



Raising Professionalism and Transforming the Real Estate Agency Industry

CEA Council for
Estate Agencies

ANNUAL REPORT 2022/23

Vision and Mission

Vision

A professional and trusted real estate agency industry

Mission

To raise the professionalism of the real estate agency industry and safeguard consumer interest

Desired Outcome

A successfully transformed real estate agency industry that is productive and resilient, and provides professional and client-centric services, supported by technology

Strategic Thrusts

Effective Regulation

CEA administers an effective regulatory framework that fosters a well-disciplined, trusted and professional real estate agency industry.

Industry Development

CEA partners the real estate agency industry to spearhead professional development and digitalisation of the industry.

Consumer Education

CEA educates consumers on how to make informed decisions when they engage property agents and agencies for their property transactions.

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For the latest news and information about CEA, visit www.cea.gov.sg.

Joint Message



Mr Quek See Tiat, CEA Council President (left) and Mr Lim Chee Hwee, CEA Executive Director (right)

Over the past year, we have worked closely with our real estate agency partners to take significant strides in uplifting industry professionalism and transforming the industry.

Launch of the Real Estate Industry Transformation Map 2025

During the COVID-19 pandemic, property agents leveraged technology to better serve consumers in areas such as digital marketing and virtual viewing sessions. At the same time, consumers expressed higher satisfaction towards property agents who used more forms of digital tools in their services, as shown in CEA's 2021 Public Perception Survey. Consumers also expected more from their property agents in terms of knowledge and expertise, to provide personalised advice for their property transactions.

With these emerging trends and new perspectives that arose from the

pandemic, the refreshed Real Estate Industry Transformation Map (ITM) 2025 was launched on 9 September 2022. CEA sought and incorporated the industry's inputs on the Real Estate ITM 2025 initiatives which were aimed at: (a) further streamlining and digitalising the property transaction process; (b) upskilling property agents and agencies; and (c) strengthening the industry's professionalism and service standards.

One key initiative was Project ADEPT (which stands for ADvancing and Enhancing Professionalism and Training) to review and enhance the Continuing Professional Development (CPD) ecosystem. With the completion of the study co-led by CEA and the industry, CEA will work with industry stakeholders on the implementation details, including mapping differentiated learning paths to better support the industry's diverse learning needs and the increase to 16 training hours which

property agents must fulfil for their annual registration renewal. It is critical for property agents to strengthen consumers' trust and ultimately, property agents should be client-centric, professional and uphold the highest standards of integrity and competence.

Another Real Estate ITM 2025 initiative was the industry-led Alliance for Action (AfA) on Accurate Property Listings to eliminate the problem of dummy, inaccurate, unauthorised and duplicate property advertisements. Co-led by the Singapore Estate Agents Association (SEAA), PropertyGuru and 99.co, and with the five largest property agencies (PropNex Realty, ERA Realty Network, Huttons Asia, OrangeTee & Tie, and SRI) and EdgeProp as members, the AfA has started designing and developing the prototype digital platform, which will serve as a proof-of-concept for subsequent development of a full-scale platform for use by property agents.

Joint Message (Cont'd)

Hearing from Our Stakeholders

During the year, Mr Tan Kiat How, Senior Minister of State, Ministry of National Development & Ministry of Communications and Information, met up with industry stakeholders in a series of engagement sessions to discuss the industry's future, opportunities and challenges. During the discussion, participants also proposed ways to raise the bar for professionalism, including placing more supervisory responsibilities on agencies and reviewing the Real Estate Salesperson (RES) course and examination syllabus.

CEA set up the Examination Syllabi Review Workgroup, co-led by CEA and the industry to review the knowledge needed for new Key Executive Officers (KEOs) and property agents for their work, and propose changes to the syllabi for the Real Estate Agency (REA) and RES examinations.

To transform the industry on the digital front, CEA organised deep-dive sessions with the large property agencies to find out more about their digitalisation journeys. They shared their challenges and digitalisation plans which served as useful input to our policy planning in the push for digitalisation for and transformation of the real estate agency industry.

Effective Enforcement to Uphold Industry Standards

In 2022, CEA successfully prosecuted several errant property agents in Court for offences under the Estate Agents Act and its subsidiary legislation, such as handling transaction monies of their clients, and dual representation. For serious disciplinary breaches, CEA investigated consumers' complaints and took enforcement action against errant property agents through hearings by the CEA Disciplinary Committee, leading to suspension of the property agents' registrations and imposition of financial penalties. For minor disciplinary breaches, CEA issued a Letter of Censure (LOC) and/or imposed financial penalties which we published in the property agents' profile pages in the CEA Public Register.

CEA's regulatory actions against errant property agents will help guide all property agencies and agents to conduct estate agency work professionally and ethically. Ultimately, both the industry and CEA share a common goal of building a trusted and professional real estate agency industry.

CEA has also been working with the large property agencies to assume greater

responsibility and accountability in supervising their property agents in their conduct of estate agency work. This includes having the property agencies play a bigger role in handling complaints about their property agents' level and quality of service to consumers.


Ultimately, both the industry and CEA share a common goal of building a trusted and professional real estate agency industry.

Maintaining the Momentum in Industry Transformation

We will continue the momentum of industry transformation as we implement more initiatives under the Real Estate ITM 2025. CEA remains committed to partner and support our stakeholders in our drive towards transforming the real estate agency industry to be more client-centric, professional, productive and resilient. ■



MR QUEK SEE TIAT
CEA Council President



MR LIM CHEE HWEE
CEA Executive Director

About CEA

The Council for Estate Agencies (CEA) is a statutory board under the Ministry of National Development. It was established on 22 October 2010 under the Estate Agents Act, to regulate and develop the real estate agency industry.

In pursuit of its mission to raise the professionalism of the real estate agency industry and safeguard consumer interest, CEA focuses on three broad strategies: effective regulation, industry development and consumer education.

Council

CEA is governed by a Council that comprises professionals from sectors related to the real estate agency industry, as well as representatives from relevant government agencies. The Council advises and provides strategic guidance to the management of CEA to meet its objectives. The Council is assisted by five Committees: Audit and Risk Committee, Human Resource and Finance Committee, Select Committee, Disciplinary Panel, and Professional Development Committee.

