ST. MARGARET'S SCHOOL (SECONDARY)

Preliminary Examinations 2023

CANDIDATE NAME

CLASS | | | | REGISTER NUMBER | |

COMBINED HUMANITIES

Paper 1 Social Studies

Secondary 4 Express

2272/01
2273/01
2274/01

15 August 2023

1 hour 45 minutes

Additional Materials: NIL

READ THESE INSTRUCTIONS FIRST

Write your name, registration number and class on all the work you hand in.
Write in dark blue or black pen.
Do not use staples, paper clips, glue or correction fluid on your answer scripts.

Section A
Answer **all** questions.

Section B
Answer **all** questions.

At the end of the examination, fasten Sections A and B separately.
Attach the scoresheet to Section A.

The number of marks is given in brackets [ ] at the end of each question or part question.
The total of the marks for this paper is 50.

_____
This question paper consists of 6 printed pages.

Section A: Source-Based Case Study

Question 1 is **compulsory** for all candidates.

Exploring Citizenship and Governance

Study the Background Information and the sources carefully, and then answer all the questions.

You may use any of the sources to help you answer the questions, in addition to those sources which you are told to use. In answering the questions, you should use your knowledge of the issue to help you interpret and evaluate the sources.

1   Study Source A.

What is the message of the cartoon? Explain your answer.   [5]

2   Study Source B.

Does this source prove that OCBC is at fault for their customers' losses in the December 2021 scam? Explain your answer.   [6]

3   Study Source C and D.

How similar are these two sources as evidence about online scams in Singapore? Explain your answer.   [7]

4   Study Sources E and F.

Does Source E make Source F surprising? Explain your answer.   [7]

5   Study **all** the sources.

'Banks are the most important line of defence in the fight against online scams.' Using the sources in this case study, explain how far you would agree with this statement.   [10]

**Who is responsible for combating online scams?**

BACKGROUND INFORMATION

Read this carefully. It may help you answer some of the questions.

Online scams, also known as internet scams, continue to evolve and can vary widely. Online scams generally refer to someone using internet services or software to deceive or take advantage of victims for financial gain. In recent years, the number and variety of these scams have grown around the world.

In December 2021, at least 469 Overseas-Chinese Banking Corporation (OCBC) customers fell victim to an online scam in Singapore where a collective S$8.5 million was swiped from their bank accounts. While there have been many instances of online scams in Singapore, this scam proved particularly devious, given the methods used and speed at which scammers were able to transfer funds out of victims' accounts. These scams were devastating to the victims, many of whom lost their hard-earned life savings. As scams become more devious, there have been increasing efforts to fight and prevent them.

Study the following sources to find out who is primarily responsible for combating online scams.

Source A: *A cartoon about online scams published in a Filipino newspaper in November 2020.*
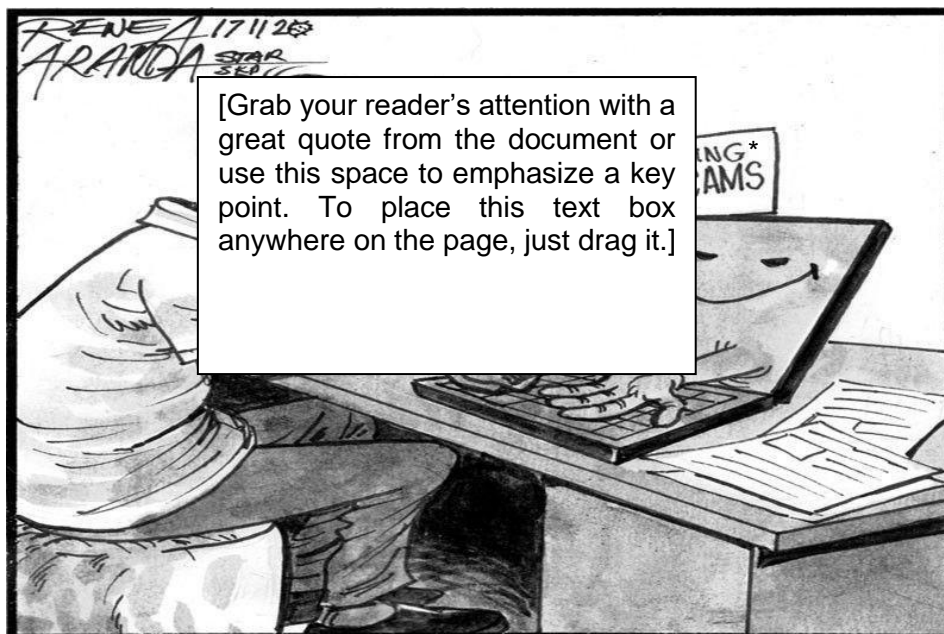
*Burgeoning - beginning to grow or increase rapidly.

