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1. You agree to use the Website only for lawful purposes, and in a way that does not infringe the rights of, or restrict or inhibit anyone else's use and enjoyment, of the Website.
2. You are solely responsible for the actions you take in reliance on any content on the Website (**Website Content**) or content on other Websites that is accessed through the Website (**Off-Website Content**) and acknowledge that you are to make your own assessment of the suitability of all such content for your own purposes.

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3. All intellectual property on the Website including the names, images and logos identifying N4L or third parties and their products and services are subject to copyright, design rights and trade marks of N4L and/or third parties. N4L is the exclusive owner of all rights in the compilation, design and layout of the Website.
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6. N4L does not warrant that the functions of the Website will be uninterrupted or error free, that defects will be corrected, or that the Website or the server that makes it available are free of viruses or bugs.
7. Website Content is for general guidance only and should not be used as a substitute for formal professional advice. Website Content is provided "AS IS" and on an "AS AVAILABLE" basis without any representations or any kind of warranty, or guarantee made (whether express or implied by law), including any warranties of suitability, satisfactory quality, fitness for a particular purpose, non-infringement, compatibility, security, accuracy and completeness, except to the extent that any such warranties or guarantees cannot be displaced under statute.
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9. N4L will not be liable for any damages, loss or expenses of any kind, whether direct, indirect, special or consequential, in contract, negligence or otherwise, arising from or in connection with the use of the Website, Website Content or Off-Website Content.
10. If the New Zealand Consumer Guarantees Act 1993 applies, you may have rights or remedies which are not excluded nor limited by the above. But if you are using the Website or its content for business purposes, that Act will not apply.

General

11. If there is any conflict between these terms and specific terms appearing elsewhere on the Website, then the latter will prevail.

12. These terms and any matters or disputes connected with the Website will be governed by New Zealand law and you submit to the non-exclusive jurisdiction of the New Zealand courts.