

CONSUMER PROTECTION (FAIR TRADING) ACT 2003
(SECTIONS 11, 41 AND 43)

CONSUMER PROTECTION (FAIR TRADING)
(CANCELLATION OF CONTRACTS)
REGULATIONS 2009

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[15 April 2009]

PART 1

PRELIMINARY

Citation

1. These Regulations are the Consumer Protection (Fair Trading) (Cancellation of Contracts) Regulations 2009.

Definitions

2.—(1) In these Regulations —

“cancellation period” means —

(a) for the purpose of Part 2, the period specified in regulation 4(1); and

(b) for the purpose of Part 3, the period specified in regulation 4A(1);

“consumer information notice” means a notice in writing containing the information required under regulation 4(7);

“designated person” means a person designated in a consumer information notice as the person to whom notice of cancellation of a contract may be given;

“direct sales contract” means a consumer transaction which is entered into —

- (a) during an unsolicited visit by a supplier to —
 - (i) the place of residence of the consumer;
 - (ii) the place of residence of another person; or
 - (iii) the place of business of the consumer;
- (b) during a visit by a supplier to any place mentioned in paragraph (a) at the express request of the consumer where —
 - (i) the goods or services to which the contract relates are not goods or services for which the consumer requested the supplier's visit; and
 - (ii) the consumer did not know, or could not reasonably have known, that the supply of such goods or services formed part of the supplier's business activities; or
- (c) after an offer was made by the consumer in respect of the supply by the supplier of the goods or services in the circumstances mentioned in paragraph (a) or (b);

“extended cancellation period” means the period mentioned in regulation 4(2);

“initial contact” means —

- (a) any meeting of the supplier and the consumer at a place other than the supplier's permanent place of business; or
- (b) any communication between the supplier and the consumer by telephone;

“long-term holiday product contract” means a contract between a supplier and a consumer —

- (a) the main effect of which is that the consumer, for consideration, acquires the right to obtain discounts or other benefits in respect of accommodation; and

(b) which has a duration of more than one year, or contains provision allowing for the contract to be renewed or extended so that it has a duration of more than one year,

irrespective of whether the contract provides for the consumer to acquire other services;

“notice of cancellation” means —

(a) for the purpose of Part 2, a notice of cancellation given under regulation 4; and

(b) for the purpose of Part 3, a notice of cancellation given under regulation 4A;

“regulated contract” means a direct sales contract, a long-term holiday product contract, a time share contract or a time share related contract;

“supplier’s permanent place of business” does not include the supplier’s temporary premises at a trade fair, exhibition or promotional event;

“time share related contract” means a contract to assist a consumer to dispose of his or her time share rights conferred under a time share contract;

“trade-in allowance” means the greater of —

(a) the price or value of the consumer’s goods as set out in a trade-in arrangement; or

(b) the market value of the consumer’s goods when taken in trade under a trade-in arrangement;

“trade-in arrangement” means an agreement or arrangement, contained in a direct sales contract or forming the whole or part of a related contract, under which the consumer sells or agrees to sell the consumer’s own goods to the supplier or any other person and the goods are accepted as the whole or part of the consideration under the direct sales contract;

“unsolicited visit” means a visit by a supplier, whether or not the supplier is the one who supplies the goods or services, that does not take place at the express request of the consumer.

- (2) In these Regulations, references to a supplier —
- (a) are to be construed as references to a supplier with whom a consumer enters into a contract; and
 - (b) in the definitions of “direct sales contract” and “unsolicited visit” in paragraph (1) and in regulation 3(1)(e) and (f), includes an employee or agent of the supplier.

(3) For the purposes of the definition of “unsolicited visit” in paragraph (1), a consumer is not considered to have made an express request for a visit by the supplier by reason only that the consumer consented to the visit by the supplier during or after an initial contact at which the supplier indicates expressly or by implication that the supplier is willing to visit the consumer.

(4) In these Regulations, section 7(9) of the Act applies for the purposes of construing the meaning of the term “business use”.

