

In accordance with the Standard for Classification and Labelling of Chemical Substance and Material Safety Data Sheet, Article 10 Paragraph

SAFETY DATA SHEET

Interlac 665 Light Grey

Section 1. Chemical product and company identification

A. Product name : Interlac 665 Light Grey

Product code : CLD704

B. Relevant identified uses of the substance or mixture and uses advised against

Identified uses			
Professional application of coatings and inks			
Uses advised against	Reason		
All Other Uses			

C. Manufacturer : International Paint Ltd.

Stoneygate Lane

Felling Gateshead Tyne and Wear NE10 0JY UK

Tel: +44 (0)191 469 6111 Fax: +44 (0)191 438 3711

Emergency telephone number (with hours of operation)

ergency telephone : +44 (0)191 469 6111 (24H)

e-mail address of person responsible for this SDS

: sdsfellinguk@akzonobel.com

Section 2. Hazards identification

A. Hazard classification : FLAMMABLE LIQUIDS - Category 3

CARCINOGENICITY - Category 2

SPECIFIC TARGET ORGAN TOXICITY (SINGLE EXPOSURE) (Narcotic effects) -

Category 3

SPECIFIC TARGET ORGAN TOXICITY (REPEATED EXPOSURE) (central

nervous system (CNS)) - Category 1

LONG-TERM AQUATIC HAZARD - Category 2

B. GHS label elements, including precautionary statements

Symbol :









Signal word : Danger

Hazard statements : Flammable liquid and vapour.

Suspected of causing cancer.
May cause drowsiness or dizziness.

Causes damage to organs through prolonged or repeated exposure. (central

nervous system (CNS))

Toxic to aquatic life with long lasting effects.

Precautionary statements

Date of issue/Date of revision

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Section 2. Hazards identification

Prevention

: Obtain special instructions before use. Do not handle until all safety precautions have been read and understood. Use personal protective equipment as required. Wear protective gloves. Wear eye or face protection. Keep away from heat, hot surfaces, sparks, open flames and other ignition sources. No smoking. Use explosion-proof electrical, ventilating, lighting and all material-handling equipment. Use only non-sparking tools. Take precautionary measures against static discharge. Keep container tightly closed. Use only outdoors or in a well-ventilated area. Avoid release to the environment. Do not breathe vapour. Do not eat, drink or smoke when using this product. Wash hands thoroughly after handling.

Response

: Collect spillage. Get medical attention if you feel unwell. IF exposed or concerned: Get medical attention. IF INHALED: Remove victim to fresh air and keep at rest in a position comfortable for breathing. Call a POISON CENTER or physician if you feel unwell. IF ON SKIN (or hair): Take off immediately all contaminated clothing. Rinse skin with water or shower.

Storage

: Store locked up. Store in a well-ventilated place. Keep cool.

Disposal

: Dispose of contents and container in accordance with all local, regional, national and international regulations.

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Supplemental label elements

: Wear appropriate respirator when ventilation is inadequate.

C. Other hazards which do

not result in classification

: None known.

Section 3. Composition/information on ingredients

Substance/mixture : Mixture

Ingredient name	Common name	CAS number	%	Classification
Naphtha (petroleum), hydrodesulfurized heavy	naphtha (petroleum), hydrodesulfurized heavy	64742-82-1	≥20 - <30	Flam. Liq. 3, H226 STOT SE 3, H336 STOT RE 1, H372 (central nervous system (CNS)) (inhalation) Asp. Tox. 1, H304 Aquatic Chronic 2, H411
titanium dioxide	Titanium dioxide	13463-67-7	≥20 - <25	Carc. 2, H351
Hydrocarbons, C9-C12	Hydrocarbons, C9 -C12	1174921-79-9	<10	Flam. Liq. 3, H226 STOT SE 3, H336 STOT RE 1, H372 (central nervous system (CNS)) (inhalation) Asp. Tox. 1, H304 Aquatic Chronic 2, H411
xylene	xylene	1330-20-7	≥1 - <5	Flam. Liq. 3, H226 Acute Tox. 4, H312 Acute Tox. 4, H332 Skin Irrit. 2, H315

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Section 3. Composition/information on ingredients

				Eye Irrit. 2, H319 STOT SE 3, H336 STOT RE 1, H372
2-butanone oxime	2-butanone oxime	96-29-7	<10	Acute Tox. 4, H312 Eye Dam. 1, H318 Skin Sens. 1, H317 Carc. 2, H351

There are no ingredients present which, within the current knowledge of the supplier and in the concentrations applicable, are classified as hazardous to health or the environment and hence require reporting in this section.