President	Members	
Mr Quek See Tiat	Mr Lim Chee Hwee	Executive Director <i>Council for Estate Agencies</i>
	Ms Aw Li Fen, Philomena	Director (Geo-Strategic Policy) and (Social Resilience) <i>Prime Minister's Office</i>
	Mr Chan Hein Wah, Mike	Deputy Chief Executive Officer (Estate) <i>Housing & Development Board</i>
	Ms Koh Choon Fah	Board Member <i>Edmund Tie Holdings Pte Ltd</i>
	Ms Lee Siow Hwee	Executive Director <i>Consumers Association of Singapore</i>
	Mr Lok Vi Ming	Senior Counsel and Managing Director <i>LVM Law Chambers LLC</i>
	Mr Mohamed Abdul Akbar Bin Mohamed Abdul Kader	Managing Director <i>Nan Guan Construction Pte Ltd</i>
	Mr Ng Boon Yew	Executive Chairman <i>Raffles Campus Group</i>
	Dr Tan Tee Khoon	Country Manager - Singapore <i>PropertyGuru Group</i>
	Mr Thomas Tan Thiam Hee	Chief Learning Officer <i>ERA Singapore</i>
	Mr Jason Teo Eng Chong	Group Director (Land Sales & Administration) <i>Urban Redevelopment Authority</i>
	Ms Woo Shea Leen	Partner <i>PricewaterhouseCoopers LLP, Singapore</i>
Ms Yashodhara d/o Dhoraisingam	Advocate & Solicitor	

CEA Committees

Audit and Risk Committee

Chairperson	Members	
Mr Ng Boon Yew Executive Chairman <i>Raffles Campus Group</i>	Mr Chan Hein Wah, Mike	Deputy Chief Executive Officer (Estate) <i>Housing & Development Board</i>
	Mr Mohamed Abdul Akbar Bin Mohamed Abdul Kader	Managing Director <i>Nan Guan Construction Pte Ltd</i>
	Ms Woo Shea Leen	Partner <i>PricewaterhouseCoopers LLP, Singapore</i>

Human Resource & Finance Committee

Chairperson	Members	
Mr Quek See Tiat President <i>Council for Estate Agencies</i>	Mr Lim Chee Hwee	Executive Director <i>Council for Estate Agencies</i>
	Mr Jason Teo Eng Chong	Group Director (Land Sales & Administration) <i>Urban Redevelopment Authority</i>

Select Committee

Chairperson	Members	
Mr Quek See Tiat President <i>Council for Estate Agencies</i>	Mr Lim Chee Hwee	Executive Director <i>Council for Estate Agencies</i>
	Ms Aw Li Fen, Philomena	Director (Geo-Strategic Policy) and (Social Resilience) <i>Prime Minister's Office</i>
	Ms Lee Siow Hwee	Executive Director <i>Consumers Association of Singapore</i>
	Mr Lok Vi Ming	Senior Counsel & Managing Director <i>LVM Law Chambers LLC</i>
	Mr Ng Boon Yew	Executive Chairman <i>Raffles Campus Group</i>
	Ms Yashodhara d/o Dhoraisingam	Advocate & Solicitor

CEA Committees (Cont'd)

Disciplinary Panel

Head	Members	
Dr Tan Tee Khoon Country Manager - Singapore <i>PropertyGuru Group</i>	Mr Chia Chor Leong	Consultant <i>Breakpoint LLC</i>
	Mr Daniel Chia	Director and Head of Litigation <i>Herbert Smith Freehills LLP</i>
	Mr Michael S Chia	Managing Director <i>MSC Law Corporation</i>
	Ms Eunice Chua	Chief Executive Officer <i>Financial Industry Disputes Resolution Centre Ltd</i>
	Mr Goh Heng Hoon	Key Executive Officer <i>Ashburton Realty</i>
	Er Kok King Min	Senior Consultant <i>PH Consulting Pte Ltd</i>
	Mr Joseph Lee	Deputy Managing Director, Advocate and Solicitor <i>LVM Law Chambers LLC</i>
	Er Ling Shiang Yun	Partner <i>iEngineers Singapore Pte Ltd</i>
	Mr Melvin Loh	Lecturer, Law School <i>Singapore University of Social Sciences</i>
	Prof Kelvin Low	Professor, Faculty of Law <i>National University of Singapore</i>
	Ms Monica Neo	Senior Partner <i>Chan Neo LLP</i>
	Mr Png Poh Soon	Executive Director <i>Valuation and Advisory Service, CBRE</i>
	Assoc Prof Soh Kee Hean	Head, School of Humanities and Behavioural Sciences <i>Singapore University of Social Sciences</i>
	Mr Dennis Tan	Head of Legal, SEA & India <i>Electrolux</i>
	Mr Tan Hee Joek	Partner <i>Tan See Swan & Co</i>
	Mr Thomas Tan Thiam Hee	Chief Learning Officer <i>ERA Singapore</i>
	Ms Tang Wei Leng	Managing Director and Key Executive Officer <i>Colliers International (Singapore) Pte Ltd</i>
	Ar Teh Joo Heng	Principal <i>Teh Joo Heng Architects</i>
	Mr Winston Woon Chuen Thiam	Key Executive Officer <i>REA Realty Network Pte Ltd</i>
	Ms Yashodhara d/o Dhoraisingam	Advocate & Solicitor
Mr Dennis Yeo Huang Kiat	Key Executive Officer, and Head of Investor Services and Logistics & Industrial, Asia Pacific <i>Cushman & Wakefield (Singapore) Pte Ltd</i>	

CEA Committees (Cont'd)

Professional Development Committee

Chairperson	Deputy Chairperson
Ms Koh Choon Fah Board Member <i>Edmund Tie Holdings Pte Ltd</i>	Mr Tan Hong Boon Executive Director, Capital Markets, Singapore <i>Jones Lang LaSalle Property Consultants Pte Ltd</i>
Members	
Ms Aw Li Fen, Philomena	Director (Geo-Strategic Policy) and (Social Resilience) <i>Prime Minister's Office</i>
Ms Chua Lei Kwan Lina Mary	Partner <i>Rajah and Tann Singapore LLP</i>
Ms Avril Lee	Key Executive Officer <i>One Global Property Services (Singapore) Pte Ltd</i>
Ms Lee Mei Ling	Executive Vice President & Head, Property Development <i>City Developments Ltd</i>
Mr Eugene Lim	Key Executive Officer <i>ERA Realty Network Pte Ltd</i>
Er Lim Peng Hong	Managing Director <i>PH Consulting Pte Ltd</i>
Mr Bruce Lye	Co-Founder & Managing Director <i>SRI Pte Ltd</i>
Mrs Pang-Eng Peck Hong	Director, School of Design and Environment <i>Ngee Ann Polytechnic</i>
Dr Sky Seah Kiat Ying	Academic Director for MSc (Real Estate), NUS Business School, Department of Real Estate <i>National University of Singapore</i>
Mr Edmund Toh	Chief Executive Officer <i>Singapore Estate Agents Association</i>

CEA Organisation Chart



Fostering Collaborative Partnerships and Transforming Together



Fostering Collaborative Partnerships and Transforming Together

CEA works closely with the real estate agency industry to raise its professionalism, transform and digitalise property transaction processes, and promote business excellence. Through our partnerships and engagement with the industry, we explain the rationale behind our policies and regulations to facilitate better understanding by the industry, and regularly finetune them with the industry's inputs.

Launch of Real Estate Industry Transformation Map (ITM) 2025

Since the launch of the first Real Estate ITM in February 2018, the operating environment of the real estate agency industry has evolved, and the industry faced new challenges brought about by the COVID-19 pandemic. In September 2022, CEA launched the refreshed Real Estate ITM 2025 as a sector-specific programme under the umbrella ITM 2025 efforts led by the Future Economy Council (FEC).

The vision of the Real Estate ITM 2025 is a real estate agency industry that is professional, productive and resilient, and will focus on the following strategies: (a) digitalise property transaction processes; (b) promote technology adoption by property agencies; and (c) enhance value add of property agents through emphasis on skills development.

