

# **VERIFAC.COM: TERMS AND CONDITIONS**

# **Introduction**

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You must not use this website in any way that causes, or may cause, damage to the website or impairment of the availability or accessibility of the website; or in any way which is unlawful, illegal, fraudulent or harmful purpose or activity.

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You must not use this website to transmit or send unsolicited commercial communications.

You must not use this website for any purposes related to marketing without **Verifac**'s express written consent.

# **Restricted access**

Access to certain areas of this website is restricted. **Verifac** reserves the right to restrict access to other areas of this website, or indeed this entire website, at **Verifac**'s discretion.

If **Verifac** provides you with a user ID and password to enable you to access restricted areas of this website or other content or services, you must ensure that the user ID and password are kept confidential.

**Verifac** may disable your user ID and password in **Verifac**'s sole discretion without notice or explanation.

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In these terms and conditions, "your user content" means material (including without limitation text, images, audio material, video material and audio-visual material) that you submit to this website, for whatever purpose.

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You must not submit any user content to the website that is or has ever been the subject of any threatened or actual legal proceedings or other similar complaint.

**Verifac** reserves the right to edit or remove any material submitted to this website, or stored on **Verifac** servers, or hosted or published upon this website.

#### No warranties

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Without prejudice to the generality of the foregoing paragraph, **Verifac** does not warrant that:

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- the information on this website is complete, true, accurate or non-misleading.

Nothing on this website constitutes, or is meant to constitute, advice of any kind. If you require advice in relation to any legal, financial or medical matter you should consult an appropriate professional.

# **Limitations of liability**

**Verifac** will not be liable to you (whether under the law of contact, the law of torts or otherwise) in relation to the contents of, or use of, or otherwise in connection with, this website:

- to the extent that the website is provided free-of-charge, for any direct loss;
- for any indirect, special or consequential loss; or
- for any business losses, loss of revenue, income, profits or anticipated savings, loss of contracts or business relationships, loss of reputation or goodwill, or loss or corruption of information or data.

These limitations of liability apply even if **Verifac** has been expressly advised of the potential loss.

# **Exceptions**

Nothing in this website disclaimer will exclude or limit any warranty implied by law that it would be unlawful to exclude or limit; and nothing in this website disclaimer will exclude or limit **Verifac**'s liability in respect of any:

- death or personal injury caused by **Verifac's** negligence;
- fraud or fraudulent misrepresentation on the part of Verifac; or
- matter which it would be illegal or unlawful for **Verifac** to exclude or limit, or to attempt or purport to exclude or limit, its liability.

#### Reasonableness

By using this website, you agree that the exclusions and limitations of liability set out in this website disclaimer are reasonable.

If you do not think they are reasonable, you must not use this website.

# Other parties

You accept that, as a limited liability entity, **Verifac** has an interest in limiting the personal liability of its officers and employees. You agree that you will not bring any claim personally against **Verifac** officers or employees in respect of any losses you suffer in connection with the website.

Without prejudice to the foregoing paragraph, you agree that the limitations of warranties and liability set out in this website disclaimer will protect **Verifac** officers, employees, agents, subsidiaries, successors, assigns and sub-contractors as well as **Verifac**.

# **Unenforceable provisions**

If any provision of this website disclaimer is, or is found to be, unenforceable under applicable law, that will not affect the enforceability of the other provisions of this website disclaimer.

# **Indemnity**

You hereby indemnify **Verifac** and undertake to keep **Verifac** indemnified against any losses, damages, costs, liabilities and expenses (including without limitation legal expenses and any

amounts paid by **Verifac** to a third party in settlement of a claim or dispute on the advice of **Verifac's** legal advisers) incurred or suffered by **Verifac** arising out of any breach by you of any provision of these terms and conditions.

#### Breaches of these terms and conditions

Without prejudice to **Verifac** other rights under these terms and conditions, if you breach these terms and conditions in any way, **Verifac** may take such action as **Verifac** deems appropriate to deal with the breach, including suspending your access to the website, prohibiting you from accessing the website, blocking computers using your IP address from accessing the website, contacting your internet service provider to request that they block your access to the website and/or bringing court proceedings against you.

#### Variation

**Verifac** may revise these terms and conditions from time-to-time. Revised terms and conditions will apply to the use of this website from the date of the publication of the revised terms and conditions on this website. Please check this page regularly to ensure you are familiar with the current version.

# **Assignment**

**Verifac** may transfer, sub-contract or otherwise deal with **Verifac** rights and/or obligations under these terms and conditions without notifying you or obtaining your consent.

You may not transfer, sub-contract or otherwise deal with your rights and/or obligations under these terms and conditions.

### **Severability**

If a provision of these terms and conditions is determined by any court or other competent authority to be unlawful and/or unenforceable, the other provisions will continue in effect. If any unlawful and/or unenforceable provision would be lawful or enforceable if part of it were deleted, that part will be deemed to be deleted, and the rest of the provision will continue in effect.

### **Entire agreement**

These terms and conditions, together with the Cookie and Privacy Policies, constitute the entire agreement between you and **Verifac** in relation to your use of this website, and supersede all previous agreements in respect of your use of this website.

# **Contact Verifac**

If you have any questions please contact **Verifac** by email: mat@verifac.com

#### Credit

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