



Before you sign: *renovation checklist*

Tick each box before you pay a deposit or sign with an interior designer (ID) or contractor in Singapore.

1 Check the firm

- ☐ Listed in HDB's Directory of Renovation Contractors (HDB flats)
- ☐ CaseTrust accredited? (CASE's accredited list)
- ☐ UEN is live on ACRA BizFile, and years registered
- ☐ Not on CASE's Company Alert List
- ☐ News search: "Small Claims", "police", "complaint"
- ☐ Read the 1-star and 3-star reviews for patterns

2 Ask the ID

- ☐ How many projects like mine in the last 12 months?
- ☐ Can I see 3 similar completed projects?
- ☐ Can I speak to 1–2 past clients?
- ☐ Who supervises my site, and how often?
- ☐ Which works are subcontracted?
- ☐ What's the workmanship warranty?
- ☐ What's NOT included in this quote?

3 Check the quotation

- ☐ Every item has size, material and brand
- ☐ "Approx." items: how will they be measured?
- ☐ Electrical works included, or quoted separately
- ☐ PE endorsement for hacking: needed? included?
- ☐ Waterproofing in wet areas included
- ☐ Start and completion dates in writing
- ☐ No unexplained "lump sum" or "TBC"
- ☐ Allowances ("tiles up to \$X psf") understood
- ☐ Concealed vs exposed piping stated
- ☐ Permits, haulage and debris disposal included
- ☐ Final cleaning included
- ☐ How variation orders are priced and confirmed

4 Check the payment terms

- ☐ Deposit 20% or less (CaseTrust firms' cap)
- ☐ Later payments tied to completed stages
- ☐ Official receipt for every payment
- ☐ Deposit protected (CaseTrust performance bond)
- ☐ Company bank account only, name matches contract
- ☐ Final payment held until defects are fixed

Red flags: deposit above 20% · "pay my personal account" or a discount for it · "promo ends tonight" · no written dates · can't show UEN, office or past projects. **One flag:** ask more. **Three or more:** pause before you pay.

5 Compare your IDs

COMPARE	ID A	ID B	ID C
HDB DRC listed?			
CaseTrust accredited?			
Years registered (ACRA)			
Similar projects shown			
Total quote			
No. of "TBC" / "lump sum" items			
What's left out (estimate)			
Deposit %			
Payment stages			
Start and completion dates			
Warranty			

6 Your budget

Total you can spend	
– Furniture, appliances, curtains, lights	
– Buffer (10–15%)	
= Renovation budget to share with IDs	

7 Variation order log

VO	WHAT CHANGED	PRICE	TOTAL
VO1			
VO2			
VO3			
VO4			

8 If something goes wrong

- ☐ Stop further payments; write to the firm with a deadline
- ☐ Check the company's status on ACRA BizFile
- ☐ Keep the contract, VOs, receipts, messages, dated photos
- ☐ CASE: hotline 6277 5100 · case.org.sg
- ☐ Small Claims Tribunals: up to \$20,000 (\$30,000 if both agree in writing), within 2 years
- ☐ Police report if you believe you've been cheated

Want a second pair of eyes before you sign?

Independent advice, paid only by you. 90 minutes, in person, anywhere in Singapore. \$300 launch price.

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