Project ADEPT

More than three years have passed since CEA introduced the revised CPD framework for property agents in October 2019 under the Real Estate ITM (version 1.0). It was thus timely for CEA and the industry to embark on a joint review to explore further enhancements of the entire CPD ecosystem to prepare property agents and agencies, and CPD course providers for the future economy, under the Real Estate ITM 2025. Under the Jobs & Skills and Resilience pillars of the Real Estate ITM 2025, the Project ADEPT (ADvancing and Enhancing Professionalism and Training) workgroup was formed in 2021 and jointly led by CEA and the real estate agency industry to enhance the CPD ecosystem.

During the 17-month study, the workgroup consulted and engaged with many key stakeholders in the ecosystem to understand the perspectives and views of property agents, property agencies and course providers. The workgroup completed its study and submitted eight recommendations



Project ADEPT workgroup virtual meeting in July 2022



Project ADEPT workgroup

in March 2023 and invited the industry to provide their feedback over a three-week period on the workgroup's report and recommendations.

The eight recommended measures were announced by Ms Indraneel Rajah, Minister in the Prime Minister's Office, Second Minister for Finance and National Development, at the Singapore Estate Agents Conference on 19 May 2023. These measures are aimed at: (a) raising professionalism and preparing the real estate agency industry for the future; (b) enhancing the quality of CPD training; and (c) promoting a mindset change by the industry towards CPD.

CEA will work with the relevant stakeholders to implement the measures by 2025.

Alliance for Action (AfA) on Accurate Property Listings

One of the key initiatives of the Real Estate ITM 2025 is the Alliance for Action (AfA) on Accurate Property Listings. The AfA is co-led by the Singapore Estate Agents Association (SEAA), PropertyGuru and 99.co, with the five largest property agencies (PropNex Realty, ERA Realty Network, Huttons Asia, OrangeTee & Tie, and SRI) and EdgeProp as members.

Fostering Collaborative Partnerships and Transforming Together (Cont'd)

The AfA aims to eliminate or reduce the problem of dummy, inaccurate, unauthorised and duplicate advertisements by property agents, to enable a more transparent and reliable property search experience for consumers and uplift the professional standing of property agents. It is in the process of developing a prototype digital platform that will conduct checks on online property listings by property agents before the property agent can publish the listing online with a unique serial number assigned by the digital platform.

With the digital platform, consumers will be able to browse online property listings that are more reliable, enabling them to shortlist properties efficiently, without having to filter through or be misled by such problematic listings. The digital platform will also be accompanied by a publicly accessible verification webpage which will allow consumers to verify the validity of the unique serial number issued by the platform and check if the mobile number of the person they are contacting for a property belongs to a registered property agent and not an unauthorised or illegitimate person.

The prototype platform, which is fully funded by the AfA, is targeted for completion by 2023 and will serve as a proof-of-concept which CEA will subsequently work on to develop into a full-scale platform for use by all property agents.

Deep Dive Sessions with Property Agencies on Digital Transformation

CEA organised several sessions with the five largest property agencies – PropNex Realty, ERA Realty Network, Huttons Asia, OrangeTee & Tie, and SRI – to understand what their digitalisation journeys were like.

The agencies shared the key digitalisation initiatives they have undertaken, a stocktake of where they were at for their digitalisation journey, training roadmaps for their agents in the area of digital skills, and their future plans and challenges. The COVID-19 pandemic was a turning point for their agents in practising the digital skills learned through training as it was a necessity for them to use digital tools to continue conducting estate agency work when physical interactions with their clients were restricted under the safe management measures during the pandemic.

The agencies agreed that government initiatives to digitalise more of the property transaction process would be the greatest push for industry-wide digitalisation that will benefit both consumers and the industry.

Real Estate Agency (REA) and Real Estate Salesperson (RES) Examinations

The Examination Syllabi Review Workgroup, co-led by CEA and industry stakeholders, was formed to review and update the syllabi of the Real Estate Agency (REA) and Real Estate Salesperson (RES) examinations. The two main focal areas are to identify areas of continuing relevance and potential gaps in the current examination syllabi and ensure new Key Executive Officers (KEOs) and property agents have the necessary and up-to-date knowledge to effectively perform their respective roles. There will also be greater emphasis on professional conduct and ethics as KEOs and property agents are expected to make ethical and sound professional judgments when conducting estate agency work. The revised syllabi are targeted to be implemented by 2026.

Engaging the Industry



Senior Minister of State Mr Tan Kiat How with property agents from 15 agencies



Senior Minister of State Mr Tan Kiat How with representatives from small and medium-sized property agencies

Fostering Collaborative Partnerships and Transforming Together (Cont'd)

From September 2022 to November 2022, Senior Minister of State, Ministry of National Development & Ministry of Communications and Information, Mr Tan Kiat How, held a series of engagement sessions with the large, medium and small property agencies, real estate agency industry associations (IAs), and property agents.

At his sessions with the KEOs and management staff from the property agencies and the IAs, Mr Tan Kiat How complimented the industry for its progress since CEA's formation 12 years ago. Findings from CEA's Public Perception Survey 2021 showed that majority of consumers were satisfied with the services provided by property agents, and welcomed their use of digital tools.



Senior Minister of State Mr Tan Kiat How with representatives from IAs:
 1. Singapore Estate Agents Association,
 2. Institute of Estate Agents, and
 3. Singapore Institute of Surveyors and Valuers

A common discussion thread was the direction the industry was going to take in the future, and the responsibilities of agencies in managing, training and supervising their agents. The industry shared their views on the growing size of the industry and how it would impact industry professionalism, particularly if the number of inactive agents was large. Some also provided suggestions to raise the bar on professionalism and service standards for the industry.

The industry proposed to incorporate more practice-oriented questions and case studies into the Real Estate Salesperson (RES) examination, and to introduce ethics in the RES course. This would help manage the expectations of new entrants when they join the industry and highlight the importance of ethics in carrying out estate agency work. As the RES course and examination are the start of an agent's journey, a good foundation laid for new entrants in professional knowledge and ethics would benefit the industry, and ultimately, consumers.

SkillsFuture Study Award for the Real Estate Agency Industry

Since the SkillsFuture Study Award for the Real Estate Agency Industry was introduced in 2018, CEA has given out five awards and provided property agents with the opportunity to enrol in courses to acquire relevant skillsets and competencies, stay competitive, and enhance their level of professionalism.

The 2022 SkillsFuture Study Award for the Real Estate Agency Industry was awarded to Mr Johncelin Khoo Kai Yao from Propseller Pte Ltd, and Mr Derek Ng Zi Yin from SRI Pte Ltd on 9 May 2022. ■

Raising Professionalism through Effective Regulation



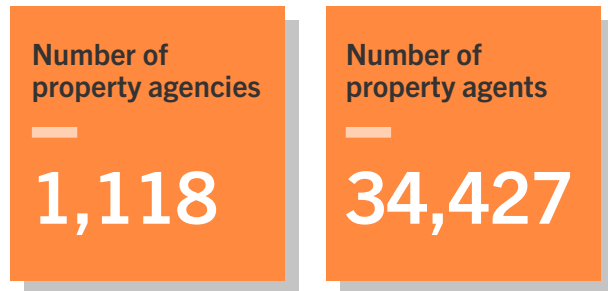
Raising Professionalism through Effective Regulation

CEA administers the licensing of property agencies and registration of property agents, and regulates the practice of property agents and agencies in property transactions.

