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The Consumer

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President's Message



My fellow consumer protection advocates,

Local businesses hold a special place in our hearts. They are the backbone of our community, contributing to the local economy, creating jobs, and preserving our cultural heritage. However, in the face of the rapid growth in e-commerce and rise in cost of raw materials and manpower expenses, our local businesses are facing strong headwinds. In this issue's cover story, we will look into how we can better support these vital businesses and preserve our unique local businesses.

CASE has just released its complaints statistics for the first half of 2024, which showed a 6% rise from 2023 at 7,721 complaints, driven by a significant increase in entertainment and e-commerce complaints. Prepayment-related losses also surged by 312% to \$1.25 million.

The sharp rise in prepayment losses is a cause for concern, particularly if you are planning for a home renovation, where hefty prepayments are made. Be sure to check out our article contributed by HomeMatch, where experts from three renowned CaseTrust-accredited firms shed light on three common complaints and how you can avoid them.

Beyond CASE's complaint statistics, the high-profile money laundering case in Singapore has also shown us the importance of improving consumer protection and increasing our vigilance in financial transactions. This issue, we have an article from the Council for Estate Agencies (CEA) that looks into Singapore's anti-money laundering measures in the real estate agency industry and how consumers can help to play their part against money laundering.

Identity theft is also a growing concern, especially when we adopt new technology for personal and business transactions. The article contributed by Credit Bureau Singapore (CBS) provides tips on how to safeguard yourself against such threats in Singapore.

Are you aware of how to distinguish between genuine products and counterfeits? By understanding trademarks, counterfeits and dupes, you can benefit by learning how to identify genuine products, avoid harmful or substandard counterfeits. The article by International Trademark Association offers insights on identifying authentic items and avoiding substandard imitations.

I hope this issue of The Consumer, which includes other useful tips from our partners, will provide you with insightful knowledge to make informed purchasing decisions.

Melvin Yong

President

Consumers Association of Singapore



In this issue's cover story, we will look into how we can better support and preserve unique local businesses as they face strong headwinds.

Fostering Local Businesses for a Sustainable Singapore

Elizabeth Lim, Executive, Marketing & Communications Department

It is the time of year when we are greeted with the familiar sight of Singapore flags in our neighbourhoods in celebration of National Day. Amid this patriotic spirit, the choice between supporting local businesses to boost the economy and opting for global ones with international appeal often arises.

A 2023 survey by Shop Small Research found that while over 90% of Singaporeans shop at local establishments, only half consider supporting these businesses as very important. This reveals a gap between the act of shopping locally and recognising its significance.

This consumer behaviour carries profound implications for Singapore's economy and cultural landscape. While the majority shop locally, only about half of respondents actively recognise the importance of sustaining local businesses. Yet, more than half of the respondents are concerned that Singapore's heritage businesses will disappear in the next decade.

Reflecting on shopping habits highlights the importance of supporting local businesses and the benefits it brings to the community and local economy.

Local businesses and the challenges they face



Distinguishing between local businesses and local brands in Singapore can be confusing. Local businesses, such as Challenger and iStudios, may sell global brands but are Singaporean-owned and contribute to the local economy through their operations and employment. In contrast, local brands like Beyond the Vines design and market their own products, reflecting Singaporean culture and innovation. Supporting both types of enterprises benefits the local economy and cultural landscape in distinct ways.

But local businesses in Singapore are facing challenges that affect their survival and growth. The rate of business closures has been rising, with the Accounting and Corporate Regulatory Authority reporting an increase from 50,423 closures in 2022 to 51,763 in 2023.

The recent closure of the iconic Thambi Magazine Store in May prompted a strong public response, underscoring its importance as a staple of Singapore's retail history.

Operating a local business in Singapore is difficult due to financial, operational, and competitive pressures. Rising costs and reduced consumer spending power impose significant financial strain, making it hard for many businesses to stay afloat. Competing with international brands, which benefit from more stable currency environments, exacerbates this financial pressure.

Manpower constraints further complicate the situation. Recruiting and retaining skilled staff is challenging, adding to the operational burdens that business owners must manage. According to the Singapore Business Federation's National Business Survey 2023/2024, rising manpower costs remain a major concern. Only 25% of respondents are optimistic about the economy's improvement, down from 41% the previous year. The tight labour market and high manpower costs heighten these challenges, leaving many businesses struggling with staffing issues while trying to maintain quality and service standards.

The competitive landscape also poses a significant hurdle. As consumer preferences shift towards online shopping and global brands, local enterprises face increased competition from both established players and new entrants. This competitive pressure necessitates continuous adaptation and innovation to remain relevant. The growth of online platforms like Shopee has also made it more difficult for local businesses to attract and retain a loyal customer base as they can drawing potential customers away from physical stores.



Why should consumers support local businesses



Supporting local businesses contributes to the local economy. When consumers choose to spend their money at local businesses, the benefits can benefit the economy. According to research by American Express in its 2022 Small Business Economic Impact Study found that for every \$1 spent with a local business, over two-thirds stays in the local community supporting local families, causes and other local businesses. This creates an economic cycle that benefits the entire community. Local businesses also tend to source goods and services from other local businesses.

This reinvestment creates a positive economic cycle that benefits the entire community. Local businesses are significant employers, providing jobs for a substantial portion of the workforce. By supporting these businesses, consumers help maintain and create employment opportunities, reduce unemployment and enhance the overall quality of life within the community. Additionally, money spent at local businesses tends to stay within the community longer, boosting economic activity and sustaining various sectors.