Source B: *Adapted from comments online by numerous victims of the December 2021 OCBC scam, posted in January 2022.*

Victim 1: Upon realising we had been victims of a scam, we immediately called the OCBC hotline. However, we were put on hold. When we finally got hold of an OCBC operator 2 hours later, we were informed that it was too late to so anything since PayNow transactions are immediate. If OCBC had been more proactive, we would still have our money. Instead, we were left waiting while the scammers were doing their work.

Victim 2: The OCBC operator simply told me to fill up a feedback form and make a police report. When I called the next day for an update, I found that OCBC had not made any progress. Actions such as removing the scammer's phone number from my account were not done. This response is in contrast to the response DBS who immediately took action when they learnt what happened to my OCBC account.

Source C: *Adapted from a statement from the Singapore Police Force on their fight against online scams, published in February 2022.*

With rising scams significantly contributing to overall crime in 2021, we have stepped up enforcement against these operations. In 2021, officers conducted 26 island-wide anti-scam enforcement operations, leading to the investigation of more than 7,500 scammers. In addition, the police's Anti-Scam Centre received more than 23,800 reports with losses amounting to S$520 million in 2021. But it recovered more than S$102 million and froze more than 12,600 bank accounts.

Source D: *Adapted from a speech by Ms Sun Xueling, Minister of State, at an online seminar for the general public at the Ministry of Home Affairs, January 2023. The speech was published on the Ministry of Home Affairs website in the same month.*

While physical crimes continue to remain low, scams have increased significantly and have become the main driver of crimes. To prevent scams, the Government has made significant progress in the following key areas:

(i) To prevent scammers from reaching out to victims, we have instructed the telecommunication companies to implement anti-scam filters in their networks to identify and block scam SMSes. (ii) We have guided the Association of Banks in Singapore to introduce additional safeguards such as the removal of clickable links in emails or text messages sent to consumers. (iii) We launched the ScamShield smart phone application which identifies and blocks scam calls and SMSes.

Source E: *Adapted from a report from an independent firm engaged by OCBC to review its systems and processes following the December 2021 scams.*

Shortcomings were identified in the bank's handling of identified risks, transaction controls, incident management and complaints handling. This resulted in delays in containment measures and customer response time. The shortcomings identified are in line with the Monetary Authority of Singapore's (MAS) assessment and the bank is in the process of addressing them.

Source F: *Adapted from a comment by Mr. Ravi, Managing Director of the Monetary Authority of Singapore (MAS), published in February 2022. The MAS are responsible for regulating Singapore's finance sector.*

Customers have the responsibility to take necessary precautions, especially by never giving away personal or banking credentials to anyone, never clicking on links in SMS or emails which are claimed to be sent by a bank, and transacting only through the bank's official website or mobile application.

Although financial institutions are expected to treat customers fairly and bear an appropriate portion of losses resulting from scams, care also should be taken to ensure compensation paid to customers do not reduce their incentive to be vigilant.

SECTION B (Structured-Response Question)

Answer all questions.

Being Part of a Globalised World

Study the extracts carefully, and then answer the questions.

Extract 1

COVID-19 was first detected in Wuhan, China in late December 2019, and cases grew rapidly and spread to the rest of the country. Despite initial warnings of the impending threat, other countries around the world were slow to respond and the virus began to spread across borders worldwide. The World Health Organization declared COVID-19 a pandemic on March 2020 and nations worldwide raced to mitigate the spread and impact of the virus. However, lack of preparation enabled the virus to become severe enough to destroy economies and kill millions of people around the world.

Extract 2

Although preventive may reduce a country's vulnerability to transnational terrorism, they may not be enough to ensure the safety of a country. Therefore protective measures are also used to enhance Singapore's security, by making sure key facility buildings are protected from terrorist attacks.