Exclusions

- 3.—(1) Part 2 does not apply to —
- (a) any excluded transactions specified in the First Schedule to the Act;
 - (b) any lease of residential property;
 - (c) any contract for the supply of goods or services intended for business use;
 - (d) any contract under which the total payments to be made by a consumer do not exceed \$50;
 - (e) any direct sales contract, if, prior to the visit during which the consumer entered into the contract or made an offer mentioned in paragraph (c) of the definition of “direct sales contract” in regulation 2(1), the terms of the contract were read by or explained to the consumer in the absence of the supplier;

- (f) any direct sales contract resulting from prior negotiations between the consumer and the supplier which took place in circumstances other than those mentioned in paragraph (a) or (b) of the definition of “direct sales contract” in regulation 2(1);
- (g) any direct sales contract entered into by a consumer —
 - (i) during a visit made by the supplier at the express request of another person to that other person’s place of residence or business; or
 - (ii) after an offer was made by the consumer in respect of the supply of the goods or services in the circumstances mentioned in sub-paragraph (i),
if the consumer attended the visit with the prior knowledge that the supplier would be present to engage in the supply of the goods or services to which the contract relates; and
- (h) any contract for the supply of financial products or financial services in respect of which a right of cancellation exercisable within a specified period is conferred on the consumer by any written law administered by the Monetary Authority of Singapore or directions issued under section 101 or 293 of the Securities and Futures Act 2001 by the Monetary Authority of Singapore.

(2) Part 3 does not apply to the transactions mentioned in paragraph (1)(a), (b) and (c).

PART 2

REGULATED CONTRACTS

Advance consideration

3A. A supplier must not (either in person or through another person) request or accept any consideration from —

- (a) a prospective consumer in contemplation of a long-term holiday product contract, a time share contract or a time share related contract; or
- (b) a consumer under a long-term holiday product contract, a time share contract or a time share related contract before the expiration of the cancellation period.

Product information notice

3B.—(1) A supplier who proposes in the course of the supplier's business to enter into a time share contract or a long-term holiday product contract with a prospective consumer must, prior to the entering of the contract, provide the prospective consumer, free-of-charge, with a product information notice relating to the time share accommodation or long-term holiday product (as the case may be) that complies with paragraph (2).

(2) A product information notice must, in relation to the time share accommodation or long-term holiday product (as the case may be) set out the information specified in the Third Schedule in a manner that is —

- (a) clear, comprehensible and accurate; and
- (b) sufficient to enable the prospective consumer to make an informed decision about whether or not to enter into the time share contract or long-term product contract, as the case may be.

Right to cancel regulated contract

4.—(1) A regulated contract must not be enforced against the consumer at any time earlier than 5 days (excluding Saturdays, Sundays and public holidays) after —

- (a) the day on which the regulated contract is entered into;
- (b) the day on which the consumer information notice is brought to the attention of the consumer, if the consumer information notice was not brought to the attention of the consumer before or at the time when the regulated contract was entered into; or

- (c) where the regulated contract is a long-term holiday product contract, and neither the information relating to the discounts or other benefits in respect of accommodation which the consumer will acquire under the contract, nor the technical means of accessing the information, was provided to the consumer before or at the time when the contract was entered into, the earlier of the following:
- (i) the day on which the information is provided to the consumer;
 - (ii) the day on which the technical means of accessing the information is provided to the consumer.
- (2) Where consideration is requested or accepted in contravention of regulation 3A, or a contract is entered into in contravention of regulation 3B, the cancellation period will be extended by 3 months.
- (3) Where a consumer has entered into a regulated contract, the consumer may give notice of cancellation of the contract in accordance with this regulation at any time within the cancellation period or, where applicable, the extended cancellation period.
- (4) If the consumer affirms the regulated contract at any time after the expiry of 5 days (excluding Saturdays, Sundays and public holidays) after the day on which —
- (a) the regulated contract was entered into; or
 - (b) the consumer information notice was brought to the attention of the consumer,
- whichever is the later —
- (c) these Regulations do not prevent the contract from being enforced against the consumer; and
 - (d) the consumer may not at any subsequent time give notice of cancellation under paragraph (3).
- (5) If the consumer, having given notice of cancellation of a regulated contract in accordance with this regulation, subsequently enters into a contract (called in this paragraph and paragraph (6) the subsequent contract) with the supplier on substantially the same terms as the cancelled regulated contract at any time before the expiry

of the cancellation period or extended cancellation period (as the case may be) of the cancelled regulated contract —

