

## SECTION 1 - PRODUCT AND COMPANY IDENTIFICATION:

### PRODUCT IDENTIFIER

|                               |                    |
|-------------------------------|--------------------|
| PRODUCT NAME                  | Copper Grease      |
| SYNONYMS                      | None               |
| PROPER SHIPPING NAME          | Lubricating Grease |
| OTHER MEANS OF IDENTIFICATION | None               |

### DETAILS OF MANUFACTURE

|                               |                                                             |
|-------------------------------|-------------------------------------------------------------|
| MANUFACTURE NAME              | Lubrimaxx Marketing Pty Ltd                                 |
| ADDRESS                       | 30 Spencer Street, Sunshine West, Victoria 3020, Australia. |
| TEL & FAX. NO                 | 1300 72 1300                                                |
| OTHER MEANS OF IDENTIFICATION | None                                                        |

### DETAILS OF SUPPLIER

|                 |                                                                                                                                                                 |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| COMPANY NAME    | Kincrome Australia Pty. Ltd (ABN: 41 007 185 006)                                                                                                               |
| COMPANY ADDRESS | Australia<br>3 Lakeview Drive Caribbean Business Park Scoresby<br>Victoria 3179 AUSTRALIA<br>New Zealand<br>Level 29, 188 Quay Street, Auckland Central 1010 NZ |

### EMERGENCY CONTACT NO.

|             |                                                                                                                                            |
|-------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| CONTACT NO. | Australia: 1300 657 528<br>New Zealand: 0011 64 2 7342 5754<br>Poisons information Centre:<br>Australia: 131 126 New Zealand: 0800 764 766 |
|-------------|--------------------------------------------------------------------------------------------------------------------------------------------|

## SECTION 2 - HAZARDS IDENTIFICATION:

### CLASSIFICATION OF THE SUBSTANCE OR MIXTURE

HAZARDOUS CHEMICAL. DANGEROUS GOODS. According to the WHS Regulations and the ADG Code.

### DETAILS OF SUPPLIER

|                                                        |                                                                                                                                        |
|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| GHS CLASSIFICATION HAZARD CLASS AND CATEGORY           | Hazardous to the aquatic environment, acute hazard - Category 2<br>Hazardous to the aquatic environment, long-term hazard - Category 2 |
| GHS ELEMENT, INCLUDING PRECAUTIONARY STATEMENTS SYMBOL | <br>GHS09—Environment                               |
| SIGNAL WORD                                            | WARNING                                                                                                                                |
| NZ HSNO                                                | Not applicable                                                                                                                         |

## SECTION 2 - HAZARDS IDENTIFICATION (CONT.)

### HAZARD STATEMENT(S)

|             |                                              |
|-------------|----------------------------------------------|
| <b>H401</b> | Toxic to aquatic life                        |
| <b>H304</b> | May be fatal if swallowed and enters airways |

### PRECAUTIONARY STATEMENT(S) PREVENTION

|             |                                                                                               |
|-------------|-----------------------------------------------------------------------------------------------|
| <b>P210</b> | Keep away from heat, hot surface, sparks, open flames and other ignition sources. No smoking. |
| <b>P273</b> | Avoid release to the environment.                                                             |

### PRECAUTIONARY STATEMENT(S) RESPONSE

|             |                   |
|-------------|-------------------|
| <b>P391</b> | Collect spillage. |
|-------------|-------------------|

### PRECAUTIONARY STATEMENT(S) STORAGE

|                  |                                                                  |
|------------------|------------------------------------------------------------------|
| <b>P403+P233</b> | Store in a well-ventilated place. Keep container tightly closed. |
|------------------|------------------------------------------------------------------|

### PRECAUTIONARY STATEMENT(S) DISPOSAL

|             |                                                                                                                                  |
|-------------|----------------------------------------------------------------------------------------------------------------------------------|
| <b>P501</b> | Dispose of contents/container to authorised hazardous or special waste collection point in accordance with any local regulation. |
|-------------|----------------------------------------------------------------------------------------------------------------------------------|