It also conducts industry compliance checks and investigations, as well as disciplinary proceedings in respect of offences or misconduct by property agents and agencies, to uphold industry professionalism and build consumers' trust in the real estate agency industry.

Licences and Registrations Processed

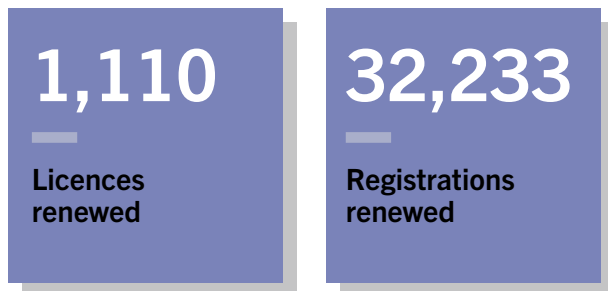
As at 1 January 2023



In FY 2022



From October to December 2022



Prevention of Money Laundering and Financing of Terrorism

Singapore is a member of the Financial Action Task Force (FATF), an inter-governmental body that develops standards for combating money laundering, terrorism financing and other related threats to the integrity of the international financial system. The real estate agency industry shares this commitment as it plays an important role to help counter the global threat of money laundering and terrorism financing through property transactions.

During the year, CEA held engagement sessions with property agencies to ensure their compliance with the requirements on the prevention of money laundering and financing of terrorism (PMLFT). CEA adopts a risk-based approach to supervision and subjecting higher-risk property agencies to more supervisory scrutiny. This primarily involves more frequent on-site inspections on higher-risk property agencies to assess their compliance with PMLFT requirements. For non-compliance, CEA will take appropriate enforcement actions under the Estate Agents Act and the Estate Agents (Prevention of Money Laundering and Financing of Terrorism) Regulations 2021.

In July 2022, CEA shared its PMLFT supervisory regime at the 6th US-Singapore Law Enforcement and Homeland Security and Safety Cooperation Dialogue (LEHSSCD), an annual dialogue which facilitates the exchange of views and expertise on homeland security and safety issues between Singapore and US agencies in the law enforcement and security sphere.

Updating Our Legislation and Frameworks

CEA operationalised the Estate Agents (Licensing and Registration) (Amendment) Regulations 2023 in February 2023, which comprised key changes to our licensing and registration framework. The changes aim to ensure that new entrants into the industry are equipped with the fundamental and practice-related knowledge to conduct estate agency work.

We also reviewed and updated three Practice Guidelines: (a) Practice Guidelines on Conduct of Estate Agents

Raising Professionalism through Effective Regulation (Cont'd)

and Real Estate Salespersons Towards One Another; (b) Practice Guidelines on Due Diligence Checks under the Women's Charter 1961 and Immigration Act 1959; and (c) Practice Guidelines on the Marketing of Foreign Properties. These updated Guidelines were published in March 2023 to provide clarity to the industry on the regulatory requirements and their expected professional conduct and practices when conducting estate agency work.

Enforcement Actions on Errant Property Agents

Throughout the year, CEA investigated property agents and agencies suspected to have committed offences or breaches under the Estate Agents Act 2010 and its subsidiary legislation. CEA successfully prosecuted several errant agents in Court and took enforcement action against those who committed disciplinary breaches through hearings by the CEA Disciplinary Committee and CEA's Letter of Censure (LOC) disciplinary regime. Some examples of the concluded cases include:

Court Prosecution: Handling Transaction Money

A property agent breached the Estate Agents (Estate Agency Work) Regulations 2010 for handling transaction money by receiving the security deposit and monthly rentals of a rental transaction.

After securing a tenant for his acquaintance, the agent informed the tenant that the security deposit and monthly rent should be paid to him directly instead of the landlord, as the landlord was an acquaintance who owed him money at the time. Subsequently, the agent instructed the tenant to make bank transfers of amounts between \$1,000 to \$1,400 for the security deposit and monthly rentals of the property, for eight months.

The Court convicted and sentenced the agent to a fine of \$49,500 (in default 90 days' imprisonment) for nine charges of handling transaction money. CEA revoked the agent's registration following his Court conviction as he was no longer fit and proper to be registered as a property agent.

Court Prosecution: Dual Representation

A property agent contravened the Estate Agents (Estate Agency Work) Regulations 2010 when he had both the

buyer and the seller in the resale transaction of the same HDB flat as clients.

The agent was first engaged by the seller and entered into an Estate Agency Agreement with the seller. After the agent marketed the seller's HDB flat, the buyer contacted the agent to arrange for a viewing, but was subsequently told that the seller had received an offer of \$810,000 for the unit, and all further viewings of the unit were suspended. This was untrue, and the agent had knowingly lied to the buyer.

Later, the buyer's counter offer of \$820,000 was accepted by the seller, but the buyer was told by the agent that the seller had requested for the buyer to pay commission to the seller's agent, on top of his own commission to the agent. At all times during the negotiation, the buyer was under the impression that the agent had represented him and so he had entered into an Estate Agency Agreement with the agent. The agent subsequently only submitted the buyer's agreement to his property agency, and not the agreement he signed with the seller.

For the rest of the resale transaction, the agent lied to both the buyer and seller several times to facilitate his own agenda of pocketing as much commission as possible from both parties, as well as keeping the option exercise fee paid to the seller by the buyer which he was not allowed to keep.

The agent's lies and his act of dual representation were uncovered when the buyer and seller were able to discuss matters face-to-face prior to an inspection of the unit.

Confronted with the buyer's and seller's discovery, and with a complaint to his agency by the seller, the agent returned the \$15,000 commission paid to him by the buyer and the \$4,000 option exercise fee to the seller.

The Court convicted and sentenced the agent to a fine of \$11,000 for one charge of dual representation. CEA revoked the agent's registration following his Court conviction as he was not fit and proper to be registered as a property agent.

CEA Disciplinary Committee: Bringing Discredit or Disrepute to the Real Estate Industry

A property agent, W, who represented a landlord, and another property agent, L, who represented three tenants, were aware that the landlord had not fulfilled HDB's Minimum Occupation Period (MOP) rule and was thus not eligible to

Raising Professionalism through Effective Regulation (Cont'd)

rent out his whole 3-room HDB flat. Despite knowing this, W advertised the whole flat as being available for rent, and L informed her clients, who were interested in the listing, that such a transaction would be illegal.

W and L colluded with each other and their clients to mask the rental of the whole flat under the guise of a room rental in the tenancy agreement signed by both the landlord and the tenants.

L also advised one of her clients to lie to the authorities by saying that the tenants were only staying in one bedroom, and the owners were staying in the other bedroom, if the relevant authorities inspected the flat. Eventually, HDB inspected the flat and found that the entire flat had been leased out.

Both W and L did not declare having facilitated this transaction to their property agency, as they were aware that the actual nature of the tenancy was not permissible under HDB's terms and conditions.

W's and L's conduct were dishonest, deceitful and misleading, and had hence brought discredit or disrepute to the real estate agency industry. They were convicted and sentenced by a CEA Disciplinary Committee to a financial penalty of \$4,000 each, along with a suspension of four months for their breaches of the Code of Ethics and Professional Client Care (CEPCC).