Occupational exposure limits, if available, are listed in Section 8.

Section 4. First aid measures

- A. Eye contact
- : Immediately flush eyes with plenty of water, occasionally lifting the upper and lower eyelids. Check for and remove any contact lenses. Continue to rinse for at least 10 minutes. Get medical attention.
- B. Skin contact
- : Flush contaminated skin with plenty of water. Remove contaminated clothing and shoes. Continue to rinse for at least 10 minutes. Get medical attention. Wash clothing before reuse. Clean shoes thoroughly before reuse.
- C. Inhalation
- : Remove victim to fresh air and keep at rest in a position comfortable for breathing. If it is suspected that fumes are still present, the rescuer should wear an appropriate mask or self-contained breathing apparatus. If not breathing, if breathing is irregular or if respiratory arrest occurs, provide artificial respiration or oxygen by trained personnel. It may be dangerous to the person providing aid to give mouth-to-mouth resuscitation. Get medical attention. If necessary, call a poison center or physician. If unconscious, place in recovery position and get medical attention immediately. Maintain an open airway. Loosen tight clothing such as a collar, tie, belt or waistband.
- D. Ingestion
- : Wash out mouth with water. Remove dentures if any. Remove victim to fresh air and keep at rest in a position comfortable for breathing. If material has been swallowed and the exposed person is conscious, give small quantities of water to drink. Stop if the exposed person feels sick as vomiting may be dangerous. Do not induce vomiting unless directed to do so by medical personnel. If vomiting occurs, the head should be kept low so that vomit does not enter the lungs. Get medical attention. If necessary, call a poison center or physician. Never give anything by mouth to an unconscious person. If unconscious, place in recovery position and get medical attention immediately. Maintain an open airway. Loosen tight clothing such as a collar, tie, belt or waistband.
- E. Notes to physician
- : Treat symptomatically. Contact poison treatment specialist immediately if large quantities have been ingested or inhaled.

Specific treatments

: No specific treatment.

Protection of first-aiders

: No action shall be taken involving any personal risk or without suitable training. If it is suspected that fumes are still present, the rescuer should wear an appropriate mask or self-contained breathing apparatus. It may be dangerous to the person

providing aid to give mouth-to-mouth resuscitation.

See toxicological information (Section 11)

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Section 5. Firefighting measures

A. Extinguishing media

Suitable extinguishing

media

: Use dry chemical, CO₂, water spray (fog) or foam.

Unsuitable

extinguishing media

: Do not use water jet.

B. Specific hazards arising from the chemical

: Flammable liquid and vapour. In a fire or if heated, a pressure increase will occur and the container may burst, with the risk of a subsequent explosion. Runoff to sewer may create fire or explosion hazard. This material is toxic to aquatic life with long lasting effects. Fire water contaminated with this material must be contained and prevented from being discharged to any waterway, sewer or drain.

Hazardous thermal decomposition products Decomposition products may include the following materials:

carbon dioxide carbon monoxide sulfur oxides metal oxide/oxides

C. Special protective equipment for firefighters

: Fire-fighters should wear appropriate protective equipment and self-contained breathing apparatus (SCBA) with a full face-piece operated in positive pressure

Special precautions for fire-fighters

: Promptly isolate the scene by removing all persons from the vicinity of the incident if there is a fire. No action shall be taken involving any personal risk or without suitable training. Move containers from fire area if this can be done without risk. Use water spray to keep fire-exposed containers cool.

Section 6. Accidental release measures

- A. Personal precautions, protective equipment and emergency procedures
- : No action shall be taken involving any personal risk or without suitable training. Evacuate surrounding areas. Keep unnecessary and unprotected personnel from entering. Do not touch or walk through spilt material. Shut off all ignition sources. No flares, smoking or flames in hazard area. Avoid breathing vapour or mist. Provide adequate ventilation. Wear appropriate respirator when ventilation is inadequate. Put on appropriate personal protective equipment.
- B. Environmental precautions
- : Avoid dispersal of spilt material and runoff and contact with soil, waterways, drains and sewers. Inform the relevant authorities if the product has caused environmental pollution (sewers, waterways, soil or air). Water polluting material. May be harmful to the environment if released in large quantities. Collect spillage.