Supporting local businesses also contribute to job creation in Singapore. According to the Singapore Department of Statistics in 2020, small and medium-sized enterprises (SMEs) make up 99% of all enterprises and employ two-thirds of the workforce. This employment contribution underscores how these local businesses maintain economic resilience and provide stable livelihoods to many Singapore. By supporting local businesses, consumers are directly contributing to the creation and maintenance of jobs within the community. This not only helps to reduce unemployment but also creates a sense of community pride and economic empowerment. Money spent at local businesses tends to stay in the community longer, boosting economic activity across various sectors and fostering economic resilience.

Local businesses offer goods and services tailored to the unique needs and preferences of the community, ensuring consumers have access to a variety of choices. This adaptability strengthens the local economy, making it more robust and capable of withstanding economic challenges.

While supporting local businesses is vital, it is also important to acknowledge the role of global brands in driving innovation, improving quality, and offering competitive pricing. Consumers benefit from the variety provided by both local products and global brands.

However, finding a balance that allows local businesses to thrive in a competitive market is essential. By thoughtfully supporting local enterprises, consumers contribute to a more resilient and diverse economy, ensuring that their community remains vibrant and prosperous.

Ways to support local businesses



Supporting local artisans and manufacturers by purchasing locally made products help sustain local craftsmanship and reduces reliance on imported goods. Whether it is clothing, crafts or household items, opting for local brands can help support Singapore's creative industries. Buying gift vouchers from local businesses can provide them with immediate financial support while offering flexible gifting options. Additionally, promoting these businesses on social media amplifies their reach and visibility, especially for those with limited online presence.

The Made with Passion SG initiative, launched by the Singapore Tourism Board and EnterpriseSG in 2020, showcases local lifestyle brands that embody the dedication and passion of their creators. This national initiative recognises the hard work involved in building businesses that deliver high-quality products. The brand mark primarily covers four categories: Beauty and Wellness, Fashion & Accessories, Home & Décor, and Packaged Food & Beverages, highlighting the diversity and quality of local products.

Singapore's small-scale local farmers are another type of local business that is important to sustain a healthy and vibrant agri-food ecosystem. In Singapore, through the easily identifiable SG Fresh Produce (SGFP) logo on packaging, consumers can find locally farmed eggs, vegetables and fish at most major supermarkets.

The SG Farmers' Market, organised by the Singapore Food Agency in partnership with the Singapore Agro-Food Enterprises Federation Limited, brings local produce directly to the community. This market operates at various community spaces and online via Lazada RedMart, making it convenient for consumers to find and purchase fresh, locally sourced produce.

By actively participating in these initiatives and choosing to support local businesses, consumers can make a meaningful impact on Singapore's economy, culture, and sustainability efforts. These actions help preserve local craftsmanship, support small-scale farmers, and promote the continued growth and success of homegrown businesses.



The role of social enterprises in supporting the local economy



Social enterprises (SEs) in Singapore support local businesses by combining profit-making with social impact. They boost the local economy by sourcing products and services from local suppliers, including artisans, farmers, and manufacturers. This partnership provides steady income for small businesses and expands their market reach.

SEs also create job opportunities for marginalized groups, such as people with disabilities, by offering training and employment. This inclusion helps local businesses tap into a diverse talent pool and strengthens the local workforce. Additionally, SEs drive innovation by promoting sustainable and ethical practices, inspiring other local businesses to adopt similar approaches.

Community-building activities organized by SEs, like events and markets, provide platforms for local businesses to showcase their products and services. This fosters stronger community ties and supports local enterprises. By raising awareness about ethical consumerism, SEs encourage consumers to support local businesses, contributing to a more resilient and inclusive economy.

Fostering local businesses for a sustainable Singapore



In conclusion, as we celebrate National Day, we must recognise the value of supporting Singapore's local businesses amidst the appeal of global brands. While many of us shop locally, bridging the gap between our habits and a deeper appreciation of their significance is crucial. Local businesses drive our economy, enrich our culture and strengthen community ties. By actively supporting them, we help sustain a resilient economy, keep more spending within our community and preserve our cultural heritage. Embracing this balance between local and global choices is key to building a socially responsible community and sustainable Singapore.



Tips When Buying Products With Environmental Claims



Be wary of broad and vague environmental claims

Check whether the supplier has provided any other information along with the environmental claim and whether the information provided contradicts the headline claim.



Look up features and technical terms

Look up the features and technical terms referred to in the environmental claim which you are not familiar with to better understand their associated environmental benefit. Compare features of competing goods or services to determine whether the feature highlighted in the environmental claim is a standard feature.



Familiarise yourself with environmental certifications or labels

Learn about the scope, evaluation criteria, validity and reputability of the environmental certification or label by looking up information on the certification scheme. Look for information on a supplier's environmental track record from credible sources such as news articles or reports from reputable environmental organisations.



Look beyond branding and imagery

Consider whether the branding or imagery used is relevant to the product, service or business, and verify with information from credible sources.



Understand the environmental impact of consumption

All goods, services or businesses have an impact on the environment. By understanding the environmental impact and trade-offs of our consumption habits and the businesses we buy from, we can make more informed decisions in our purchases and support suppliers who make genuine efforts to provide goods and services which are better for the environment.