## SECTION 3 - COMPOSITION / INFORMATION ON INGREDIENTS

### MIXTURES

| CAS NO.    | %[WEIGHT] | NAME                                                 |
|------------|-----------|------------------------------------------------------|
| 64742-54-7 | 60-70     | Distillate (petroleum) hydrotreated heavy paraffinic |
| 7740-50-8  | 5-10      | Copper nanopowder                                    |
| N/A        | 10-20     | Bentone Clay thickener                               |
| N/A        | 0-25      | Additives determined not to be hazardous             |

## SECTION 4 - FIRST AID MEASURES

### DESCRIPTION OF FIRST AID MEASURES

|                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>EYE CONTACT</b>  | <p>If this product comes in contact with the eyes:</p> <ul style="list-style-type: none"> <li>Immediately hold eyelids apart and flush the eye continuously with running water.</li> <li>Ensure complete irrigation of the eye by keeping eyelids apart and away from eye and moving the eyelids by occasionally lifting the upper and lower lids.</li> <li>Continue flushing until advised to stop by the Poisons Information Centre or a doctor, or for at least 15 minutes.</li> <li>Transport to hospital or doctor without delay.</li> <li>Removal of contact lenses after an eye injury should only be undertaken by skilled personnel.</li> </ul> |
| <b>SKIN CONTACT</b> | <p>If skin contact occurs:</p> <ul style="list-style-type: none"> <li>Immediately remove all contaminated clothing, including footwear.</li> <li>Flush skin and hair with running water (and soap if available).</li> <li>Seek medical attention in event of irritation.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                      |
| <b>INHALATION</b>   | <p>If fumes or combustion products are inhaled:</p> <ul style="list-style-type: none"> <li>Lay patient down. Keep warm and rested.</li> <li>Prostheses such as false teeth, which may block airway, should be removed, where possible, prior to initiating first aid procedures.</li> <li>Apply artificial respiration if not breathing, preferably with a demand valve resuscitator, bag-valve mask device, or pocket mask as trained.</li> <li>Perform CPR if necessary.</li> <li>Transport to hospital, or doctor, without delay.</li> </ul>                                                                                                          |

### INGESTION

- Contact physician immediately if swallowed.
- If vomiting occurs, lean patient forward or place on left side (head-down position, if possible) to maintain open airway and prevent aspiration.
- Observe the patient carefully.
- Never give liquid to a person showing signs of being sleepy or with reduced awareness; i.e. becoming unconscious.
- Give water to rinse out mouth, then provide liquid slowly and as much as casualty can comfortably drink.
- Seek medical advice.
- Avoid giving milk or oils.
- Avoid giving alcohol.
- If spontaneous vomiting appears imminent or occurs, hold patient's head down, lower than their hips to help avoid possible aspiration of vomitus.

### INDICATION OF ANY IMMEDIATE MEDICAL ATTENTION AND SPECIAL TREATMENT NEEDED

Any material aspirated during vomiting may produce lung injury. Therefore emesis should not be induced mechanically or pharmacologically. Mechanical means should be used if it is considered necessary to evacuate the stomach contents; these include gastric lavage after endotracheal intubation. If spontaneous vomiting has occurred after ingestion, the patient should be monitored for difficult breathing, as adverse effects of aspiration into the lungs may be delayed up to 48 hours.

Treat symptomatically. To treat poisoning by the higher aliphatic alcohols (up to C7):

- Gastric lavage with copious amounts of water.
- It may be beneficial to instill 60 ml of mineral oil into the stomach.
- Oxygen and artificial respiration as needed.
- Electrolyte balance: it may be useful to start 500 ml. M/6 sodium bicarbonate intravenously but maintain a cautious and conservative attitude toward electrolyte replacement unless shock or severe acidosis threatens.
- To protect the liver, maintain carbohydrate intake by intravenous infusions of glucose.
- Haemodialysis if coma is deep and persistent. [GOSSELIN, SMITH HODGE: Clinical Toxicology of Commercial Products, Ed 5]

### BASIC TREATMENT

Establish a patent airway with suction where necessary.