C. Methods and material for containment and cleaning up

Small spill

: Stop leak if without risk. Move containers from spill area. Use spark-proof tools and explosion-proof equipment. Dilute with water and mop up if water-soluble. Alternatively, or if water-insoluble, absorb with an inert dry material and place in an appropriate waste disposal container. Dispose of via a licensed waste disposal contractor.

Large spill

: Stop leak if without risk. Move containers from spill area. Use spark-proof tools and explosion-proof equipment. Approach the release from upwind. Prevent entry into sewers, water courses, basements or confined areas. Wash spillages into an effluent treatment plant or proceed as follows. Contain and collect spillage with noncombustible, absorbent material e.g. sand, earth, vermiculite or diatomaceous earth and place in container for disposal according to local regulations (see Section 13). Dispose of via a licensed waste disposal contractor. Contaminated absorbent material may pose the same hazard as the spilt product. Note: see Section 1 for emergency contact information and Section 13 for waste disposal.



Section 7. Handling and storage

A. Precautions for safe handling

Protective measures

: Put on appropriate personal protective equipment (see Section 8). Avoid exposure obtain special instructions before use. Do not handle until all safety precautions have been read and understood. Do not get in eyes or on skin or clothing. Do not breathe vapour or mist. Do not ingest. Avoid release to the environment. Use only with adequate ventilation. Wear appropriate respirator when ventilation is inadequate. Do not enter storage areas and confined spaces unless adequately ventilated. Keep in the original container or an approved alternative made from a compatible material, kept tightly closed when not in use. Store and use away from heat, sparks, open flame or any other ignition source. Use explosion-proof electrical (ventilating, lighting and material handling) equipment. Use only non-sparking tools. Take precautionary measures against electrostatic discharges. Empty containers retain product residue and can be hazardous. Do not reuse container.

Advice on general occupational hygiene

Eating, drinking and smoking should be prohibited in areas where this material is handled, stored and processed. Workers should wash hands and face before eating, drinking and smoking. Remove contaminated clothing and protective equipment before entering eating areas. See also Section 8 for additional information on hygiene measures.

B. Conditions for safe storage, including any incompatibilities

: Store in accordance with local regulations. Store in a segregated and approved area. Store in original container protected from direct sunlight in a dry, cool and wellventilated area, away from incompatible materials (see Section 10) and food and drink. Store locked up. Eliminate all ignition sources. Vapours are heavier than air and may spread along floors. Separate from oxidizing materials. Keep container tightly closed and sealed until ready for use. Containers that have been opened must be carefully resealed and kept upright to prevent leakage. Do not store in unlabelled containers. Use appropriate containment to avoid environmental contamination.

Section 8. Exposure controls/personal protection

A. Control parameters

Occupational exposure limits

Ingredient name	Exposure limits
titanium dioxide	Ministry of Labor (Republic of Korea, 8/2013).
	TWA: 10 mg/m³ 8 hours. Form: total dust with less than 1% of free SiO2
xylene	Ministry of Labor (Republic of Korea, 8/2013).
	STEL: 655 mg/m³ 15 minutes. STEL: 150 ppm 15 minutes. TWA: 435 mg/m³ 8 hours.
	TWA: 100 ppm 8 hours.

controls

B. Appropriate engineering: Use only with adequate ventilation. Use process enclosures, local exhaust ventilation or other engineering controls to keep worker exposure to airborne contaminants below any recommended or statutory limits. The engineering controls also need to keep gas, vapour or dust concentrations below any lower explosive limits. Use explosion-proof ventilation equipment.

Environmental exposure controls

: Emissions from ventilation or work process equipment should be checked to ensure they comply with the requirements of environmental protection legislation. In some cases, fume scrubbers, filters or engineering modifications to the process equipment will be necessary to reduce emissions to acceptable levels.

C. Personal protective equipment

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Section 8. Exposure controls/personal protection

Respiratory protection

: Use a properly fitted, air-purifying or air-fed respirator complying with an approved standard if a risk assessment indicates this is necessary. Respirator selection must be based on known or anticipated exposure levels, the hazards of the product and the safe working limits of the selected respirator.

