

Code for Commercial Fund-raisers (“the Code”)

Updated as of March 2026

Introduction

From time to time, charities may engage Commercial Fund-raisers to fund-raise on their behalf for charitable, benevolent and philanthropic purposes. The Code is issued by the Commissioner of Charities (“COC”) with the aim of fostering a more trustworthy and safer giving environment with strong public support.

In the Code, unless otherwise specified, a Commercial Fund-raiser is defined as any person who for reward solicits or otherwise procures money or other property for, or purportedly for, the benefit of a charity or any charitable, benevolent or philanthropic purpose. A collection is defined as any fund-raising appeal to the public or any class of the public, made by means of visits from house to house or soliciting in any public places, or by both such means.

The three core guiding principles of the Code are namely, Legitimacy, Accountability and Transparency. The Code, which may be amended from time to time, incorporates the standards and practices prescribed by the [Charities Act 1994](#) (“CA”) and its subsidiary legislation, as well as professional standards which the COC expects Commercial Fund-raisers to adhere to. We have used “Must” and “Must Not” to denote legal requirements, and “Should” or “Should Not” to denote the professional standards that should be met.

For the avoidance of doubt, apart from the requirements under the CA and its subsidiary legislation, other laws could also apply. It is the duty of Commercial Fund-raisers and charities that outsource their fund-raising appeals to Commercial Fund-raisers to ensure that the fund-raising practices of the Commercial Fund-raisers and their sub-contractors (if any) are compliant with all the applicable laws and regulations in Singapore. In particular, they should ensure that their practices are aligned with the requirements under the CA and its subsidiary legislation, including the [Charities \(Fund-raising Appeals for Local and Foreign Charitable Purposes\) Regulations 2012](#) (“FR Regulations”).

The Code is **not** intended to provide an exhaustive list of the legal requirements that Commercial Fund-raisers and charities need to be aware of and comply with under the CA or any other legislation.

Who should read this?

- **Commercial Fund-raisers** who are engaged by charities to conduct fund-raising on their behalf. Whether members of the public support the charity will largely depend on their experience during the solicitation process and the assurance they can get from Commercial Fund-raisers on the use of their donations for a worthy charitable cause. Members of the public may also be learning about the existence of a particular charity for the first time through Commercial Fund-raisers. It is therefore important that Commercial Fund-raisers:
 - (a) are aware of their legal obligations under the CA and its subsidiary legislation; and
 - (b) adhere to the practices and standards as laid out in the Code.
- **Charities** who engage Commercial Fund-raisers due to various reasons such as manpower and time constraints. It is important that charities are aware of the practices and standards as laid out in the Code and ensure that the Commercial Fund-raisers whom they engage abide by the Code. This ensures that their reputation will be safeguarded, and more people will have a better and accurate understanding of their good work.
- **Members of the Public** who are approached by Commercial Fund-raisers for the solicitation of donations. The Code aims to help the public understand the practices and standards as laid out in the Code, and to ensure they receive the necessary information and respect they should be accorded without facing undue pressure in giving. If in doubt of any Commercial Fund-raiser's claims in relation to a collection, members of the public are advised to request to view a copy of the official letter from the charity it is fund-raising for, and/or verify the details of the appeal against that disclosed on the Charity Portal (www.charities.gov.sg).

To report suspected contraventions of the CA and its subsidiary legislation, please contact the Charities Unit at the following email address: mccy_charities@mccy.gov.sg.

(Part A) Before Fund-raising: Engagement between the Charity and the Commercial Fund-raiser

1. Background Checks to be conducted by Commercial Fund-raisers

1.1. Commercial Fund-raisers should verify that:

- (a) the Charity that hires them is bona fide (e.g. the Charity is registered with the COC); and
- (b) the fund-raising appeals they conduct are for genuine charitable needs.

1.2. Verification can be done by cross referencing personal/organisational documentations and records with the records on the Charity Portal (www.charities.gov.sg).

2. Written Agreement with the Charity

2.1. Commercial Fund-raisers¹ must have a written agreement with the Charity before they can solicit money or other property for the benefit of the Charity and/or represent that a charitable contribution is to be given to or applied for the benefit of a Charity. The agreement must contain details of the following:

- (a) location of appeal, date of appeal and fund-raising appeal method;
- (b) percentage of proceeds to the Charity;
- (c) timeframe within which proceeds must be distributed to the Charity;
- (d) remuneration of the Commercial Fund-raiser; and
- (e) the requirement that donations collected by the Commercial Fund-raiser must be paid in gross directly to the Charity without deducting or setting off any remuneration due to the Commercial Fund-raiser.

