

Are you ready?

Tomorrow brings three milestones: the liberalisation of motor insurance tariffs, full implementation of PIN and Pay for purchases with credit and debit cards, and enforcement against unregistered foreign workers.

> See Pages 2 and 3 for reports by **MARTIN CARVALHO, ADRIAN CHAN, ROYCE TAN and GAN PEI LING**

- **Motor insurance: Better options for consumers are seen in this sector**
- **PIN and Pay: Signatures will no longer be accepted for credit and debit card transactions**
- **E-Card for illegals: Employers of illegal foreign workers are appealing for an extension of today's deadline to register their employees or face action**

