

## SAFETY DATA SHEET

### REFRESHING FOAM HAND SOAP

According to Regulation (EC) No. 1272/2008 on Classification, Labelling and Packaging of Substances and Mixtures.

#### SECTION 1: Identification of the substance/mixture and of the company/undertaking

##### 1.1. Product identifier

**Product name** REFRESHING FOAM HAND SOAP

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

**Identified uses** Foam hand soap.

**Uses advised against** Not for oral consumption.

##### 1.3. Details of the supplier of the safety data sheet

**Supplier** MERLIN CHEMICALS  
UNIT 5, PASSFIELD MILL INDUSTRIAL PARK, LIPHOOK, HAMPSHIRE, GU30 7RR  
+44 (0) 1428 751122  
+44 (0) 1428 751133  
technical@merlinchemicals .co.uk

##### 1.4. Emergency telephone number

**Emergency telephone** Out of Office Hours Emergency Information:-  
For accidents and spillages involving this product that pose a threat to the environment, or human health, or require immediate first aid advice call:- +44(0) 7050 265597.  
Note:- This number will not accept order queries or calls dealing with equipment breakdowns.  
UK Environment Agency 24hour Advisory Service 0800 807060. Irish Environmental Protection Agency 1890 335599.

#### SECTION 2: Hazards identification

##### 2.1. Classification of the substance or mixture

###### Classification

**Physical hazards** Not Classified

**Health hazards** Eye Dam. 1 - H318

**Environmental hazards** Not Classified

##### 2.2. Label elements

###### Pictogram



**Signal word** Danger

**Hazard statements** H318 Causes serious eye damage.

**Precautionary statements** P280 Wear protective gloves/protective clothing/eye protection/face protection.  
P305+P351+P338 IF IN EYES: Rinse cautiously with water for several minutes. Remove contact lenses, if present and easy to do. Continue rinsing.  
P313 Get medical advice/attention.  
P404 Store in a closed container.  
P501 Dispose of contents/container in accordance with national regulations.

## REFRESHING FOAM HAND SOAP

**Contains** 1-PROPANAMINIUM, 3-AMINO-N-(CARBOXYMETHYL)-N,N-DIMETHYL-, N-C8-18 (EVEN NUMBERED) ACYL DERIVS., HYDROXIDES, INNER SALTS, AMIDES, C8-C18(EVEN NUMBERED) AND C18(UNSATD.), N,N-BIS(HYDROXYETHYL)

**Detergent labelling** < 5% amphoteric surfactants,< 5% non-ionic surfactants

### 2.3. Other hazards

This product does not contain any substances classified as PBT or vPvB.

### SECTION 3: Composition/information on ingredients

#### 3.2. Mixtures

<b>1-PROPANAMINIUM, 3-AMINO-N-(CARBOXYMETHYL)-N,N-DIMETHYL-, N-C8-18 (EVEN NUMBERED) ACYL DERIVS., HYDROXIDES, INNER SALTS</b>	<b>1-5%</b>
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CAS number: —	EC number: 931-296-8	REACH registration number: 01-2119488533-30-0000
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<b>Classification</b> Eye Dam. 1 - H318 Aquatic Chronic 3 - H412	<b>Classification (67/548/EEC or 1999/45/EC)</b> Xi; R41. R52/53
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<b>ETHANOL</b>	<b>1-5%</b>
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CAS number: 64-17-5	EC number: 200-578-6
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<b>Classification</b> Flam. Liq. 2 - H225	<b>Classification (67/548/EEC or 1999/45/EC)</b> F;R11.
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<b>AMIDES, C8-C18(EVEN NUMBERED) AND C18(UNSATD.), N,N-BIS(HYDROXYETHYL)</b>	<b>1-5%</b>
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CAS number: 68155-07-7	EC number: 931-329-6	REACH registration number: 01-2119490100-53-0000
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<b>Classification</b> Skin Irrit. 2 - H315 Eye Dam. 1 - H318 Aquatic Chronic 2 - H411	<b>Classification (67/548/EEC or 1999/45/EC)</b> Xi; R41, R38. N; R51/53
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<b>METHANOL</b>	<b>&lt;1%</b>
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CAS number: 67-56-1	EC number: 200-659-6
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<b>Classification</b> Flam. Liq. 2 - H225 Acute Tox. 3 - H301 Acute Tox. 3 - H311 Acute Tox. 3 - H331 STOT SE 1 - H370	<b>Classification (67/548/EEC or 1999/45/EC)</b> F;R11 T;R23/24/25,R39/23/24/25
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## REFRESHING FOAM HAND SOAP