- (a) the subsequent contract must not be enforced against the consumer at any time within the cancellation period or extended cancellation period (as the case may be) of the cancelled regulated contract; and
- (b) the consumer may give notice of cancellation of the subsequent contract at any time within the cancellation period or extended cancellation period (as the case may be) of the cancelled regulated contract.

(6) Paragraph (5) does not prevent paragraph (1), (2) or (3), or regulation 3A or 3B, from applying to the subsequent contract if the subsequent contract is a regulated contract.

(7) A consumer information notice must inform the consumer of his or her right to cancel the contract under these Regulations and in particular must contain the information specified in the First Schedule.

(8) A notice of cancellation may be in the form set out in the Second Schedule or in any other notice in writing of the consumer's intention to cancel the contract under these Regulations.

(9) Subject to paragraph (10), a notice of cancellation must be given —

- (a) by delivering it to a designated person personally;
- (b) by leaving it at, or by sending it by prepaid post to, an address designated in the consumer information notice; or
- (c) by sending it by fax to a fax number designated in the consumer information notice.

(10) If the consumer information notice has not been brought to the attention of the consumer or does not contain any of the information specified in Part A of the First Schedule, a notice of cancellation may be given by leaving it at or by sending it by prepaid post to —

- (a) the usual or last known address of the place of business of the supplier or designated person (if any); or

(b) if the supplier or designated person (if any) is a body corporate, the registered office or principal office of the supplier or designated person.

(11) A notice of cancellation sent by a consumer by prepaid post is deemed to have been given at the time of posting, whether or not it is actually received.

(12) Despite paragraphs (9) and (10), if the supplier agrees to accept notice of cancellation by any additional means, including electronic means, the notice may be given by the means so agreed.

PART 3

CANCELLATION OF CONTRACTS UNDER SECTION 9(12) OF ACT

Manner and effect of cancelling contract under section 9(12) of Act

4A.—(1) If a supplier enters into a contract with a consumer in breach of an order mentioned in section 9(4)(b) of the Act, the consumer may cancel the contract under section 9(12) of the Act by giving notice of cancellation of the contract at any time within 6 months after the date on which the contract was entered into.

(2) A notice of cancellation under this regulation may be in the form set out in the Second Schedule or in any other written form so long as it is clear from the form that the consumer intends to cancel the contract under section 9(12) of the Act.

(3) A notice of cancellation under this regulation may be given by leaving it at or by sending it by prepaid post to —

(a) the usual or last known address of the place of business of the supplier; or

(b) if the supplier is a body corporate, the registered office or principal office of the supplier.

(4) A notice of cancellation sent by a consumer by prepaid post is treated as having been given at the time of posting, whether or not it is actually received.

(5) If the consumer, having given notice of cancellation of a contract in accordance with this regulation, subsequently enters into a contract (called in this regulation the subsequent contract) with the supplier on substantially the same terms as the cancelled contract at any time before the expiry of the cancellation period of the cancelled contract —

- (a) the subsequent contract must not be enforced against the consumer at any time within the cancellation period of the cancelled contract; and
- (b) the consumer may give notice of cancellation of the subsequent contract at any time within the cancellation period of the cancelled contract.

(6) Despite paragraphs (3) and (4), if the supplier agrees to accept notice of cancellation by any additional means, including electronic means, the notice may be given by the means so agreed.

PART 4

EFFECT OF CANCELLATION OF CONTRACT, ETC.