For more info, visit [cccs.gov.sg](https://www.ccs.gov.sg)



What To Do When Your Renovation Goes Wrong



HomeMatch

Renovating your home is fulfilling. Despite the excitement, we have to acknowledge that hiccups are common due to the many moving pieces and unforeseen occurrences during a project.

We will be shedding light on three common complaints and how you can prevent them. To gain deeper insights, we spoke with experts from three renowned CaseTrust accredited firms: Jinglong Ong from Forefront Interior, Ronnie Goh from Swiss Interior, and Bryan Lee from Todz'Terior.

Preventing project delays

Why do they happen?

A renovation project involves scheduling many subcontractors over 4-12 weeks in a specific order. As such, tight schedules can easily derail due to a single mishap that results in subsequent works being pushed back.

While all three experts observe that more than 50% of project delays are caused by last-minute design changes during renovation works, other contributing factors include over-promising unrealistic timelines to win projects initially, insufficient prep work leading to necessary changes during renovation, and a lack of onsite monitoring to instruct subcontractors.

How to prevent project delays?

Be early! Homeowners should start their search for a renovator 6 months before their key collection date and confirm with a renovator 3 months before renovation begins. Todz'Terior explains, "This leaves ample time to finalise the finer details without rushing the planning process."

Be sure! According to Forefront Interior, engaging a trusted professional who is able to digest all your requirements, propose a customised plan that marries

aesthetic, functionality, and budget requirements, and then presents you with all renovation possibilities based on your lifestyle needs is really the cornerstone of a successful renovation. Your renovator should be someone you can count on and always be on the same page as you throughout the renovation journey.

Be decisive! Once the renovator is finalised, Swiss Interior suggests homeowners confirm a detailed work schedule with the renovator that ensures no subsequent changes. This includes the layout plan, electrical plan, partition and ceilings plan, carpentry detail drawings, material selection, and any other details. From there, a detailed work schedule and timeline should be included in your renovation contract. This keeps your renovator accountable and enables you to keep track of your renovation progress.

Preventing substandard workmanship

Why do they happen?

In most cases, workmanship standards are subjective based on individual perceptions of quality for work performed by human hands. Common issues for tiling and carpentry works include excessive gaps, uneven tiles, obvious laminate joint lines, misaligned fittings, material variance, or blemishes.

How to prevent substandard workmanship?

Align expectations on workmanship standards. Before finalising the renovator, Swiss Interior advises homeowners to schedule a visit to the firm's ongoing renovation sites to check their workmanship standards. "Pick sites that have completed carpentry installation, so homeowners can effectively gauge the firm's standards for carpentry, tiling, and plastering works. This is an excellent opportunity to discuss and align standards expected with the renovator before committing to them."

Forefront Interior stresses, "Communication between homeowners and renovators is key to aligning expectations. Homeowners should let the renovator know their specific standards in workmanship initially, and good renovators will advise on the technicalities behind material selection and feasibility for on-site execution to achieve the desired look."

Todz'Terior adds, "Homeowners should have realistic expectations as manufacturing imperfections, such as uneven tiles or poor original unit conditions like irregular surfaces, cannot be avoided. Good workmanship involves adjusting to these conditions to make the end results work. Look for firms that offer workmanship warranties for added assurance on after-sale service."

Avoid going for the cheapest deal. Manpower costs make-up a huge portion of your renovation costs. Hence, you should avoid going for the cheapest deal as it is impossible for a renovator to significantly reduce prices without making any compromises on materials or workmanship quality e.g. underpaying subcontractors, hiring lowly skilled ones, or leaving on-going projects unattended.

Preventing budget overshoots

Why do they happen?

Hidden costs: Bad actors might intentionally exclude necessary items from the renovation quotation to improve their price appeal. Some omissions include tiling per square foot pricing, carpentry length estimation without proper measurements, waterproofing works for kitchen and bathroom tiling, etc.

Unforeseen costs: Even the most genuine and experienced renovators may fail to anticipate certain unforeseen costs, such as additional electrical points, existing hollow tiles that pop out due to hacking works, concealed piping, etc.

How to prevent budget overshoots?

Compare itemised quotations i.e., includes line-by-line breakdown of costing with description on scope of works. Swiss Interior suggests, "Request a detailed quotation that breaks down lump sum costs. This allows homeowners to compare quotes fairly as you can see how you are charged for each specific item. Especially for homeowners doing any wall or flooring works, arrange an onsite visit for the renovator to inspect the unit conditions and obtain accurate measurements, in order to draft an itemised quotation."

Double check for potential additional costs that cannot be calculated in advance. Forefront underscores, "Detailed descriptions in quotations reflect the renovator's thinking process, meticulousness, and ability to look out for key details to prevent unforeseen costs in the future."

Have a contingency budget prepared. Todz'Terior gives an insider tip: "BTO homeowners can prepare an additional 10% budget, and resale homeowners can prepare a 20% budget to be extra sure. This can alleviate stress and ensure your project stays on track if unforeseen expenses were to arise."

Remedies to take when your renovation goes wrong

Stay calm. Start by seeking clarifications with your renovator and assess if the reasons provided are reasonable.

Work towards a resolution. Based on the legitimacy of the reasons provided and the severity of the delay, work together with your renovator towards an appropriate resolution. Pressuring renovators to do the impossible may backfire, leading to more rectification works or compromises.

Seek mediation if necessary. If you reach a deadlock with your renovator on a dispute, you can request mediation at CASE. Note that CaseTrust-accredited renovators are required to attend mediation upon request.

