

ISSUE 22, June - September 2025

IN THE ACT

MAKING MARKETS WORK WELL



Read on to learn about recent cases on unfair trade practices by retailers and immigration consultancies, illegal information exchanges by remittance companies, and how to protect yourself from dark patterns website tactics

CCS TURNS 20!

Join us in celebrating two decades of safeguarding market competition and consumer interests



COMPETITION & CONSUMER
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TABLE OF CONTENTS

03

HIGHLIGHTS

05

SPOTLIGHT

14

SHOWCASE

16

GLOBAL ACT

ABOUT CCS

The Competition and Consumer Commission of Singapore ("CCS") is a statutory board of the Ministry of Trade and Industry. Our mission is to make markets work well to create opportunities and choices for businesses and consumers in Singapore.

CCS administers and enforces the Competition Act 2004 and the Consumer Protection (Fair Trading) Act 2003, to guard against anti-competitive activities and unfair trade practices. Additionally, CCS ensures that businesses observe fair trade measurement practices by administering the Weights and Measures Act 1975, and ensures the supply of safe consumer goods by enforcing and implementing the Consumer Protection (Trade Descriptions and Safety Requirements) Act 1975 and its associated Regulations.

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CELEBRATING 20 YEARS OF MAKING SINGAPORE'S MARKETS WORK WELL

CCS marked a significant milestone this year, celebrating two decades of safeguarding market competition and consumer interests. Since its establishment in 2005, CCS has evolved from its initial focus as a competition regulator to now encompass consumer protection, product safety and legal metrology functions.

The anniversary celebrations featured three major events: the 11th ASEAN Competition Conference, the CCCS Conference examining current and emerging trends in competition and consumer protection law across Singapore and ASEAN, and an anniversary dinner.



A new look, the same commitment – Making Singapore's Markets Work Well

An exhibition themed “Our Journey, Fostering Competition, Empowering Consumers” was held at Our Tampines Hub from 1-7 October 2025.

Mr Gan Kim Yong, Deputy Prime Minister and Minister for Trade and Industry, graced the anniversary dinner on 25 September 2025, unveiling CCS's refreshed identity and new logo that reflects the organisation's confidence as it embarks on new beginnings whilst staying true to its core mission.

Learn more about the story behind the brand transformation, journey and mission that defines CCS at <https://www.ccs.gov.sg/about-ccs/who-we-are/ccs-is-20/>





ASEAN IGNITES SHIFTS IN REGIONAL COMPETITION POLICY

11th ASEAN Competition Conference - Launch of ACAP 2030 and AI Markets Toolkit



The 11th ASEAN Competition Conference (ACC) opened in Singapore on 24 September 2025, hosted by CCS, bringing together key regional stakeholders to address how fair competition can drive growth amid global uncertainties. The event's Guest-of-Honour was Senior Minister of State for Trade and Industry, Ms Low Yen Ling.

Themed “A New Era for Competition Policy in ASEAN,” the ACC launched the ASEAN Competition Action Plan (ACAP) 2026–2030, a strategic framework aimed at deepening enforcement cooperation and fostering innovation-led growth across member states.

CCS also unveiled its AI Markets (AIM) Toolkit, developed with the Infocomm Media Development Authority. This voluntary self-assessment tool helps businesses evaluate their AI models and practices for competition and consumer protection compliance, balancing innovation with regulatory requirements to create a trusted environment that prevents anti-competitive practices.

The ACC is complemented by a half-day CCCS Conference: Shaping Tomorrow's Markets Today, that discussed current and emerging trends relating to the risks and compliance with competition and consumer protection law in Singapore and ASEAN.





CCS SCALES UP WITH NEW CONSUMER SAFETY POWERS

Consumer product safety and legal metrology oversight transferred from EnterpriseSG to CCS to strengthen consumer protection

CCS expanded its regulatory mandate from 1 July 2025, taking over consumer product safety and legal metrology functions from Enterprise Singapore (EnterpriseSG). This transfer brings the Consumer Product Safety Office (CPSO) and Weights and Measures Office (WMO) under CCS's oversight.