<b>ALKYL BENZYL DIMETHYL AMMONIUM CHLORIDE</b>		<b>&lt;1%</b>
CAS number: 68424-85-1                      EC number: 270-325-2		
M factor (Acute) = 10		
<b>Classification</b>	<b>Classification (67/548/EEC or 1999/45/EC)</b>	
Acute Tox. 4 - H302	Xn;R21/22. C;R34. N;R50.	
Acute Tox. 4 - H312		
Skin Corr. 1B - H314		
Eye Dam. 1 - H318		
Aquatic Acute 1 - H400		
<b>DIDECYLDIMETHYLAMMONIUM CHLORIDE</b>		<b>&lt;1%</b>
CAS number: 7173-51-5                      EC number: 230-525-2		
M factor (Acute) = 10		
<b>Classification</b>	<b>Classification (67/548/EEC or 1999/45/EC)</b>	
Acute Tox. 4 - H302	Xn; R22. C; R34. N; R50	
Skin Corr. 1B - H314		
Aquatic Acute 1 - H400		
Aquatic Chronic 2 - H411		
<b>PROPAN-2-OL</b>		<b>&lt;1%</b>
CAS number: 67-63-0                      EC number: 200-661-7		REACH registration number: 01-2119457558-25
M factor (Acute) = 10		
<b>Classification</b>	<b>Classification (67/548/EEC or 1999/45/EC)</b>	
Flam. Liq. 2 - H225	F;R11 Xi;R36 R67	
Eye Irrit. 2 - H319		
STOT SE 3 - H336		

The Full Text for all R-Phrases and Hazard Statements are Displayed in Section 16.

**Composition comments**                      To the best of our knowledge, all of the substances used in this product are being supported for the relevent application in REACH.

#### SECTION 4: First aid measures

##### 4.1. Description of first aid measures

<b>General information</b>	In case of accident or if you feel unwell, seek medical advice immediately (show the label where possible).
<b>Inhalation</b>	Move affected person to fresh air. Get medical attention if any discomfort continues.
<b>Ingestion</b>	Do not induce vomiting. Rinse mouth thoroughly with water. Get medical attention immediately. Show this Safety Data Sheet to the medical personnel.
<b>Skin contact</b>	Promptly flush contaminated skin with water. Promptly remove clothing if soaked through and flush the skin with water.
<b>Eye contact</b>	Remove any contact lenses and open eyelids wide apart. Promptly wash eyes with plenty of water while lifting the eyelids. Continue to rinse for at least 15 minutes and get medical attention.

##### 4.2. Most important symptoms and effects, both acute and delayed

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<b>General information</b>	Neat product will potentially cause permanent eye damage. Dilute product will result in less severe damage to the eyes, but contact should be treated as per neat chemical.
<b>Inhalation</b>	Unlikely route of exposure. Inhalation of sprayed droplets may result in soreness of the throat, mouth and nose.
<b>Ingestion</b>	Unlikely route of exposure without deliberate abuse. If neat chemical is ingested, irritation of the mouth, throat and GI tract may occur. If dilute chemical is ingested some soreness of the mouth, throat and GI tract may occur.
<b>Skin contact</b>	This product is designed to be safe to skin. In unusual cases or after very frequent use, irritation or dryness of skin may occur. This may be related to open cuts and abrasions.
<b>Eye contact</b>	May cause chemical eye burns. May result in permanent eye damage.

### 4.3. Indication of any immediate medical attention and special treatment needed

#### **SECTION 5: Firefighting measures**

##### 5.1. Extinguishing media

**Suitable extinguishing media** Use alcohol-resistant foam, carbon dioxide or dry powder to extinguish. Use fire-extinguishing media suitable for the surrounding fire.

##### 5.2. Special hazards arising from the substance or mixture

**Specific hazards** On heating irritating fumes may be formed.

##### 5.3. Advice for firefighters

**Protective actions during firefighting** Protective clothing and respiratory protection should be worn when tackling fires involving this product. Control run-off water by containing and keeping it out of sewers and watercourses.

