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Site Terms and Conditions

These Terms and Conditions govern your use of the Blue Anchor Risk Solutions Pty (Ltd) website at www.barisks.co.za ("Blue Anchor Risk Solutions Pty (Ltd) Site") and your relationship with Blue Anchor Risk Solutions Pty (Ltd) ("Blue Anchor Risk Solutions", "BARS", "we" or "us"). Please read them carefully as they affect your rights and liabilities under the law. If you do not agree to these Terms and Conditions, please do not use the Blue Anchor Risk Solutions Pty (Ltd) Site. If you have any questions on the Terms and Conditions, please contact info@barisks.co.za.

If you are seeking to instruct Blue Anchor Risk Solutions Pty (Ltd) for the provision of services, our standard terms and conditions shall apply (copy available upon request).

Use of the Blue Anchor Risk Solutions Pty (Ltd) Site

We operate the Blue Anchor Risk Solutions Pty (Ltd) Site to assist you in understanding BARS's services and in communicating with us.

The Blue Anchor Risk Solutions Pty (Ltd) Site is provided for your personal use subject to these Terms and Conditions. By accessing or using the Blue Anchor Risk Solutions Pty (Ltd) Site, you agree to be bound by these Terms and Conditions.

Amendments

We may update these Terms and Conditions from time to time for legal or regulatory reasons or to allow the proper operation of the Blue Anchor Risk Solutions Pty (Ltd) Site. We will make reasonable efforts to notify you of any changes. The changes will apply to the use of the Blue Anchor Risk Solutions Pty (Ltd) Site after we have given notice. If you do not wish to accept the new Terms and Conditions you should not continue to use the Blue Anchor Risk Solutions Pty (Ltd) Site. If you continue to use the Blue Anchor Risk Solutions Pty (Ltd) Site after the date on which the change comes into effect, your use of the Blue Anchor Risk Solutions Pty (Ltd) Site indicates your agreement to be bound by the new Terms and Conditions.

Your use of the Blue Anchor Risk Solutions Pty (Ltd) Site

You may not use the Blue Anchor Risk Solutions Pty (Ltd) Site for any of the following purposes:

- disseminating any unlawful, harassing, libellous, abusive, threatening, harmful, vulgar, obscene, or otherwise objectionable material or otherwise breaching any laws;
- transmitting material that encourages conduct that constitutes a criminal offense, results in civil liability or otherwise breaches any applicable laws, regulations or code of practice;
- interfering with any other person's use or enjoyment of the Blue Anchor Risk Solutions Pty (Ltd) Site; or
- making, transmitting or storing electronic copies of materials protected by copyright without the permission of the owner.

You will be responsible for our losses and costs resulting from your breach of this clause.

By submitting information through the Blue Anchor Risk Solutions Pty (Ltd) Site you agree and acknowledge that while we may contact you in response to the information you provide, we are not obliged to provide you with any particular product or services.

Disclaimer

Whilst Blue Anchor Risk Solutions Pty (Ltd) uses reasonable care in compiling and presenting the content found on the Blue Anchor Risk Solutions Pty (Ltd) Site, it is provided purely for information and you should seek further guidance and make independent enquiries before relying upon it. If Blue Anchor Risk Solutions Pty (Ltd) is informed of any inaccuracies in the material on the Blue Anchor Risk Solutions Pty (Ltd) Site we will attempt to correct the inaccuracies as soon as we reasonably can.

If we are in breach of these Terms and Conditions, we will only be responsible for any losses that you suffer to the extent that they are a foreseeable consequence to both of us. Our liability shall not in any event include business losses such as lost data, lost profits or business interruption.

These Terms and Conditions shall not limit or affect our liability if something we do negligently causes death or personal injury.

Availability of the Blue Anchor Risk Solutions Pty (Ltd) Site

We cannot guarantee that the service will be fault-free. If a fault occurs in the service you should report it to info@barisks.co.za and we will attempt to correct the fault as soon as we reasonably can. If Blue Anchor Risk Solutions Pty (Ltd) is informed of any inaccuracies in the material on the Blue Anchor Risk Solutions Pty (Ltd) Site we will attempt to correct the inaccuracies as soon as we reasonably can.

Your access to the Blue Anchor Risk Solutions Pty (Ltd) Site may be occasionally restricted to allow for repairs, maintenance or the introduction of new facilities or services. We will attempt to restore the service as soon as we reasonably can.

Intellectual Property

All information incorporated within the Blue Anchor Risk Solutions Pty (Ltd) Site is owned or licensed by Various Parties. You may retrieve and display the content of the Blue Anchor Risk Solutions Pty (Ltd) Site on a computer screen, store such content in electronic form on disk (but not any server or other storage device connected to a network) or print one copy of such content for your own personal, non-commercial use, provided you keep intact all and any copyright and proprietary notices. You may not otherwise reproduce, modify, copy or distribute or use for commercial purposes any of the materials or content on the Blue Anchor Risk Solutions Pty (Ltd) Site without written permission from the Various Parties.

Applicable Law

These terms and conditions will be subject to the laws of The Republic of South Africa. We will try to solve any disagreements quickly and efficiently. If you are not happy with the way we deal with any disagreement, and you want to take court proceedings, you must do so within the Republic of South Africa.

Miscellaneous

You may not transfer any of your rights under these Terms and Conditions to any other person. We may transfer our rights under these Terms and Conditions to another business where we reasonably believe your rights will not be affected.

If you breach these Terms and Conditions and Blue Anchor Risk Solutions Pty (Ltd) chooses to ignore this, Blue Anchor Risk Solutions Pty (Ltd) will still be entitled to use its rights and remedies at a later date or in any other situation where you breach the Terms and Conditions.

Blue Anchor Risk Solutions Pty (Ltd) shall not be responsible for any breach of these Terms and Conditions caused by circumstances beyond its reasonable control.

The Blue Anchor Risk Solutions Pty (Ltd) Site is owned and operated Blue Anchor Risk Solutions Pty (Ltd).

If you have any queries, please contact info@barisks.co.za.

Blue Anchor Risk Solutions Pty (Ltd) FSP No. 6263,

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