The ultimate solution is prevention

As our experts from Forefront Interior, Swiss Interior, and Todz'Terior have shared, homeowners can take on a proactive approach to prevent renovation hiccups.

That's why we advocate for working with CaseTrust-accredited Renovators who have been rigorously assessed and follow good consumer policies. Ensure your contract lays out an accurate and comprehensive scope of works, mutually agreed and realistic timelines, transparent and itemised quotations, and clear rights to remedy and recourse options. When in doubt, you can use the CaseTrust Standard Contract as a reference.

At HomeMatch, we ensure that all renovators are CaseTrust-accredited and have above four-star reviews before working with them.

Singapore's Real Estate Agency Industry's Fight Against Money Laundering

Council for Estate Agencies

As a global financial hub, Singapore is an attractive destination for investments and businesses due to its political and economic stability, rule of law, and transparency. However, this economic openness also poses a risk of money laundering, which can infiltrate various industries, including the real estate industry through property transactions. Purchase of property is one of the ways criminals legitimise large amounts of illegally obtained money. This can be seen in the August 2023 billion-dollar money laundering case involving multiple properties and the arrest of 10 foreigners.

Singapore is committed to fulfilling its responsibilities on anti-money laundering and countering the financing of terrorism (AML/CFT) in accordance with the standards set out by the Financial Action Task Force (FATF), an intergovernmental task force that leads global action to tackle money laundering, terrorism, and proliferation financing.

As property agents and property agencies are involved in the facilitation of property transactions, they play an important role in Singapore's anti-money laundering efforts. In this article, we will share about how the real estate agency industry works with the authorities to fight against money laundering, and how as a consumer, you can play a part to support Singapore's efforts against money laundering.

Duties of property agents and property agencies

The Council for Estate Agencies (CEA) requires property agents and property agencies to fulfil several duties under the Estate Agents Act 2010 (EAA) and the Estate Agents (Prevention of Money Laundering and Financing of Terrorism) Regulations 2021 (PMLFT Regulations) to prevent money laundering.

The duties included are mentioned on the next page.

01

Conducting Customer Due Diligence (CDD) checks



When facilitating any sale and purchase transactions, property agents/property agencies must conduct CDD checks on their clients to mitigate the risk of money laundering and terrorism financing. This involves filling out a Customer's Particulars Form with relevant information obtained from their clients.

02

Reporting suspicious transactions



If property agents/property agencies come across any suspicious transactions or activities involving their clients, they must file a Suspicious Transaction Report (STR) with the Suspicious Transaction Reporting Office (STRO) of the Commercial Affairs Department (CAD), Singapore Police Force. Property agents/property agencies who fail to file an STR if there are reasonable grounds to do so may be punishable by a fine and/or imprisonment.

03

Establishing risk assessment, internal controls, and compliance procedures



Property agencies will provide adequate training to their property agents on how to complete the conduct of CDD checks accurately and to share with their customers what these required checks are for. Property agencies must keep records of the CDD checks conducted, including any documents or information obtained during the process of conducting the checks, for a minimum of five years. Information provided for this purpose should not be used for other purposes such as marketing or obtaining leads. Property agencies will also conduct internal checks and audits on the work done by their property agents and promptly address any non-compliance discovered.

A whole-of-nation approach is necessary to prevent, detect and enforce against money laundering and terrorism financing. As a consumer, cooperate with your property agent on the CDD checks and provide them with the required information to complete the Customer's Particulars Form, which can be found in the Guide on Estate Agents (Prevention of Money Laundering and Financing of Terrorism) Regulations 2021.



For more of CEA's resources for property consumers:



View the Guide on Estate Agents (Prevention of Money Laundering and Financing of Terrorism) Regulations 2021.



Website



Facebook



LinkedIn

Consumer Happenings



CASE Partners' Appreciation Dinner 2024

On 15 March 2024, CASE's Partner Appreciation Dinner was held in conjunction with World Consumer Rights Day. During the dinner, CASE celebrated our many partners and volunteers who have contributed to our cause of enhancing consumer protection in today's challenging landscape.

Mr Melvin Yong, President, CASE, thanked all stakeholders for their support of the consumer movement at CASE's Partners' Appreciation Dinner 2024.



Collaboration with NAILS

On 15 April 2024, CASE signed a Memorandum of Understanding with the Nailist Association For International Licences - Singapore (NAILS) to work together to enhance standards in the beauty industry. Under the collaboration, NAILS commits to onboard 50 member businesses performing beauty and nails services to obtain CaseTrust accreditation under the new Bronze tier, customised for small and medium-sized enterprises.

Mr Melvin Yong, President, CASE and Ms Rachel Tang, Chairman, NAILS at the MOU signing ceremony between CASE and NAILS.



Visit to Hong Kong Consumer Council

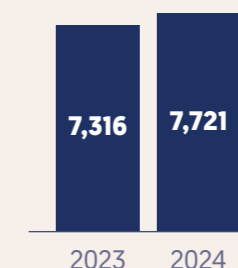
On 20 April 2024, CASE visited the Hong Kong Consumer Council (HKCC) and had a fruitful exchange on emerging consumer trends, highlighting the need to further enhance consumer protection in areas such as e-commerce.

Mr Melvin Yong, President, CASE and the Hong Kong Consumer Council (HKCC) discussed emerging consumer trends.