Watch for signs of respiratory insufficiency and assist ventilation as necessary.

Administer oxygen by non-rebreather mask at 10 to 15 l/min.

Monitor and treat, where necessary, for shock. Monitor and treat, where necessary, for pulmonary oedema.

Anticipate and treat, where necessary, for seizures.

DO NOT use emetics. Where ingestion is suspected rinse mouth and give up to 200 ml water (5 ml/kg recommended) for dilution where patient is able to swallow, has a strong gag reflex and does not drool.

Give activated charcoal.

### ADVANCED TREATMENT

Consider orotracheal or nasotracheal intubation for airway control in unconscious patient or where respiratory arrest has occurred.

Positive-pressure ventilation using a bag-valve mask might be of use.

Monitor and treat, where necessary, for arrhythmias.

Start an IV D5W TKO. If signs of hypovolaemia are present use lactated Ringers solution. Fluid overload might create complications.

If the patient is hypoglycaemic (decreased or loss of consciousness, tachycardia, pallor, dilated pupils, diaphoresis and/or dextrose strip or glucometer readings below 50 mg), give 50% dextrose.

Hypotension with signs of hypovolaemia requires the cautious administration of fluids. Fluid overload might create complications.

Drug therapy should be considered for pulmonary oedema.

Treat seizures with diazepam.

Proparacaine hydrochloride should be used to assist eye irrigation.

### EMERGENCY DEPARTMENT

Laboratory analysis of complete blood count, serum electrolytes, BUN, creatinine, glucose, urinalysis, baseline for serum aminotransferases (ALT and AST), calcium, phosphorus and magnesium, may assist in establishing a treatment regime. Other useful analyses include anion and osmolar gaps, arterial blood gases (ABGs), chest radiographs and electrocardiograph. Positive end-expiratory pressure (PEEP)-assisted ventilation may be required for acute parenchymal injury or adult respiratory distress syndrome.

Acidosis may respond to hyperventilation and bicarbonate therapy.

Haemodialysis might be considered in patients with severe intoxication.

Consult a toxicologist as necessary. BRONSTEIN, A.C. and CURRANCE, P.L. EMERGENCY CARE FOR HAZARDOUS MATERIALS EXPOSURE: 2nd Ed. 1994 For C8 alcohols and above. Symptomatic and supportive therapy is advised in managing patients.

## SECTION 5 - FIRE FIGHTING MEASURES

### PERSONAL PRECAUTIONS, PROTECTIVE EQUIPMENT AND EMERGENCY PROCEDURES

|                                         |                                                                                                                                                                                                  |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>SUITABLE EXTINGUISHING MEDIA</b>     | Use water spray, dry chemical, foam, or carbon dioxide. Water or foam may cause frothing.                                                                                                        |
| <b>HAZARDS FROM COMBUSTION PRODUCTS</b> | Depending on combustion conditions, a complex mixture of airborne solids, liquids, and gases including carbon monoxide, carbon dioxide, will be evolved when this material undergoes combustion. |
| <b>SPECIAL PROTECTIVE EQUIPMENT</b>     | Fire-fighters should wear full protective clothing and self-contained breathing apparatus (SCBA) in case of fire.                                                                                |

## SECTION 6 - ACCIDENTAL RELEASE MEASURES

### PERSONAL PRECAUTIONS, PROTECTIVE EQUIPMENT AND EMERGENCY PROCEDURES

|                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                |
|-------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>NON-EMERGENCY PERSONNEL</b>                              | Wear appropriate protective equipment as in section 8 below to prevent skin and eye contamination. Remove of ignition sources and provision of sufficient ventilation.                                                                                                                                                                                                                                         |
| <b>EMERGENCY PROCEDURES</b>                                 | Personnel involved in clean up required to wear appropriate personal protective equipment and clothing to minimize exposure.                                                                                                                                                                                                                                                                                   |
| <b>ENVIRONMENTAL PRECAUTION</b>                             | Isolate the spillage and prevent the material to enter drains, sewers, waterways and soil. Dispose of waste according to federal, Environmental Protection Authority and state regulations. If the spillage enters the waterways contact the Environmental Protection Authority, or your local Waste Management Authority.                                                                                     |
| <b>METHOD AND MATERIALS FOR CONTAINMENT AND CLEANING UP</b> | Minor spills do not normally need any special clean-up measures. In the event of a major spill, prevent spillage from entering drains or water courses. Spilt material may result in a slip hazard and should be absorbed into dry, inert material (e.g. sand, earth or vermiculite), which then can be put into appropriately labelled drums for disposal by an approved agent according to local conditions. |