Extract 3

All nations are aware of the threat of transnational terrorism. Terrorist attacks can take place at any time, and Singapore must be prepared to handle the impact of such acts. Responsive measures enable Singapore to deal with the impact caused by such attacks should any take place.

6 Extract 1 shows how during the COVID-19 global pandemic, many countries were not well prepared.

In your opinion, how can Singapore's government better prepare our nation for a new global pandemic? Explain your answer using **two** actions. [7]

7 Extract 2 and Extract 3 highlight protective and responsive measures that the Singapore government has put in place to manage the threat of terrorism.

Do you think protective or responsive measures are more important to manage the threat of terrorism in Singapore? Explain you answer. [8]

---- End of paper ----

Source F	https://www.straitstimes.com/business/banking/mas-may-publish-framework-on-sharing-liability-for-scam-losses-in-next-3-months

2023 SS Prelim Answer scheme

SECTION A

1. Study Source A. What is the message of the cartoon? Explain your answer. [5]

Level	Descriptor
L1:1 m	**Details of source/ Misinterpretation** E.g. The cartoon is about burgeoning online scams.
L2:2 m	**Valid submessage or inference, unsupported**
L3:3 m	**Valid submessage based on source content, supported** E.g. The message of the cartoon is to <u>show that online scams are taking away lots of money from individuals</u>. This is evident from the cartoon which shows a man voluntarily giving money to his laptop labelled as "Burgeoning online scams." **This shows that online scams are able to earn lots of money from individuals.**
L4:4-5m	**Valid inference based on source content, supported** *Award 5m for well-explained answer.* E.g. The message of the cartoon is <u>to not be naïve and fall prey to online scams</u>. This is evident from the cartoon which shows a man voluntarily giving money to his laptop labelled as "Burgeoning online scams." **This portrays such individuals as gullible/ ignorant and is mocking such people for willingly giving away such a large amount of money for no good reason. We should avoid being as naïve as the man portrayed.** OR E.g The message of the cartoon is to be wary as scams have become very devious. This is evident from the cartoon which shows a man voluntarily giving money to his laptop labelled as "Burgeoning online scams." **This portrays scams as devious/clever as victims have been completely tricked to willingly give away large amounts of money. We should be wary of such devious scams so we don't end up like the victim portrayed.** *Submessage (L3) only focuses on what is happening in the picture but has no inference about the victim or the scam. Inference (L4) elaborates on the ignorance of the victim or the deviousness of the scam.*

2. Study Source B. Does this source prove that OCBC is at fault for their customers' losses in the December 2021 scam? Explain your answer. [6]

Level	Descriptor

L1:1-2m	**Lifting of details of the source without answering the question/Uncritical acceptance of provenance/Poor cross referencing** *Award 1m for details without answering question.* *Award 2m for uncritical acceptance of provenance/typicality.* *Award 2m for cross reference with unclear match of topic.* E.g. Source B does not prove that OCBC is at fault because it just comes from two victims and does not represent all the victims (typicality).
L2:2-3m	**Prove based on content** *Award 3m for supported answers.* E.g. <u>Source B proves that OCBC is at fault for their customers' losses because it shows OCBC's ineffective response to protect their accounts during the scam.</u> This is evident from "If OCBC had been more proactive, we would still have our money. Instead, we were left waiting while the scammers were doing their work.**" This shows that due to OCBC's lack of action, scammers were able to continue taking away money from their customers who were unable to do anything about it.**
L3:4-5m	**Prove based on cross reference to OS/CK** *Award 4m for generic cross reference to OS that writes about responsibility for online scams as a whole.* *Award 5m for specific cross reference to OS that focuses on OCBC's performance.* E.g. Source B does not prove that <u>OCBC is at fault for their customers' losses because Source A challenges it.</u> Source A shows a man voluntarily giving money to his laptop labelled as "Burgeoning online scams." This portrays such individuals as gullible/ ignorant and is mocking such people for willingly giving away such a large amount of money for no good reason. **Hence, consumers are the ones responsible for online scams taking place, and we cannot blame banks such as OCBC. This challenges Source B which shows that banks such as OCBC are at fault as it is their responsibility to act fast to protect their customers' money.** Hence Source B is not reliable and cannot prove that OCBC is at fault for their customer's losses. (4 marks) E.g. Source B proves that <u>OCBC is at fault for their customers' losses because Source E corroborates with it.</u> Source E states that "Shortcomings were identified in the bank's handling of identified risks, transaction controls, incident management and complaints handling. This resulted in delays in containment measures and customer response time." **This shows that OCBC failings resulted in a slow response that enabled scammers to take their customers' money. This corroborates with Source B which also shows that OCBC's slow response time resulted in customers' losses.** Hence Source B is reliable and can thereby prove that OCBC is at fault for their customers' losses. (5 marks)
L4:5-6m	**L2+ Prove based on validity of the survey (reliability / sufficiency of evidence)** *Award 5m for motive.* *Award 6m for sufficiency of evidence.* E.g. <u>Source B does not prove that OCBC is at fault for their customers' losses because it is unreliable.</u> The source consists of comments written online by long-time customers of OCBC who blame OCBC for their losses in the scam. Having lost a substantial amount of money from the scam, they are sharing their frustrations online to push the blame to OCBC. **Their agenda is to push all the blame to the bank, in hopes that the bank will be forced to take responsibility for the scams and eventually be pressured take action to recompensate their losses.** <u>Hence, this agenda reduces the credibility of the source and thereby it cannot prove that OCBC is completely at fault for their customers' losses.</u> (5m)