In A Nutshell

CASE complaints 1H2024

6% ▲
in total number of complaints from 1H2023 to 1H2024



Entertainment

538% ▲

1H2023	1H2024
105 complaints	670 complaints

Complaints surged over five fold due to issues with the Singapore Sky Lantern Festival, where permits were not secured. CASE intervened and secured a full refund of \$20,450 for affected consumers.



Prepayment

312% ▲

1H2023	1H2024
\$302K in losses	\$1.24M in losses

Complaints surged mainly due to the entertainment, food & beverages and bridal industries.



E-commerce

53% ▲

1H2023	1H2024
1,703 complaints	2,611 complaints

Complaints surged in online purchases of event and concert tickets.

CASE will continue to engage the government and industry stakeholders to promote a safer environment for all consumers.



Consumer Issues & Solutions



Dear CASE,

I am looking to buy a car and noticed there are CaseTrust-accredited retailers. What benefits do consumers receive when they shop at these CaseTrust-accredited retailers?

Mr Tan

Dear Mr Tan,

To achieve CaseTrust accreditation, businesses must undergo a rigorous audit process, establishing transparent and consumer-friendly policies, ethical advertising, and proper dispute resolution procedures.

The CaseTrust-SVTA accreditation for motoring businesses mandates that they provide accurate and comprehensive information on prices and sales terms, including details on financing or insurance arranged by dealers. Businesses must also ensure that critical information is fully completed when consumers sign hire purchase application forms.

CaseTrust also educates businesses about fair-trading legislation to ensure that customer support and service staff of accredited businesses do not engage in unethical sales tactics.

Dear CASE,

I understand from my friend that we are required to pay a sum of money before we can file a complaint with CASE. Is this true?

Mdm Lee

Dear Mdm Lee,

There are two ways to resolve your complaint through CASE: the Assisted Case Scheme or filing a case with us.

For the Assisted Case Scheme, CASE will help consumers draft a letter to approach and follow up with vendors themselves. There is an administrative fee of \$10.90 (inclusive of GST) for this service.

For the filed option, CASE will handle and follow up on the dispute on behalf of the consumer. To use this service, the consumer must be a CASE member, establishing a legal relationship with the association. A one-year membership costs \$27.25 (inclusive of GST). There will be an applicable administrative cost as well depending on the quantum of claim.

Additionally, CASE provides free advice to consumers who contact us.

We want to hear from you!

Have a story to share?

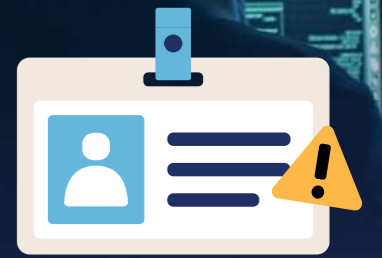
Email it to editorial@case.org.sg

(max. 200 words)



The Risks Of Identity Theft

Credit Bureau Singapore



Identity theft is a growing concern globally and as technology plays an increasingly pivotal role in personal and business transactions, the risk of identity theft has heightened. The convenience and efficiency offered by online platforms and digital transactions also present opportunities for malicious actors to exploit vulnerabilities.

Identity theft is indeed a serious and pervasive crime with significant consequences for individuals, businesses, and even governments. It occurs when someone wrongfully obtains & uses another individual's personal data such as name, government-issued identification or passport details to commit a crime or fraud. In many cases, victim's losses may include not only out-of-pocket financial losses (such as credit card charges run up in the victim's account) but additional financial costs associated with trying to restore their reputation in the community and correcting erroneous information for which the criminal is responsible.

Distressing forms of identity theft tend to result when someone swipes not just a victim's card but also their entire financial persona. With enough identifying information about an individual, a criminal can take over that individual's identity to conduct a wide range of crimes. These could include false applications for loans & credit cards, fraudulent withdrawals from bank accounts or means to obtain other goods or privileges which the criminals might be denied if they were to use their real identities.

What other platforms assist with identity theft?

Unsurprisingly, information found on social media platforms can facilitate identity theft. Common types of personal information on LinkedIn such as education and employment history, current role and current location provide fraudsters with historical data to support their misuse of victims' identities.

Other social media platforms like Instagram, X (formerly Twitter) and Facebook can also serve as rich sources of information. This may include details about an individual's family, such as the partner's name and date of birth (potentially a co-signatory to a bank account), the individual's whereabouts and physical appearance.

How to safeguard against identity theft

If an identity thief is opening credit accounts in a victim's name, these accounts are likely to show up on the victim's credit report. A credit report contains a record of an individual's credit payment history, and is released under legally permitted conditions to credit providers when they make enquiries about the individual.

An individual who suspects their identity has been stolen can request for a credit report. Once they get their report, they should review it carefully for enquiries from companies they have not contacted, accounts that are not familiar, and debts that cannot be explained. Information such as identity number, address, name and other personal details must be verified and any fraudulent or inaccurate information should be reported immediately.

Protecting your identity involves putting measures in place to keep your personal details secure, as well as knowing what to do if you become the victim of identity fraud.



01

Use secured devices

One of the most important ways to protect yourself from identity fraud is to exclusively use trusted and protected devices on websites or applications that handle your personal information or online transactions. Such websites include social media, online marketplaces, government agency websites etc. To keep your devices secured, do not open suspicious websites, emails or downloads. It is also advisable to run scheduled virus protection scans regularly. By using trusted and protected devices, you can be sure that your device will not be compromised or be vulnerable to security phishing.