## SECTION 7 - HANDLING AND STORAGE

|                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>PRECAUTIONS FOR SAFE HANDLING</b> | Avoid contact with the product by using appropriate protective equipment such as gloves, glasses or goggles and full-length clothing. Prevent small spills and leakage to avoid slip hazards. Properly dispose of any contaminated rags or cleaning materials in order to prevent fire hazards. Eating, drinking, and smoking should be prohibited in the area where this material is handled, stored and processed. Workers should follow good personal hygiene practices, such as washing hands before eating, drinking and smoking. Remove contaminated clothing and protective equipment before entering eating areas. Keep containers tightly closed when not in use. Prevent product from entering waterways, drains or sewers. |
| <b>CONDITIONS FOR SAFE STORAGE</b>   | Store in a cool, dry well-ventilated place and out of direct sunlight. Store away from food stuff. Store away from sources of heat and/or ignition. Keep the containers closed when not in use.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

## SECTION 8 - HANDLING AND STORAGE

|                        |                                                                                                                      |
|------------------------|----------------------------------------------------------------------------------------------------------------------|
| ENGINEERING CONTROLS   | Use only in well ventilated areas.                                                                                   |
| EYE PROTECTION         | Avoid contact with the eyes. Wear safety glasses or face shield to avoid eye contact or splashing.                   |
| HAND PROTECTION        | Avoid contact with skin. Impervious gloves recommended. Wear suitable protective clothing.                           |
| BODY PROTECTION        | Not normally required. Where splashing is possible suitable work wear should be worn to protect personal clothing.   |
| RESPIRATORY PROTECTION | Do not breathe dust, fumes or vapor. Use approved respirator when exposed to concentration above the exposure limit. |

## SECTION 9 PHYSICAL AND CHEMICAL PROPERTIES

### INFORMATION ON BASIC PHYSICAL AND CHEMICAL PROPERTIES APPEARANCE

|                           |                                 |
|---------------------------|---------------------------------|
| APPEARANCE                | Smooth copper coloured grease   |
| ODOUR                     | Mild                            |
| ODOUR THRESHOLD           | No data available               |
| SPECIFIC GRAVITY          | 0.90 typical                    |
| VISCOSITY                 | No data available               |
| BOILING POINT             | No data available               |
| MELTING POINT             | Greater than 180°C              |
| DROPPING POINT            | No data available               |
| FLASH POINT               | Greater than 240°C              |
| PH VALUE                  | 8.0 – 9.5                       |
| EVAPORATION RATE          | No data available               |
| PENETRATION AT 250C       | No data available               |
| FLAMMABILITY              | Combustible                     |
| AUTO IGNITION TEMPERATURE | No data available               |
| FLAMMABLE LIMITS          | No data available               |
| VAPOUR PRESSURE           | No data available               |
| VAPOUR DENSITY            | No data available               |
| DECOMPOSITION TEMPERATURE | No data available               |
| SOLUBILITY IN WATER       | Not soluble                     |
| PARTITION COEFFICIENT     | No data available               |
| BIODEGRADABILITY          | Not classified as biodegradable |

