

Consumer Protection (Fair Trading) Bill

Bill No. 00/2003

Read the first time on

2003.

CONSUMER PROTECTION (FAIR TRADING) ACT 2003

(No. of 2003)

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A BILL

intituled

An Act to protect consumers against unfair practices and for matters connected therewith.

Be it enacted by the President with the advice and consent of the Parliament of Singapore, as follows:

5 **Short title and commencement**

1. This Act may be cited as the Consumer Protection (Fair Trading) Act 2003 and shall come into operation on such date as the Minister may, by notification in the *Gazette*, appoint.

Interpretation

10 2. In this Act, unless the context otherwise requires —

“consumer” means an individual who, otherwise than exclusively in the course of a business —

(a) receives or has the right to receive goods or services from a supplier; or

5 (b) has a legal obligation to pay a supplier for goods or services that have been or are to be supplied to another individual;

“consumer transaction” means —

10 (a) the supply of goods or services by a supplier to a consumer as a result of a purchase, lease, gift, contest or other arrangement; or

(b) an agreement between a supplier and a consumer, as a result of a purchase, lease, gift, contest or other arrangement, in which the supplier is to supply goods or services to the consumer or to another consumer specified in the agreement,

15 but does not include any transaction specified in the First Schedule;

“flat” means a horizontal stratum of any building or part thereof, whether the stratum or part is on one or more levels or is partially or wholly below the surface of the ground;

“goods” means —

20 (a) any personal property, whether tangible or intangible, and includes —

(i) chattels that are or are intended to be attached to real property on or after delivery; and

25 (ii) credit, including credit extended solely on the security of land;

(b) residential property; or

(c) a voucher;

30 “material fact” means any information that a supplier knows or ought reasonably to know would affect the decision of a consumer to enter into a consumer transaction;

“residential property” means any house, flat or other premises which is permitted to be used pursuant to any written law as a dwelling-

house and any such house, flat or other premises which is in the course of being constructed;

“services” includes —

- 5 (a) a service offered or provided that involves the addition to or maintenance, repair or alteration of goods or any residential property;
- (b) a membership in any club or organisation if the club or organisation is a business formed to make a profit for its owners;
- 10 (c) the right to use time share accommodation under a time share contract;

“Small Claims Tribunal” means a Small Claims Tribunal constituted under section 4 of the Subordinate Courts Act (Cap. 321);

15 “specified body” means any person or body specified in the Third Schedule;

“supplier” means a person who, in the course of the person’s business —

- (a) provides goods or services to consumers;
 - (b) manufactures, assembles or produces goods;
 - 20 (c) promotes the use or purchase of goods or services; or
 - (d) receives or is entitled to receive money or other consideration as a result of the provision of goods or services to consumers,
- and includes any salesperson, employee, representative or agent of the person;

25 “time share accommodation” means any living accommodation, in Singapore or elsewhere, used or intended to be used (wholly or partly) for leisure purposes by a class of persons all of whom have rights to use, or participate in arrangements under which they may use, that accommodation or accommodation within a pool of
30 accommodation to which that accommodation belongs;

“time share contract” means a contract which confers or purports to confer on an individual time share rights that are exercisable during a period of not less than 3 years;

“time share rights” means rights to use time share accommodation for a specified or ascertainable period, but does not include rights under a contract of employment or an insurance policy;

5 “unfair practice” means an unfair practice within the meaning of section 4;

“voucher” means any document that purports to give the holder of the document the right to obtain goods or a service or the right to obtain goods or a service at a discounted or reduced price.

Application

10 **3.** This Act shall not apply unless —

- (a) the supplier or consumer is resident in Singapore; or
- (b) the offer or acceptance relating to the consumer transaction is made in or is sent from Singapore.

Meaning of unfair practice

15 **4.** It is an unfair practice for a supplier, in relation to a consumer transaction —

- (a) to do or say anything, or omit to do or say anything, if as a result a consumer might reasonably be deceived or misled;
- (b) to make a false claim;
- 20 (c) to take advantage of a consumer if the supplier knows or ought reasonably to know that the consumer —
 - (i) is not in a position to protect his own interests; or
 - (ii) is not reasonably able to understand the character, nature, language or effect of the transaction or any matter related to
- 25 (d) without limiting the generality of paragraphs (a) to (c), to do anything specified in the Second Schedule.

