mediation Centre. e qu tes bne niett ot 32AD yd betivni yltneupesdus resolving conflicts in an amicable manner. I was I believed mediation is a very useful process for in promoting mediation and training mediators as Centre in 1994. I was then known to be involved ago. I helped to set up the then-Court Mediation My involvement in mediation started some 35 years

the opportunities? encountered for CASE Mediation Centre and what are What was most significant challenge you have

facilitate the development of the relevant skillsets. concerted training programme can be introduced to and complex consumer mediations effectively. A present cohort of mediators to handle more difficult Mediation Centre has great opportunity to develop the businesses to resolve their conflicts. Now CASE mediators able to help consumers as well as The initial challenge was to build up a pool of

Service Centre? What is your most memorable mediation for CASE

of these issues relate to personal and family matters. emotions. While commercial interests are involved, several Memorable mediations often involve personal issues and

products that had not been consumed. business waiving some of the charges for beauty charges. The case was eventually settled with the with the mother pleading the business to reduce the the mediation, both the mother and consumer cried, mother along to the mediation. During the course of moment came when the consumer brought her purchase of services for facial treatment. The emotional thousand dollars of credit card debt related to the A consumer, a recent graduate, chocked up a few

Behind CASE Mediation Centre THE STAWARTS

Mediation Centre. Awards on the occasion of the Silver Jubilee of CASE Goh Miah Meng, Patrick, with Special Meritorious two exceptional individuals, Dr Lim Lan Yuan and Mr In recognition of their contributions, CASE is presenting

as mediators with CASE. Read on as Dr Lim and Mr Goh share their experiences



Zane Ang, Executive, Marketing & Communications Department

come from diverse professions. this without the help of our remarkable mediators who expensive court action. The centre could not have done amicably without the need to go through lengthy and many consumers and businesses resolve their disputes For the past 25 years, CASE Mediation Centre has helped for consumers.

recovering over \$7.5 million

rate of over 75% across more

bne snoiteibem 000,5 neht

a commendable resolution

done very well – achieving

Our volunteer mediators have

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2024 marks the Silver Jubilee of CASE Mediation Centre.

the help of neutral and independent mediators. through negotiations, parties have the option to resolve them with expensive legal process. Where disputes could not be resolved disputes amicably without going through a lengthy and potentially consumers and businesses with an avenue to resolve their CASE Mediation Centre was established in 1999 to provide

dialogues between consumers and businesses. devote their time and expertise to facilitate fair and constructive appreciation to our dedicated volunteer mediators, who selflessly As we commemorate this milestone, we extend our heartfelt

for consumers. more than 3,000 mediations and recovering over \$7.5 million achieving a commendable resolution rate of over 75% across as our mediators. Our volunteer mediators have done very well the past 25 years, close to 300 dedicated volunteers have served CASE Mediation Centre started with 40 mediators in 1999. Over

body for mediation in Singapore and the region. Singapore International Mediation Institute, the premier standards CASE Mediation Centre is a Registered Service Provider under the As testament to our excellence and commitment to high standards,

25 years. dispute resolution avenue for consumer disputes for the past we reflect on our journey and milestones as the primary alternative In this special commemorative edition of The Consumer, join us as

dispute resolution. to our cause in giving consumers access to affordable and speedy You can also read anecdotes of our partners who have contributed

facility for consumer disputes in Singapore. stakeholders to boost our capabilities as the primary mediation consumers and businesses. We will continue to work with our delivering quality as an alternative dispute resolution platform for Looking ahead, CASE Mediation Centre remains dedicated to

support as we embark on the next chapter of our journey together. Thank you for your support and we look forward to your continued

Consumers Association of Singapore President pnoY nivl9M



Silver Jubilee **CASE Mediation Centre**



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President's Message

CASE Mediation Centre The Stalwarts Behind

Protection Framework **Maintaining A Robust Consumer**

Special Meritorious Awards

CASE Mediation Centre In Numbers

25 Years Of Resolving Disputes **CASE Mediation Centre –**

Friends And Partners Messages From Our

CASE Mediation Centre Key Milestones





WCI (b) 000/08/2021 | 2024 I220E 2

θųΤ ISSN 0217-8427 | \$\$5.00

A publication of the Consumers Association of Singapore

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