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- 10. Except to the fullest extent permitted by applicable law, NDAHK and its officers, directors, agents, employees, contractors, and other representatives exclude all liability arising under, in connection with, or related to these Terms of Use and your use of the Website and the Official Page(s). Users acknowledge utilizing the NDAHK platform at their own risk, and the organization is not responsible for any issues or consequences that may result.
- 11. NDAHK will not be liable for any failure, delay, or default in carrying out its obligations under these Terms, if directly or indirectly caused by acts of God, natural disasters, accidents, civil unrest, government intervention, labor disputes, equipment failures, or any other events beyond NDAHK's reasonable control. NDAHK shall not be responsible for circumstances outside of its direct management

- that prevent the fulfillment of its duties outlined in this agreement. Users acknowledge and accept this limitation of liability resulting from unforeseeable, external factors.
- 12. Where NDAHK's liability cannot be excluded, the maximum aggregate liability for all claims related to the website and official pages shall be limited to HKD 100.00. This limitation applies to the fullest extent permitted by law, and serves to cap NDAHK's potential financial responsibility for issues arising from users' access and use of the platform.
- 13. You irrevocably and unconditionally agree to defend, indemnify, and hold NDAHK and its affiliates, officers, directors, agents, employees, contractors, and representatives harmless from any and all claims, actions, demands, liabilities, expenses, losses, damages, and other costs arising from, connected with, or related to your use of the NDAHK website and official pages, or your breach of these Terms of Use. This includes, but is not limited to, any third-party claims made against NDAHK. You accept full responsibility for your actions on the NDAHK platform.
- 14. NDAHK reserves the right to disable, terminate, and remove any user and their content from the Website and Official Pages, without notice or compensation, if NDAHK determines or believes the user has breached or violated, or attempted to breach or violate, any provision of these Terms of Use or applicable laws and regulations.
- 15. The clauses in these Terms of Use are independent and enforceable separately. The invalidity of one clause does not affect the validity of the others.
- 16. These Terms of Use together with our Privacy Statement are governed by and are to be construed in accordance with the laws of the Hong Kong Special Administrative Region ("HKSAR").
- 17. Any dispute, controversy or claim arising out of or relating to these Terms of Use, or the breach, termination or invalidity thereof, shall be submitted to the exclusive jurisdiction of the HKSAR courts.
- 18. If there is any inconsistency or conflict between the English and Chinese versions of these Terms of Use, the English version shall prevail.