Circumstances surrounding unfair practice

30 **5.—**(1) An unfair practice may occur before, during or after a consumer transaction.

(2) An unfair practice may consist of a single act or omission.

(3) In determining whether or not a person has engaged in an unfair practice, the reasonableness of the actions of that person in those circumstances is to be considered.

Consumer's right to sue for unfair practice

5 **6.—**(1) A consumer who has entered a consumer transaction involving an unfair practice may commence an action in a court of competent jurisdiction against the supplier.

(2) For the avoidance of doubt, where the consumer transaction involves an agreement between a supplier and a consumer (referred to in this subsection as the first consumer) in which the supplier is to supply goods
10 or services to another consumer specified in the agreement, only the first consumer may commence an action under subsection (1).

(3) The right to commence an action under subsection (1) shall not apply where —

- 15 (a) the amount of the claim exceeds the prescribed limit; or
- (b) there is no claim for money, and the remedy or relief sought in the action is in respect of a subject-matter the value of which exceeds the prescribed limit.

(4) For the purposes of subsection (3)(a), where the amount claimed
20 consists of a balance not exceeding the prescribed limit after set-off of any amount claimed or recoverable by the supplier from the consumer, being a set-off admitted by the consumer in the particulars of his claim, the amount of the claim shall not be taken to exceed the prescribed amount.

(5) For the purposes of subsection (3)(b), where the subject-matter in an
25 action is a residential property, its value shall be —

- (a) the annual value of the immovable property appearing in the Valuation List authenticated under the Property Tax Act (Cap.254);
- 30 (b) the annual rent, or twelve times the monthly rent, payable by the tenant in respect of the immovable property (if this value is lower than the value in paragraph (a)); or
- (c) if the annual value, annual rent or monthly rent cannot be ascertained, one-tenth of the last transacted price.

(6) The prescribed limit referred to in subsection (3) shall be \$20,000 or such other amount as the Minister may, by order in the *Gazette*, prescribe.

(7) Where the amount of a claim in an action under subsection (1) exceeds the prescribed limit, the consumer may abandon the excess and thereafter —

- (a) the amount of the claim shall be deemed to be within the prescribed limit;
- (b) the consumer shall not recover in the action an amount exceeding the prescribed limit; and
- (c) an order of the court in relation to that action shall be in full discharge of all demands in respect of that cause of action.

Jurisdiction and powers of court

7.—(1) Subject to the provisions of the Small Claims Tribunals Act (Cap. 308), a Small Claims Tribunal shall have jurisdiction to hear and determine any action under —

- (a) section 6(1);
- (b) section 8(6), (7) or (8); or
- (c) any regulations made under section 10,

insofar as the action relates to a contract for the sale of goods or for the provision of services within the meaning of the Small Claims Tribunals Act.

(2) For the purposes of determining whether an action under section 6(1) exceeds the District Court limit or the Magistrate's Court limit within the meaning of the Subordinate Courts Act (Cap. 321), such an action shall be deemed to be a claim founded on contract.

(3) Without prejudice to any other powers of the court to grant relief, a court (other than a Small Claims Tribunal) may in any proceedings where the court finds that a supplier has engaged in an unfair practice —

- (a) order restitution of any money, property or other consideration given or furnished by the consumer;
- (b) award the consumer damages in the amount of any loss or damage suffered by the consumer because of the unfair practice;
- (c) make an order of specific performance against the supplier;

(d) make an order directing the supplier to repair goods or provide parts for goods; or

(e) make an order varying the contract between the supplier and the consumer.

5 (4) For the avoidance of doubt, in a claim under section 6(1) before a Small Claims Tribunal, the Small Claims Tribunal may make orders pursuant to the provisions of the Small Claims Tribunals Act (Cap. 308).

(5) Notwithstanding subsections (3) and (4), the court shall not grant any relief in an action under section 6(1), in respect of —

10 (a) any goods and services which the consumer intends to re-sell in the course of his business;

(b) goods which the consumer intends to use up or transform, in the course of his business, in a process of production or manufacturing or in repairing or treating other goods or fixtures;
15 or

(c) any goods or services which the consumer intends to use in the course of his business.

