

# Wentworth Distributors Aus Pty Limited – Terms & Conditions of Trade

1.1	<b>Definitions</b>	9.3	If the Client requests WDAPL to leave Goods outside WDAPL's premises for collection or to deliver the Goods to an unattended location, then such Goods shall be left at the Client's sole risk and responsibility.	(a) any money payable to WDAPL becomes overdue, or in WDAPL's opinion the Client will be unable to make a payment when it falls due;
1.2	<b>Contract</b> means the terms and conditions contained herein, together with any quotation, order, invoice or other document or amendments expressed to be supplemental to this contract.	9.4	The Client acknowledges that Goods supplied may exhibit slight variations of colour, shade and brightness within tolerances specified by the manufacturer. While every effort will be taken by WDAPL to minimise such variations, WDAPL shall not be liable in any way whatsoever for such variations occur between batches of product or sale samples and the final product supplied.	(b) the Client has agreed to accept the terms and conditions provided by WDAPL;
1.3	<b>WDAPL</b> means Wentworth Distributors Aus Pty Limited, its successors and assigns or any person acting on behalf of and with the authority of Wentworth Distributors Aus Pty Limited.	10.	<b>Title</b>	(c) the Client becomes insolvent, convenes a meeting with its creditors or proposes or enters into an arrangement with creditors, or makes an assignment for the benefit of its creditors;
1.4	<b>Client</b> means the person or persons acting on behalf of and with the authority of the Client requesting WDAPL to provide the Services as specified in any proposal, quotation, order, invoice or other documentation, and:	10.1	(a) the Client has met all of its other obligations to WDAPL;	(d) a receiver, manager, liquidator (provisional or otherwise) or similar person is appointed in respect of the Client or any asset of the Client.
1.5	(a) if there is more than one Client, it is a reference to each Client jointly and severally; and (b) if the Client is a partnership, it is a reference to each partner jointly and severally; and (c) if the Client is a part of a Trust, shall be bound in their capacity as a trustee; and (d) includes the Client's executors, administrators, successors and permitted assigns.	10.2	(b) the Client has met all of its other obligations to WDAPL.	<b>Cancellation</b>
1.6	<b>Goods</b> means all Goods ordered by the Client and accepted by the Client in accordance with the Client's request from time to time (where the context so permits the terms 'Goods' or 'Services' shall be interchangeable for the other).	10.3	(c) it is further agreed that, until ownership of the Goods passes to the Client in accordance with clause 10.1:	Without prejudice to any other remedies WDAPL may have, if at any time the Client is in breach of its obligation (including those relating to payment) under these terms and conditions WDAPL may suspend or terminate the supply of Goods to the Client. WDAPL will not be liable to the Client for any loss or damage the Client suffers because WDAPL has cancelled the contract.
1.7	<b>Confidential Information</b> means information of a confidential nature whether oral, written or electronic in form including, but not limited to, this contract, either party's intellectual property, operational information, know-how, trade secrets, financial and commercial affairs, contracts, client information (including but not limited to, Personal Information such as name, address, D.O.B, occupation, driver's license details, electronic contact (email, Facebook or Twitter details), medical insurance details or next of kin and other contact information (where applicable), previous credit applications, credit history) and pricing details.	10.4	(a) the Client is only a bailee of the Goods and must return the Goods to WDAPL on demand;	WDAPL may cancel any contract to which these terms and conditions apply or cancel Delivery of Goods at any time before the Goods are delivered by giving written notice to the Client. On giving such notice WDAPL shall repay to the Client any money paid by the Client for the Goods. WDAPL shall not be liable for any loss or damage whatsoever arising from such cancellation.
1.8	<b>Cookies</b> means small files which are stored on a user's computer. They are designed to hold a modest amount of data (including Personal Information) specific to a particular client and website, and can be accessed either by the web server or the client's computer. If the Client uses our website without Cookies to operate in the background when using WDAPL's website, then the Client shall have the right to enable / disable the Cookies first by selecting the option to enable / disable provided on the website, prior to making enquiries via the website.	10.5	(b) the Client holds the benefit of the Client's insurance of the Goods on trust for WDAPL and must pay to WDAPL the proceeds of any insurance in the event of the Goods being lost, damaged or destroyed;	In the event that the Client cancels Delivery of Goods the Client shall be liable for any and all losses incurred (whether direct or indirect) by WDAPL as a direct result of the cancellation (including, but not limited to, any loss of profits) to the Client's specifications, or for non-stockist items, will definitely not be accepted once production has commenced, or an order has been placed.