**Special protective equipment for firefighters** Wear positive-pressure self-contained breathing apparatus (SCBA) and appropriate protective clothing.

#### **SECTION 6: Accidental release measures**

##### 6.1. Personal precautions, protective equipment and emergency procedures

**Personal precautions** Wear protective clothing as described in Section 8 of this safety data sheet. Ensure adequate ventilation of the working area.

##### 6.2. Environmental precautions

**Environmental precautions** Spillages or uncontrolled discharges into watercourses must be reported immediately to the Environmental Agency or other appropriate regulatory body. Avoid or minimise the creation of any environmental contamination.

##### 6.3. Methods and material for containment and cleaning up

**Methods for cleaning up** Stop leak if safe to do so. Contain and absorb spillage with sand, earth or other non-combustible material. Collect and place in suitable labelled containers and seal securely. For waste disposal, see Section 13.

##### 6.4. Reference to other sections

**Reference to other sections** See sections 8, 12 & 13

#### **SECTION 7: Handling and storage**

##### 7.1. Precautions for safe handling

**Usage precautions** Wear protective clothing as described in Section 8 of this safety data sheet. Avoid contact with eyes. Ensure adequate ventilation of the working area. Keep out of the reach of children.

##### 7.2. Conditions for safe storage, including any incompatibilities

## REFRESHING FOAM HAND SOAP

**Storage precautions** Store in tightly-closed, original container in a dry, cool and well-ventilated place. Store below 40°C.

### 7.3. Specific end use(s)

**Specific end use(s)** Foam hand soap. Refer to Product Information Sheet.

**Usage description** Refer to use instructions.

## SECTION 8: Exposure Controls/personal protection

### 8.1. Control parameters

#### Occupational exposure limits

##### **ETHANOL**

Long-term exposure limit (8-hour TWA): WEL 1000 ppm 1920 mg/m<sup>3</sup> vapour

##### **METHANOL**

Long-term exposure limit (8-hour TWA): WEL 200 ppm(Sk) 266 mg/m<sup>3</sup>(Sk)

Short-term exposure limit (15-minute): WEL 250 ppm(Sk) 333 mg/m<sup>3</sup>(Sk)

##### **PROPAN-2-OL**

Long-term exposure limit (8-hour TWA): WEL 400 ppm 999 mg/m<sup>3</sup>

Short-term exposure limit (15-minute): WEL 500 ppm 1250 mg/m<sup>3</sup>

WEL = Workplace Exposure Limit

### **Ingredient comments**

Where an exposure level is quoted, a risk assessment should consider if there is a need to monitor the atmosphere of the working environment. Results should be compared against the WEL and/or DNEL information provided. The Long Term WEL refers to total exposure of a worker to a specific substance averaged out over an 8 hour period.

The Short Term WEL refers to a single exposure of a worker to a specific substance over a 15 minute period.

If the Short Term WEL is exceeded and no Long Term Limit is set, further exposure during the working shift is not permitted. Further controls should be implemented to ensure that future exposure to the substance is reduced below the levels set before the activity is repeated/continued. Where no Short Term WEL exists, guidance from the HSE is to use a value of three times the Long Term WEL.

The WEL limits are laid down in the EH40 list as supplied by the HSE. This is taken from the Chemical Agents Directive (98/24/EC). Where a worker is exposed to levels approaching a limit, further exposure control measures should be considered to reduce exposure to the substance. DNEL and/or PNEC information is supplied by manufacturers of substances in accordance with REACH legislation (Regulation (EC) No 1907/2006), and is used to provide suitable risk reduction measures to limit exposure of the user of the substance to a non hazardous level. If the measured level of exposure by a route divided by the DNEL for the route is greater than 1, then further exposure controls should be implemented as described in section 8.2. Where new information becomes available under REACH, this will be passed on as revisions to the Safety Data Sheet.