CEA Disciplinary Committee: Failing to Conduct Work with Due Diligence and Failing to Render Professional and Conscientious Service to Clients

A property agent provided advice which contravened prevailing regulations governing structural alteration to the buyer of a 2-bedroom condominium unit. Without exercising due diligence and care, she suggested that the buyer ignored the regulations, and misled the buyer to believe that construction of multiple lofts within the unit was allowed, and that he could construct up to five individual bedrooms with the additional loft. She also gave inaccurate price calculation and misled the buyer to believe that her per square foot (psf) rate was lower than the developer's psf rate.

The agent failed to ensure that the person signing on the purchase document was the actual buyer as she had suggested to the buyer to buy the property under another family member's name to avoid paying the additional buyer's stamp duty (ABSD). She also failed to ensure that

there was proper authorisation granted by the legal owner for a third party to sign the purchase document on the legal owner's behalf.

The agent was convicted and sentenced by a CEA Disciplinary Committee to a financial penalty of \$11,000 along with a suspension of six months for breaches under the CEPCC.

CEA Letter of Censure Regime: Failing to Conduct Work with Due Diligence and Failing to Render Professional and Conscientious Service to Clients

A property agent, K, failed to verify the actual floor area of a HDB unit and wrongly informed her seller client that the property's floor area was 75 square metres, when it was in fact 89 square metres – a discrepancy of 14 square metres. The agent had assumed that the floor area was 75 square metres based on the floor area of the majority of 3-room HDB flat units where the property was located. She had relied on information listed on a property listing portal, instead of verifying the property's floor area with HDB. As a result, her client sold the property at a lower price than she would have.

In another case, a property agent, T, failed to verify if the landlord had fulfilled HDB's MOP rule before she facilitated the rental of the whole flat for her landlord client. She also failed to check the original work passes and passports of the occupiers of the flat and did not conduct the necessary identity verification checks with the Immigration & Checkpoints Authority's (ICA) Controller of Immigration and/or the Ministry of Manpower's (MOM) Controller of Work Passes before facilitating two rental transactions.

K and T failed to conduct their work with due diligence and were one of the first property agents to be issued a Letter of Censure (LOC) each for their respective disciplinary breaches under the CEPCC.

The LOC disciplinary regime was one of the key amendments under the Estate Agents (Amendment) Act 2020, which was operationalised on 30 July 2021. CEA can issue LOCs and/or impose financial penalties of up to \$5,000 per case against property agents and agencies for minor disciplinary breaches. CEA will also publish these LOC disciplinary actions against the agents' records in the CEA Public Register for consumers' information when they choose their agents to help them in their property transactions.

Raising Professionalism through Effective Regulation (Cont'd)

Complaints and Enforcement Statistics (1 January to 31 December 2022)

In 2022, almost half of the complaints CEA received were service-related. These included punctuality issues, and instances where property agents were unresponsive or had poor communication skills.

CEA works with property agencies to take greater responsibility in supervising their property agents, including having the agencies play a bigger role in handling service-related complaints. While these complaints negatively impact consumers' experiences, they are not regulatory infringements and hence, are referred by CEA to property agencies to resolve the complaints with the complainants.

During the COVID-19 pandemic, the industry assumed collective responsibility to conduct estate agency work safely for their clients and themselves. This was indeed laudable in order to minimise the risk of community transmission of the COVID-19 virus. During the period (from 2020 to 2022), less than 2% of the complaints received by CEA were related to COVID-19 breaches, which meant that most property agents were playing their part and complying with the COVID-19 safe management measures in the advisories CEA issued.

CEA took enforcement actions against property agents involved in 215 complaints in 2022. These included CEA's issuance of Letters of Warning/Advice; Letters of Censure; suspension and financial penalty meted out by CEA's Disciplinary Committees; and Court prosecutions. These formed about one-fifth of the cases we concluded, with the rest being unsubstantiated complaints after investigation, or referred to property agencies or other government agencies or organisations for resolution. ■

As at 31 Dec

Nature of complaints	Number of complaints	
	2021	2022
Service-related E.g. punctuality issues; late response; no follow-up by agents; poor communication skills	490	473
Advertisement-related	346	267
Non-compliance with rules and procedures of property transactions E.g. conducting estate agency work as an unregistered property agent; failing to conduct business with due diligence and care; handling transaction money	146	138
Not acting ethically and fairly to other persons (other than clients) E.g. overstating or misrepresenting facts; conveying false information	54	24
Not acting in client's interests E.g. dual representations; failing to declare conflicts of interest; failing to convey offers, counter-offers or expressions of interest	37	42
Other breaches E.g. providing false information to CEA in relation to renewal of licence or registration; bringing discredit or disrepute to the real estate industry; obstructing CEA's investigations	66	43
Total	1,139	987

Raising Professionalism through Effective Regulation (Cont'd)

Categories	Investigation Outcome	As at 31 Dec	
		2021	2022
Substantiated complaints	Letter of Warning/Advice issued	245	188
	Letter of Censure* issued	0	2
	Disciplinary action#	30	17
	Court Prosecution#	5	9
Unsubstantiated complaints		335	323
Refers to cases with insufficient evidence to substantiate claims, assessed to have no wrongdoing on the part of the property agent, baseless/frivolous complaints			
Complaints handled by property agencies		508	523
Refers to cases that were referred to property agencies for resolution, such as service-related lapses, disputes between property agents or property agencies			
Others		10	36
Refers to non-CEA regulated cases that were referred by CEA to other government agencies/organisations for resolution			
Total^		1,133	1,098

* The Letter of Censure (LOC) disciplinary regime was one of the key amendments under the Estate Agents (Amendment) Act 2020 operationalised on 30 July 2021.

These figures refer to the conclusion of the cases before the CEA Disciplinary Committee or Court.

^ Some cases completed in the year were brought forward from previous years.

Enhancing Property Transaction Experiences for Consumers



Enhancing Property Transaction Experiences for Consumers

To protect the interests of consumers, CEA equips consumers with the necessary information to make informed decisions in property transactions involving the services of property agents. CEA also facilitates access to consumer resources and provides various channels, such as our online complaint form on the CEA website, and our call centre, for complaints and dispute resolution.

Annual Consumer Education Campaign

To educate consumers on the duties of property agents, CEA launched our annual education campaign focusing on the scope of estate agency work that is less widely known by property consumers. Through online advertisements, social media posts and content partnerships with property portals and mainstream media platforms, we highlighted three key messages:

- A property agent's role in a rental transaction ends once the tenancy agreement is signed and the property is handed over to the tenant. The property agent is not required to handle property management issues and should not handle certain monies related to the rental transaction.
- A property agent cannot represent the seller and the buyer, or the landlord and the tenant in the

same transaction (i.e. no dual representation). The consumer may engage more than one property agent by signing a non-exclusive estate agency agreement.

- The consumer can discuss and agree on the commission amount with the property agent which can be stated in the estate agency agreement prior to appointing the property agent. The commission should be paid to the property agency and not the property agent when the property transaction is completed.

Strengthening Consumer Education

CEA conducted a consumer journey mapping exercise in January 2023 to better understand consumers' property transaction journeys, hear about their experiences working with property agents, and find out their expectations when it comes to property agents' service delivery.