Effect of cancellation of contract

5.—(1) Where a contract is cancelled under regulation 4 or section 9(12) of the Act —

- (a) the contract ceases to be enforceable;
- (b) any sum which the consumer has paid under or in contemplation of the contract to the supplier, or to any person who is the agent of the supplier for the purpose of receiving that sum, must be repaid to the consumer by the supplier within 60 days after the consumer has given notice of cancellation of the contract to the supplier;
- (c) the consumer or any person on his or her behalf has a lien on any goods in the possession of the consumer or any person on his or her behalf for any sum payable to the consumer under sub-paragraph (b) or paragraph (2)(b);

- (d) any security which the consumer has provided in relation to the contract is to be treated as not having had effect and any property lodged with the supplier solely for the purposes of the security must be returned by the supplier within 60 days after the consumer has given notice of cancellation of the contract to the supplier;
 - (e) subject to regulations 6 and 7, no sum or other consideration may be recovered by or on behalf of the supplier from the consumer in respect of the contract; and
 - (f) any other contract arranged by the supplier and entered into by the consumer for the purposes of the contract prior to the cancellation is not enforceable against the consumer.
- (2) In the case of a trade-in arrangement, if the contract is cancelled under regulation 4 or section 9(12) of the Act, the supplier must either —
- (a) return the goods delivered by the consumer under the trade-in arrangement to the consumer in a condition substantially the same as when they were delivered by the consumer; or
 - (b) pay to the consumer a sum equal to the trade-in allowance.
- (3) When a consumer recovers an amount equal to the trade-in allowance, then, if the title of the consumer to goods delivered by the consumer under the trade-in arrangement did not pass from the consumer, the title vests in the person entitled to the title under the trade-in arrangement.
- (4) Subject to paragraph (5), the breach of any duty imposed by these Regulations on a supplier or consumer is actionable as a breach of statutory duty in a court.
- (5) In the case of an action for a breach of duty under paragraph (1)(b), the value of the claim must not exceed \$30,000.
- (6) If, apart from these Regulations or section 9(12) of the Act, a consumer could have cancelled the contract under any rule of law or any contractual right or other arrangement with the supplier, the fact that the consumer has cancelled the contract pursuant to these

Regulations or section 9(12) of the Act does not prejudice the consumer's right to any compensation that he or she would have if he or she had cancelled the contract under that rule of law, contractual right or arrangement.

(7) In determining the amount recoverable in a claim for compensation under a right mentioned in paragraph (6), the court is to take account of any compensation which has been given to the consumer in satisfaction of any claim for a breach of duty under these Regulations relating to the cancellation of the same contract.

(8) In determining the amount recoverable in a claim by a consumer for a breach of duty under these Regulations, the court is to take account of any compensation which has been given to the consumer in satisfaction of any claim for compensation mentioned in paragraph (6) relating to the cancellation of the same contract.

Return of goods by consumer on cancellation of contract

6.—(1) Subject to paragraph (2), a consumer who has, before cancelling a direct sales contract under these Regulations or a contract under section 9(12) of the Act, acquired possession of any goods by virtue of the contract —

- (a) is under a duty, subject to any lien, to return the goods to the supplier upon the cancellation; and
- (b) must for the time being retain possession of the goods and take reasonable care of them.

(2) The consumer is not under a duty to return —

- (a) perishable goods;
- (b) goods which by their nature are consumed by use and which, before the cancellation, were so consumed;
- (c) goods supplied to meet an emergency; or
- (d) goods which, before the cancellation, had become incorporated in any land or thing not comprised in the contract.

(3) Where paragraph (2) applies, the consumer is under a duty to pay reasonable compensation for the supply of the goods and for the

provision of any services in connection with the supply of the goods before the cancellation.

(4) The consumer is discharged from any duty to retain possession of the goods or return them to the supplier at the time the consumer delivers the goods to the supplier or to a person designated by the supplier for such purposes.

Compensation for services on cancellation of contract

7. Where a consumer cancels a contract under regulation 4 or section 9(12) of the Act, the consumer is under a duty to pay reasonable compensation for the services supplied under the contract before the cancellation.

PART 5

MISCELLANEOUS

No imposition of additional duty or liability on consumer

8.—(1) The supplier must not by a term in a contract impose, directly or indirectly, any additional duty or liability on the consumer in relation to the duties imposed by these Regulations.

(2) Where any term in a contract is inconsistent with paragraph (1), it is void to the extent of such inconsistency.

