

# User Agreement

## 1. Definitions

In this User Agreement, the words below have the following meanings assigned to them:

1. "we", "us", "our" and "Liberty" means Liberty Life Namibia Limited
2. "website" means the internet set with "liberty.co.na" in the address
3. "you" and "your" means the user of the website.

## 2. Your consent

Your use of the Liberty website is subject to the terms and conditions set out below. These terms and conditions may change from time to time so please familiarise yourself with it regularly.

## 3. Parties other than Liberty also collect information

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1. interrupted, delayed or failed transmission due to a power failure, equipment or software malfunction, natural disasters, fire, labour unrest, or any other cause beyond the control of Liberty.
2. inaccurate and or inadequate information generated by us as a result of inaccurate information supplied by you.
3. links with other websites over which we cannot control the content of or the products offered on those websites.
4. denial of access to the website should we believe that you are conducting activities that are illegal, abusive, attack the integrity of the site or put Liberty in disrepute.
5. reliance on the information obtained from this website.

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2. All information, including products and services or any terms or conditions pertaining to them, is subject to change at any time.
3. Some of our information is derived from external sources. We are not responsible for the incorrect information received from these external sources.