We conducted focus group discussions and a qualitative survey with buyers, sellers, tenants and landlords who were involved in at least one property transaction over the past two years. The insights gleaned through this exercise helped us to better understand evolving consumer expectations and identify knowledge gaps for our consumer education efforts. The participants also shared about the qualities they look out for in a good property agent.

Qualities that Consumers Associated with Good Property Agents



Takes Initiative
Proactive in reaching out to clients and serving their needs



Provides Honest Feedback
About price and client's affordability



Responsive
Time is of the essence especially for buyers and tenants, and some sellers



Strong Marketing Capabilities
For sellers / landlords



Well Connected
Provides recommendations for related services and able to get more tenants / buyers / properties



Understands Needs
Provides personalised recommendations



Reassuring
Provides comprehensive information to help clients make informed decisions



Patient
Never rushes the client to make a decision



Knowledgeable
Experienced in the area of interest, and market trends



Helpful
Answers all questions even if not relating directly to the property, e.g. finance

Enhancing Property Transaction Experiences for Consumers (Cont'd)

Safeguarding Consumer Interests

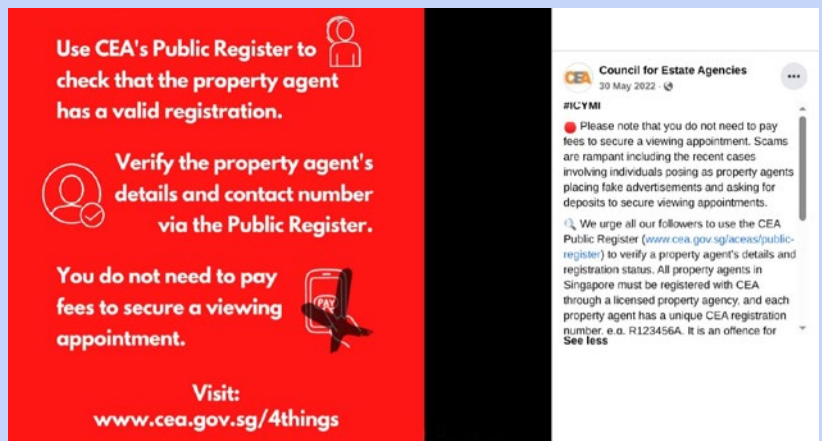
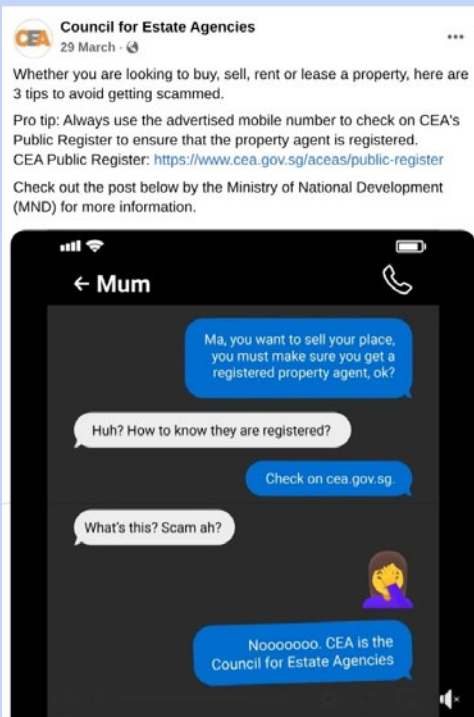
In 2022, CEA formed the Anti-Property Scam Taskforce to address the growing number of rental scams involving scammers impersonating property agents. The Taskforce works closely with the Singapore Police Force to tackle rental scams and assists the Police with investigations against property scammers.

In addition to sharing intelligence and relevant information on property scam-related matters, the Taskforce and Police engaged in collaborative efforts to educate the industry and public to help them stay alert and avoid falling victim to such scams. CEA also partnered HDB and the Consumers Association of Singapore (CASE) to create better public awareness of how such scams worked.

CEA has been providing tips on detecting impersonation scams involving property agents. Through a series of social

media posts, we have been regularly reminding consumers to protect their interests by taking the necessary steps to avoid falling victim to such scams, namely:

1. Verifying that the property agent is registered with CEA. Using the advertised phone number, consumers should perform a search on the CEA Public Register. If the search does not lead to a property agent's profile page, it means that the phone number is not registered with CEA. The listing is thus likely a scam even though the property agent's name and registration number can be found on the CEA Public Register.
2. Not making any payment before viewing the property. The property should always be viewed in person to verify that it exists. Payment is not required to secure viewings and/or reserve its rental. All payments should be made directly to the property owner and not the property agent, using verifiable modes of payment.



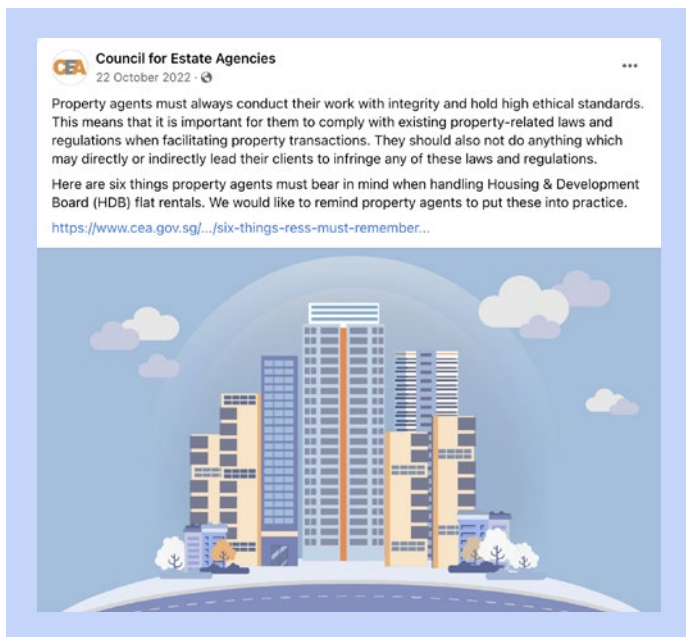
CEA's social media posts on scams

Enhancing Property Transaction Experiences for Consumers (Cont'd)

CEA continues to be committed to ensuring that property agents provide consumers with service that reflects the integrity and high ethical standards. We created content on social media and CEA's blog, *CEAenergy*, to remind agents of their responsibility to comply with existing property-related laws and regulations when facilitating property transactions.


For example, we reminded property agents the six things they should note when handling HDB flat rentals, namely:

1. Be familiar with and explain to flat owners the policies/guidelines on renting out their HDB flat.
2. Advise flat owners to check their eligibility to rent out their HDB flat.
3. Do not facilitate the rental transaction if the criteria (e.g. meeting the MOP requirement) to rent out the whole flat has not been met.
4. Advise flat owners to check that their foreign tenants (Malaysian citizens excluded) are legally residing in Singapore.
5. Ensure that flat owners obtain HDB's approval to rent out their flat.
6. Explain the clauses in the tenancy agreement to flat owners.