The consolidation of various consumer protection functions under CCS brings together complementary regulatory roles of fair trading practices, product safety requirements, and weights and measures compliance. This unified approach aligns with CCS's mission to ensure Singapore's markets function effectively, recognising that product safety standards and accurate measurements are fundamental to fair competition.

CCS Chief Executive Mr Alvin Koh described the move as a significant milestone that will enable greater operational synergies and develop a more robust regulatory framework. The expanded mandate positions CCS with enhanced tools to strengthen market integrity, promote business innovation, and foster a trusted trading environment that supports Singapore's status as a leading business hub.



To ensure seamless transition, CCS and EnterpriseSG are collaborating closely to maintain business continuity. All existing regulatory requirements, registrations, and certificates remain valid under CCS's authority. Businesses and consumers can continue accessing services through existing CPSO and WMO websites.

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REMITTANCE RIVALS FINED \$5.36M FOR PRICE INFORMATION EXCHANGE

ZGR Global and Hanshan Money Express fined for colluding on Chinese Yuan remittance rates, undermining market competition

CCS imposed financial penalties exceeding \$5.36 million on two Chinese Yuan remittance service providers for illegally exchanging pricing information. ZGR Global Pte. Ltd. (formerly Zhongguo Remittance) was handed a \$2.79 million penalty, while Hanshan Money Express received a \$2.57 million penalty for violating section 34 of the Competition Act 2004.

Both companies, operating adjacent locations in People's Park Complex as leading CNY remittance providers, engaged in systematic information sharing from at least January 2016 until February 2022. The competitors exchanged commercially sensitive rate information through verbal communication, paper slips, and phone calls, sharing both published rates and actual transaction rates including tiered pricing structures based on remittance amounts.



CCS noted that while businesses may monitor competitors, they must not communicate to coordinate pricing or market conduct. Hanshan received a 10% penalty reduction under the Fast Track Procedure for admitting to the infringement and cooperating with the investigation.

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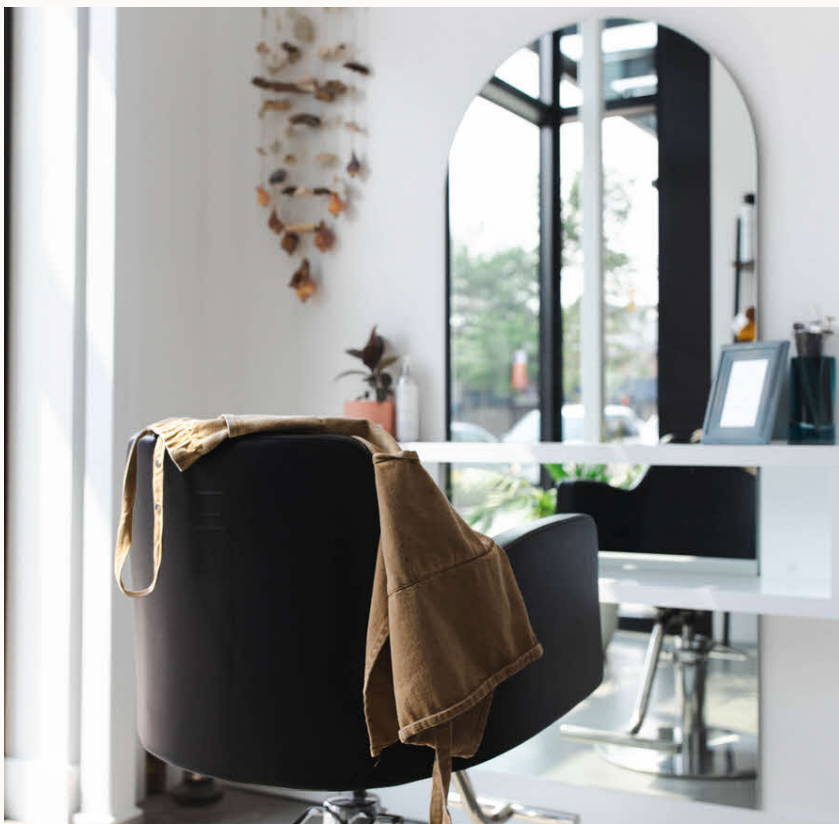
CUTTING CORNERS: HAIR SALON MISLEADS ELDERLY CUSTOMERS