	Alternative answer – Reliable due to lack of agenda: victims are aware they have already lost their money. They simply wish to get the truth out so that banks will take corrective action so that there will be no more victims in the future. E.g. <u>Source B does prove that OCBC is at fault for their customers' losses</u>. The source comes from numerous victims of the 2021 scam who all blame OCBC for their losses. These victims all share similar stories that corroborate with one another in showing a shared experience of OCBC's slow response to prevent the scam. They all share first-hand experience of OCBC's poor customer support and lack of helpfulness. **Hence, these numerous common experiences show that this was not an isolated incident of a careless customer, but a scam that was able to affect multiple customers of the same bank**. <u>Hence, the source provides sufficient evidence to prove that is the bank's failings rather than the customers'</u>. (6m)

3. Study Sources C and D. How similar are these two sources as evidence about online scams in Singapore? Explain your answer. [7]

Level	Descriptor
L1:1 m	**General description without valid comparison/ Comparison of provenance** *Award 1m for general description without valid comparison.* *Award 2m for comparison of provenance.*
L2:3-4m	**Valid Comparison Similarity OR Difference** *Award 4m for supported answers.* E.g. <u>Both sources are similar in showing that online scams are a rising threat in Singapore.</u> Source C states "With rising scams significantly contributing to overall crime in 2021." **This shows scams are growing so much they have become one of the main forms of crime in Singapore.** Similarly, Source D states "While physical crimes continue to remain low, scams have increased significantly and have become the main driver of crimes." **This also shows that scams have grown so much that they become one of the main forms of crime.** *Alternative answer: there are increasing government efforts to combat online scams.* E.g. <u>Both sources are different in showing different methods in preventing online scams</u>. Source C states "In 2021, officers conducted 26 island-wide anti-scam enforcement operations, leading to the investigation of more than 7,500 scammers." **This shows that online scams can be prevented by going after the scammers themselves to stop them from causing trouble.** However, Source D states "We launched the ScamShield smart phone application which identifies and blocks scam calls and SMSes." **This shows that online scams can be prevented by using technology to block the scammers from being able to get through to their targets' devices.** *Take note that both sources are not different in 'who is responsible' because the police and the government/ Home Affairs are too similar.*
L3:5-6m	**Valid Comparison Similarity AND Difference** *Award 6m for supported answers.*
L5:7 m	**Valid Comparison of Intended Outcome** E.g. <u>Both sources are similar in their intended outcome of reassuring Singaporeans despite the growing online scams.</u> Source C states "In 2021, officers conducted 26 island-wide anti-scam enforcement operations, leading to the investigation of more than 7,500 scammers." This shows that the police is taking the fight to the online scammers and are in the process of arresting those responsible. **With growing fears of online scams in**

Singapore, especially with the OCBC scam, this source serves to reassure the locals that action is being taken by the government to prevent the situation from worsening so they won't be overly concerned and have faith in their government. Similarly, Source D states "states "We launched the ScamShield smart phone application which identifies and blocks scam calls and SMSes." This shows that online scams can be prevented by using technology to block the scammers from being able to get through to their targets' devices. **With growing fears of online scams in Singapore, this source also serves to reassure the locals that action is being taken by the government to prevent the situation from worsening so they won't be overly concerned and have faith in their government.**

Intended Outcome needs to be substantiated with content and context to score L5.