CEAenergy content on social media and website

Six things real estate salespersons must remember when handling HDB flat rentals



Oct 2022 - 4 min read

From being familiar and complying with existing guidelines, to advising clients to confirm that they are eligible and seeking the Housing & Development Board's (HDB) approval to rent out their flat, here are six important things that real estate salespersons (RESs) must be mindful of when representing HDB flat owners looking to rent out their flat.

#1: Be familiar with and explain to flat owners the policies/guidelines on renting out their HDB flat

CEA would like to remind all RESs that the Code of Ethics and Professional Client Care (CEPCC) requires you to protect and promote the interests of your clients. RESs must therefore be fully conversant and comply with the relevant laws, regulations and codes that apply to property transactions, including HDB's guidelines. You should also take time to explain these guidelines to your clients.

The full set of guidelines for renting out flats can be found on the [HDB InfoWEB](#).

Here are some key ones:

- Only Singapore Citizen households who have fulfilled the minimum occupation period (MOP) can rent out their whole flats. Households where all the flat owners are Singapore Permanent Residents (SPRs) are not allowed to do so.

The MOP ensures that flat owners purchase HDB flats with the intent of living in the flat themselves, instead of quickly reselling the flats for profit, or renting out for rental income. It deters speculative purchase of HDB flats and helps to keep these flats affordable for those with genuine housing needs.

- Flat owners should also take note of the maximum number of tenants allowed in each flat:
 - 1-room and 2-room flats: 4 tenants
 - 3-room and bigger flat types: 6 tenants
- Flat owners must consider the non-citizen (NC) quota if any of their tenants renting the flat are of a foreign nationality holding a valid work/immigrant pass.

The NC quota is to prevent the formation of foreigner enclaves in HDB estates and maintain the Singaporean character of our HDB heartlands while balancing the housing needs of citizens and foreigners in Singapore. Malaysians are not subject to this quota in view of their close cultural and historical similarities with Singaporeans. If the quota is reached, only Singaporeans and Malaysians can rent a flat in that neighbourhood/block.

Flat owners may use HDB's [e-Service](#) to check the NC quota for the flat. Do note that the NC quota enquiry results are only applicable for renting out applications submitted within the same month.

#2: Advise flat owners to check their eligibility to rent out their HDB flat

To check their eligibility to rent out the whole flat, flat owners may login to [My HDBPage](#) with their SingPass, and go to "My Flat > Purchased Flat > Renting Out of Flat".

Do guide your client to perform this important step before facilitating the transaction. As part of your due diligence checks, you should also request for a screenshot of the

Enhancing Property Transaction Experiences for Consumers (Cont'd)

Consumer 2022 ISSUE 2 • 23 **Consumer**

Selling, Buying or Renting Property in Singapore? Learn How to Protect Yourself!

Council for Estate Agencies (CEA)

Use CEA's prescribed estate agency agreements

Once the identity of your agent is verified, use one of CEA's prescribed estate agency agreements (see QR code) to formalise your engagement of the agent and the property agent that he represents. It sets out the agent's scope of duties, as well as the terms and conditions involved when the agent acts for you.

CEA's prescribed estate agency agreements are binding, and there are two types of agreements:

- Exclusive agreements:** You appoint only one property agent during the validity period of up to three months.
- Non-exclusive agreements:** You appoint a few property agencies to help you in your transaction. You can choose the type of agreement to use, depending on your needs and preferences. The agreement protects the interests of both consumer and property agent and helps minimise potential misunderstandings or conflicts that may arise during the property transaction. It provides the following details:

Duties of the property agency and agent

You will have a clear idea of the roles and responsibilities of the property agency and agent when facilitating your sale, purchase or rent transaction.

Any potential conflict of interest

The property agency and agent must declare to you in writing whether there is any potential conflict of interest ahead of the transaction. Conflicts of interest in a transaction can arise when your agent:

- is personally or professionally connected with the other party and/or their agent. For example, an interested buyer for the property your agent is helping you to sell could be his relative.
- receives payment or benefits from other parties because your agent has represented you or has recommended a party's service to you. This could arise when the agent receives referral fees from a company whose services are recommended by the agent to you, e.g. a bank or conveyancing lawyer.

Comission amount

If you have decided to engage the agent after negotiating and agreeing on the commission rate, indicate this amount in the agreement. If Goods and Services Tax is levied on the commission, your agent should reflect this in the agreement as well. Do remember to pay the commission to the agency, not the agent, and only when the transaction has been completed.

Know when to pay or not pay commission

The prescribed agreement sets out various scenarios of when commission is payable.

For instance, it states that you are not obliged to pay commission to the agency if the transaction falls through without any fault on your part.

If you have signed an exclusive agreement, you should note that you will be liable to pay a commission to your appointed agent.

The property agency and agent must go for dispute resolution if you ask for it

While you are encouraged to approach your agent's property agency if you encounter any contractual disputes with your property agent, signing CEA's prescribed estate agency agreements for your property transaction also enables you to use CEA's Dispute Resolution Scheme if you are unable to get a satisfactory resolution from the property agency. You can choose to go for mediation or arbitration through centres approved by CEA. These include the Consumers Association of Singapore (CASE), Singapore Mediation Centre (SMC), Singapore Institute of Lawyers & Values (SIVL) and Singapore Institute of Arbitrators (SIAs).

Property agents should not advertise without your consent

When advertising your property, your agent has to abide by the Council for Estate Agencies (CEA)'s guidelines to protect your interest and fulfil his duty to you.

Before advertising your property, your agent must seek your prior consent if you are the owner or landlord of the property. Other guidelines to note include:

- Before publishing any advertisement, reasonable care and steps have been taken by the agent to verify important property information that is stated in the advertisement, such as lease term and floor area of the property.
- Your agent has to ensure that his advertisements do not contain any false or misleading information, including the selling or rental price that you are seeking for your property.
- The advertisements should not contain words or phrases that are against your interest, such as 'no co-broker', 'no agent' or 'buyers pay commission', as these phrases will reduce the number of enquiries on your property from interested parties who are represented by another agent.

Property agents should not handle monies relating to property transactions

It is better to handle transaction monies yourself than to ask your agent for a favour. In fact, property agencies and agents are prohibited from handling transaction monies for or on behalf of any party in the sale or purchase of a property situated in Singapore and the territories of Housing & Development Board (HDB) property. This regulation is to protect consumers' interests.

Transaction monies include but are not limited to those below:

- For a transaction relating to the sale and purchase of a property, transaction monies include option fee, development, stamp duties, deposits and sales proceeds.
- For a transaction relating to the lease of a HDB property, transaction monies include rental deposits and monthly rentals.

Verify the property agent's identity

If you have decided to engage the services of a property agent to facilitate your property transaction, it is important for you to verify that the property agent is registered with the Council for Estate Agencies (CEA). You can verify the agent's identity on the CEA Public Register (see QR code) by typing in his name or the CEA registration number of his contact number. If the agent is registered with CEA, his profile page will appear with details of his registration validity period, property agency, assets received, past disciplinary records (if any), and information on his residential property transactions within the last 24 months, ensuring that the property agent you engage is bona fide and protect you from being scammed and avoid the risk of the property transaction turning into problems because the required procedures were not followed or documents not submitted.