CCS and CASE take action against unfair sales tactics that pressured seniors into costly hair treatment packages

Two companies operating under the HairFun brand have admitted to unfair trade practices targeting elderly consumers and agreed to provide undertakings to CCS to stop engaging in certain unfair trade practices and refund affected consumers. Hairfun Beauty Pte. Ltd. and Hairfun Pte. Ltd. were found to have systematically exploited vulnerable elderly customers between May 2023 and July 2024.

The investigation, triggered by multiple complaints to the Consumers Association of Singapore (CASE), revealed a pattern of deceptive practices. The companies lured elderly customers with low-cost haircuts (\$4-\$10) before employing fraudulent tactics to sell expensive, unwanted services. In one egregious case at the Ang Mo Kio outlet, an elderly customer seeking an \$8 haircut was falsely diagnosed with scalp haemorrhaging using fake medical images and charged nearly \$1,000 for unrequested treatments.

Following CCS's unannounced visits in October 2024, the companies and their directors Mr Roland Teo Jian Hao and Mdm Chiong Hong Hioh have undertaken to cease all unfair practices, cooperate with CASE on complaint resolution, and implement a five-day cooling-off period for package cancellations. They have completed refunds totalling approximately \$12,500 to affected consumers.



CCS Chief Executive Mr Alvin Koh announced enhanced community outreach efforts to protect Singapore's aging population, emphasising that businesses must exercise extra care when dealing with vulnerable consumers.

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CCS SECURES COURT ORDERS AGAINST IMMIGRATION CONSULTANCIES FOR MISLEADING PRACTICES

Operators behind Paul Immigrations, VED Immigrations, and SAVA Immigrations ordered to cease unfair trade practices and notify customers

CCS has secured court orders against immigration consultancy businesses operated by Mr Cheng Yong Teck, who orchestrated misleading practices across multiple companies to evade detection. The case involved Paul Immigrations, VED Immigrations, and SAVA Immigrations, all engaging in unfair trade practices that misled consumers about Singapore Permanent Residency (PR) applications.

The investigation began after multiple complaints to the Consumers Association of Singapore regarding Paul Immigrations' aggressive sales tactics. After Paul Immigrations ceased operations, Cheng resumed similar deceptive practices through VED Immigrations and later SAVA Immigrations to avoid detection. The businesses used online forms promising to assess PR chances, but instead used these to generate sales leads for "free consultations." During these sessions, staff made unsubstantiated claims about rapidly changing PR rules and guaranteed application success for fees up to \$10,000. CCS found that Cheng deliberately implemented these misleading practices, writing scripts for staff, monitoring sales tactics through CCTV, and operating a punishment-and-reward system.



The District Court has ordered Cheng and the businesses to cease unfair practices, publish court order details on marketing platforms and major newspapers, inform potential customers about the orders before contracting, and notify CCS of any business structure changes. This marks CCS's first court action against someone using new business entities to evade detection of unfair trade practices.

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CAR DETAILER CAUGHT USING AI TO POLISH REVIEWS

Quantum Globe admits to using customer data and ChatGPT to create misleading 5-star reviews, agrees to cease practices and enhance transparency

Quantum Globe Pte. Ltd., operator of the Lambency Detailing brand, has admitted to posting fake 5-star customer reviews on its Sgcarmart.com business page over the past two years, following an investigation by CCS. The probe began in January 2025 after a customer discovered unauthorised reviews using her personal information. CCS found seven additional instances where fake reviews included customer names, vehicle registration numbers, and photos without consent.