1.9	<b>Price</b> means the agreed price plus any GST where applicable for the Goods as agreed between WDAPL and the Client in accordance with clause 5 below.	10.6	(c) the Client may not sell, dispose, or otherwise part with possession of the Goods other than in the ordinary course of business and for market value. If the Client sells, disposes or parts with possession of the Goods then the Client must hold the proceeds without such act on trust for WDAPL and must pay or deliver the proceeds to WDAPL on demand;	<b>Privacy Policy</b>
2.	<b>GST</b> means Goods and Services Tax as defined within the 'A New Tax System (Goods and Services Tax) Act 1999' (Cth).	10.7	(d) the Client shall not charge or grant an encumbrance over the Goods nor grant otherwise give away any interest in the Goods while they remain the property of WDAPL;	All emails, documents, images or other recorded information held or used by WDAPL is Personal Information and is stored and referred to in clause 17.3, and therefore considered Confidential Information. WDAPL acknowledges its obligation in relation to the handling, use, disclosure and processing of Personal Information pursuant to the Privacy Act 1988 (the 'Act') including the Part IIC of the Act being Privacy Amendment (Notifiable Data Breaches) Act 2017 (NDP) and any other Cookies on WDAPL's website and in a European Economic Area ('EEA'), under the EU Data Privacy Laws (including the General Data Protection Regulation 'GDPR') (collectively, 'EU Data Privacy Laws'). WDAPL acknowledges that in the event it becomes aware of any data breaches and/or disclosure of the Personal Information held by WDAPL that may result in serious harm to the Client, WDAPL will notify the Client in accordance with the Act and/or the GDPR. Any release of such Personal Information must be in accordance with the Act and the GDPR pursuant to law. Personal Information must be approved by the Client by written consent, unless subject to an operation of law.
2.1	The Client is taken to have exclusively accepted and is immediately bound, jointly and severally, by these terms and conditions if the Client places an order for or accepts Delivery of the Goods.	10.8	(e) the Client shall not convert or process the Goods or interfere with them with other goods but if the Client does so then the Client holds the resulting product on trust for the benefit of WDAPL and must sell, dispose of or return the resulting product to WDAPL as it so directs;	Notwithstanding clause 17.1, privacy limitations will extend to WDAPL in respect of Cookies where the Client uses WDAPL's website to make enquiries. WDAPL agrees to display relevant information such as Cookies and similar tracking technologies, such as pixels and web beacons (if applicable), such technology allows the collection of Personal Information such as the Client's:
2.2	In the event of any inconsistency between the terms and conditions of this Contract and any other prior document or schedule that the parties have entered into, the terms of this Contract shall prevail.	10.9	(f) WDAPL may recover possession of any Goods in transit whether or not Delivery has occurred;	(a) IP address, browser, email client type and other similar details;
2.3	Any amendment to the terms and conditions contained in this Contract may only be amended in writing by the consent of both parties.	10.10	(g) the Client shall not charge or grant an encumbrance over the Goods nor grant otherwise give away any interest in the Goods while they remain the property of WDAPL;	(b) tracking website usage and traffic; and
2.4	The Client acknowledges that:	10.11	(h) WDAPL may commence proceedings to recover the Price of the Goods sold notwithstanding that the Client's interest has not passed to the Client.	(c) reports are available to WDAPL when WDAPL sends an email to the Client, so WDAPL may collect and review that information (collectively 'Personal Information').
3.	<b>Acceptance</b>	11.	<b>Personal Property Securities Act 2009 ('PPSA')</b>	(d) if the Client consents to the use of Cookies on WDAPL's website and later wishes to withdraw that consent, the Client may manage and control WDAPL's privacy controls via the Client's web browser, including removing Cookies by deleting them from the browser history when exiting the site.