Eye protection

: Safety eyewear complying with an approved standard should be used when a risk assessment indicates this is necessary to avoid exposure to liquid splashes, mists, gases or dusts. If contact is possible, the following protection should be worn, unless the assessment indicates a higher degree of protection: safety glasses with side-shields.

Hand protection

: Use chemical resistant gloves classified under Standard EN 374: Protective gloves against chemicals and micro-organisms. Recommended: Viton® or Nitrile gloves. When prolonged or frequently repeated contact may occur, a glove with a protection class of 6 (breakthrough time greater than 480 minutes according to EN 374) is recommended. When only brief contact is expected, a glove with a protection class of 2 or higher (breakthrough time greater than 30 minutes according to EN 374) is recommended. The user must check that the final choice of type of glove selected for handling this product is the most appropriate and takes into account the particular conditions of use, as included in the user's risk assessment. NOTICE: The selection of a specific glove for a particular application and duration of use in a workplace should also take into account all relevant workplace factors such as, but not limited to: Other chemicals which may be handled, physical requirements (cut/ puncture protection, dexterity, thermal protection), potential body reactions to glove materials, as well as the instructions/specifications provided by the glove supplier. Barrier creams may help to protect the exposed areas of the skin but should not be applied once exposure has occurred.

Body protection

Personal protective equipment for the body should be selected based on the task being performed and the risks involved and should be approved by a specialist before handling this product. When there is a risk of ignition from static electricity, wear anti-static protective clothing. For the greatest protection from static discharges, clothing should include anti-static overalls, boots and gloves.

Hygiene measures

: Wash hands, forearms and face thoroughly after handling chemical products, before eating, smoking and using the lavatory and at the end of the working period. Appropriate techniques should be used to remove potentially contaminated clothing. Wash contaminated clothing before reusing. Ensure that eyewash stations and safety showers are close to the workstation location.

Section 9. Physical and chemical properties

A. Appearance

Physical state : Liquid. : Various Colour B. Odour : Solvent. C. Odour threshold : Not available. D. pH : Not applicable. E. Melting/freezing point : Not available.

F. Boiling point/boiling

: Lowest known value: >142°C (>287.6°F)(Naphtha (petroleum), hydrodesulfurized

range

heavy).

G. Flash point : Closed cup: 39°C (102.2°F)

Fire point : Not available. : Not available. H. Evaporation rate Flammability (solid, gas) : Not available.

J. Lower and upper explosive (flammable) : Greatest known range: Lower: 1.4% Upper: 7.6% (Naphtha (petroleum),

hydrodesulfurized heavy)

limits

K. Vapour pressure : Not available.

Solubility : Insoluble in the following materials: cold water.

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Section 9. Physical and chemical properties

M. Vapour density : Not available.

N. Relative density : 1.11

O. Partition coefficient: n- : Not available.

octanol/water

P. Auto-ignition : Not available.

temperature

Q. Decomposition : Not available.

temperature

R. Viscosity : Kinematic (room temperature): 100 mm²/s (100 cSt)

S. Molecular weight : Not applicable.

Section 10. Stability and reactivity

A. Chemical stability : The product is stable.

Possibility of hazardous

reactions

: Under normal conditions of storage and use, hazardous reactions will not occur.

B. Conditions to avoid : Avoid all possible sources of ignition (spark or flame). Do not pressurise, cut, weld,

braze, solder, drill, grind or expose containers to heat or sources of ignition.

C. Incompatible materials : Reactive or incompatible with the following materials:

oxidizing materials

D. Hazardous : Under normal conditions of storage and use, hazardous decomposition products

decomposition products should not be produced.

Section 11. Toxicological information

A. Information on likely : Not available.

routes of exposure

Potential acute health effects

Inhalation : Can cause central nervous system (CNS) depression. May cause drowsiness or

dizziness.

Ingestion: Can cause central nervous system (CNS) depression.

Skin contact: No known significant effects or critical hazards.Eye contact: No known significant effects or critical hazards.

Over-exposure signs/symptoms

Inhalation: Adverse symptoms may include the following:

nausea or vomiting

headache

drowsiness/fatigue dizziness/vertigo muscle weakness unconsciousness

Ingestion: No specific data.Skin contact: No specific data.Eye contact: No specific data.