#### **ETHANOL (CAS: 64-17-5)**

### **DNEL**

Workers - Inhalation; Short term local effects: 1900 mg/m<sup>3</sup>

Workers - Dermal; Long term : 343 mg/kg

Workers - Inhalation; Long term : 950 mg/m<sup>3</sup>

Consumer - Inhalation; Short term local effects: 950 mg/m<sup>3</sup>

Consumer - Dermal; Long term : 206 mg/kg

Consumer - Inhalation; Long term : 114 mg/m<sup>3</sup>

Consumer - Oral; Long term : 87 mg/kg

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- PNEC**
- Fresh water; 0.96 mg/l
  - Marine water; 0.79 mg/l
  - Sediment (Freshwater); 3.6 mg/kg
  - Soil; 0.63 mg/kg

### AMIDES, C8-C18(EVEN NUMBERED) AND C18(UNSATD.), N,N-BIS(HYDROXYETHYL) (CAS: 68155-07-7)

- DNEL**
- Industry - Dermal; Long term systemic effects: 4.16 mg/kg/day
  - Industry - Inhalation; Long term systemic effects: 73.4 mg/m<sup>3</sup>
  - Consumer - Dermal; Long term systemic effects: 2.5 mg/kg/day
  - Consumer - Inhalation; Long term systemic effects: 21.73 mg/m<sup>3</sup>
  - Consumer - Oral; Long term systemic effects: 6.25 mg/kg/day

- PNEC**
- Fresh water; 0.007 mg/l
  - Marine water; 0.0007 mg/l
  - Intermittent release; 0.0024 mg/l
  - STP; 830 mg/l
  - Soil; 0.0189 mg/l
  - Sediment; 0.0424 mg/kg

### METHANOL (CAS: 67-56-1)

- DNEL**
- Workers - Dermal; Short term : 40 mg/kg
  - Workers - Inhalation; Short term : 260 mg/m<sup>3</sup>
  - Workers - Dermal; Long term : 40 mg/kg
  - Workers - Inhalation; Long term : 260 mg/m<sup>3</sup>
  - Consumer - Dermal; Short term : 8 mg/kg
  - Consumer - Inhalation; Short term : 50 mg/m<sup>3</sup>
  - Consumer - Oral; Short term : 8 mg/kg
  - Consumer - Dermal; Long term : 8 mg/kg
  - Consumer - Inhalation; Long term : 50 mg/m<sup>3</sup>
  - Consumer - Oral; Long term : 8 mg/kg

- PNEC**
- Fresh water; 154 mg/l
  - Marine water; 15.4 mg/l
  - Sediment (Freshwater); 570.4 mg/kg
  - Soil; 23.5 mg/kg

### PROPAN-2-OL (CAS: 67-63-0)

- DNEL**
- Professional - Dermal; 1 d Chronic effects: 888 mg/kg
  - Professional - Inhalation; Chronic effects: 500 mg/m<sup>3</sup>

## 8.2. Exposure controls

### Protective equipment



### Appropriate engineering controls

Provide adequate general and local exhaust ventilation.

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<b>Personal protection</b>	The PPE indicated above is not a COSHH assessment. It represents PPE that should be considered during the manufacture, distribution, use and final disposal stages of this product's life cycle. It is the responsibility of employers to conduct a COSHH/risk assessment to determine appropriate PPE levels. The information given below should be used to support this assessment. Where possible replace manual processes with automated or closed processes to minimise contact with the product.
<b>Eye/face protection</b>	The following protection should be worn: Chemical splash goggles. Refer to EN Standard 166 to select appropriate level of protection.
<b>Hand protection</b>	No specific hand protection recommended.
<b>Other skin and body protection</b>	Provide eyewash station. Wear suitable protective clothing as protection against splashing or contamination. Reference to EN 13832 and EN 943 is useful when selecting footwear and clothing.
<b>Hygiene measures</b>	Promptly remove non-impervious clothing that has become contaminated, provided it is not adhered to the skin. Wash contaminated clothing before reuse. Provide eyewash station and safety shower.
<b>Respiratory protection</b>	No specific recommendation made, but respiratory protection must be used if the general level exceeds the Workplace Exposure Limit. In the case of dust or aerosol formation (eg spraying), or vapour from hot vessels, use respiratory protection with an approved filter (P2).
<b>Environmental exposure controls</b>	Do not allow the substance to contaminate surface water/ground water. See points 6, 12 & 13.
<b>General Health and Safety Measures.</b>	The above requirements refer to the neat chemical. In-use solutions may have a lower classification, however, a full risk assessment should be carried out before handling any chemical(s). Risk assessments should refer to COSHH and any other relevant legislation or industry specific guidelines governing the use of chemicals.