Burden of proof

9. In any proceedings taken in any court between the consumer and a supplier where a dispute arises as to whether —

- (a) the product information notice has been provided to the consumer in accordance with regulation 3B(1);
- (b) the product information notice complied with the requirements of regulation 3B(2);
- (c) the consumer information notice has been brought to the attention of the consumer in accordance with regulation 4(1)(b);

- (d) the consumer information notice informed the consumer of his or her right to cancel the contract under these Regulations, and contained the information specified in the First Schedule, in accordance with regulation 4(7);
- (e) the consumer had affirmed the contract under regulation 4(4); or
- (f) the supplier had, before entering into the contract with the consumer, complied with an order mentioned in section 9(4)(b) of the Act that was made against the supplier under section 9(1)(c) of the Act,

section 41 of the Act applies so that the supplier bears the burden of proving that the requirement referred to in paragraph (a), (b), (c), (d), (e) or (f) (as the case may be) has been complied with.

Revocation

10. The Consumer Protection (Fair Trading) (Cancellation of Contracts) Regulations (Cap. 52A, Rg 1, 2004 Revised Edition) are revoked.

Transitional provision

11.—(1) These Regulations do not apply to any regulated contract entered into before the coming into operation of these Regulations.

(2) In respect of the cancellation of direct sales contracts and time share contracts entered into before 15 April 2009, the revoked Consumer Protection (Cancellation of Contracts) Regulations (Cap. 52A, Rg 1, 2004 Revised Edition) continue to apply as if these Regulations had not been enacted.

FIRST SCHEDULE

Regulations 4(7), (10) and 9(d)

INFORMATION REQUIRED IN CONSUMER INFORMATION NOTICE

PART A

SUPPLIER'S CONTACT INFORMATION

1. Name of supplier.
2. Supplier's reference number, code or other details to enable the transaction to be identified.
3. Designated person(s) to whom notice of cancellation is to be given, including at least one name and at least one address or fax number.

PART B

CONSUMER'S RIGHT TO CANCEL CONTRACT UNDER CONSUMER PROTECTION (FAIR TRADING) (CANCELLATION OF CONTRACTS) REGULATIONS 2009

1. The consumer has a right to cancel a regulated contract within 5 days (excluding Saturdays, Sundays and public holidays) after —
 - (a) the day on which the consumer entered into the contract;
 - (b) the day on which the consumer information notice was brought to his or her attention, if the consumer information notice was not brought to the attention of the consumer before or at the time he or she entered into the contract; or
 - (c) where the regulated contract is a long-term holiday product contract, and neither the information relating to the discounts or other benefits in respect of accommodation which the consumer will acquire under the contract, nor the technical means of accessing the information (e.g. password), was provided to the consumer before or at the time he or she entered into the contract, the earlier of the following:
 - (i) the day on which the information is provided to the consumer;
 - (ii) the day on which the technical means of accessing the information is provided to the consumer.
2. The supplier must not request or accept payment of any sum or other consideration in contemplation of or under a long-term holiday product contract, a time share contract or a time share related contract from a consumer or prospective consumer before the expiration of the cancellation period referred to in paragraph 1.

FIRST SCHEDULE — *continued*

3. The supplier must, prior to entering into a time share contract or long-term holiday product contract with the consumer, provide the consumer with a product information notice containing the information specified in the Third Schedule to the Consumer Protection (Fair Trading) (Cancellation of Contracts) Regulations 2009 (the Regulations). The supplier must ensure that the information contained in the product information notice is clear, comprehensible and accurate, and sufficient to enable the consumer to make an informed decision about whether or not to enter into the contract.

4. If the supplier requests or accepts payment or other consideration in breach of the prohibition referred to in paragraph 2, or enters into a contract in breach of the requirements referred to in paragraph 3, the cancellation period of 5 days referred to in paragraph 1 will be extended by a further 3 months (the extended cancellation period).

5. If the consumer affirms the regulated contract at any time after the expiry of 5 days (excluding Saturdays, Sundays and public holidays) after the later of the day on which the regulated contract was entered into and the day on which the consumer information notice was brought to the attention of the consumer, the consumer will lose his or her right to cancel the contract under the Regulations.