B. <u>Health hazards</u>

Acute toxicity

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Section 11. Toxicological information

Product/ingredient name	Result	Species	Dose	Exposure
xylene	LD50 Oral	Rat	4300 mg/kg	-
2-butanone oxime	LD50 Dermal	Rat	1001 mg/kg	-

Irritation/Corrosion

Product/ingredient name	Result	Species	Score	Exposure	Observation
titanium dioxide	Skin - Mild irritant	Human	-	72 hours 300 Micrograms Intermittent	-
2-butanone oxime	Eyes - Severe irritant	Rabbit	-	100 microliters	-

Sensitisation

Not available.

CMR - ISHA Article 42 Public Notice No 2013-38 Occupational Exposure Limits

Product/ingredient name	CAS number	Classification
Titanium dioxide	13463-67-7	Carc. 2

Mutagenicity

Not available.

Carcinogenicity

Not available.

Reproductive toxicity

Not available.

Teratogenicity

Not available.

Specific target organ toxicity (single exposure)

Name	Category	Route of exposure	Target organs
Naphtha (petroleum), hydrodesulfurized heavy	Category 3	Not applicable.	Narcotic effects
Hydrocarbons, C9-C12	Category 3		Narcotic effects
xylene	Category 3		Narcotic effects

Specific target organ toxicity (repeated exposure)

Name	Category	Route of exposure	Target organs
Naphtha (petroleum), hydrodesulfurized heavy	Category 1	Inhalation	central nervous system (CNS)
Hydrocarbons, C9-C12	Category 1	Inhalation	central nervous system (CNS)
xylene	Category 1	Not determined	Not determined

Aspiration hazard

Name	Result
	ASPIRATION HAZARD - Category 1 ASPIRATION HAZARD - Category 1

Potential chronic health effects

Chronic toxicity

Not available.

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Section 11. Toxicological information

General: Causes damage to organs through prolonged or repeated exposure.

Carcinogenicity: Suspected of causing cancer. Risk of cancer depends on duration and level of

exposure.

Mutagenicity : No known significant effects or critical hazards.
 Teratogenicity : No known significant effects or critical hazards.
 Developmental effects : No known significant effects or critical hazards.
 Fertility effects : No known significant effects or critical hazards.

ATE value

Route	Result
Oral Dermal Inhalation (vapours)	346048.6 mg/kg 88524.1 mg/kg 885.2 mg/l

Section 12. Ecological information

A. Ecotoxicity

Product/ingredient name	Result	Species	Exposure
xylene	Acute LC50 8500 μg/l Marine water	Crustaceans - Palaemonetes pugio	48 hours
2-butanone oxime	. 0	Fish - Pimephales promelas Fish - Pimephales promelas	96 hours 96 hours

B. Persistence and degradability

Product/ingredient name	Aquatic half-life	Photolysis	Biodegradability
Naphtha (petroleum), hydrodesulfurized heavy	-	-	Not readily
Hydrocarbons, C9-C12	-	-	Not readily

C. Bioaccumulative potential

Product/ingredient name	LogPow	BCF	Potential
Naphtha (petroleum),	-	10 to 2500	high
hydrodesulfurized heavy			
titanium dioxide	-	352	low
Hydrocarbons, C9-C12	-	10 to 2500	high
xylene	3.12	8.1 to 25.9	low
2-butanone oxime	0.63	5.011872336	low

D. Mobility in soil

Soil/water partition coefficient (Koc)

: Not available.

E. Other adverse effects

: No known significant effects or critical hazards.

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Section 13. Disposal considerations

A. Disposal methods

: The generation of waste should be avoided or minimised wherever possible. Disposal of this product, solutions and any by-products should at all times comply with the requirements of environmental protection and waste disposal legislation and any regional local authority requirements.

Dispose of surplus and non-recyclable products via a licensed waste disposal contractor. Waste should not be disposed of untreated to the sewer unless fully compliant with the requirements of all authorities with jurisdiction. Waste packaging should be recycled. Incineration or landfill should only be considered when recycling is not feasible.

B. Disposal precautions

: This material and its container must be disposed of in a safe way. Care should be taken when handling emptied containers that have not been cleaned or rinsed out. Empty containers or liners may retain some product residues. Vapour from product residues may create a highly flammable or explosive atmosphere inside the container. Do not cut, weld or grind used containers unless they have been cleaned thoroughly internally. Avoid dispersal of spilt material and runoff and contact with soil, waterways, drains and sewers.