Quantum Globe confessed to generating these reviews using ChatGPT and submitting them via Sgcarmart's QR code system, which allows reviews without user accounts. Such actions constitute unfair trade practices as they mislead consumers about service quality and distort fair competition.

The company has provided an undertaking to CCS and will stop posting fake reviews, establish a six-month feedback channel for reporting fake reviews, notify affected customers, publicly disclose the issue across platforms, and remove verified fake reviews within eight working days. Director Mr Matthew Lim Jun Ho also committed to avoiding unfair trade practices going forward.



Sgcarmart is exploring stronger verification methods, including SMS or email confirmations, to improve review authenticity. CCS Chief Executive Mr Alvin Koh stressed the importance of protecting consumer trust and maintaining fair competition, condemning deceptive "dark patterns" like fake reviews.

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FLYING TOGETHER: CCS CLEARS SIA-MALAYSIA AIRLINES PARTNERSHIP

Measures to safeguard competition on Singapore-Kuala Lumpur route ensure consumer benefits amid enhanced connectivity

CCS has conditionally approved the proposed commercial cooperation between Singapore Airlines Limited and Malaysia Airlines Berhad, following commitments offered by both parties to address competition concerns.

CCS's review focused on the potential anti-competitive effects of price and capacity coordination on the busy Singapore-Kuala Lumpur (SIN-KUL) route. To mitigate these risks, the airlines agreed to maintain existing weekly seat capacity levels initially and only increase capacity upon meeting certain performance targets. They also committed to annual reporting on their low-cost carriers' operations on this route and to appoint an independent auditor to ensure compliance with the commitments.

Between February and March 2025, CCS consulted industry stakeholders and received no objections to the commitments. Considering recent market changes — including the exit of Jetstar Asia Airways — CCS found the commitments adequately address its concerns.

The approval was granted on 7 July 2025, subject to the accepted commitments.



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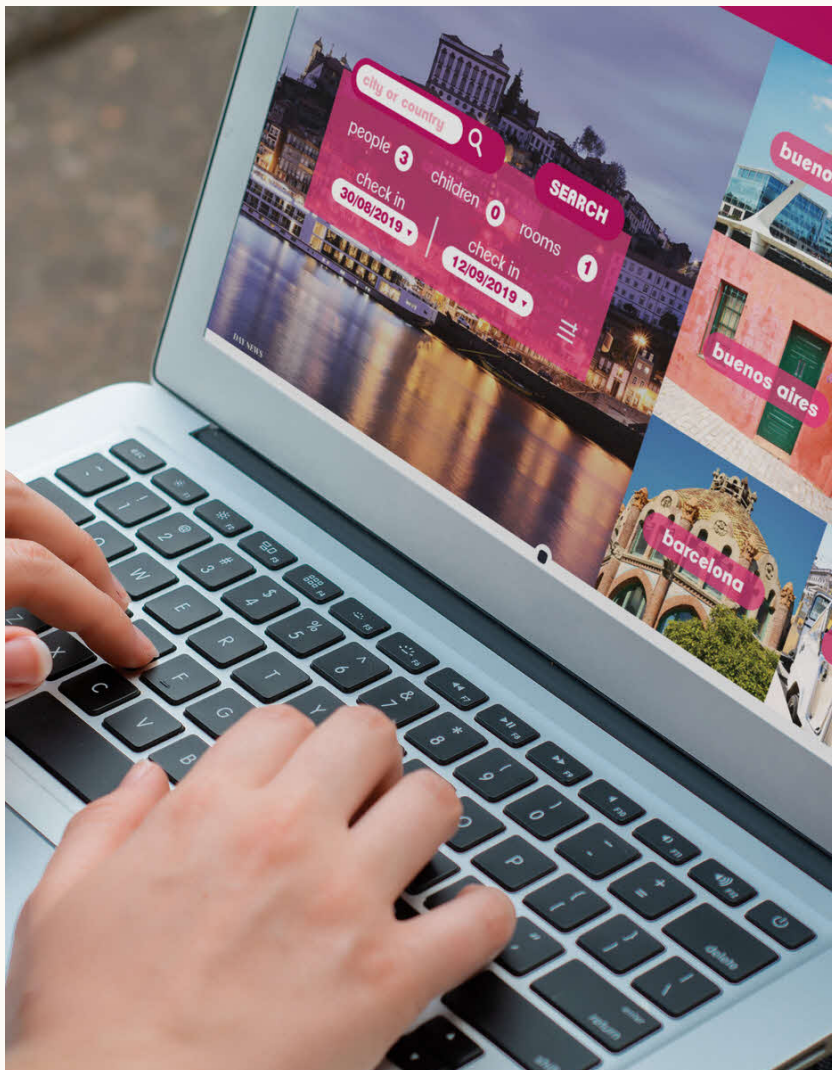