4.   Study Sources E and F. Does Source E make Source F surprising? Explain your answer.[7]

Level	Descriptor
L1:1-2m	**General description without answering the question/ Uncritical acceptance of provenance** *Award 1m for general description without answering question.* *Award 2m for uncritical acceptance of provenance.* E.g. Source E does not make Source F surprising because they come from two different authors so it is expected they would say different things (uncritical acceptance of provenance).
L2:3 m	**Valid answer based on why either Source E or Source F is surprising**
L3:3-4m	**Surprise based on differences in content** *Award 3m for what is surprising (content comparison).* *Award 4m for why it is surprising (content comparison with clear link to surprise).* E.g. <u>Source E makes Source F surprising because I would expect the bank to pay full compensation for the losses from the OCBC scam.</u> Source E states "Shortcomings were identified in the bank's handling of identified risks, transaction controls, incident management and complaints handling. This resulted in delays in containment measures and customer response time." **This shows that OCBC's failings resulted in a slow response that enabled scammers to take their customers' money**. However, Source F states "care also should be taken to ensure compensation paid to customers did not reduce the incentive for vigilance." **This shows that the MAS stance is that banks may not completely cover customer losses so that customers will remain careful to not get scammed**. <u>It is surprising that customers may not get full compensation for their losses especially when it is clear that banks failed to protect their money effectively.</u> OR E.g. <u>Source E makes Source F surprising because it challenges the source on who should be responsible in preventing online scams</u>. Source E states "Shortcomings were identified in the bank's handling of identified risks, transaction controls, incident management and complaints handling. This resulted in delays in containment measures and customer response time.**" This shows that OCBC failings resulted in a slow response that enabled scammers to take their customers' money, thereby showing that banks are responsible in preventing online scams**. However, Source F states "Customers have the responsibility to take necessary precautions, especially by never giving away personal or banking credentials to anyone." **This shows that instead of the banks, customers are the ones responsible in preventing online scams by being vigilant.** <u>Hence, Source E makes source F surprising.</u>

L4:5-6m	**L3+ Surprise based on cross reference to contextual knowledge/ other sources** *Award 6m for well-explained answer* E.g. <u>Source E still makes Source F surprising because I would expect the bank to pay full compensation for the losses from the OCBC scam when I cross refer to Source B.</u> Source B states "If OCBC had been more proactive, we would still have our money. Instead, we were left waiting while the scammers were doing their work." **This shows that due to OCBC's lack of action, scammers were able to continue taking away money from their customers who were unable to do anything about it. Hence, it is the bank who is at fault, not the customers.** However this challenges Source F which **shows that the MAS stance is that banks may not completely cover customer losses so that customers will remain careful to not get scammed.** <u>It is surprising that customers may not get full compensation for their losses especially when it is clear that banks failed to protect their money effectively.</u>
L5:7m	**L3+ Surprise based on the different positions of the sources** E.g. <u>Source E no longer makes Source F surprising when I look at the authors' positions.</u> Source E is a report from an independent firm hired to review OCBC's systems and processes following the 2021 scams. It shows that OCBC's failings resulted in a slow response that enabled scammers to take their customers' money. **This is expected because it is the firm's job to look for problems and gaps in OCBC's processes after the scam had taken place so that the bank would be able to take action to improve on these.** On the other hand, Source F comes from the Monetary Authority of Singapore (MAS). It shows that banks may not completely cover customer losses so that customers will remain careful to not get scammed. Although it seems surprising that customers may not get full compensation despite the banks being at fault, **such a statement is expected from the MAS as their job is to protect the finance sector as a whole. They are not only ensuring banks take responsibility, but also aim to encourage vigilance from the public to reduce the overall number of banking scams in Singapore.** <u>Hence, Source E no longer makes Source F surprising based on the different positions of the two sources.</u> *Answers must be substantiated by content in Sources E and F to reach L5.*