Section 14. Transport information

	UN	IMDG	IATA
A. UN number	UN1263	UN1263	UN1263
B. UN proper shipping name	PAINT	PAINT. Marine pollutant (Naphtha (petroleum), hydrodesulfurized heavy, Hydrocarbons, C9-C12)	PAINT
C. Transport hazard class(es)	3	3	3
D. Packing group	III	III	III
E. Environmental hazards	No.	Yes.	No.
F. Additional information	-	The marine pollutant mark is not required when transported in sizes of ≤5 L or ≤5 kg.	The environmentally hazardous substance mark may appear if required by other transportation regulations.

IMDG Code Segregation group

: Not applicable.

Special precautions for user : Transport within user's premises: always transport in closed containers that are upright and secure. Ensure that persons transporting the product know what to do in the event of an accident or spillage.

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Section 15. Regulatory information

A. Regulation according to ISHA

ISHA article 37

(Harmful substances

prohibited from manufacture)

ISHA article 38

(Harmful substances

requiring permission)

Article 2 of Youth

Protection Act on Substances Hazardous

to Youth

: None of the components are listed.

: None of the components are listed.

: Not applicable.

Exposure Limits of Chemical Substances and Physical Factors

The following components have an OEL:

titanium dioxide

Xylene

ISHA Enforcement Regs: None of the components are listed.

Annex 11-3 (Exposure

standards established

for harmful factors)

ISHA Enforcement Regs

Annex 11-4 (Harmful factors subject to Work

Environment Measurement)

ISHA Enforcement Regs Annex 12-2 (Harmful

Factors Subject to

Special Health Check-

up)

Standard of Industrial Safety and Health

Annex 12 (Hazardous substances subject to

control)

: The following components are listed: Xylene; Titanium dioxide

: The following components are listed: Xylene

: The following components are listed: Xylene, o,m,p-isomers; Titanium dioxide

B. Regulation according to Chemicals Control Act

K-Reach Article 20

(Toxic chemicals)

K-Reach Article 27 (Prohibited)

K-Reach Article 27

(Restricted)

: None of the components are listed.

: None of the components are listed.

: Not applicable

CSCA Article 11 (TRI) : The following components are listed: Xylene; Barium and its compounds

: Not determined. Korea inventory

CSCA Article 39 (Accident Precaution

Chemicals)

: None of the components are listed.

C. Dangerous Materials

Safety Management Act

: Class: Class 4 - Flammable Liquid

Item: 4. Class 2 petroleums - Water-insoluble liquid

Threshold: 1000 L Danger category: III

Signal word: Contact with sources of ignition prohibited

: Dispose of contents and container in accordance with all local, regional, national D. Wastes regulation

and international regulations.

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Section 15. Regulatory information

E. Regulation according to other foreign laws

Europe inventory : Not determined. **United States inventory** : Not determined.

(TSCA 8b)

Japan inventory : Japan inventory (ENCS): Not determined.

Japan inventory (ISHL): Not determined.

Section 16. Other information

A. References : Not available.B. Date of issue/Date of : 02/06/2017

revision

C. Version : 3

Date of printing : 02/06/2017

D. Other

▼ Indicates information that has changed from previously issued version.

Key to abbreviations : ATE = Acute Toxicity Estimate

BCF = Bioconcentration Factor

GHS = Globally Harmonized System of Classification and Labelling of Chemicals

IATA = International Air Transport Association

IBC = Intermediate Bulk Container

IMDG = International Maritime Dangerous Goods

LogPow = logarithm of the octanol/water partition coefficient

MARPOL = International Convention for the Prevention of Pollution From Ships,

1973 as modified by the Protocol of 1978. ("Marpol" = marine pollution)

UN = United Nations

Notice to reader

IMPORTANT NOTE: the information contained in this data sheet (as may be amended from time to time) is not intended to be exhaustive and is presented in good faith and believed to be correct as of the date on which it is prepared. It is the user's responsibility to verify that this data sheet is current prior to using the product to which it relates.

Persons using the information must make their own determinations as to the suitability of the relevant product for their purposes prior to use. Where those purposes are other than as specifically recommended in this safety data sheet, then the user uses the product at their own risk.

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