## SECTION 10: STABILITY AND REACTIVITY

|                                           |                                                                                               |
|-------------------------------------------|-----------------------------------------------------------------------------------------------|
| <b>REACTIVITY</b>                         | Stable under normal conditions of storage and handling.                                       |
| <b>CHEMICAL STABILITY</b>                 | Stable under normal conditions of storage and handling.                                       |
| <b>POSSIBILITY OF HAZARDOUS REACTIONS</b> | None under normal processing                                                                  |
| <b>CONDITIONS TO AVOID</b>                | Keep away from heat, strong oxidizers, open flames or other sources of ignition.              |
| <b>INCOMPATIBLE MATERIALS</b>             | Avoid contact with oxidizing agent.                                                           |
| <b>HAZARDOUS DECOMPOSITION PRODUCTS</b>   | Hazardous decomposition products are not expected to form during normal storage requirements. |

## SECTION 11 TOXICOLOGICAL INFORMATION

| INFORMATION ON THE LIKELY ROUTES OF EXPOSURES                                            |                                                                                                 |
|------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| <b>SKIN EXPOSURE</b>                                                                     | May cause slight skin irritation.                                                               |
| <b>EYE EXPOSURE</b>                                                                      | May cause slight eye irritation.                                                                |
| DELAYED AND IMMEDIATE EFFECTS AND ALSO CHRONIC EFFECTS FROM SHORT AND LONG TERM EXPOSURE |                                                                                                 |
| <b>ACUTE TOXICITY</b>                                                                    | Not classified as acutely toxic.                                                                |
| <b>SKIN CORROSION/IRRITATION</b>                                                         | Not classified as a skin irritation.                                                            |
| <b>SERIOUS EYE DAMAGE/ EYE IRRITATION</b>                                                | Not classified as an eye irritation.                                                            |
| <b>RESPIRATORY/SKIN SENSITIZATION</b>                                                    | Not classified as respiratory sensitiser and skin sensitization.                                |
| <b>CARCINOGENICITY</b>                                                                   | Not classified as a carcinogen.                                                                 |
| <b>GERM CELL MUTAGENICITY</b>                                                            | The majority of studies showed no evidence of mutagenic activity.                               |
| <b>REPRODUCTIVE TOXICITY</b>                                                             | No evidence of developmental or reproductive toxicity.                                          |
| <b>SPECIFIC TARGET ORGAN TOXICITY SINGLE EXPOSURE</b>                                    | Acute studies do not indicate any specific organ toxicity following single exposure.            |
| <b>SPECIFIC TARGET ORGAN TOXICITY REPEATED EXPOSURE</b>                                  | This material has been classified as not a specific hazard to target organs by repeat exposure. |

Note: Information given is based on data on the toxicology of base oil. Toxicological information on product is not available.

## SECTION 12: ECOLOGICAL INFORMATION

|                                      |                                                                 |
|--------------------------------------|-----------------------------------------------------------------|
| <b>DISPOSAL METHOD</b>               |                                                                 |
| <b>ACUTE AQUATIC HAZARD</b>          | This material has been classified as a Category 2.              |
| <b>LONG-TERM AQUATIC HAZARD</b>      | This material has been classified as a Category 2.              |
| <b>TOXICITY</b>                      | No data available.                                              |
| <b>PERSISTENCE AND DEGRADABILITY</b> | Petroleum base oils are inherently biodegradable.               |
| <b>BIOACCUMULATION POTENTIAL</b>     | May cause long-term adverse effects in the aquatic environment. |
| <b>MOBILITY IN SOIL</b>              | No data available.                                              |

## SECTION 13: DISPOSAL CONSIDERATIONS

### DISPOSAL METHOD

#### PRODUCT

The product should not be released to the environment, so any unused material should be recycled wherever possible or be disposed of as hazardous waste at an appropriate collection depot. If this is not possible, the product is suitable for burning in an enclosed burner where it can be used as a fuel source. The product is also suitable for incineration at very high temperatures to prevent formation of undesirable combustion products. Spilled product that cannot be recovered should be absorbed and then shovelled into a suitable drum. Follow Government regulations for disposal of such waste. Do not mix new or used lubricating oils taken for recycling or disposal by suitably licensed contractors in accordance with Government regulations.