3.1	The Client acknowledges and accepts that WDAPL shall, without prejudice, accept no liability in respect of any alleged actual error(s) and/or omission(s):	11.1	In this clause financing statement, financing change statement, security agreement, and security interest has the meaning given to it by the PPSA.	(e) to assess an application by the Client; and/or
3.2	(a) resulting from an inadvertent mistake made by WDAPL in the formation and/or administration of this Contract; and	11.2	The Client undertakes to:	(f) to notify other credit providers of a default by the Client; and/or
3.3	(b) contained in or omitted from any literature (hard copy and/or electronic) supplied by WDAPL in respect of the Services.	11.3	(a) promptly sign any further documents and/or provide any further information (such as a credit check) to complete, accurate and up-to-date in all respects) which WDAPL may reasonably require to:	(g) to update information with other credit providers as to the status of this credit account, where the Client is in default with other credit providers; and/or
4.	<b>Change in Control</b>	11.4	(i) register a financing statement or financing change statement in relation to a security interest on the Personal Property Securities Register;	(d) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
4.1	The Client shall give WDAPL not less than fourteen (14) days prior written notice of any proposed change of ownership of the Client and/or any other change in the Client's details (including but not limited to, changes in the Client's name, address, contact phone or fax number, change of trustees, or business practice). The Client shall be liable for any loss incurred by WDAPL as a result of the Client's failure to comply with this clause.	11.5	(ii) register any other documents on the register established by the PPSA; or	(e) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
5.	<b>Price and Payment</b>	11.6	(iii) correct a defect in a statement referred to in clause 11.3(a)(i) or 11.3(a)(ii);	(f) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
5.1	At WDAPL's sole discretion, the Price shall be either:	11.7	(iv) indemnify, and upon demand reimburse, WDAPL for all expenses incurred in registering a financing statement or financing change statement on the Personal Property Securities Register established by the PPSA or releasing any Goods charged thereby;	(g) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
5.2	(a) as indicated on the invoice; or	11.8	(v) not register a financing change statement in respect of a security interest without the prior written consent of WDAPL;	(h) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
5.3	(b) the Price as at the date of Delivery of the Goods according to WDAPL's current price list; or	11.9	(vi) register, or permit to be registered, a financing statement or a financing change statement in relation to the Goods and/or collateral (account) in favour of a third party without the prior written consent of WDAPL;	(i) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
5.4	(c) WDAPL's quoted price (subject to clause 5.2) which will be valid for the period stated in the quotation or a period of thirty (30) days.	12.	(vii) not register, or permit to be registered, a financing statement or a financing change statement in relation to the Goods and/or collateral (account) in favour of a third party without the prior written consent of WDAPL;	(j) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
5.5	WDAPL reserves the right to change the Price if a variation to WDAPL's quotation is requested. Any variation from the specifications (including, but not limited to, for overseas destinations) that may be required as a condition in foreign currency exchange and/or international freight and insurance charges) will be charged for on the basis of WDAPL's quotation and will be shown as variations on the invoice. Payment for all variations must be made in full at their time of completion.	12.1	<b>Security and Charge</b>	(k) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
5.6	At WDAPL's sole discretion, the Client may do so at the time of receipt or at any time afterwards. On any default by the Client WDAPL may re-allocate any payments previously received and allocated. In the absence of any payment allocation by WDAPL, payment will be deemed to be applied in the following order of priority:	12.2	In consideration of WDAPL agreeing to supply the Goods, the Client agrees all of its rights, claims and/or interests in or to the Goods, or other assets or other securities capable of being charged, owned by the Client either now or in the future, to secure the performance by the Client of its obligations under these terms and conditions (including, but not limited to, the Client's obligations to WDAPL from and against all WDAPL's costs and disbursements including legal costs on a solicitor and own client basis incurred in exercising WDAPL's rights under this clause).	(l) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
5.7	WDAPL reserves the right to change the Price if a variation to WDAPL's quotation is requested. Any variation from the specifications (including, but not limited to, for overseas destinations) that may be required as a condition in foreign currency exchange and/or international freight and insurance charges) will be charged for on the basis of WDAPL's quotation and will be shown as variations on the invoice. Payment for all variations must be made in full at their time of completion.	12.3	WD and the Client agree that sections 96, 115 and 125 of the PPSA do not apply to the security agreement created by these terms and conditions.	(m) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