(6) For the purposes of subsection (5), the court may apportion the use of goods and services between business purposes and non-business
20 purposes as the court considers just and equitable in the circumstances of the case (notwithstanding that the goods or services are indivisible) and grant relief only in respect of the portion of goods and services so attributed with use in non-business purposes.

(7) Where the court finds that an unfair practice has occurred, the court
25 shall, in making an order under this section, have regard to whether or not the consumer made a reasonable effort to —

(a) minimise any loss or damage resulting from the unfair practice;
and

(b) resolve the dispute with the supplier before commencing the
30 action.

Voluntary compliance agreement

8.—(1) Where there are reasonable grounds for believing that a supplier has engaged, is engaging or is likely to engage in an unfair practice, a

specified body may invite the supplier to enter into a voluntary compliance agreement.

(2) The voluntary compliance agreement shall —

(a) be in writing; and

5 (b) include an undertaking that the supplier will not engage in the unfair practice.

(3) Subject to subsection (5), a voluntary compliance agreement may include all or any of the following undertakings by the supplier —

10 (a) to compensate any consumer who has suffered loss or damage as a result of an unfair practice;

(b) to reimburse the specified body for any costs or expenses incurred by it; and

(c) to publicise the voluntary compliance agreement,

in such manner or upon such terms as specified in the undertaking.

15 (4) Subject to subsection (5), the specified body (after entering a voluntary compliance agreement) may, with the agreement of the supplier —

(a) vary the terms of any undertaking included in the voluntary compliance order; or

20 (b) include, in the voluntary compliance order, additional undertakings referred to in subsection (3).

(5) No undertaking referred to in subsection (3)(a) shall be included in a voluntary compliance agreement or varied after its inclusion, except at the request of the consumer to whom the undertaking relates.

25 (6) Where a supplier fails to comply with any undertaking referred to in subsection (3)(a), the consumer may recover the compensation specified in the undertaking as a civil debt due to the consumer.

30 (7) Where a supplier fails to comply with any undertaking referred to in subsection (3)(b), the specified body may recover the reimbursement specified in the undertaking as a civil debt due to the specified body.

(8) Without prejudice to any powers under section 18, where a supplier fails to comply with an undertaking under subsection (3)(c), the specified body may publicise the voluntary compliance agreement in accordance

with the undertaking and recover the costs and expenses so incurred from the supplier as a civil debt due to the specified body.

- (9) Recovery of compensation or reimbursement (as the case may be) under a voluntary compliance agreement or under subsection (6), (7) or (8) shall bar all further actions to recover any loss, damage, costs or expenses to which the undertaking so enforced relates.

Declaration or injunction

9.—(1) Where a supplier has engaged, is engaging or is likely to engage in an unfair practice, the District Court or High Court may, on the application of a specified body —

- (a) make a declaration that the practice engaged in or about to be engaged in by the supplier is an unfair practice;
- (b) grant an injunction restraining the supplier from engaging in the unfair practice; and
- (c) if the Court grants relief under paragraph (a) or (b), make a further order requiring the supplier to advertise to the public in a manner that will ensure prompt and reasonable communication to consumers, on any terms or conditions the Court considers reasonable and just, particulars of any declaration or injunction granted against the supplier under paragraph (a) or (b).

(2) Where an application is made to the District Court or High Court for an injunction under subsection (1), the Court may, if the Court is of the opinion that it is desirable to do so, before considering the application grant an interim injunction restraining the supplier from engaging in the unfair practice, pending determination of the application.

(3) Where an application is made to the District Court or High Court for the grant of a declaration or an injunction under subsection (1) —

- (a) the power of the Court to grant the declaration or injunction may be exercised —
 - (i) if the Court is satisfied that the person has engaged in the unfair practice, whether or not it appears to the Court that the person intends to engage again, or to continue to engage, in the unfair practice; or

(ii) if it appears to the Court that, in the event that a declaration or an injunction is not granted, it is likely that the supplier will engage in the unfair practice, whether or not the person has previously engaged in the unfair practice and whether or not there is any likelihood of irreparable harm to any consumer or class of consumers if the supplier engages in the unfair practice; and

(b) the Court shall give greater weight, importance and the balance of convenience to the protection of consumers than to the carrying on of the business of the supplier.