CCS FLAGS MISLEADING FEATURES ON AGODA'S WEBSITE

Popular online travel platform revises site design after concerns over search result rankings, badges and countdown timers

CCS identified several design features on Agoda's Singapore website and mobile app that could mislead consumers during accommodation searches and bookings. Agoda has since cooperated with CCS by voluntarily undertaking changes to ensure clearer, more accurate information for consumers before purchase.

CCS's concerns included Agoda's "Best Match" search results, which implied rankings were based solely on user preferences, but also factored in Agoda's commission earnings. Agoda replaced this label with "Our Picks" to better reflect its curated recommendations. The "Agoda Preferred" badge lacked clear disclosure that properties paid additional commissions for the designation; Agoda has revised this to be transparent.



Additionally, Agoda clarified that search result rankings can be influenced by paid promotions, removing misleading impressions that listings were purely based on relevance. The misleading "Cheapest x-star stay" label was removed, as it did not always indicate the lowest price for that category. Finally, Agoda extended the booking countdown timer from 5 to 20 minutes to reduce pressure on consumers.

CCS reminds businesses to avoid unfair trade practices through misleading user interfaces and urges consumers to stay vigilant.

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ENHANCED E-COMMERCE GUIDELINES BOOST CONSUMER TRUST AND FAIR COMPETITION

Updated TR76 tackles fake reviews, fair merchant treatment, and AI use in Singapore's booming online market

The Technical Reference 76 (TR76) guidelines for e-commerce transactions have been enhanced to address emerging challenges in the fast-growing online market, which generated S\$393.9 billion in services revenue in 2023. Developed by a multi-stakeholder group including major marketplaces like Shopee and Lazada, the Consumer Association of Singapore, CCS, and government agencies, the updated TR76 aims to strengthen consumer trust and promote a competitive digital marketplace.

For consumer protection, the guidelines provide clearer guidance on accurate product information display, addressing fake reviews, and preventing misleading user interfaces including subscription traps that can undermine informed purchasing decisions.

To promote market competitiveness, the guidelines address how e-marketplaces interact with merchants, covering fair listing conditions, preventing restrictions on multi-platform selling, and ensuring transparent dealings. The updated framework also provides guidance on appropriate use of automated tools and artificial intelligence, emphasising transparency and fair operation.



Enhanced anti-scam measures recommend that platforms conduct merchant due diligence, implement fraud detection systems, respond to regulatory requests within 24 hours, and maintain transaction records for investigation purposes. These measures have contributed to e-commerce scams more than halved, from 7,200 cases in the first half of 2024 to 3,200 cases in the first half of 2025.

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8-WEEK UNIT PRICING PILOT AT MAJOR SUPERMARKETS

CCS and CASE aim to enhance price transparency and empower smarter shopping decisions

Starting 1 September 2025, CCS and the Consumers Association of Singapore (CASE) rolled out an eight-week pilot programme on unit pricing across major supermarket chains—NTUC FairPrice, Sheng Siong, Prime Supermarket, Cold Storage, and Giant. The initiative sees participating outlets display unit prices for key grocery categories such as rice, meat, eggs, cooking oils, fruits, and vegetables.