5. Study **all** the sources.
   'Banks are the most important line of defence in the fight against online scams.' Using the sources in this case study, explain how far you would agree with this statement. [10]

Level	Descriptor	
L1:1m	**Writes about statement, no valid source use**	
L2:2-4m	**Support OR Does not support, supported by valid source use** *Award 2m for agreement or disagreement.* *Award 3m for agreement or disagreement with discussion on 2 sources.* *Award 4m for agreement or disagreement with discussion on 3 or more sources.* <center>Agrees</center> <u>Source B agrees with this view</u>. This is evident from "If OCBC had been more proactive, we would still have our money. Instead, we were left waiting while the scammers were doing their work**." This shows that due to OCBC's lack of action, scammers were able to continue taking away money from their customers who were unable to do anything about it. <u>Hence, banks are the most important line of defence because if they don't do their job to protect customers' money, there is little customers are able to do.</u>**	

	Source D agrees with this view. This is evident from "We have guided the Association of Banks in Singapore to introduce additional safeguards such as the removal of clickable links in emails or text messages sent to consumers." **This shows that banks can prevent online scams by no longer sending links in their messages to customers so that when they receive scams with links, they won't believe it comes from the bank. Hence, banks are the most important line of defence because their actions will help customers not fall for online scams.**
	Source E agrees with this view. This is evident from "Shortcomings were identified in the bank's handling of identified risks, transaction controls, incident management and complaints handling. This resulted in delays in containment measures and customer response time." **This shows that OCBC failings resulted in a slow response that enabled scammers to take their customers' money. Hence, banks are the most important line of defence because any problems in their systems will result in customers being scammed and losing their money.**
	Does not Agree
	Source A disagrees with this view. This is evident from the cartoon which shows a man voluntarily giving money to his laptop labelled as "Burgeoning online scams." **This portrays such individuals as gullible/ ignorant and is mocking such people for willingly giving away such a large amount of money for no good reason. We should avoid being as naïve as the man portrayed. Hence, individuals rather than the banks are the most important line of defence because it is our duty to protect our own money by being vigilant.**
	Source C disagrees with this view. This is evident from "In 2021, officers conducted 26 island-wide anti-scam enforcement operations, leading to the investigation of more than 7,500 scammers." **This shows that online scams can be prevented by the police going after the scammers themselves to stop them from causing trouble. Hence, the police rather than the banks are the most important line of defence because they are the ones who can actually catch the ones responsible and prevent them from carrying out any scams.**
	Source D disagrees with this view. This is evident from "We launched the ScamShield smart phone application which identifies and blocks scam calls and SMSes." **This shows that the government is able to take action to prevent online scams by using technology to block the scammers from being able to get through to their targets' devices. Hence, the government rather than the banks are the most important line of defence because they have the resources and authority to carry out new initiatives that prevent online scams from taking place.**
	Source F disagrees with this view. This is evident from "Customers have the responsibility to take necessary precautions, especially by never giving away personal or banking credentials to anyone." **This shows that it is the responsibility of customers to be vigilant so they don't do anything - such as giving away important information, that will enable them to be taken advantage of by scammers. Hence, individuals rather than banks are the most important line of defence because it is our duty to protect our own money by being vigilant.**
L3:5-8m	**Both sides, supported by valid source use** - *Award 5m for use of 2 sources (1+ve, 1-ve)* - *Award 6m for use of 3 sources (1+ve, 2-ve or 2+ve, 1-ve)* - *Award 7m for use of 4 sources (2+ve, 2-ve)* - *Award 8m for use of 5-6 sources (2+ve, 4-ve or 2-ve, 4+ve or 3+ve, 3-ve)*