(4) If a practice of the supplier has been declared or permanently enjoined by the District Court or High Court as being an unfair practice under this section, the order shall be, in any other civil proceeding involving the supplier except an appeal from the order, conclusive proof that the practice in question is an unfair practice.

(5) Where a specified body makes an application to the District Court or High Court for the grant of an injunction under this section, the Court may order the specified body to furnish security for costs in any amount that the Court considers proper.

Right to cancel certain contracts within cancellation period

10.—(1) The Minister may make regulations prescribing that a consumer who, in relation to a consumer transaction, has entered into a contract falling within any class of contracts specified in the regulations may cancel the contract within a cancellation period specified in the regulations.

(2) For the purposes of this section, the Minister may make regulations prescribing —

(a) the manner in which notices of cancellation may properly be given;

(b) any notices that the supplier must give to the consumer and the manner in which such notices may be properly given;

(c) the rights and obligations of parties to a contract cancelled pursuant to regulations made under this section, or any other contract entered into for the purposes of the cancelled contract, including the amount or value of any deposit, security, goods or

compensation recoverable in an action arising from the cancellation; and

- (d) the effect of cancellation pursuant to regulations made under this section on any rights of action the parties to the contract may otherwise have.

Limitation period

11.—(1) No action under section 6 shall be commenced later than one year from —

- (a) the date of the occurrence of the last material event on which the action is based; or

- (b) the earliest date on which the consumer had knowledge that the supplier had engaged in the unfair practice to which the action relates, including —

- (i) in the case of an unfair practice referred to in section 4(a) or (b) or involving any representation, act or omission that is false, deceptive or misleading, knowledge that the representation, act or omission is false, deceptive or misleading; and

- (ii) in the case of an unfair practice referred to in section 4(c) or involving taking advantage of the consumer, knowledge that the supplier had taken advantage of him,

whichever occurs later.

(2) No action under section 8(6), (7) or (8) shall be commenced later than one year from the date of the failure to comply with the undertaking sought to be enforced.

(3) No action under section 9 shall be commenced later than one year from the date of the occurrence of the last material event on which the action is based.

(4) No action under any regulations made under section 10 shall be commenced later than one year from the date of cancellation of the contract.

(5) Knowledge that any act or omission did or did not, as a matter of law, involve an unfair practice is irrelevant for the purposes of subsection (1)(b).

(6) For the purposes of subsection (1)(b), a consumer's knowledge includes knowledge which he might reasonably have been expected to acquire from facts —

- (a) observable or ascertainable by him; or
- 5 (b) ascertainable by him with the help of appropriate expert advice which it is reasonable for him to seek.

(7) A consumer shall not be taken by virtue of subsection (6) to have knowledge of a fact ascertainable only with the help of expert advice so long as he has taken all reasonable steps to obtain (and, where appropriate, to act on) that advice.

(8) The Limitation Act (Cap. 163) shall apply (with the necessary modifications, including the modifications set out in the Fourth Schedule) to actions referred to in this section as if such actions were actions for which a period of limitation is prescribed in Part II of the Limitation Act.

15 **No contracting out**

12.—(1) The provisions of this Act shall prevail notwithstanding any agreement to the contrary and any term contained in a contract is void, if and to the extent that it is inconsistent with the provisions of this Act.

(2) Any waiver or release given of any right, benefit or protection conferred under this Act shall be void.

(3) Subsections (1) and (2) shall not apply to any release made by a person in settlement of a dispute.

Rights transferred

13. Where, other than in the course of business, an individual, as heir or assignee of a consumer, receives goods or services, that individual has the same rights as the consumer to seek and obtain redress from the supplier under this Act.

Preservation of other remedies

14.—(1) Subject to subsection (2), nothing in this Act shall restrict, limit or derogate from any right or remedy that a consumer may have apart from this Act.

(2) Subsection (1) shall have effect subject to section 8(9) and any provision to the contrary in any regulations made under section 10 or 21.

Exemption from liability for publishers

15 **15.** A person who, on behalf of a supplier, prints, publishes, distributes, broadcasts or telecasts an advertisement in good faith and in the ordinary course of his business shall not be liable under this Act in respect of any statement, representation or omission in that advertisement.