This move aims to boost price transparency and enable consumers to make more informed choices by allowing easier comparisons across different product sizes and brands. During the pilot, shoppers may be approached by a market survey firm to provide feedback on the usefulness and clarity of unit pricing displays.

An initiative by:

CCS
COMPETITION & CONSUMER
COMMISSION SINGAPORE

CASE

Shop Smarter with Unit Pricing

Brand A Cooking Oil
\$6.80 2 L
\$0.34/100ml

Brand B Cooking Oil
\$3.30 750 ml
\$0.44/100ml

Which is really cheaper?

Unit pricing helps you compare prices easily using standard units, so you can spot the better deal.

单位标价, 方便您比较价格, 做出更明智的选择。

Harga seunit membantu anda membandingkan harga dengan mudah menggunakan unit standard, agar anda dapat melihat tawaran lebih baik.

நீங்கள் நிலையான அளவுகளைப் பயன்படுத்தி விலைகளை எளிதில் ஒப்பிட்டுப் பார்க்க அளவிட்டு விலைக்குறிப்பு உதவுகிறது. இதன்வழி, சிறந்த விலைச் சலுகைகளை நீங்கள் கண்டறியலாம்.

Find out more:

Scan or click to read more

CCS Chief Executive Mr Alvin Koh emphasised the importance of public participation, noting that consumer feedback will be vital in evaluating and refining the initiative for broader implementation. CASE President Mr Melvin Yong, a long-time advocate of unit pricing, welcomed the trial, highlighting its potential to help budget-conscious consumers and its success in countries like the UK and Australia. CASE will support the pilot with public education efforts and continues to provide unit pricing data via its Price Kaki app.



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DARK PATTERNS

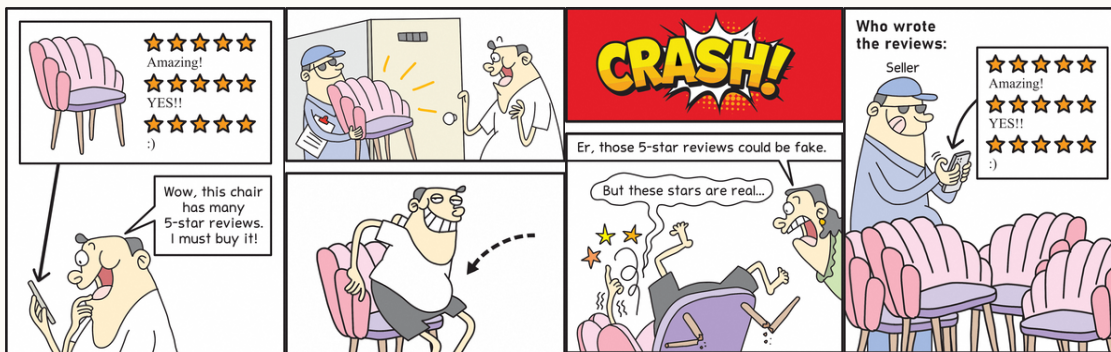
Many consumers rely heavily on reviews when making purchasing decisions. Recognising this behaviour, some businesses exploit it by manipulating reviews through fake positive ratings, deleting negative feedback, or misleading presentation to influence consumer perceptions.

Similarly, websites and mobile applications may not always be designed with consumers' best interests in mind. They may use design elements to nudge or lead consumers towards decisions they would not otherwise make.