02

Have in place complex passphrases

In addition to using trusted and protected devices, security measures can be beefed up by using secured log-ins. Passphrases, instead of passwords, should be long, complex and unique. By using a combination of lower-case letters, upper-case letters, special characters and numbers, you can generate a complex and secured passphrase. Avoid using the same passphrases on multiple websites or applications because doing so will increase your vulnerability.

03

Employ two-factor authentication

You should also enable the Two-Factor Authentication (2FA) whenever possible. 2FA is a layer of security in addition to your username and passphrase. Common 2FA methods today include an SMS verification code or a biometric verification. It is an excellent way of preventing hackers from accessing your personal data. By using a secured log-in, you can greatly reduce your risk of identity fraud.

04

Avoid sharing information carelessly

With the enormous number of advertisements, promotional giveaways and online campaigns today, it can be easy to unknowingly give your personal information to others. Be very careful when signing up with foreign platforms. You should be aware of their data protection policies and be discerning with the data you divulge. Such caution should also be applied outside of the digital world. As personal information is used as a layer of verification for banks and financial institutions, it is best to not share carelessly.

05

Consider a credit tracking service

In spite of the many steps you can take to protect your identity in an online world, data breaches will still be inevitable. If someone does apply for a loan under your identity, you will want to be notified immediately. Tools such as Credit Bureau Singapore's My Credit Monitor offer a third eye to monitor your credit report, look out for predetermined activities and notify you through SMS or email, thus providing the earliest possible indication if your identity is being stolen. Such monitoring services can help fight against identity theft by detecting any suspicious activities or changes that can affect your credit reputation.

To protect against potential fraud, individuals should limit the personal information shared on social media and professional networking sites, and proactively check their credit files and accounts. Cybersecurity is an ongoing effort, and staying vigilant is key to protecting against evolving threats.

ACRYLAMIDE IN FOOD: What You Need To Know

Singapore Food Agency

Did you know that a type of chemical known as acrylamide is formed when some foods are cooked at high temperatures? The longer and hotter the cooking process, the more acrylamide can be formed. What is acrylamide, and what can you do to reduce the risk of acrylamide in food?



Acrylamide is a chemical that naturally forms in starchy foods during high temperature cooking processes.



While the levels of acrylamide found in food are generally considered to be low, the food industry can take concrete steps to provide consumers with safer and healthier food options.



Acrylamide may be found in a variety of food, including fried potato products (such as french fries and potato chips), biscuits, bread, coffee and other starchy heat-processed food. It is formed when certain foods are cooked at high temperature. This process is known as the Maillard reaction and occurs because of the reaction between reducing sugars (e.g., glucose, fructose, maltose and lactose) and amino acids (mainly asparagine) during high-temperature cooking.

Is it safe?

You might be wondering, is it safe to eat food containing acrylamide? While the chemical has been associated with some health risks, many studies, including long-term ones, have not found any definitive evidence that exposure to acrylamide through food increases the risk of cancer in humans.



The browner your food, the higher the levels of acrylamide – a chemical that naturally forms in starchy foods during baking, frying and roasting.

The information available on acrylamide so far reinforces general advice on healthy eating, including moderating consumption of fried and fatty foods. There is not enough evidence about the amounts of acrylamide in different types of food to recommend avoiding any particular food product. While the levels of acrylamide found in food are generally considered to be low, what steps can the food industry take to reduce consumers' exposure to acrylamide?

What can the food industry do?

While there are currently no international standards for safety limits for acrylamide, we encourage the food industry to take steps to reduce acrylamide levels in food products. Codex Alimentarius Commission (CAC), the international standard-setting body for food safety, has developed a Code of Practice for the Reduction of Acrylamide in Foods. This code of practice provides guidance to the food industry on how to reduce acrylamide levels in food and helps the food industry take concrete steps to provide consumers with safer and healthier food options. On the following page are some ways in which you can help to reduce the levels of acrylamide in food.

Select raw materials carefully

One of the most effective ways to reduce the levels of acrylamide in food is to carefully select the raw materials used in food production. For example, choose potato cultivars with lower levels of reducing sugars, where possible, and avoid using potatoes that have been stored/transported at low temperatures as they tend to produce more acrylamide during cooking when stored in refrigerated conditions.



Food importers can choose potato cultivars with lower levels of reducing sugars, whenever available.

Control cooking temperature and time

Acrylamide formation is directly related to cooking temperature and time. Therefore, you can implement controls to ensure that cooking temperatures are not too high and cooking times are not too long. For example, french fries can be cooked to a golden-yellow, rather than golden-brown colour.

Control/addition of other ingredients

Certain ingredients can be used to reduce the risk of acrylamide formation in food. For example, using asparaginase (an enzyme that can break down asparagine) during the manufacturing process can reduce the levels of acrylamide in food. Try and replace wheat flour with ingredients that have lower reducing sugar or asparagine, such as rice flour.

Educate consumers

Finally, you can also do your part in educating consumers about the risks of acrylamide in food, healthier cooking methods and healthy eating habits. For example, consumers can be advised to choose foods that are not overcooked or burnt, or foods that are boiled and steamed instead of fried or roasted.



Instead of frying and roasting, choose boiling and steaming to reduce the occurrence of acrylamide.

Food safety is a joint responsibility. Even as SFA is actively keeping up-to-date with the latest scientific developments in food safety, the food industry can also do its part by taking proactive measures to ensure food safety. Consumers too can be more informed and mindful about the food they consume!