Parol evidence rule abolished

10 **16.** Notwithstanding sections 93 and 94 of the Evidence Act (Cap.97), parol or extrinsic evidence establishing the existence of an express warranty is admissible in any action relating to a consumer transaction between a consumer and a supplier even though it adds to, varies or contradicts a written contract.

Interpretation of documents

15 **17.** If a consumer and a supplier enter into a consumer transaction and —
 (a) all or any part of the transaction or contract is evidenced by a document provided by the supplier; and
 (b) a provision of the document is ambiguous,
 the provision must be interpreted against the supplier.

Publicity

20 **18.** A specified body may publish information for the purpose of assisting consumers in choosing whom to do business with.

Protection from liability

25 **19.—(1)** No suit or other legal proceedings shall lie personally against any member, officer or employee of a specified body or any other person acting under the direction of a specified body for anything which is in good faith done or intended to be done in the execution or purported execution of this Act.

30 (2) Where a specified body provides a service to the public whereby information is supplied to the public pursuant to this Act, neither the specified body nor any of their members, officers or employees involved in the supply of such information shall be liable for any loss or damage suffered by any member of the public or any supplier by reason of any

error or omission of whatever nature appearing therein or however caused if made in good faith and in the ordinary course of the discharge of the duties of such member, officer or employee.

Amendment of Schedules

- 5 **20.** The Minister may, by order published in the *Gazette*, amend the Schedules.

Regulations

- 21.**—(1) The Minister may make such regulations as may be necessary or expedient for the purposes of this Act.
- 10 (2) Without prejudice to the generality of subsection (1), the Minister may make regulations —
- (a) exempting any class of supplier or any class of goods or services or transactions from the application of this Act or any provision of this Act, and imposing conditions for that exemption;
 - 15 (b) modifying the application of any provision of this Act to any class of supplier or any class of goods or services or transactions;
 - (c) to control or prohibit any practice in relation to any consumer transaction;
 - 20 (d) prescribing information or notices that must be provided to consumers by suppliers with respect to any consumer transaction;
 - (e) prescribing the form or terms of contracts to be used in any consumer transaction and any information to be contained therein;
 - 25 (f) requiring suppliers to maintain books, accounts (including trust accounts) or records in relation to any consumer transactions, and prescribing the form and mode of keeping such books, accounts and records;
 - 30 (g) prescribing or adopting, with or without modification, codes, standards or rules governing the conduct of suppliers engaged in any consumer transaction;
 - (h) prescribing the rights and obligations of parties who have entered a consumer transaction in the event of failure to comply with any

provision of this Act or the regulations made thereunder, including the right to sue for such failure; and

- (i) specifying limitation periods for any actions under this Act or any regulations made thereunder.

5

FIRST SCHEDULE

Section 2

EXCLUDED TRANSACTIONS

1. The word “consumer transaction” does not include any of the following transactions:

- 10 (a) acquisition of an estate or interest in any immovable property (but not including any lease of residential property granted in consideration of rent or any time share contract);
 - (b) (for the avoidance of doubt) service provided under a contract of employment;
 - 15 (c) any transaction or activity that is regulated under any written law specified in paragraph 2.
2. The following Acts are specified for the purposes of paragraph 1(c):
- (a) Banking Act (Cap. 19);
 - (b) Commodity Trading Act (Cap. 48A)
 - (c) Finance Companies Act (Cap. 108);
 - 20 (c) Financial Advisers Act (Cap. 110);
 - (d) Insurance Act (Cap. 142);
 - (e) section 28 of the Monetary Authority of Singapore Act (Cap. 186);
 - (f) Money-changing and Remittance Businesses Act (Cap. 187);
 - (g) Moneylenders Act (Cap. 188);
 - 25 (h) Pawnbrokers Act (Cap. 222);
 - (i) Securities and Futures Act (Cap. 289).