### SECTION 9: Physical and Chemical Properties

#### 9.1. Information on basic physical and chemical properties

<b>Appearance</b>	Liquid
<b>Colour</b>	Colourless.
<b>Odour</b>	Characteristic.
<b>Odour threshold</b>	Not applicable.
<b>pH</b>	pH (concentrated solution): 6 - 8
<b>Melting point</b>	Not applicable.
<b>Initial boiling point and range</b>	Not applicable.
<b>Flash point</b>	Not applicable.
<b>Evaporation rate</b>	Not applicable.
<b>Evaporation factor</b>	Not applicable.
<b>Flammability (solid, gas)</b>	Not applicable.
<b>Upper/lower flammability or explosive limits</b>	Not applicable.
<b>Other flammability</b>	Not applicable.
<b>Vapour pressure</b>	Not applicable.

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<b>Vapour density</b>	Not applicable.
<b>Relative density</b>	1.01 - 1.02
<b>Bulk density</b>	Not applicable.
<b>Solubility(ies)</b>	Soluble in water.
<b>Partition coefficient</b>	Not applicable. Not technically practical for mixtures.
<b>Auto-ignition temperature</b>	Not applicable.
<b>Decomposition Temperature</b>	Not applicable.
<b>Viscosity</b>	Not determined.
<b>Explosive properties</b>	Not applicable.
<b>Explosive under the influence of a flame</b>	Not considered to be explosive.
<b>Oxidising properties</b>	Not applicable. Contains no Oxidising Components.
<b>9.2. Other information</b>	
<b>Refractive index</b>	Not applicable.
<b>Particle size</b>	Not applicable.
<b>Molecular weight</b>	Not applicable.
<b>Volatility</b>	Not applicable.
<b>Saturation concentration</b>	Not applicable.
<b>Critical temperature</b>	Not applicable.
<b>Volatile organic compound</b>	Not applicable.
<b>Explosive Properties</b>	Not Classified as Explosive
<b>Storage Temperature Range</b>	0 - 40°C

### SECTION 10: Stability and reactivity

#### 10.1. Reactivity

**Reactivity** Not expected to react when correctly stored and used. Mixing with other chemicals may produce unexpected reactions.

#### 10.2. Chemical stability

**Stability** Stable at normal ambient temperatures and when used as recommended. - See note 10.6.

#### 10.3. Possibility of hazardous reactions

**Possibility of hazardous reactions** Refer to section 10.1. Do not mix with Hypochlorite based chemicals, this could result in a dangerous heating of the solution.

#### 10.4. Conditions to avoid

**Conditions to avoid** Avoid excessive heat for prolonged periods of time.

#### 10.5. Incompatible materials

**Materials to avoid** Strong acids. Bleach.

#### 10.6. Hazardous decomposition products



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**Hazardous decomposition products** Does not decompose when used and stored as recommended. - See section 10.5.

### SECTION 11: Toxicological information

#### 11.1. Information on toxicological effects

**General information** See section 4.2.

**Inhalation** Unlikely route of exposure. Inhalation of sprayed droplets may result in soreness of the throat, mouth and nose. - See section 4.2.

**Ingestion** May cause irritation to mouth, throat and GI tract.

**Skin contact** Normal use is unlikely to cause irritation. After frequent hand washing it is recommended that a moisturising cream is used.

**Eye contact** Risk of serious damage to eyes. May cause permanent eye injury.

### SECTION 12: Ecological Information

**Ecotoxicity** This product is not classified as environmentally hazardous. However, this does not exclude the possibility that large or frequent spills can have a harmful or damaging effect on the environment.

#### 12.1. Toxicity

**Acute toxicity - fish** Normal use of the diluted product is not expected to pose any risk.

#### 12.2. Persistence and degradability

**Persistence and degradability** The surfactant(s) used in this preparation complies (comply) with the biodegradability criteria as laid down in the European Detergents Regulation No 648/2004 as amended.

#### 12.3. Bioaccumulative potential

**Bioaccumulative potential** Not expected to bioaccumulate.

**Partition coefficient** Not applicable. Not technically practical for mixtures.

#### 12.4. Mobility in soil

**Mobility** The product contains substances which are water soluble and may spread in water systems.

#### 12.5. Results of PBT and vPvB assessment

**Results of PBT and vPvB assessment** This product does not contain any substances classified as PBT or vPvB.

#### 12.6. Other adverse effects

**Other adverse effects** Not determined.

### SECTION 13: Disposal considerations

#### 13.1. Waste treatment methods

**General information** When handling waste, the safety precautions applying to handling of the product should be considered. Disposal of this product, process solutions, residues and by-products should at all times comply with the requirements of environmental protection and waste disposal legislation and any local authority requirements. Do not mix with other chemicals.