5.8	At WDAPL's sole discretion, the Client may do so at the time of receipt or at any time afterwards. On any default by the Client WDAPL may re-allocate any payments previously received and allocated. In the absence of any payment allocation by WDAPL, payment will be deemed to be applied in the following order of priority:	12.4	The Client waives their rights to receive notices under sections 95, 118, 121(4), 130, 131(3)(d) and 132(4) of the PPSA.	(n) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
6.	<b>Delivery of Goods</b>	12.5	The Client waives their rights as a grantor and/or a debtor under sections 142 and 143 of the PPSA.	(o) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
6.1	Delivery ('Delivery') of the Goods is taken to occur at the time that:	12.6	Unless otherwise agreed to in writing by WDAPL, the Client waives their right to receive a verification statement in accordance with section 157 of the PPSA.	(p) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
6.2	(a) the Client or the Client's nominated carrier takes possession of the Goods at WDAPL's address; or	12.7	The Client must unconditionally ratify any actions taken by WDAPL under clauses 11.3 to 11.5.	(q) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
6.3	(b) WDAPL (or WDAPL's nominated carrier) delivers the Goods to the Client's nominated address even if the Client is not present at the address.	12.8	Subject to any express provisions to the contrary (including those contained in this clause 12) and any other conditions intended to have the effect of contracting out of any of the provisions of the PPSA.	(r) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
6.4	At WDAPL's discretion, the Client may be required to pay the Price:	12.9	<b>Defects, Warranties and Returns, Competition and Consumer Act 2010 (CCA)</b>	(s) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
6.5	WDAPL may deliver the Goods in separate instalments. Each separate instalment shall be invoiced and paid in accordance with the provisions in these terms and conditions.	13.	WDAPL acknowledges that nothing in these terms and conditions purports to modify or exclude the Non-Excluded Guarantees.	(t) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
6.6	Any time specified by WDAPL for Delivery of the Goods is an estimate only and WDAPL will not be liable for any loss or damage incurred by the Client as a result of Delivery being late. However both parties agree that they shall make every endeavour to enable the Goods to be delivered at the time and place as was arranged between both parties. In the event that WDAPL is unable to supply the Goods as agreed solely due to any action or inaction of the Client, then WDAPL shall be entitled to charge a reasonable fee for redelivery and/or storage.	13.1	Exported goods that are customised or non-stockist items or Goods of indeterminate quantity or value are excluded from the CCA. WDAPL's liability is limited to the extent permitted by section 64A of Schedule 2.	(u) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
6.7	The Client shall ensure that WDAPL has clear and free access at all times to enable them to deliver the Goods. WDAPL shall be liable for any loss or damage to the site (including without limitation, damage to pathways, driveways and concrete or paved or grassed areas) unless due to the negligence of WDAPL.	13.2	If WDAPL is required to replace the Goods under this clause or the CCA, but is unable to do so, WDAPL may refund any money the Client has paid for the Goods.	(v) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
7.	<b>Goods On Consignment</b>	13.3	If the Client is not a consumer within the meaning of the CCA, WDAPL's liability for any defect or damage in the Goods is:	(w) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
7.1	Where Goods are supplied on consignment the following provisions apply specifically to those Goods:	13.4	(a) the Client is not a consumer within the meaning of the CCA, WDAPL's liability for any defect or damage in the Goods is:	(x) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
7.2	(a) the Goods shall be at the Client's risk from the time of delivery and the Client shall be responsible for the cost of any loss or damage to the Goods;	13.5	(b) limited to any warranty to which WDAPL is entitled, if WDAPL did not manufacture the Goods;	(y) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
7.3	(b) the Client may retain possession of the Goods until the Client sells them or WDAPL requires re-delivery of them to WDAPL, whichever first occurs.	13.6	(c) these negotiated absolutely.	(z) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
7.4	(c) if WDAPL requires re-delivery of the Goods such re-delivery shall be at the Client's cost.	13.7	Subject to this clause 13, returns will only be accepted provided that:	(aa) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
7.5	(d) the Client shall notify WDAPL on a fortnightly basis of all consignment Goods sold during that fortnightly period and shall within seven (7) days of that fortnightly advice give WDAPL for the Goods sold.	13.8	(a) the Client has complied with the provisions of clause 13.1; and	(ab) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.	<b>Product Specifications</b>	13.9	(b) WDAPL has agreed that the Goods are defective; and	(ac) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.1	The Client acknowledges that:	14.	(c) the Goods are returned within a reasonable time at the Client's cost (if that cost is not significant); and	(ad) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.2	(a) all descriptive specifications, illustrations, drawings, data, dimensions, ratings and weights stated by WDAPL on or attached to the Goods, price lists or advertising material, are approximate only and are given by way of identification only. The Client shall not be entitled to rely on such information, and any use of such does not constitute a sale by description, and does not form part of the Contract, unless otherwise stated in writing by WDAPL;	14.1	(d) the Goods are returned in as close a condition to that in which they were delivered as is possible in the circumstances.	