Understanding Trademarks, Counterfeits And Dupes: An Introduction

Leong Yi-Ming, Partner, Allen & Gledhill LLP

Trademarks

Trademarks are commonly seen as a badge of origin and quality, and are used as an identifier of a good or service in the market place. In the eyes of a consumer, trademarks are common place, and can be found on practically every good or service. Trademarks can not only exist as words but also as a sign or device (e.g., Adidas, Apple), and as long as it can be used to identify a business.

Trademarks are a critical aspect of a business' brand development and marketing strategy. They are used to create a favourable and memorable impression on consumers and encourage the purchase of goods and services. To that end, businesses undertake substantial resources in advertising and promotions of their marks. On the flip side, companies also maintain a strong interest in protecting their marks from infringement.

In Singapore, infringement of registered trade marks includes:

- ⚠ Using an identical mark on identical goods or services
- ⚠ Using an identical mark on similar goods or services
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The main concerns of infringement to a trademark owner are that of the infringing mark causing confusion to the public, and damaging the interests of the owner. Damage includes diluting a mark's distinctiveness, or degrading the mark's image with respect to the quality of the goods and services associated with the mark.

Separately, it is a common strategy for businesses to seek to expand their reach of the marketplace by authorising third parties to sell goods and services, and to that end, license their trade marks to these third parties. For instance, signs of "authorised reseller" or "authorised retailer" represent third parties who have official rights to sell authentic goods and services. As a prudent consumer, it is still worthwhile to do an independent check or inquiry if there are doubts about the authenticity of such signs.



Counterfeits

On the opposite end of the spectrum, a significant concern of businesses are that of counterfeits. Counterfeits are essentially imitation goods and services which are falsely marketed to be genuine. They are produced and sold without the authorisation of the registered trademark owner. In Singapore, it is both a civil wrong and criminal offence to make and use counterfeit marks.

The sale of counterfeits has an overall detrimental impact on society. For instance, not only does the consumer not obtain the intended good, goods that have not been tested properly (such as electrical and healthcare products) can affect health and safety. Counterfeiting may also go towards the funding of illegal activities. Organised crime groups provide consumer goods to vendors, and in turn use the profits to fund other criminal activities.

Care should be taken to avoid purchasing counterfeits. The following are helpful guidelines to identify counterfeits:

✔ Price

Comparing whether goods and services advertised are at substantially discounted prices or low prices as opposed to the original good and service.

✔ Quality

Checking the quality of materials used in the good.

✔ Origin

Checking the authenticity and identity of the seller, such as the location of the seller, and whether goods are being sold on unknown or unrecognised websites.

✔ Advertising

Checking the authenticity of the advertisement and marketing materials, or whether past reviews of the marketed product exist.

✔ Verification

Some businesses offer different methods to verify if goods are genuine e.g., security labels such as hologram stickers; unique stitching on bags and clothing; or validating products through barcode verifications.

Dupes

Additionally, the market for dupes (short for duplicates) have grown phenomenally through online social networks, content creators and influencer marketing. Dupes can be found in a broad spectrum of goods and services including fashion, beauty, fragrances and electronics.

Dupes are typically not direct copies and do not use the same marks as the registered trademark owner. Instead, businesses create products which are marketed to be similar or inspired by well-known goods, but at a cheaper price. However, businesses do have to tread carefully when it comes to products which appear to be exact replicas as the originals, have similar packaging or even the same name. This is a grey area where the risk of trade mark infringement, or design infringement may arise.

The popularity in seeking out dupes indicate a stratification of consumer demands – price and the intended aesthetic may move the needle for some consumers, instead of the quality or material of the original product. It should however be borne in mind that the consequences of a “dupe culture” may have a more serious impact on the consumer market by stifling creativity, increasing homogeneity, and promoting fast-fashion consumerism.



Consumers would benefit from making a conscious decision when deciding whether to purchase dupes instead of the original.



Buying A Used Vehicle 101: How Can You Protect Your Interests And Avoid Buying Lemons?

General Insurance Association of Singapore

Shopping for used vehicles can be rewarding and also risky. Here's how you can shop smart and buy smart!

Making a high-value purchase like buying a used vehicle can be both risky and rewarding. Whether you're out on the hunt for your next cool set of wheels or just looking for an affordable and reliable ride to take you on life's great adventures, preowned vehicles can be a value for money option especially if the previous owner has taken good care of it.

Many factors can make or break the deal when buying used vehicles, such as the condition and history of the vehicle. A deal breaker could be if the vehicle was involved in accidents before being sold.

With the cost of vehicle ownership in Singapore on the rise and when even the most affordable used vehicle options

are worth tens of thousands of dollars, how can buyers empower themselves, protect their interests, and manage their risks when shopping around for used vehicles?

Is the used vehicle really “accident-free”?

When looking through used vehicle listings or visiting secondhand dealerships, used vehicles are often described to be accident-free. But what are some tell-tale signs that might indicate the used vehicle's actual history? On the following page are some of these signs.



Vehicle Accident Report History service

Ask for the used vehicle's accident history report before buying! All current individual owners can buy an online report showing dates of past accident reports made for the past six years.

Accident-free? Don't just take their word for it, verify it with VARH!

01

The paint job is looking... dubious!



Is the used vehicle spotting a fresh coat of paint or showing signs of inconsistent paintwork across different parts of the vehicle? When the bumper is spotting a newer coat of paint compared to the rest of the bodywork, it's worth scrutinizing the rest of the paintwork more thoroughly. These may be signs that the vehicle was recently repaired or had its parts replaced.