L4:9-10m	**L3 + one of the following 3 routes:**	
	● Through analysing at least one source in relation to its reliability, utility or sufficiency E.g. <u>Source B is unreliable in showing that banks are the most important line of defence</u>. The source consists of comments written online by long-time customers of OCBC who blame OCBC for their losses in the scam. Having lost a substantial money from the scam, they are sharing their frustrations online to push the blame to OCBC. **Their agenda is to push all the blame and responsibility to the bank, in hopes that the bank will be pressured to take action to recompensate their losses. With this motive, the source does not take into account their own individual responsibility in preventing the scam**. <u>Hence, this reduces the credibility of the source in showing banks as the most important line of defence.</u> ● By sharing example(s) from their contextual knowledge <u>I agree that banks are the most important line of defence because the actions played by banks will determine whether the online scams succeed.</u> Source B shows the impact of OCBC failing to respond to the scam threat, causing many of their customers to lose a lot of money. **From what I know, another bank, DBS, managed to prevent 600 customers from falling for an online scam. For example, they set up an emergency self-service "kill switch" that lets customers freeze their bank accounts if they suspect that their accounts have been compromised. Customers who suspect they are a victim of a scam can quickly reach the bank directly by calling DBS' dedicated fraud hotline. DBS can then carry out necessary follow-up actions including replacing their cards, etc.** <u>This shows that it really depends on the bank's response whether many individuals get scammed, thereby making them the most important line of defence.</u> ● By giving a balanced conclusion / resolution E.g. As the sources show, there are sources that agree that banks are the most important line of defence in the fight against online scams, while others disagree and highlight individuals or the government as the most important instead. <u>It is difficult to ascertain who is the most important line of defence because all parties play different, complementary roles in assisting one another to fight online scams.</u> **The government plays an important role due to its authority and resources, they can push or guide banks to make changes or come up with new initiatives to combat the threat nationwide. Individuals are important too, because it is their judgment and good sense that can prevent scams from succeeding. Banks are still important though because when there are new evolved scams, their efforts can greatly assist their customers to not fall for these trickier ones.** <u>Hence, all play an equally complementary role in the fight against online scams.</u>	

6 Extract 1 shows how during the COVID-19 global pandemic, many countries were not well prepared.

In your opinion, how can Singapore's government better prepare our nation for a new global pandemic? Explain your answer using two actions. [7]

L1:1 m	**Describes the topic / repeats topic**
	Singapore's government was not prepared so they need to put in place better measures in preparation for a new pandemic.
L2:2-4m	**Identifies/ Describes actions**
	Award 2 marks for identifying one action and 3 marks for identifying two actions.
	Award 3 marks for describing one action and 4 marks for describing two actions.
L3:5-7m	**L2 + Explains how action better prepares our nation for a new pandemic**
	Award 5 – 6 marks for explaining one action.
	Award 6 – 7 marks for explaining two actions.
	E.g. Singapore's government can better prepare our nation for a new global pandemic by investing more money for a resilient healthcare system. Our government needs to reserve sufficient funding to continually build on our healthcare system. For example, we need to prioritise attracting, recruiting and training a constant supply of new healthcare workers. Wages need to be attractive enough to retain our talent in the health industry and education/training must be able to prepare them to deal with various, challenging situations. We must also invest to strengthen our medical logistic and supplies. For example, protective gear such as gloves and masks are essential to keep our healthcare workers safe. Sufficient cold storage is necessary to ensure vaccines are stored properly and don't go to waste. **As a result of investing more money for a resilient health system, this ensures our healthcare system will not be overstretched should a new pandemic arrive. We will have ample well trained healthcare workers who can manage the evolving situation, and sufficient supplies to ensure we do not run out when everyone needs them. Hence, our healthcare system will be better prepared to meet the demands of a new pandemic.**
	E.g. Singapore's government can better prepare our nation for a new global pandemic by promoting good healthy practices among the public. The government can create awareness campaigns of good practices using advertisement, posters, social media etc. For example, they can encourage the public to always wear masks when showing any

signs and symptoms such as coughing or running nose. Healthy practices such as frequent hand washing, and regular temperature taking should continue to be encouraged even after the lifting of COVID-19 restrictions. Moreover, the government can also use these campaigns to ensure that all members of the public are aware of the healthcare services available to them at all times. **As a result of promoting these good practices, the public will be better equipped to manage a new pandemic. Instead of being resistant and refusing to wear masks, wash hands, etc when the time comes, these good practices will already be ingrained into the population. The people will also be more ready to seek appropriate help should they fall sick. <u>This will serve to mitigate the spread and impact of a new pandemic.</u>**

Alternative answers:
- *Education on COVID-19 experience to prepare public*
- *Invest in R&D programmes to deliver counter measures, vaccines, etc.*
- *Establish surveillance/response systems (Trace together, SG secure).*
- *More collaboration between other governments for sharing resources/ coordinated response.*

Marking Principles:
1. Any reason that is sound can be accepted.
2. All explanations must be based on an "example", even if it's not an actual one.

