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SPEECH BY MR LIM BIOW CHUAN, PRESIDENT OF CASE AT SIGNING OF MEMORANDUM OF UNDERSTANDING – CONSUMERS ASSOCIATION OF SINGAPORE (CASE) AND COMMUNITY DEVELOPMENT COUNCILS (CDCS) ON FRIDAY, 23 SEPTEMBER 2016 AT JURONG SPRING COMMUNITY CLUB

Mr Teo Ser Luck,

Chairman of Mayors' Committee and Mayor of North East District

Mayors, **Ms Denise Phua, Dr Teo Ho Pin, Dr Mohamad Maliki Osman** and **Ms Low Yen Ling,**

Distinguished Guests, Ladies and Gentlemen,

Good Morning,

1. Thank you for taking time off to attend the signing of the Memorandum of Understanding (MOU) between the Consumers Association of Singapore (CASE) and the Community Development Councils (CDCs).
2. I am pleased to be able to sign the MOU this morning with the 5 Mayors of the CDCs. This MOU serves to record the understanding and desire between CASE and the 5 CDCs to collaborate to bring about greater consumer awareness and education on consumer rights to the community. This would be done through a series of "Consumer Awareness Talks".
3. Consumer education is a very important part of what CASE does. Since 2010, we have been reaching out to consumers through our "Knowledge is Protection" campaign. We have conducted talks at Community Clubs, at Senior Activity Centres, and at educational institutions like schools, polytechnics and universities. By sharing more information and educating consumers, we believe that consumers will be able to better

protect themselves against errant retailers. Hence, this campaign seeks to empower consumers by educating them on their rights and responsibilities. Through these talks, we aim to share with consumers about the various consumer protection laws such as the Consumer Protection (Fair Trading) Act (CPFTA) and the Lemon Law. This will allow consumers to make a more informed purchase decision when transacting with a business.

4. Today's collaboration with the CDCs will reinforce our "Knowledge is Protection" campaign. It will provide an even better outreach out to a specific group of audience. We hope to be able to reach out to more senior citizens and heartlanders so that they can be made more aware of their rights as consumer. Thus, they would be better prepared when dealing with retailers and businesses who may not be consumer-friendly.
5. We intend to carry out at least 10 talks every year across the five CDCs in Singapore. If the collaboration works out, we will provide more resources to carry out more of such talks. For the coming year, CASE will focus on topics that are more relevant to consumers, such as renovation issues and how to deal with door-to-door sales people.
6. Our strategic partners, the Direct Selling Association of Singapore (DSAS) and the Singapore Renovation Contractors and Material Suppliers Association (RCMA) will show their support for this collaboration by voluntarily sending their own speakers to participate in the talks. They will highlight important considerations that consumers should be aware of when purchasing an item from a door-to-door sales person or engaging a renovation contractor.
7. For example, DSAS members offer a seven-days cooling-off period for their customers. This means that if you enter into contracts with DSAS members, they will allow you to reconsider the contract within 7 days of the contract. For renovation contracts, if you engage contractors who are part of a joint CaseTrust and RCMA accreditation scheme,

the contractor will offer protection of the customer's deposit by providing a deposit performance bond.

8. Our CASE officers will be on standby during the talks to offer advice to residents on their consumer rights. They will also explain the process on how to lodge a complaint with CASE if consumers have an unresolved dispute with a retailer. We will be giving out collaterals with educational messages and our contact information so that residents can remember the important information disseminated during the talks and will have the means to contact CASE if they require assistance in the future.
9. The principle of "caveat emptor" or "buyer beware" still remains as the cornerstone of consumer protection in Singapore. Although consumer protection laws and regulatory actions help to protect consumers' interests, it is consumers themselves who hold the main responsibility to be aware and alert of their own rights. If consumers sign away their rights too easily or if they enter into transactions without thinking through the contractual implications, then there is a limit as to how the laws can help these consumers. Our "Consumer Awareness Talks" will act as a starting point to impart essential information to residents so that they can make informed shopping decisions.
10. On behalf of CASE, I thank the People's Association and the CDCs for working together with CASE on this educational collaboration. We look forward to a long and successful relationship in the years to come.
11. Thank you.