02

Get inside and look!



The engine bay houses the heart of the vehicle and keeps it running reliably. If you spot parts such as radiators and external parts such as headlights, taillights, or even airbag covers that look significantly newer than the rest of the vehicle, these may indicate that they have been replaced. Other signs such as fresh and inconsistent welds or mismatched panels also point to the vehicle being repaired before.

03

Ask for the vehicle's accident history report!



in an accident before. With the General Insurance Association's newly launched Vehicle Accident Report History service, current owners can buy an online report showing the dates of accident reports made on their vehicle registration number from the past six years.

Buying a used vehicle? Ask for the seller to provide the vehicle's accident history report before making the purchase. This is a reliable way and serves as an objective record to verify the used vehicle's accident-free claim!

When used together with service records and third-party inspection and evaluation reports such as those provided by the Automobile Association of Singapore, STAI or VICOM, you can put together a fuller picture of the used vehicle's condition and save you and your wallet future headaches!



Shop smart and buy smart today with GIA's Vehicle Accident History Report service!

VEHICLE ACCIDENT REPORT HISTORY (VARH)

Shop Smart, Buy Smart!



Are YOU buying a used vehicle?

Ask for the seller to provide the vehicle's accident history report for an informed purchase decision!

All current vehicle owners* can now buy an online report showing the dates of accident reports made on their vehicle for the past 6 years.

Available at:



1 Verify!



No more guesswork! VARH is a verified and reliable way to confirm a used vehicle's accident-free claim.

2 Avoid Lemons



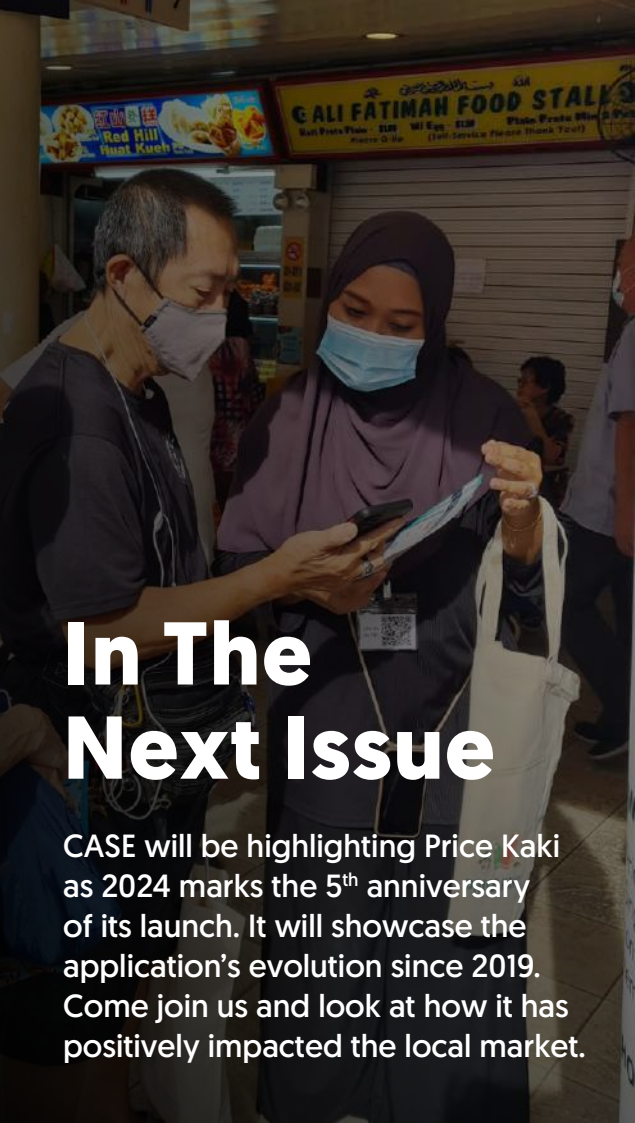
Use VARH together with service records and third-party inspection and evaluation reports to understand the vehicle's condition and history before buying.

3 Easy & Convenient



All current vehicle owners* can buy their vehicle's accident history report via desktop or mobile 24/7 and receive it immediately.

* VARH is an online service provided by the General Insurance Association of Singapore and is currently available for vehicles owned by individuals only.



In The Next Issue

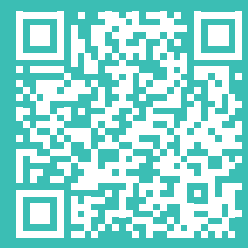
CASE will be highlighting Price Kaki as 2024 marks the 5th anniversary of its launch. It will showcase the application's evolution since 2019. Come join us and look at how it has positively impacted the local market.

Protect Your Online Shopping Sprees With CaseTrust

CASE has launched the new CaseTrust Accreditation Scheme for E-Businesses offering consumer confidence when shopping online. Unique features of this scheme include:

- **Information security:** secure payment mechanisms to safeguard consumers' data,
- **Identifiable merchants:** consumers can easily contact sellers for further enquiries or to resolve disputes,
- **Price transparency:** to safeguard against hidden charges, e.g, no pre-ticked boxes,
- **Ethical advertising:** communication towards elderly and children are age-appropriate and non-exploitive.

There are various CaseTrust accreditation schemes tailored to the unique needs of different industries. Consumers can look out for the CaseTrust logo on the businesses' shopfronts or e-commerce websites as a sign of their commitment to good business practices.



Find the list of CaseTrust accredited companies

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* Delete where inapplicable