Property agents should not refer you to a moneylender

Under the Estate Agents Act, property agencies and agents are not allowed to refer you to any moneylender, licensed or unlicensed, or receive any fee or payment or other benefit from any moneylender relating to moneylending transactions.

Your agent is also not supposed to:

- Divulge your personal data to unauthorised parties, including moneylenders.
- Accept any referral from moneylenders to sell clients' properties.
- Accept unlicensed moneylenders in their criminal activities.

Property agents should not hide any conflict of interest

Conflicts of interest in a property transaction can arise when your agent is personally or professionally connected with the other party or the property agent or both. For example, such a situation could arise if the potential buyer is a family member of the agent who is representing you to sell your property. Another example is when your property agent receives payments from another party because your agent recommended the party's service to you.

Your property agent must provide written disclosure of any conflicts of interest and seek your written agreement to represent you.

For more consumer articles by CEA, scan the QR code or visit cea.gov.sg/consumers or www.cea.gov.sg/consumers under the menu/articles of interest.

Collaboration with CASE to share consumer content on their publication, *The Consumer*

CEA worked closely with our partners including property agencies, property portals, real estate agency industry associations, and the Consumers Association of Singapore, to equip the industry and consumers with the necessary information for their property transactions. Our partners helped us share content on topics such as things property agents should do when representing clients in a property transaction, steps that consumers can take to protect their interests when working with property agents, HDB housing subsidies and grants, and URA's Long-Term Plan Review. By sharing this information with the industry, property agents are then better equipped to provide their clients with holistic advice about financing options and neighbourhood information so that consumers can make informed decisions when deciding on a property that best suits their needs. ■

Consumers Association of Singapore - CASE
8 June 2022

Do you ever wonder if a property agent is able to represent both the seller & buyer or the landlord/tenant for the same property transaction?

Find out more

#consumerprotection #realestate

Can a property agent DUAL REPRESENT?

Seller/Landlord OR Buyer/Tenant

An agent can only act for **one party** in a transaction
Either the seller of buyer, or either the landlord or tenant.

Agents can't represent and collect commission fees from both buyer and seller, or both the landlord and tenant, in the same property transaction.

This is known as a **DUAL REPRESENTATION!**

Protect your interest and ensure your agent is representing **ONLY YOU** in a property transaction.

Collaboration with CASE to share consumer content on their Facebook page

Achieving Excellence as One



Achieving Excellence as One

CEA continues to improve and pursue excellence as an organisation, by ensuring that we have the right people, right partnerships, and right support in CEA.

We extend our appreciation to our former Council members and CEA Committees' members who stepped down in 2022 for their invaluable service. At the same time, we warmly welcome our new Council members and CEA Committees' members to the CEA family and look forward to their contributions to help shape CEA's policies, regulations and programmes.

Taking Pride in Serving the Public



Mr Chan Kwok Cheong receiving the Public Administration Medal (Silver) from President Halimah Yacob

Mr Chan Kwok Cheong, Director of CEA's Legal Division and Investigation & Inspection Division, was a recipient of the Public Administration Medal (Silver) at the National Day Awards 2022. This award is conferred on public officers for their outstanding efficiency, competency, and industry in their work.

Mr Chan led CEA's enforcement divisions in conducting proper and thorough investigations and taking enforcement actions against errant property agents and agencies.

In addition to overseeing CEA's Legal Division in the review and amendment of the Estate Agents Act, Mr Chan conceptualised the new Letter of Censure (LOC) disciplinary

regime, which has been implemented, for more effective and timely actions against errant agents and agencies.

CEA's "Property Agents' Transaction Records Initiative (TRI)" was awarded the Minister's Team Award 2022 by the Ministry of National Development (MND) on 8 August 2022. The award recognises significant and innovative team-based projects that contribute to MND's vision of transforming Singapore into an endearing home and a distinctive global city.

The TRI is one of the initiatives under the Real Estate Industry Transformation Map (ITM) aimed at raising the professionalism and transparency of the industry. Under the TRI, CEA publishes all residential property transactions facilitated by property agents in Singapore on the CEA Public Register. Based on the information provided in the transaction records such as transaction completion date and general location of the property, consumers can make an objective assessment of the professional experience and area of specialisation of the property agents. Similarly, property agents can use the information to boost their credibility and gain consumer trust.

Supporting Our Officers' Professional Development

In June 2022, 21 CEA officers from the Investigation & Inspection Division attended a sharing session conducted by the Singapore Police Force (SPF) Technology Crime Division. The session enabled our officers to understand more about SPF's search and seizure procedures, and how they could be adapted to improve CEA's investigation process.

CEA organises Learning Days on a regular basis to expand our officers' knowledge of tools and processes relevant to their work and public service in general. In 2022, CEA officers attended learning sessions about managing audits, new IT tools, email phishing scams, and sharing sessions from fellow officers who had returned from secondments and exchange programmes.

Creating Smarter Systems

The Advanced CEA Estate Agencies System (ACEAS), in its second year since its launch in 2021, provided a better user experience with its enhanced system capabilities and

Achieving Excellence as One (Cont'd)

a more intuitive interface. Property agencies and agents' new and renewal applications are now faster and more streamlined, and they are able to access a personalised view of their information and application status, and various e-payment modes in line with Singapore's Digital Government Blueprint.

CEA onboarded a new Knowledge Management System (KMS) in June 2023. The new system allows CEA officers to file emails and documents conveniently, offers advanced functionalities to search for archived files more efficiently, and facilitates effective management of records within CEA.

Connecting with the Industry

In 2022, we worked with Jones Lang LaSalle (JLL) and PropertyGuru to avail short attachment opportunities for CEA officers to learn more about these organisations' work, priorities and goals. Two CEA officers were attached to JLL in May 2022 while another three officers were attached to PropertyGuru in October 2022 to broaden their work exposure and perspectives.

The attachments allowed CEA officers to establish and maintain strong networking with our industry stakeholders and continued collaboration with them in building a professional and trusted real estate agency industry. CEA would like to thank both organisations for supporting the attachment opportunities in 2022.

Building Bonds Among Colleagues

With an endemic COVID-19, CEA officers adopted a hybrid work arrangement with three days working in the office and two days working from home. There were more face-to-face interactions, and the Staff Recreation Committee organised several activities to further boost team spirit and camaraderie.

In July 2022, CEA officers attended a pottery workshop to create a mural made up of 60 clay tiles. The mural, which is currently on display at CEA's entrance, embodies the willingness of every CEA staff coming together to work hand-in-hand to complete the tasks ahead of us. With different types of property transactions, CEA plays a central role in regulating and professionalising the real estate agency industry, while safeguarding property consumers' interests.

In September 2022, CEA officers participated in the OneMillionTrees tree planting event and planted over 30 trees along West Coast Highway, opposite the West Coast Park. The OneMillionTrees tree-planting event is part of the National Parks Board's movement to restore nature back into our city through the planting of a million more trees across Singapore over 10 years from 2020. These efforts seek to transform Singapore into a City in Nature, a key pillar under the Singapore Green Plan 2030. CEA also signed the Green Nation Pledge under the Ministry of Sustainability and the Environment (MSE) to make Singapore a green, liveable and climate-resilient home. ■



CEA officers at the OneMillionTrees tree planting event in September 2022