#### CONTAINERS

Empty containers may contain residual oil. They should be completely drained and then stored until reconditioned or disposed of. Empty drums should be taken for recycling or disposal through suitably licensed contractors in accordance with Government regulations. Where the containers are of metal construction they should not be pressurised, cut by a grinder, welded, brazed, soldered, drilled or exposed to heat, flames or other sources of ignition. Closed metal containers when exposed to such conditions/treatment may explode causing serious injury or death.

### UNCLEANED PACKAGING RECOMMENDATION

Disposal must be made according to official regulations.

## SECTION 14: TRANSPORT INFORMATION

**NOT CLASSIFIED AS DANGEROUS GOODS BY ROAD, RAIL AND SEA.**

### DISPOSAL METHOD

#### IATA

Not Regulated

#### IMDG

Not Regulated

#### U.N NUMBER

Not Available

#### U.N PROPER SHIPPING NAME

Not Available

#### CLASS

Not Available

#### SUBSIDIARY RISK

Not Available

#### PACKING GROUP

Not Available

#### MARINE POLLUTANT

No

#### HAZCHEM CODE

Not Available

## SECTION 15: REGULATORY INFORMATION

**POISONS SCHEDULE:** Not scheduled

**ADG CODE:** Nil

## SECTION 16: OTHER INFORMATION

**CHEMICAL EMERGENCIES:** 1 800 033 111

**N/D** = Not determined, **N/A** = Not applicable

### LITERATURE REFERENCES:

Preparation of Safety Data Sheets for Hazardous Chemicals Code of Practice (December 2011 Safe Work Australia)

GHS Hazardous Chemical Information List (September 2014 Safe Work Australia)

Guidance on the Classification of Hazardous Chemicals under the WHS Regulations. April 2012. Safe Work Australia.

Global Harmonized System of Classification and Labelling of Chemicals (GHS). Fifth revised edition.

Australian Exposure Standards

Australian Code For The Transport Of Dangerous Goods By Road And Rail 7th Edition.

Standard for the Uniform Scheduling of Medicines and Poisons 2015.

HSIS Hazardous Substance Information System National Worksafe Data Base.

LABELLING OF WORKPLACE HAZARDOUS CHEMICALS, Code of Practice, DEC 2011

IMPLEMENTATION OF THE GLOBALLY HARMONISED SYSTEM OF CLASSIFICATION AND LABELLING OF CHEMICALS (GHS)  
APRIL 2012

### ABBREVIATIONS AND ACRONYMS

**ADG CODE:** Australian Code for the Transport of Dangerous Goods by Road and Rail.

**AICS:** Australian Inventory of Chemical Substances.

**CAS Number:** Chemical Abstracts Service Registry Number.

**GHS:** Globally Harmonized System of Classification and Labelling of Chemicals

**HAZCHEM:** An emergency action code of numbers and letters which gives information to emergency services.

**HSIS:** Hazardous Substances Information System

**IATA:** International Air Transport Association

**IMDG:** International Maritime Dangerous Goods

**NTP:** National Toxicology Program (USA).

**SDS:** Safety Data Sheet

**SWA:** SafeWork Australia

**TWA:** Time Weighted Average.

**UN NUMBER:** United Nations Number.

**DISCLAIMER:** It is believed that the information given in this bulletin is accurate at the issue date. It is offered in good faith, but without guarantee and without acceptance of responsibility for its accuracy.

Kincrome a policy of ongoing research and development aimed at product improvement and therefore may change the formulation, specification and characteristics of its products without notice.

It is the user's responsibility to verify the current formulation, specification or characteristics of a product, and to ascertain that it is suitable for an intended use or application.

**REASON(S) FOR ISSUE:** Revised

Material Safety Data Sheets are updated frequently. Please ensure that you have a current copy.

**PLEASE NOTE** that although every care has been taken in compiling the above information, it is solely reliant upon data available to us at the date hereof.

We believe the data to be correct, however for the reason just stated we are not in a position to warrant its accuracy. With that in mind and given that the full range of possibilities and conditions under which the information may be applied simply cannot be anticipated, **YOU ARE CAUTIONED** to make your own determinations as to the veracity and the suitability of the information to the particular circumstances that apply, or may apply, to you from time to time.

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