SECOND SCHEDULE

Section 4(d)

SPECIFIC UNFAIR PRACTICES

- 5 1. Representing that goods or services have sponsorship, approval, performance characteristics, accessories, ingredients, components, qualities, uses or benefits that they do not have.
2. Representing that goods or services are of a particular standard, quality, grade, style, model, origin or method of manufacture if they are not.
- 10 3. Representing that goods are new or unused if they are not or if they have deteriorated or been altered, reconditioned or reclaimed.
4. Representing that goods have been used to an extent different from the fact or that they have a particular history or use if the supplier knows it is not so.
- 15 5. Representing that goods or services are available or are available for a particular reason, for a particular price, in particular quantities or at a particular time if the supplier knows or can reasonably be expected to know it is not so, unless the representation clearly states any limitations.
6. Representing that a service, part, repair or replacement is needed or desirable if that is not so, or that a service has been provided, a part has been installed, a repair has been made or a replacement has been provided, if that is not so.
- 20 7. Representing that a price benefit or advantage exists respecting goods or services where the price benefit or advantage does not exist.
8. Charging a price for goods or services that is substantially higher than an estimate provided to the consumer, except where the consumer has expressly agreed to the higher price in advance.
- 25 9. Representing that a transaction involving goods and services involves or does not involve rights, remedies or obligations where that representation is deceptive or misleading.
10. Representing that a person has or does not have the authority to negotiate the final terms of a transaction involving goods or services if the representation is different from the fact.
- 30 11. Taking advantage of a consumer by including in a consumer agreement terms or conditions that are harsh, oppressive or excessively one-sided so as to be unconscionable.
12. Taking advantage of a consumer by exerting undue pressure or undue influence on the consumer to enter into a transaction involving goods or services.

13. Representing in relation to a voucher that another supplier will provide goods or services at a discounted or reduced price if the supplier making the representation knows or ought to know that the other supplier will not do so.

5 14. Making a representation that appears in an objective form such as an editorial, documentary or scientific report when the representation is primarily made to sell goods or services, unless the representation states that it is an advertisement or promotion

15. Representing that a particular person has offered or agreed to acquire goods and services whether or not at a stated price if he has not.

10 16. Representing the availability of facilities for repair of goods or of spare parts for goods if that is not the case.

17. Offering gifts, prizes or other free items in connection with the supply of goods or services if the supplier knows or ought to know that the items will not be provided or provided as offered.

15 18. Representing that goods or services are available at a discounted price for a stated period of time if the supplier knows or ought to know that the goods and services will continue to be so available for a substantially longer period.

19. Representing that goods or services are available at a discounted price for a particular reason that is different from the fact.

20 20. Using small print to conceal a material fact from the consumer or to mislead a consumer as to a material fact, in connection with the supply of goods or services.

THIRD SCHEDULE

Section 2

SPECIFIED BODY

1. Consumers Association of Singapore.

FOURTH SCHEDULE

Section 11(8)

MODIFICATIONS TO PROVISIONS OF THE LIMITATION ACT

1. In the case of an action under section 6, subsection (1) of section 24 of the Limitation Act (Cap. 163) shall be replaced by the following subsection:

30 “(1) If, on the date from which the period of limitation begins to run, the person to whom an action under section 6 of the Consumer Protection (Fair Trading) Act 2003 accrued was under a disability, the action may be brought at

any time before the expiration of one year from the date when the person ceased to be under a disability or died, whichever event first occurred, notwithstanding that the period of limitation has expired.”.

- 5 2. In the case of an action under section 8(6), subsection (1) of section 24 of the Limitation Act shall be replaced by the following subsection:

10 “(1) If, on the date from which the period of limitation begins to run, the person to whom an action under section 8(6) of the Consumer Protection (Fair Trading) Act 2003 accrued was under a disability, the action may be brought at any time before the expiration of one year from the date when the person ceased to be under a disability or died, whichever event first occurred, notwithstanding that the period of limitation has expired.”.

3. In the case of an action under any regulations made under section 10, subsection (1) of section 24 of the Limitation Act shall be replaced by the following subsection:

15 “(1) If, on the date from which the period of limitation begins to run, the person to whom an action under any regulations made under section 10 of the Consumer Protection (Fair Trading) Act 2003 accrued was under a disability, the action may be brought at any time before the expiration of one year from the date when the person ceased to be under a disability or died, whichever event first occurred, notwithstanding that the period of limitation has expired.”.

- 20 4. Sections 24A to 24C of the Limitation Act shall not apply to actions under this Act.

EXPLANATORY STATEMENT

EXPENDITURE OF PUBLIC MONEY