(ae) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.3	(b) while WDAPL may have provided information or figures to the Client regarding the performance of the Goods, the Client acknowledges that WDAPL has given these in good faith, and the estimates are based on industry standard estimates.	14.2	Notwithstanding clauses 13.1 to 13.8 but subject to the CCA, WDAPL shall not be liable for any defect or damage which may be caused or partly caused by or arise as a result of:	(af) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.4	(c) the Client shall be responsible for ensuring that the Goods ordered are suitable for their intended use.	14.3	(a) the Client failing to properly maintain or store any Goods;	(ag) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.5	<b>Risk</b>	14.4	(b) the Client failing to follow any instructions or guidelines provided by WDAPL;	(ah) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.6	Risk of damage to or loss of the Goods passes to the Client on Delivery and the Client must insure the Goods on or before Delivery.	14.5	(c) fair wear and tear, any accident, or act of God.	(ai) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.7	If any of the Goods are damaged or destroyed following Delivery but prior to ownership passing to the Client, WDAPL is entitled to receive all insurance proceeds payable for the Goods. The product and terms and conditions by WDAPL is sufficient evidence of WDAPL's rights to receive the insurance proceeds without the need for any person dealing with WDAPL to make further enquiries.	14.6	(d) the Client failing to follow any instructions or guidelines provided by WDAPL;	(aj) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.8		14.7	(e) fair wear and tear, any accident, or act of God.	(ak) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.9		14.8	(f) the Client failing to follow any instructions or guidelines provided by WDAPL;	(al) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.10		14.9	(g) fair wear and tear, any accident, or act of God.	(am) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.11		14.10	(h) the Client failing to follow any instructions or guidelines provided by WDAPL;	(an) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.12		14.11	(i) fair wear and tear, any accident, or act of God.	(ao) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.13		14.12	(j) the Client failing to follow any instructions or guidelines provided by WDAPL;	(ap) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.14		14.13	(k) fair wear and tear, any accident, or act of God.	(aq) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.15		14.14	(l) the Client failing to follow any instructions or guidelines provided by WDAPL;	(ar) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.16		14.15	(m) fair wear and tear, any accident, or act of God.	(as) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.17		14.16	(n) the Client failing to follow any instructions or guidelines provided by WDAPL;	(at) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.18		14.17	(o) fair wear and tear, any accident, or act of God.	(au) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.19		14.18	(p) the Client failing to follow any instructions or guidelines provided by WDAPL;	(av) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.20		14.19	(q) fair wear and tear, any accident, or act of God.	(aw) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.21		14.20	(r) the Client failing to follow any instructions or guidelines provided by WDAPL;	(ax) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.22		14.21	(s) fair wear and tear, any accident, or act of God.	(ay) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.23		14.22	(t) the Client failing to follow any instructions or guidelines provided by WDAPL;	(az) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.24		14.23	(u) fair wear and tear, any accident, or act of God.	(ba) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.25		14.24	(v) the Client failing to follow any instructions or guidelines provided by WDAPL;	(bb) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.26		14.25	(w) fair wear and tear, any accident, or act of God.	(bc) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.27		14.26	(x) the Client failing to follow any instructions or guidelines provided by WDAPL;	(bd) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.28		14.27	(y) fair wear and tear, any accident, or act of God.	(be) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.29		14.28	(z) the Client failing to follow any instructions or guidelines provided by WDAPL;	(bf) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.30		14.29	(aa) fair wear and tear, any accident, or act of God.	(bg) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.31		14.30	(ab) the Client failing to follow any instructions or guidelines provided by WDAPL;	(bh) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.32		14.31	(ac) fair wear and tear, any accident, or act of God.	(bi) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.33		14.32	(ad) the Client failing to follow any instructions or guidelines provided by WDAPL;	(bj) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.34		14.33	(ae) fair wear and tear, any accident, or act of God.	(bk) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.35		14.34	(af) the Client failing to follow any instructions or guidelines provided by WDAPL;	(bl) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.36		14.35	(ag) fair wear and tear, any accident, or act of God.	