

Self Assessment for Merchants

Disclosure

1. Merchants should clearly identify themselves and provide details of contact information on their websites.
2. Merchants should establish and make available prominently the relevant terms and conditions including information on product defects, non-performance and cancellation and disclose their business practices to consumers before the transactions are entered into.
3. Merchants should provide enough information about the goods or services so that consumers can make an informed choice about whether or not to engage in a transaction.
4. Merchants shall ensure that all prices and any additional charges are accurately, clearly, and prominently stated on their websites, price lists or price tags.

Communications

5. Merchants' products and services should reflect their descriptions, appearances and claims made in all marketing communications in a honest, decent, legal, truthful and accurate manner.
6. Merchants should enable consumers to review and modify the orders, express consent to the purchase and terminate the purchase process before concluding the transaction.
7. Merchants should acknowledge the receipt of orders and enable consumers to retain a complete and accurate record of the transaction.
8. Merchants should make available secure and easy to use payment systems to consumers.
9. Merchants should deliver the goods or services according to the agreed delivery time schedule and conditions.

Dispute Resolution

10. Merchants should maintain an internal procedure for handling complaints and participate in Alternative Dispute Resolution (ADR) scheme to resolve disputes in a fair and efficient manner.

Security

11. Merchants should take committed steps to ensure the security and confidentiality of consumers' personal and financial information and to maintain the security of all their information and communication systems.
12. Merchants should ensure that accessibility of all business information and use appropriate safeguards to maintain the usability of both the hardware and software of the information systems.
13. Merchants should ensure that measures are in place to detect and rectify any breach of security.
14. Merchants should ensure that all personal information is obtained, used and processed fairly and lawfully.
15. Merchants should have in place a Privacy Policy disclosing the company's practices in protecting consumers' personal information. The Privacy Policy should be prominently displayed at the merchant's business premise or on the website.
16. Merchants should not collect sensitive information unless consumers have consented, or it is required by law, or in other special circumstances such as those relating to health services provision or public safety.

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