

## DATA PROTECTION NOTIFICATION AND CONSENT

### SINGAPORE PERSONAL DATA PROTECTION ACT 2012 (NO. 26 OF 2012) ("PDPA")

#### 1. Collection and Processing of Personal Data

We hereby inform you that we, Caterpillar Financial Services Asia Pte. Ltd. ("**Company**", "**we**", "**our**" or "**us**") have or will collect, record, hold, store, use, disclose and/or process (collectively referred to as "**Process**" or its variants) for purposes of processing your application for financing and the provision of our financial services to you ("**Financing**"), one or all of the following categories and / or types of personal data (as defined in the PDPA) about you from which you can be identified or identifiable from, including but not limited to:

- (a) master data: name, identity card number, date of birth, gender, citizenship, marital status, nationality, race, ethnic origin, identification card / passport details, qualifications, occupation, employer, former employer(s), photographs or other images, and voice recordings;
- (b) contact details: home address, home phone number and mobile number, email address, work address, work number, details of guarantors, details of next of kin;
- (c) compensation information: such as amount, currency, number of payments per year, bank account details, income tax file numbers, income range; details of applicable bonus, incentives and commission plans, types of loans applied for previously, credit ratings;
- (d) any such information as we deem necessary or appropriate from time to time in connection with your commercial relationship with us.

(collectively, "**Personal Data**").

To the extent that you disclose to us any personal data whether or not coming within the definition of Personal Data above, of another individual, by such disclosure you confirm that you have obtained such individual's consent for the disclosure as well as the Processing of the same in accordance with the terms of this notification. All such personal data will also be regarded as being part of the defined term "**Personal Data**".

#### 2. Sources of Information

Personal Data has and / or will be obtained from the information provided or submitted by you through our prescribed forms, publicly available or publicly accessible information, information obtained from banks, credit bureaus, and other credit reporting agencies, such other written or verbal communications or documents delivered to us prior to and during the course of our contractual or pre-contractual dealings with you.

#### 3. Purpose of Processing Personal Data

You consent to Personal Data being Processed by us for purposes of the Financing, including, but not limited to (i) the provision of our Financing services to you; (ii) preparation and entry into of hire purchase, lease, facility, loan or other agreements pertaining to the Financing or otherwise; (iii) customer relationship management or servicing procedures; (iv) those purposes specifically provided for in any particular service or product offered by us; (v) credit assessments, evaluations, and approvals and other background checks as we may determine to be necessary or appropriate; (vi) internal record keeping; (vii) collection of debts and / or loans from clients and customers; (viii) processing payments and/or refunds; (ix) repossession of equipment or assets; (x) marketing and client profiling activities in connection with our services and related Caterpillar product offerings; and (xi) research, benchmarking, and statistical analysis purposes.

#### 4. Storage and Security

We store Personal Data in hard and/or soft copy. Soft copy data is stored on, amongst others, the file server, e-mail server, cloud-based servers, mobile devices, personal computers, notebooks, tapes and compact disc. There are corporate security policies and procedures in place which among others confines access to Personal Data to authorised personnel only on a need-to-know basis to the relevant departments including credit and operations, customer service, sales, risk management, corporate credit, marketing, product support, legal and administration departments of the Company. We may retain the Personal Data and that of other individuals that you provide to us for a reasonable period in accordance with our prevailing corporate policies and at all times subject to legal requirements.

#### 5. Disclosure

You consent to Personal Data being disclosed, on a confidential basis, to affiliates, subsidiaries, divisions and entities within the Caterpillar, Inc group ("**Caterpillar**") and its employees, our professional advisors (including auditors, legal advisors, tax consultants, insurance consultants and such other advisors), our business or joint venture partners, rating agencies, insurers or insurance brokers, third party service providers (including repossession vendors or external data processors), courier companies, our corporate banks, Caterpillar dealers, whether such person is in Singapore or elsewhere, where such disclosure is for

purposes of processing, assessing or granting of the Financing, the extension of credit or other services of Caterpillar to you, giving effect to any rights or obligations under a legal agreement entered into with you, or for analysing, improving, marketing or analyzing pipeline opportunities for Caterpillar products and services. You authorize us to obtain from credit bureaus, other credit reporting agencies any credit, financial, or other personal data related to you (including credit information organisations) as we may require for purposes of the Financing and to contact you regarding the Financing and/or other Caterpillar products and services including via facsimile, e-mail, phone calls and text messages or other media. Please rest assured that consistent with the law, we will only disclose the minimum amount of information which we deem necessary for the purpose and that we will take all appropriate safeguards to ensure the integrity and security of the personal data.

#### **6. Data Transfer & Sharing**

In addition, you will appreciate that the nature of our products and services are such that it may be necessary, where we consider it appropriate, for the purposes of data storage or processing or providing any service or product on our behalf to you, to transfer Personal Data to our affiliates and / or associated companies and/or third party service or product providers within or outside the country in which we are established through a variety of media including electronic database platforms, cloud computing and mobile devices, under conditions of confidentiality and similar levels of safeguards.

#### **7. Impact resulting from failure to supply Personal Data**

It is obligatory for you to provide all the categories of Personal Data requested. You acknowledge and agree that the Personal Data which you have provided or will provide to us is relevant and necessary for our grant of the Financing. You have the right at any time to withdraw your consent by giving us notice in writing. In the event that we do not receive your signed consent hereunder or if such consent is withdrawn as aforesaid, and we are of the opinion that the absence or withdrawal of consent impedes or affects in any way the grant of the Financing, we have the right to recall, terminate and/or cancel the Financing, without further notice to you and/or without any justification thereof. We shall not be held liable for any loss, damages, cost or expenses suffered by you (whether directly or indirectly) in the event of us recalling, terminating and/or cancelling the Financing as a result thereof. The withdrawal of your consent will also render us unable to send you information via email or telecommunication of any of the services offered by us and our affiliated business partners.

#### **8. Your rights of access and correction, questions and complaints**

You have the right to request for access to Personal Data stored with us, and for Personal Data to be updated, amended or corrected if there are any changes, inaccuracies or error by contacting our Data Protection Officer at Caterpillar Financial Services Asia Pte Ltd of 14 Tractor Road, telephone (65) 6828 7587 or fax (65) 6828 7564. Please advise us of any change with regards to your Personal Data within 30 days. Please also address any questions or feedback to our Data Protection Officer at the contact details above. A copy of this Data Privacy Notification can be found at our website at [https://www.catfinancial.com/en\\_SG/legal-notices/data-privacy.html](https://www.catfinancial.com/en_SG/legal-notices/data-privacy.html)

Caterpillar may retain Personal Data even after the full and final settlement of all monies outstanding under the Financing subject to deletion and/or destruction in accordance with our internal information retention policies and guidelines