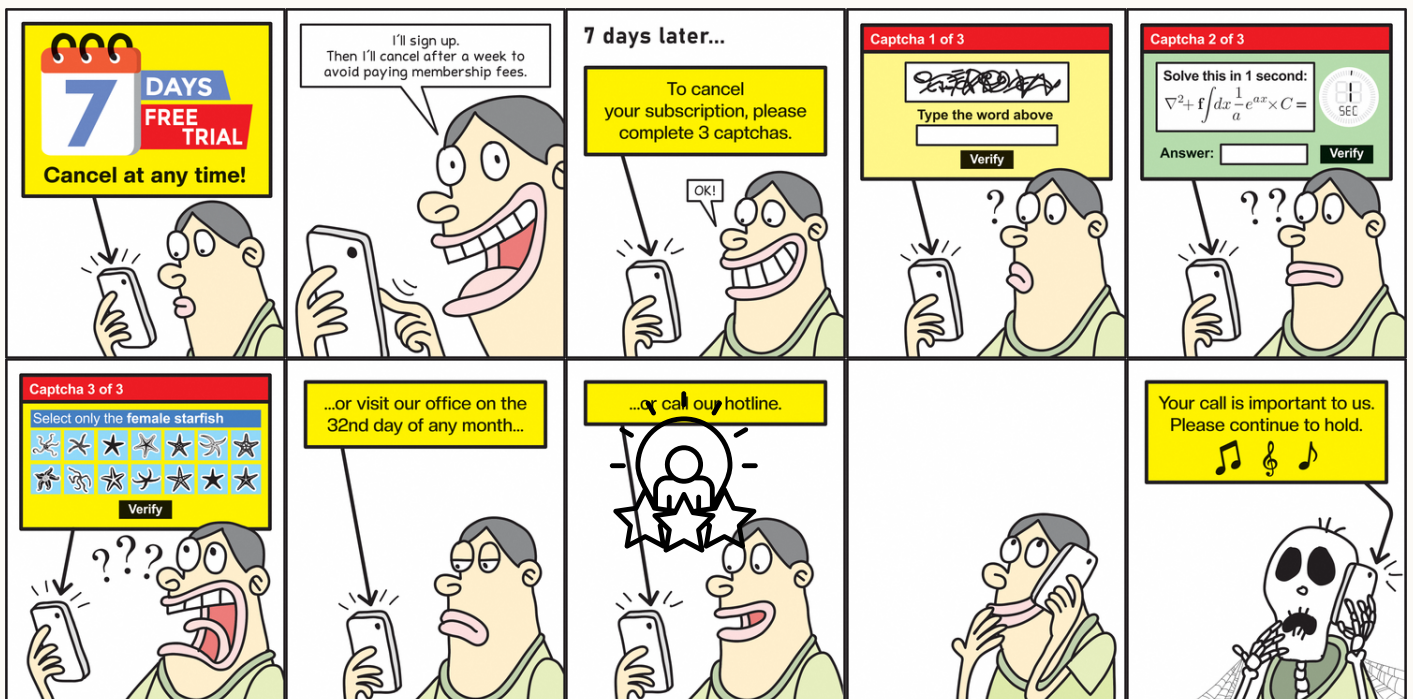
E-commerce platforms can implement safeguards such as restricting reviews to verified purchasers, helping ensure review reliability and maintain consumer trust.

To find out more about dark patterns and how to spot these manipulative practices, click [here](#).

FAKE REVIEWS



SUBSCRIPTION TRAP





CONSUMER TIPS

Learn more about consumer tips to protect yourselves from the manipulative practices of dark patterns. To read more on dark patterns, click [here](#).

Fake Reviews

Consumer tips for online reviews

Dive into the reviews. Don't just scan.

Compare reviews from other trusted sources.

Look out for tell-tale signs (e.g. overly positive 5-star reviews, reviews using generic buzz words that lack details, etc).

Yay! WOW!!! [no text]

Fake Ranking

Consumer tips

Research and compare features and prices.

Stick to what you need.

Check what labels really mean.

LIMITED EDITION Perfect Choice PREMIUM BEST SELLER AWARD WINNER

Sneak into Basket

Consumer tips

Double-check your shopping cart carefully before payment.

Look out for pre-ticked boxes during checkout.

Review your bank statements regularly for unfamiliar charges.

Subscription Trap

Consumer tips

If you are signing up for a subscription, be clear on what the terms and conditions are before signing up, especially the cancellation processes.