(bm) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.37		14.36	(ah) the Client failing to follow any instructions or guidelines provided by WDAPL;	(bn) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.38		14.37	(ai) fair wear and tear, any accident, or act of God.	(bo) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.39		14.38	(aj) the Client failing to follow any instructions or guidelines provided by WDAPL;	(bp) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.40		14.39	(ak) fair wear and tear, any accident, or act of God.	(bq) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.41		14.40	(al) the Client failing to follow any instructions or guidelines provided by WDAPL;	(br) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.42		14.41	(am) fair wear and tear, any accident, or act of God.	(bs) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.43		14.42	(an) the Client failing to follow any instructions or guidelines provided by WDAPL;	(bt) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.44		14.43	(ao) fair wear and tear, any accident, or act of God.	(bu) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.45		14.44	(ap) the Client failing to follow any instructions or guidelines provided by WDAPL;	(bv) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.46		14.45	(aq) fair wear and tear, any accident, or act of God.	(bw) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.47		14.46	(ar) the Client failing to follow any instructions or guidelines provided by WDAPL;	(bx) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.48		14.47	(as) fair wear and tear, any accident, or act of God.	(by) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.49		14.48	(at) the Client failing to follow any instructions or guidelines provided by WDAPL;	(bz) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.50		14.49	(au) fair wear and tear, any accident, or act of God.	(ca) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.51		14.50	(av) the Client failing to follow any instructions or guidelines provided by WDAPL;	(cb) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.52		14.51	(aw) fair wear and tear, any accident, or act of God.	(cc) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.53		14.52	(ax) the Client failing to follow any instructions or guidelines provided by WDAPL;	(cd) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.54		14.53	(ay) fair wear and tear, any accident, or act of God.	(ce) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.55		14.54	(az) the Client failing to follow any instructions or guidelines provided by WDAPL;	(cf) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.56		14.55	(ba) fair wear and tear, any accident, or act of God.	(cg) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.57		14.56	(bb) the Client failing to follow any instructions or guidelines provided by WDAPL;	(ch) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.58		14.57	(bc) fair wear and tear, any accident, or act of God.	(ci) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.59		14.58	(bd) the Client failing to follow any instructions or guidelines provided by WDAPL;	(cj) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.60		14.59	(be) fair wear and tear, any accident, or act of God.	(ck) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.61		14.60	(bf) the Client failing to follow any instructions or guidelines provided by WDAPL;	(cl) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.62		14.61	(bg) fair wear and tear, any accident, or act of God.	(cm) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.63		14.62	(bh) the Client failing to follow any instructions or guidelines provided by WDAPL;	(cn) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.64		14.63	(bi) fair wear and tear, any accident, or act of God.	(co) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.65		14.64	(bj) the Client failing to follow any instructions or guidelines provided by WDAPL;	(cp) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.66		14.65	(bk) fair wear and tear, any accident, or act of God.	(cq) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.67		14.66	(bl) the Client failing to follow any instructions or guidelines provided by WDAPL;	(cr) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.68		14.67	(bm) fair wear and tear, any accident, or act of God.	(cs) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.69		14.68	(bn) the Client failing to follow any instructions or guidelines provided by WDAPL;	(ct) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.70		14.69	(bo) fair wear and tear, any accident, or act of God.	(cu) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.71		14.70	(bp) the Client failing to follow any instructions or guidelines provided by WDAPL;	(cv) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.72		14.71	(bq) fair wear and tear, any accident, or act of God.	(cw) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.73		14.72	(br) the Client failing to follow any instructions or guidelines provided by WDAPL;	(cx) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.74		14.73	(bs) fair wear and tear, any accident, or act of God.	(cy) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.75		14.74	(bt) the Client failing to follow any instructions or guidelines provided by WDAPL;	(cz) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.76		14.75	(bu) fair wear and tear, any accident, or act of God.	(da) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.77		14.76	(bv) the Client failing to follow any instructions or guidelines provided by WDAPL;	(db) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.
8.78		14.77	(bw) fair wear and tear, any accident, or act of God.	(dc) to assess the creditworthiness of the Client including the Client's repayment history in relation to other credit accounts.