

LOCAL PRIVACY STATEMENT

This Local Privacy Statement has been created by Caterpillar Financial Services Netherlands B.V. (subsequently referred to as "Caterpillar Financial", "we", "us" or "our"), a group company of the Financial Products Division of Caterpillar Inc., to express a firm commitment to protecting the privacy of its customers. This Local Privacy Statement explains how we will collect and use your personal data. Additional information regarding privacy issues may be supplied to you in connection with a particular service or product offered by Caterpillar Financial, whether through a website, by telephone, or in writing.

Information regarding the corporate approach to data protection adopted by companies in the Financial Products Division of Caterpillar Inc. and all of its subsidiaries is provided in our General Privacy Statement, which can be accessed via the following website:

https://www.catfinancial.com/en_GB/legal-notice/data-privacy.html

Collection of your personal data

When you visit our website or order products or services from us, you may be asked to provide information about yourself (including personal data). You may also provide personal data to us when you contact us by telephone, e-mail or letter and we may gather further information from other sources such as credit reference agencies. When you are invited to provide us with your personal data, we will inform you of the purpose for which we will use that data. We will inform you of any consequences should you decide not to supply any requested information – for example, this may mean that we will be unable to evaluate your business' application for credit. You will also be provided with any additional information necessary to ensure that your personal data is handled fairly.

We collect and use your personal data only as permitted by applicable laws and regulations pertaining to the confidentiality, security and protection of personal data, including the *Wet bescherming persoonsgegevens* and the Privacy and Electronic Communications (EC Directive) Regulations 2003. Caterpillar Financial has reasonable and appropriate safeguards in place for the protection of your personal data as further described below.

What personal data do we collect?

Personal data means any information relating to an identified or identifiable natural person.

At Caterpillar Financial, we are committed to only collect, process, transfer and use personal data for a legitimate purpose (as set out in this privacy statement) and in amounts and detail relevant and necessary for such purpose.

When we close a financing contract, we collect and store your contact details (as your name, address, email address and phone number), your credit scoring, details regarding the contract we have concluded (which could include your bank details). We may also store the names, telephone and fax numbers and email addresses of our contacts at your company.

Use of your personal data

We will use personal data provided by you or gathered by Caterpillar Financial for the following purposes and for any additional purposes notified to you at the point where we collect your information:

- to process and respond to requests, enquiries and complaints received from you;
- to provide products and services requested by you and for the administration of any contracts or agreements resulting therefrom;
- to communicate with you about services provided to you;
- to process payments;
- to update our records;
- to analyse trends and profiles;
- for audit purposes;
- to carry out customer satisfaction research;
- to carry out credit checks;
- to prevent or detect fraud;
- to recommend products and services that we believe will be of interest to you;

- to enable third parties to carry out any of the purposes above on our behalf.

Sharing of your personal data

We may share your personal data with third parties in the following ways:

- We sometimes use agents and service providers to carry out functions on our behalf. Examples include processing card payments, storing data, credit approval functions, collection activities and market intelligence analysis. Where we use agents and service providers, we will ensure that they have adequate security measures in place to safeguard your personal data and that they only process your personal information for the purpose of providing the relevant function.
- We may release your personal data when we are required to do so for legal or regulatory purposes or as part of legal proceedings or where we believe it is appropriate to do so to protect the rights, property or safety of Caterpillar Financial or others.
- We may provide your personal data to affiliated companies within the Caterpillar Inc. group for the purposes of managing our portfolio, evaluating customer satisfaction, reporting and data analysis.
- We may provide your personal data to Caterpillar dealers for the administration and management of financing agreements and management of defaulted customer accounts.
- We will share your personal data with our insurance brokers if you apply for insurance coverage.
- When we carry out credit checks, we pass your personal data to credit reference agencies. This information may also be accessed by third parties who carry out credit checks on you. Before carrying out credit checks we will provide you with further information about the ways in which credit reference agencies use your personal data and obtain your express written consent to carrying out the check.
- We may give information we hold about you to third parties as part of the process of selling one or more of our businesses.
- Where we have your permission to do so, we may:
 - o provide your personal data to other companies within the Caterpillar Inc. group so that they can contact you regarding additional Caterpillar financial products and services and other Caterpillar products, services and equipment;
 - o provide your personal data to third party dealers of Caterpillar products and equipment so that they can contact you regarding products and services.

Transfer of personal information outside of Europe

We may transfer your personal data to countries outside of the European Economic Area, where data protection laws could not be as strict as they are in the Netherlands. For example, this may happen when we transfer your personal data to Caterpillar Inc. group companies that are located in other countries or where we use service providers that are based outside of Europe. If this occurs we will ensure that adequate measures are put into place to protect your personal data.

Securing your personal information

Caterpillar Financial has a comprehensive written information security policy, to ensure that all appropriate administrative, technical, and physical security procedures and measures are in place as are necessary to preserve the security, integrity, and confidentiality of your personal data and to protect your personal data against unauthorised or unlawful processing, accidental loss, destruction or damage.

Within Caterpillar Financial, we train our employees to handle our customer's personal and business information in accordance with this Local Privacy Statement and approved practices and procedures that we have established to ensure that Caterpillar Financial operates in accordance with applicable laws and the Caterpillar enterprises' rigorous internal policies for protecting our customers' personal data. Only those employees with proper authority are allowed access to your personal and business information.

Retention of personal information and data integrity

Caterpillar Financial retains your personal data for no longer than is necessary and reasonable in relation to the information's intended purpose, unless it is necessary to retain your personal data for a longer period for legal reasons. Your personal data will be retained in accordance with our records retention policy. We will take reasonable steps to keep your personal data accurate, complete, and current and will enable you to review and correct any personal data which we hold about you as appropriate. Caterpillar Financial employs a self-assessment program to verify that the attestations and assertions made about its privacy practices in this Local Privacy Statement are true and that its privacy practices have been implemented appropriately. A signed verification of the self-assessment

program is maintained at the Financial Product Division's headquarters in Nashville, Tennessee, USA.

Cookies

A cookie is a piece of information which is held on the hard drive of your computer which records how you have used a website. We use cookies on our websites. Full details of Caterpillar Financial's use of cookies can be found in our Cookie Policy:

https://www.catfinancial.com/en_GB/legal-notice/cookies.html

Changes to this Local Privacy Statement

We reserve the right to amend this Local Privacy Statement. Any changes will be publicised on Caterpillar Financial's website. Please ensure that you check this Local Privacy Statement regularly for updates.

Your rights

You have the right to request a copy of the personal data that we hold about you and to have any inaccuracies corrected. We will ask for confirmation of identity before we disclose any personal information. Please address send requests to the address below.

If you do not want receive marketing communications from Caterpillar Financial or our affiliated companies in the Caterpillar Inc. group, you can opt out at any time using the contact details below.

If you have any questions or concerns about this Local Privacy Statement, please contact:

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