

# *SOCIETY FOR THE PREVENTION OF CRUELTY TO ANIMALS*



**19 August 2014**

To: The Editor, 'Voices', TODAY

We note with gratitude UOB's decision to retract their interest-free instalment plan at pet stores ("UOB ceases interest-free instalment plan at pet stores" (Aug 14, "Voices", page 20) and Eunice Nah, of the Agency for Animal Welfare, for raising the issues she did in her letter ("Banks should not have 0% instalment plans for buying pets" (Aug 8, online)). We are thus relieved to receive UOB's assurance of their being a "firm supporter of responsible pet ownership". It is precisely the responsibility of pet ownership that we wish to reinforce to all our readers.

Live animals that are typically acquired as domesticated pets, like dogs, cats, rabbits and hamsters, should not be wantonly a part of the credit card culture. One may be better able to purchase a live animal upfront, as a result, but may not be ready for the long-term commitment and real practical inconveniences that come with pet ownership.

We are against instalment plans that completely objectify lives, and disagree with Francis Valentine Tan in his letter "Customers paying for pets via instalments not necessarily buying on impulse" (Aug 15). Impulse buying has occurred once too often, which only serves to aggravate the problem of wilful pet abandonment, when the novelty has worn off. The damage done in impulse buying is irreparable.

Better yet, prospective adopters who are ready for the lifelong commitment could well heed the advice of Barbara Hirayama ("Those who can't afford one-time payment for pet should adopt", Aug 16) to adopt animals from a reliable shelter and thus save lives.

In closing, we urge the Association of Banks in Singapore to look into implementing an industry-wide guideline to exclude the sales of live animals from all interest-free instalment plans available in Singapore.

***Corinne Fong***  
***Executive Director***  
***Society for the Prevention of Cruelty to Animals (Singapore)***