2.2. Commercial Fund-raisers should provide a declaration of adherence to the Code in the written agreement with the Charity.

3. Collections from House to House or Soliciting in Public Places

3.1. Commercial Fund-raisers must not conduct a collection for a Charity unless the Charity discloses on the Charity Portal, before the collection commences, the relevant

¹ In this context, the term “Commercial Fund-raiser” is governed by the definition in Regulation 13(1) of the FR Regulations which states:

This Part applies to a commercial fund-raiser only if the commercial fund-raiser is any of the following persons:

- (a) any person (apart from a charitable institution) who carries on a fund-raising business;*
- (b) any other person (apart from a person excluded by virtue of Regulation 13(2) of the FR Regulations) who for reward solicits money or other property for the benefit of a charitable institution, if he does so otherwise than in the course of any fund-raising venture undertaken by a person falling within subparagraph (a).*

“Person” includes any company or association or body of persons, corporate or unincorporated.

information relating to the collection referred to in regulation 20C(1) of the FR Regulations.

3.2. A Commercial Fund-raiser conducting a collection for a Charity must obtain the requisite official letter from the Charity containing the following:

- (a) details of the collection which aligns with that disclosed on the Charity Portal;
- (b) QR code or website address from or at which disclosures on the Charity Portal relating to the collection may be viewed; and
- (c) signatures of specified representatives of the Charity and the Commercial Fund-raiser.

4. Responsibilities when another Individual or Organisation is Hired to Conduct Fund-raising (Sub-contractors)

4.1. Commercial Fund-raisers must ensure that any person, who makes a fund-raising appeal (whether alone or with others and for remuneration or otherwise) for a charitable purpose, is at least 16 years of age unless approval is sought from the relevant approving authority.

4.2. Commercial Fund-raisers that employ sub-contractors to conduct any part of their fund-raising should:

- (a) maintain proper oversight over their sub-contractors and ensure that there is no contravention of the FR Regulations (for example, Commercial Fund-raisers must brief their sub-contractors about the fund-raising regulatory requirements and provide them with the relevant information and documents prior to commencing any collection (e.g. official letter from the Charity they are fund-raising for));
- (b) ensure proper accountability of the documents and other items (e.g. badges, collecting boxes and receipt books) issued to the sub-contractors and prevent misuse beyond the purpose of the collection;
- (c) provide the Charity with the names of all the sub-contractors that they engage for the purpose of the Charity's fund-raising appeal;
- (d) include a clear requirement, within the contract with the sub-contractors, to comply with all the requirements in the FR Regulations, in the same manner as if the Charity were directly contracting them; and
- (e) provide training to the sub-contractors to ensure that they are able to clearly share the purpose of the fund-raising appeal to the public or donors, including what the donations will be used for, and how they can receive updates. (Commercial fund-raisers should work with the Charity to ensure that similar training is also extended to the Charity's volunteers.)

5. Remuneration to Commercial Fund-raisers

5.1. Commercial Fund-raisers must hand over all donations collected directly to the Charity without any deduction or set-off.

- 5.2. A Commercial Fund-raiser with a written agreement with the Charity to solicit money or other property for the benefit of the Charity shall not be entitled to receive any amount by way of remuneration or expenses in respect of anything done by the Commercial Fund-raiser in pursuance of the written agreement unless he is so entitled under any provision of the said written agreement and:
- (a) the agreement contains details of all the requirements in paragraph 2.1; or
 - (b) any such provision has effect by virtue of an order of the General Division of the High Court.

(Part B) Conduct of Fund-raising

6. Appropriate Behaviour

6.1. Commercial Fund-raisers, including sub-contractors, who conduct a collection for a Charity must not:

- (a) cause annoyance to any person or remain at the door of or in any premises, if requested by an occupant of the premises to leave;
- (b) conduct the collection at any location that is not specified in the official letter from the Charity;
- (c) act in any way that might reasonably cause a member of the public to become alarmed or anxious;
- (d) act in a fraudulent manner, behave in a manipulative manner or deliberately seek to make a member of the public feel guilty;
- (e) exert undue pressure on a member of the public to make a donation;
- (f) block a public right of way or obstruct a member of the public;
- (g) exploit their position as a collector for personal gain; and
- (h) engage in any other behaviour that may harm the reputation of the Charity.