6. If, having cancelled the regulated contract, the consumer enters into a subsequent contract (on substantially the same terms as the cancelled contract) with the supplier at any time before the expiry of the cancellation period or, where applicable, the extended cancellation period of the cancelled contract, the cancellation period for the subsequent contract will expire when the cancellation period or extended cancellation period (as the case may be) of the cancelled contract would have expired. If, however, the subsequent contract is itself a regulated contract, the consumer can also rely on the cancellation period or, where applicable, the extended cancellation period of the subsequent contract, if the cancellation period or extended cancellation period (as the case may be) of the subsequent contract expires later.

7. To cancel the contract under the Regulations, the consumer should give the supplier a notice of cancellation in the form set out in the Second Schedule to the Regulations or in any other notice in writing of the consumer's intention to cancel the contract under the Regulations.

8. A notice of cancellation must be delivered personally to the person designated in the consumer information notice, or left at or sent by prepaid post to the address designated in the consumer information notice, or sent by fax transmission to the fax number designated in the consumer information notice.

9. If the supplier did not designate the necessary person, address or fax number in the consumer information notice, the consumer can give notice of cancellation under the Regulations by a notice in writing left at or sent by prepaid post to the

FIRST SCHEDULE — *continued*

usual or last known address of the place of business of the supplier or designated person (if any). If the supplier or designated person is a body corporate, the notice can be left at or sent by prepaid post to its registered office or principal office.

10. If the supplier agrees to accept a notice of cancellation by any additional means, the consumer can do so by the means so agreed.

11. A notice of cancellation sent by prepaid post is deemed to have been given at the time of posting, whether or not it is actually received. The consumer is advised to send the notice by registered post to facilitate proof of posting.

12. The consumer may have other rights to cancel the contract apart from the Regulations. Cancellation under the Regulations does not prejudice those other rights.

SECOND SCHEDULE

Regulations 4(8) and 4A(2)

NOTICE OF CANCELLATION UNDER THE CONSUMER PROTECTION (FAIR TRADING) (CANCELLATION OF CONTRACTS) REGULATIONS 2009

Supplier: (Insert name of supplier)

Reference: (Insert supplier's reference number, code or other details to enable the transaction to be identified.)

I give notice that I wish to cancel my contract referred to above under the Consumer Protection (Fair Trading) (Cancellation of Contracts) Regulations 2009.

Signature:

Date:

Name:

Address:

Telephone No. (optional):

Fax (optional):

Email (optional):

THIRD SCHEDULE

Regulation 3B(2)

ITEMS TO BE INCLUDED IN PRODUCT INFORMATION NOTICE FOR TIME SHARE CONTRACT OR LONG-TERM HOLIDAY PRODUCT CONTRACT

PART A

TIME SHARE CONTRACT

1. The identity, place of residence and legal status of the supplier(s) which will be party to the contract.
2. The exact nature of the right which is the subject of the contract and, if the time share accommodation, or any of the accommodation in the pool of the time share accommodation, is situated in a territory outside Singapore —
 - (a) the conditions governing the exercise of that right within that territory;
and
 - (b) whether those conditions have been fulfilled and, if they have not, what conditions remain to be fulfilled.
3. When the time share accommodation has been determined, an accurate description of that accommodation and its location.
4. Where the time share accommodation is under construction —
 - (a) the state of completion;
 - (b) a reasonable estimate of the deadline for completion of the time share accommodation;
 - (c) where it concerns specific time share accommodation, the number of the building permit and the name and full address of the competent authority or authorities;
 - (d) the state of completion of the services rendering the time share accommodation fully operational (gas, electricity, water and telephone connections); and
 - (e) where applicable, either or both of the following:
 - (i) a guarantee regarding completion of the time share accommodation and, where appropriate, the conditions governing the operation of that guarantee;
 - (ii) a guarantee regarding reimbursement of any payment made if the accommodation is not completed and, where appropriate, the conditions governing the operation of that guarantee.