7 Extract 2 and Extract 3 highlight protective and responsive measures that the Singapore government has put in place to manage the threat of terrorism.

Do you think protective or responsive measures are more important to manage the threat of terrorism in Singapore? Explain you answer.   [8]

L1:1-2m	**Describes the topic / repeats topic** E.g. Singapore's government has implemented a variety of measures to manage the threa terrorism.
L2:3-4m	**Describes factors – protective and responsive measures** - Award 3 marks for describing protective **OR** responsive measures. - Award 4 marks for describing protective **AND** responsive measures.
L3: 5-7m	**Explains how protective and responsive measures protect Singapore** - Award 5 marks for explaining protective **OR** responsive measures. - Award 6-7 marks for explaining protective **AND** responsive measures. **Eg.** <u>Singapore's protective measures are important in stopping terrorist attacks because t because it can deter terrorist activities through surveillance</u>. For example, surveillance can t the form of constant patrols of key installations in Singapore such as Jurong Island by Singapore Armed Forces and our local MRT stations by the Singapore Police Force. In the c of Jurong Island, the site of Singapore's petrochemical hub, is protected by the SAF troops, work closely with the Singapore Police Force and Police Coast Guard, to guard the sea and l access to Jurong Island. Key installations may be common targets for terrorists as it would ca significant damage to Singapore. **However, as a result of such vigilant surveillan terrorists would either think twice about carrying out their activities, or be caught bef they can cause any grievous hurt to anyone or to properties.<u>Therefore, these protect measures are important to manage the threat of terrorism in Singapore as terrorists not likely be successful in carrying out their activities within our borders.</u>** E.g. <u>Singapore's Responsive measures are important in dealing with damages or harm brou about by terrorist acts if our protective measures fail to stop them from occurring</u>. In Singap frequent exercises are held by the Singapore Police Force and the Singapore Civil Defe

	Force to test their contingency plans for acts of terrorism. For example, emergency preparedn exercises such as Exercise Heartbeat are held annually, where Home Team agencies work the community and private corporations. On a larger scale, Exercise Northstar tests the Who of-Government ability to respond to emergency scenarios. **As a result, these exercises h our police and Civil Defence personnel be better prepared to deal with a range of secu threats. Should a terrorist attack take place, they need to be able to respond quickly order to save as many lives as possible. In order to respond effectively in a crisis, su as a mass casualty situation, our rescue personnel require training that replicates suc chaotic situation in order to prevent them from panicking. Thus such exercises necessary to ensure they keep a cool head and save as many lives as possible. Moreov such large scale exercises serves to raise public awareness on the threat of terrorism emphasises the need for continued vigilance. This would help to enhance our resilie to stand united as a community, and recover quickly after an incident. <u>Therefore, th responsive measures serve to better prepare our rescue personnel and public to minim the damage and loss of life inflicted on Singapore should a terrorist attack take place.</u>**
L4: 8m	**Both aspects in L3 + explains the importance of having both protective and respons measures to protect Singapore.** In conclusion, neither protective nor responsive measures are more important than the othe meeting the challenges posed by terrorism. Due to the complex nature of the problem pose terrorism, neither is sufficient on its own to deal with the dangers posed by terrorism. Th protective measures and responsive measures must work hand in hand to protect the nation people. Before a terrorist attack can take place, protective measures are absolutely necess to minimize any possibility of terrorists carrying out a successful attack in Singapore. This is d through vigilant surveillance that will deter or stop attacks from posing a danger to soci **However these protective measures are not infallible, and should terrorists manage carry out an attack, we need to be prepared to manage the situation**. Responsive measu are carried out openly to prepare us to help to save lives and minimize the damage caused such an attack. **However, we cannot depend on responsive measures alone, beca Singapore must stop attacks from being carried out and causing harm in the first pla** Thus, it is vital for Singapore to implement both protective and responsive measures togeth