7. Clear and Accurate Information during Solicitation and in Publicity Materials

7.1. Commercial Fund-raisers must ensure that:

- (a) in relation to a collection, they clearly identify themselves as conducting a collection for a Charity;
- (b) any information they provide to donors or to the general public is accurate and not misleading; and
- (c) the following information is disclosed to every person from whom they solicit donations for a fund-raising appeal within meaning of paragraph (a) of its definition in section 35(1) of the CA:
 - (i) the name of the Charity or the person to which the donation will be given;
 - (ii) the purpose for which the donation will be used;
 - (iii) the fact that a Commercial Fund-Raiser has been engaged in soliciting the donation;
 - (iv) the percentage of the total gross receipts from the fund-raising appeal expected to be used to pay for the expenses incurred for the conduct of that appeal.

7.2. Where Commercial Fund-raisers² solicit money or other property for one or more particular Charities, all solicitation and publicity material must be accompanied by a written statement clearly indicating:

² In this context, the term “Commercial Fund-raiser” is governed by the definition in Regulation 13(1) of the FR Regulations which states:

- (a) the name(s) of the Charity or Charities to which the donation will be given;
- (b) (if there is more than one Charity concerned) the proportions in which the Charities are each to benefit;
- (c) the name of the Commercial Fund-raiser;
- (d) the fact that the Commercial Fund-raiser is a commercial entity;
- (e) that all donations collected by the Commercial Fund-raiser will be paid in gross to the Charity or Charities concerned without deducting or setting off any remuneration due to the Commercial Fund-raiser; and
- (f) the method (in general terms) by which the remuneration of the Commercial Fund-raiser is to be determined.

7.3. Where Commercial Fund-raisers³ solicit money or other property for a charitable, benevolent, or philanthropic purpose of any description (rather than for the benefit of one or more particular charities), all solicitation and publicity material must be accompanied by a written statement clearly indicating:

- (a) the purpose for which the Commercial Fund-raiser is soliciting money or other property;
- (b) the fact that the Commercial Fund-raiser is soliciting money or other property for those purposes and not for the benefit of any particular Charity or Charities;
- (c) the name of the Commercial Fund-raiser;
- (d) the fact that the Commercial Fund-raiser is a commercial entity;
- (e) that all donations collected by the Commercial Fund-raiser will be applied for those purposes without deducting or setting off any remuneration due to the Commercial Fund-raiser;
- (f) the method by which the proceeds of the appeal is to be distributed to one or more Charities established for any of those purposes; and
- (g) the method (in general terms) by which the remuneration in connection with the appeal is to be determined.

7.4. Where Commercial Fund-raisers⁴ make a representation to the effect that charitable contributions are to be given to or applied for the benefit of one or more particular Charities, the representation must be accompanied by a written statement clearly indicating:

- (a) the name or names of the Charity or Charities concerned;
- (b) (if there is more than one Charity concerned) the proportions in which each Charity is to benefit;
- (c) the name of the Commercial Fund-raiser;

This Part applies to a commercial fund-raiser only if the commercial fund-raiser is any of the following persons:

- (a) any person (apart from a charitable institution) who carries on a fund-raising business;*
- (b) any other person (apart from a person excluded by virtue of Regulation 13(2) of the FR Regulations) who for reward solicits money or other property for the benefit of a charitable institution, if he does so otherwise than in the course of any fund-raising venture undertaken by a person falling within subparagraph (a).*

³ Ibid.

⁴ Ibid.

- (d) the fact that the Commercial Fund-raiser is a commercial entity;
- (e) that all donations collected by the Commercial Fund-raiser will be paid in gross to the Charity or Charities concerned without deducting or setting off any remuneration due to the Commercial Fund-raiser; and
- (f) the method (in general terms) by which the following is to be determined:
 - (i) the proportion of the consideration given for goods or services sold or supplied by him, or of any other proceeds of a promotional venture undertaken by him, that is to be given to or applied for the benefit of the Charity or Charities concerned; or
 - (ii) the sums by way of donations by him in connection with the sale or supply of any such goods or services that are to be so given or applied, as the case may require.

7.5. If the fund-raising appeal seeks to secure a form of non-financial commitment from a potential donor but there is a possibility that the Commercial Fund-raiser or Charity may subsequently ask for a financial commitment and/or contact the potential donor in future, the Commercial Fund-raisers should disclose this and seek the consent of the potential donor for the contact to be made.

7.6. Commercial Fund-raisers should be transparent to the donors on their remuneration and provide an update on the funds raised to-date.

8. Identifiable Features of a Commercial Fund-raiser

8.1. Commercial Fund-raisers, including any sub-contractor of the Commercial Fund-raisers, should have a clearly visible and identifiable feature to indicate that fund-raising is being conducted. This could be in the form of:

- (a) a name tag/lanyard displaying the collector's name, the Charity's name and Commercial Fund-raiser's name; or
- (b) clothing that is marked with the Commercial Fund-raiser and/or the Charity's name.