THIRD SCHEDULE — *continued*

5. The services (for example, lighting, water, maintenance and refuse collection) to which the consumer has or will have access and on what conditions.

6. The common facilities, such as swimming pool, sauna, etc., to which the consumer has or may have access, and where appropriate, on what conditions.

7. The principles on the basis of which the maintenance of and repairs to, and the administration and management of, the time share accommodation will be arranged.

8. The exact period within which the right which is the subject of the contract may be exercised and, if necessary, its duration; and the date on which the consumer may start to exercise that right.

9. The price to be paid by the consumer to acquire the right under the contract.

10. An estimate of the amount to be paid by the consumer for the use of common facilities and services, and the basis for the calculation of —

- (a) the amount of charges relating to occupation of the time share accommodation;
- (b) the mandatory statutory charges (for example, taxes and fees); and
- (c) the administrative overheads (for example, management, maintenance and repairs).

11. A statement that the acquisitions will not result in costs, charges or obligations other than those specified in the contract.

12. Whether the consumer has a right to cancel, withdraw from or terminate the contract that is in addition to any right under the Consumer Protection (Fair Trading) (Cancellation of Contracts) Regulations 2009.

13. Whether or not it is possible to join a scheme for the exchange or resale of the rights under the contract, and any costs involved should an exchange or resale scheme be organised by the supplier or by a third party designated by the supplier in the contract.

14. Whether any promise for future repayment by the supplier to the consumer of the whole or part of amounts paid, with or without interest, is backed by an insurance bond or banker's guarantee, and if not, information on how the future repayments will be funded.

THIRD SCHEDULE — *continued*

PART B

LONG-TERM HOLIDAY PRODUCT CONTRACT

1. The identity, place of residence and legal status of the supplier(s) which will be party to the contract.
2. Short description of the product.
3. The exact nature and content of the right which is the subject of the contract.
4. The exact period within which the right which is the subject of the contract may be exercised and, if necessary, its duration.
5. The date on which the consumer may start to exercise the right which is the subject of the contract.
6. The price to be paid by the consumer for acquiring the right, including any recurring costs the consumer can expect to incur resulting from acquiring the right to obtain access to the accommodation, travel and any related products or services as specified.
7. An outline of any additional obligatory costs imposed under the contract, the types of costs (for example, annual membership fees) and the amount of each type of costs.
8. A summary of the key services available to the consumer (for example, discounted hotel stays and flights).
9. Whether the costs of obtaining these key services are all included in the costs indicated in paragraphs 6 and 7, and if not, what is included and what has to be paid for (for example, the annual membership fee includes a 3-night stay, and all other accommodation must be paid for separately).
10. Whether the consumer has a right to cancel, withdraw from or terminate the contract, that is in addition to any right under the Consumer Protection (Fair Trading) (Cancellation of Contracts) Regulations 2009.
11. An appropriate and correct description of discounts available for future bookings, illustrated by a set of examples of recent offers.
12. Information on the restrictions on the consumer's ability to use the right which is the subject of the contract, such as limited availability of the key services or the provision of offers on a first-come-first-served basis, and time limits on particular promotions and special discounts.

THIRD SCHEDULE — *continued*

13. Where appropriate, information on the arrangements for the termination of ancillary contracts and the consequences of such termination.

14. Conditions for terminating the contract, the consequences of termination, and information on any liability of the consumer for any costs which might result from such termination.

15. Indication of the language(s) available for communication with the supplier in relation to the contract, for instance in relation to the handling of queries and complaints.

16. Where applicable, the possibility for out-of-court dispute resolution.

COMPARATIVE TABLE
CONSUMER PROTECTION (FAIR TRADING)
(CANCELLATION OF CONTRACTS)
REGULATIONS 2009

This subsidiary legislation has undergone renumbering in the 2024 Revised Edition. This Comparative Table is provided to help readers locate the corresponding provisions in the previous version.

2024 Ed.	S 65/2009
4—(2)	4—(1A)
(3)	(2)
(4)	(3)
(5)	(4)
(6)	(5)
(7)	(6)
(8)	(7)
(9)	(8)
(10)	(9)
(11)	(10)
(12)	(11)