**Disposal methods** Small volumes of use solution can be disposed of to sewers. Dispose of waste product or used containers in accordance with local regulations

### SECTION 14: Transport information

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**General** The product is not covered by international regulations on the transport of dangerous goods (IMDG, IATA, ADR/RID).

**14.1. UN number**

Not applicable.

**14.2. UN proper shipping name**

Not applicable.

**14.3. Transport hazard class(es)**

No transport warning sign required.

**14.4. Packing group**

Not applicable.

**14.5. Environmental hazards**

**Environmentally hazardous substance/marine pollutant**

No.

**14.6. Special precautions for user**

Not applicable.

**14.7. Transport in bulk according to Annex II of MARPOL73/78 and the IBC Code**

**Transport in bulk according to** Not applicable.

**Annex II of MARPOL 73/78  
and the IBC Code**

### SECTION 15: Regulatory information

**15.1. Safety, health and environmental regulations/legislation specific for the substance or mixture**

**EU legislation** European Regulation (EC) No 1272/2008 on Classification, Labelling and Packaging of Substances and Mixtures.  
This replaces Directive 67/548/EEC - Classification, Packaging and Labelling of Dangerous Substances and Regulation (EC) No. 453/2010 relating to the Classification, Packaging and Labelling of Dangerous Preparations. Also considered is the REACH Regulation (EC) No.1907/2006.

**15.2. Chemical safety assessment**

No chemical safety assessment has been carried out.

### SECTION 16: Other information

## REFRESHING FOAM HAND SOAP

<b>Abbreviations and acronyms used in the safety data sheet</b>	(EC) No. 1272/2008 : EU Regulation on Classification, Labelling and Packaging of Substances and Mixtures. NPIS - National Poisons Information Service. vPvB - Very Persistent, Very bioaccumulative. PBT - Persistent, Bioaccumulative & Toxic. REACH - Registration, Evaluation, Authorisation & restriction of CHemicals (Regulation EC 1907/2006). DNEL - Derived No Effect Limit. PNEC - Predicted No Effect Concentration. COSHH - Control of Substances Hazardous to Health. Industry - Refers in section 8 to application of the substance in an industrial process. Professional - Refers in section 8 to application/use of the preparation/product in a skilled trade premises.
<b>General information</b>	This document is a Safety Data Sheet, NOT a CoSHH assessment. It is the customer's responsibility to conduct a full CoSHH assessment, taking into account the information held within this document along with other local factors considered in a risk assessment. The Risk and Hazard statements listed below are the full text of abbreviations used in this document. They are not the final classification, for this refer to section 2.
<b>Revision comments</b>	Review in line with CLP Regulation.
<b>Revision date</b>	01/05/2015
<b>SDS number</b>	21185
<b>Hazard statements in full</b>	H225 Highly flammable liquid and vapour. H301 Toxic if swallowed. H302 Harmful if swallowed. H311 Toxic in contact with skin. H312 Harmful in contact with skin. H314 Causes severe skin burns and eye damage. H315 Causes skin irritation. H318 Causes serious eye damage. H319 Causes serious eye irritation. H331 Toxic if inhaled. H336 May cause drowsiness or dizziness. H370 Causes damage to organs . H400 Very toxic to aquatic life. H411 Toxic to aquatic life with long lasting effects. H412 Harmful to aquatic life with long lasting effects.
<b>REACH extended MSDS comments</b>	REACH requires that persons handling chemicals should take the necessary risk management measures, in accordance with assessments from manufacturers and importers of chemical substances. The relevant recommendations must be passed along the supply chain. These assessments are generally reported in Exposure Scenarios. Where Exposure Scenarios have been provided for substances used in this product, the relevant information is incorporated into the safety data sheet.

This information relates only to the specific material designated and may not be valid for such material used in combination with any other materials or in any process. Such information is, to the best of the company's knowledge and belief, accurate and reliable as of the date indicated. However, no warranty guarantee or representation is made to its accuracy, reliability or completeness. It is the user's responsibility to satisfy himself as to the suitability of such information for his own particular use.