(Part C) Post Fund-raising Management

9. Accountability to the Charity

9.1. Commercial Fund-raisers⁵ must, on request by the Charity and at all reasonable times, make available any book, document, or other record (however kept) which relates to the Charity and the performance of the fund-raising agreement between them. Such book, document, or other record must be made available to the Charity in a legible form.

10. Complaints and Concerns

10.1. Commercial Fund-raisers should notify the Charity of any feedback received in relation to the fund-raising appeal and cooperate with the Charity by providing the relevant information and assisting in the review of the feedback.

11. Confidentiality of Donors' Information

11.1. Commercial Fund-raisers must ensure that all information relating to every donor is kept confidential and is not disclosed to any other person except as authorised by or under any law or with the consent of the donor.

12. Management of Funds Raised and Duty to Maintain Accounting Records

12.1. Commercial Fund-raisers must ensure that any arrangements by them to solicit donations have adequate control measures and safeguards to ensure proper accountability and to prevent any loss or theft of donations.

12.2. Commercial Fund-raisers must pay directly to the Charity, or the person they are raising funds for, the whole amount of donations collected, without any deduction or set-off.

12.3. Commercial Fund-raisers must maintain proper accounting records of all donations received and disbursed, as well as details of all the income and expenses incurred by the fund-raising appeal, for at least 5 years from the end of the financial year to which the accounting entry relates.

⁵ Ibid.

13. Checks on Fund-raising Appeals and Adherence to the Code

- 13.1. Any person (*including Commercial Fund-raisers*) must furnish any information and any document relating to any charity or fund-raising appeal if the COC so requires.
- 13.2. Commercial Fund-raisers should conduct periodic reviews of its fund-raising processes to ensure that they are in accordance with the Code and all relevant laws and regulations.

14. Refund of Donations

14.1. Any agreement between Commercial Fund-raisers⁶ and donors under which the donor is, or may be liable to make one payment or a series of payments to the Commercial Fund-raiser shall be cancelled and the Commercial Fund-raisers must refund any donation made by the donor (as the donor may request)⁷ if:

- (a) the agreement was entered in response to any solicitation or representation referred to in Regulation 16 of the FR Regulations;
- (b) the donation amount or aggregate amount that the donor is, or may be liable to pay, exceeds S\$200.00; and
- (c) the donor serves on the Commercial Fund-raiser a notice indicating his intention to cancel the agreement within a period of 7 days starting on the date of the solicitation or representation

provided that:

- (i) the amount refundable is less any administrative expenses reasonably incurred by the Commercial Fund-raiser in connection with the making of the refund or dealing with the notice of cancellation;
- (ii) (in the case of a payment for goods) the donor returns any goods already received; and
- (iii) (in the case of payment for services) the payment does not relate to services that have already been supplied at the time when the notice is served.

14.2. If there is no agreement under which the donor is, or may be liable to make any payment or payments to the Commercial Fund-raiser, Commercial Fund-raisers⁸ must still refund any donation made by the donors without delay if:

⁶ Ibid.

⁷ The donor is entitled to have the following refunded to the donor without delay by the Commercial Fund-raiser:

- (i) where the agreement concerns one payment — that payment;
- (ii) where the agreement concerns a series of payments — all or any of the payments made under that agreement as the donor may request.

⁸ In this context, the term “Commercial Fund-raiser” is governed by the definition in Regulation 13(1) of the FR Regulations which states:

- (a) the donation was made in response to any solicitation or representation referred to in Regulation 16 of the FR Regulations;
- (b) the donor makes any payment exceeding S\$200.00 to the Commercial Fundraiser; and
- (c) before the end of 7 days beginning on the date of the solicitation or representation, the donor serves on the Commercial Fund-raiser a notice in writing, which however expressed, indicates his intention to cancel the donation

provided that:

- (i) the amount refundable is less any administrative expenses reasonably incurred by the Commercial Fund-raiser in connection with the making of the refund;
- (ii) (in the case of a payment for goods) the donor returns any goods already received; and
- (iii) (in the case of payment for services) the payment does not relate to services that have already been supplied at the time when the notice is served.

This Part applies to a commercial fund-raiser only if the commercial fund-raiser is any of the following persons:

- (a) any person (apart from a charitable institution) who carries on a fund-raising business;*
- (b) any other person (apart from a person excluded by virtue of Regulation 13(2) of the FR Regulations) who for reward solicits money or other property for the benefit of a charitable institution, if he does so otherwise than in the course of any fund-raising venture undertaken by a person falling within subparagraph (a).*