T&C

If you intend to cancel, make sure you have enough time to do so before the renewal occurs.

Set reminder

False Urgency

Consumer tips

The authenticity of time-limited deals is hard to judge in the moment. Observe how sellers use countdown timers and limited-stock alerts while browsing around online. This helps you identify genuine deals when you're ready to buy.

00:00:09 LAST ONE!

Consider carefully, especially when making large value purchases.

\$\$\$

Hidden Cost

Consumer tips

Compare final prices when considering your options.

INITIAL FINAL

Look for hidden fees at checkout (e.g. delivery, service, convenience fees).

PAY \$ → \$\$\$

Be prepared to walk away.

EXIT

Total: \$672



30TH ASEAN COMMITTEE ON CONSUMER PROTECTION (ACCP) AND RELATED MEETING



The ACCP chairmanship was handed over from Singapore to Thailand at the 30th ACCP meeting in Jakarta from 16-20 June 2025. At the meeting, the ACCP had discussions on the current and upcoming ACCP projects. There were also meetings with ASEAN's development partners and discussions on the ASEAN Strategic Action Plan on Consumer Protection 2026-2030.

9TH UN CONFERENCE ON COMPETITION AND CONSUMER PROTECTION



CCS participated in the 9th UN Conference on Competition and Consumer Protection from 7-11 July 2025. During the conference, Mr Loke Shiu Meng, Assistant Chief Executive (Legal, Enforcement & Consumers) met with Ms Helena Laurent, Director-General of Consumers International (CI) to discuss future collaboration opportunities.

BILATERAL MEETINGS WITH SOUTH KOREAN PRODUCT SAFETY AND LEGAL METROLOGY COUNTERPARTS

The CCS Weights and Measures Office held a bilateral meeting in South Korea with legal metrology counterparts from Korean Agency for Technology and Standards (KATS) in late July. Besides discussions on legal metrology frameworks and policies, KATS facilitated a site visit to PNE Systems, a manufacturer of Electric Vehicle Supply Equipment (EVSE), to share Korea's legal metrological requirements for verification of EVSE.



The CCS Consumer Product Safety Office held bilateral meetings with South Korean product safety agencies, the Korea Consumer Agency (KCA) and KATS. KCA shared their use of a patented AI-driven consumer safety monitoring and analysis system for their Consumer Injury Surveillance System and discussed upcoming product safety issues. The meeting with KATS covered product safety regulatory policy and surveillance frameworks.



32ND MEETING OF THE APEC JOINT REGULATORY ADVISORY COMMITTEE (JRAC) ON ELECTRICAL AND ELECTRONIC EQUIPMENT

The 32nd JRAC meeting was held on 30 July 2025 in Incheon, South Korea, attended by electrical and electronic product regulatory representatives from APEC economies. Ms Beatrice Wong, Director (Product Safety, Weights and Measures), presented on Singapore's experience with consumer education and engagement. Other presentations included Australia's use of Artificial Intelligence for web scraping, China's latest development in their China Compulsory Certification system, and Taiwan's management of Battery Energy Storage System.



VISITS TO CCS

VISIT BY MR MATTHEW BOSWELL, COMMISSIONER OF COMPETITION, COMPETITION BUREAU CANADA

Competition Bureau Canada's Commissioner of Competition, Mr Matthew Boswell, visited CCS on 23 September 2025 for discussions on artificial intelligence and digitalisation. The meeting facilitated valuable exchanges on both agencies' approaches to key emerging issues in the digital economy.



VISIT BY VICE MINISTER OF STATE ADMINISTRATION FOR MARKET REGULATION (SAMR), CHINA

A delegation led by Mr Meng Yang, Vice Minister of State Administration for Market Regulation (SAMR), visited CCS on 26 September 2025. Both CCS and SAMR shared updates on their latest institutional mechanisms and design, followed by fruitful discussion on recent developments in competition law and enforcement.

