

## **LOCAL PRIVACY STATEMENT**

Caterpillar Financial Services Belgium (subsequently referred to as "CFSB"), a group company of the Financial Products Division of Caterpillar Inc., duly registered under n°0480 216 811 in Banque-Carrefour of Enterprises, created this Local Privacy Statement to express a firm commitment to protecting the privacy of their customers.

Additional 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 the form of a General Privacy Statement which can be accessed via the following website  
[https://www.catfinancial.com/en\\_FR/legal-notice.html](https://www.catfinancial.com/en_FR/legal-notice.html)

### **What personal data do we collect?**

CFSB may collect, process, use and transfer personal data as defined by the Belgian Data Protection Act (law of December 8<sup>th</sup>, 1992).

Personal data means any information concerning the personal or material circumstances of an identified or identifiable individual, directly or indirectly, in particular by reference to an identification number or to one or more factors specific to his physical, physiological, mental, economic, cultural or social identity.

Information is considered personal, for example, if you are a sole trader or founder of a business and your personal name is used as your company's (trade) name.

In this case, not only your name, but also your personal details, such as your postal address and your telephone number, qualified as personal data. Personal data can also refer to the name, address, telephone number or email address of your employees with whom we are in contact and who act as our interface with your company.

### **Data collection, transfer, processing, use and your choices**

At CFSB, we are committed to only collecting, processing, transferring and using personal data for a purpose and in amounts and detail relevant to our commercial business.

When we close a financing contract, we collect and store your company's contact details, your credit scoring, details regarding the contract we have concluded (which could include your bank details, the equipment being financed, the term of the contract), your B.C.E. registration number and scoring issued by different creditbureaus.

As explained, this information is only personal in case your personal name is used as your company's (trade) name.

We may also store the names, telephone and fax numbers and email addresses of our contacts at your company.

We will use this information for the performance and winding-up of financing contracts and to send customer surveys to you or your employees.

Such surveys will be analyzed on an aggregated, non-identifiable basis.

In addition, we may share this information, including the personal data, with Caterpillar Financial Services Corporation in the U.S., other Caterpillar entities, dealers and other third parties as further described below, with whom we sign confidentiality agreements.

CFSB requires third parties to whom it discloses personal data of its customers and who are not subject to laws based on the European Union Data Protection Directive 95/46 or the Swiss Federal Data Protection Law to either (a) subscribe to the Safe Harbor principles or (b) contractually agree to provide an adequate level of protection.

When the law required it, we will ask you to consent to these transfers of information. In certain situations, the transfer of your personal data may be necessary to carry out or set up a contract between you and CFSB.

Unless otherwise compelled by law, we do not share your personal information or information about your business with unaffiliated third parties unless we have a commitment from the recipient to abide by Caterpillar's standards for handling personal data.

- **Exchange of data with Caterpillar Financial Services Corporation**

The personal data described above is shared with Caterpillar Financial Services Corporation in the U.S.

Caterpillar Financial Services Corporation has access to this information and uses it to send customer surveys to your company or directly to our contacts in your company.

Caterpillar Financial Service Corporation aggregates the results of these surveys for analysis on such aggregated basis.

In addition, Caterpillar Financial Services Corporation uses this information for the management of its contract portfolio.

Caterpillar Financial Services Corporation stores personal data on a server accessible to the employees of the Singapore Office with regard to the management of risk and financing contracts.

With respect to customer personal data transmitted from Belgium to the United States of America, Caterpillar Financial Services Corporation adheres to the "Safe Harbor Privacy Principles (the "Principles") regarding the use and security of personal data as agreed upon between the U.S. Department of Commerce and the European Commission.

With respect to the transfer of data collected in Belgium transferred to the United States of America and to another processing center located in Singapore, Caterpillar Financial Corporation Services undertakes to take over from Belgium the main obligations it already has with Belgium via the set-up of a contract.

- **Exchange of data with other Caterpillar entities**

We may share your personal information with affiliated companies for purposes of managing our portfolio, evaluating customer satisfaction, reporting and data analysis and introducing you to additional Caterpillar products and services or Caterpillar equipment, unless you choose to opt out by following the instructions outlined in the section "Contact Us" below.

- **Exchange of data with Caterpillar Dealers**

Any data exchange with our Dealers only serves the conclusion, execution and performance of financing contracts.

For example, in case you intend to conclude a financing contract with us, the Dealer will provide us with data relating to your company, and we will inform the Dealer following the conclusion of the contract.

We also reserve informing the Dealer in case you are in breach of the contract as a result of overdue payment or other default cases.

- **Exchange of data with other subcontractors or vendors participating in the financial transaction**

Personal data can also be shared with subcontractors or vendors of CFSB participating to the offer of financial products with a view to conclude, execute or manage a financing contract.

In such case, a confidentiality agreement will be signed.

- **Authorized third parties**

To satisfy any legal or regulatory obligations, CFSB may be obliged to transfer personal data when requested, to judicial or administrative authorities legally empowered.

- **Marketing**

Where permitted by law, we may also use your personal data in order to introduce you to additional financial products and services or Caterpillar equipment by email or post, unless you choose to opt out of this by following the instructions outlined in the "Contact Us" section below.

- **Website**

You can visit our websites without revealing your identity or your email address. For certain website activities, you may be required to register before using the website's services. We collect statistical data about the number of visits we have to our website, the average time spent on the site and other similar data. This information enables us to improve our web-based services continuously and better serve you.

### **Securing your personal data**

We train our employees to handle your personal and business data in accordance with this Local Privacy Statement.

Our employees are bound by professional secrecy even after the breakdown of their contract with CFSB for any reason whatsoever.

Personal data is protected against any access, destruction, alteration or non authorized distribution.

### **Retention of personal data: data integrity**

CFSB retains your personal data for no longer than is necessary and reasonable in relation to the purpose for which the data was collected.

A record retention policy addresses the retention of personal data about our customers. We observe statutory rules on retention periods and deletion and blocking of data.

We will keep your personal data accurate, complete and current. And

we will enable you to correct personal data as appropriate.

CFSB employs a self-assessment program to verify the attestations and assertions made about its privacy practices herein are true and that its privacy practices have been implemented appropriately. A signed verification of the self-assessment program is maintained in the Caterpillar Financial Service

Corporation headquarters in Nashville, Tennessee, U.S.

### **Amendment or change to the Privacy Statement**

We reserve the right to amend our Local Privacy Statement. Any changes will be communicated on the webpage: [https://www.catfinancial.com/en\\_FR/legal-notice/data-privacy.html](https://www.catfinancial.com/en_FR/legal-notice/data-privacy.html)

### **Your Rights**

You are entitled to know whether we hold personal data about you and, if we do, to have access to that personal data and require it to be corrected if it is inaccurate. You can do this by following the instructions in the "Contact us" section below.

In the case that you would like to object to the usage of your personal data for marketing purposes, including the marketing of a new financial products and services offered by CFSB or new Caterpillar equipment, please choose to opt out by following the instructions outlined in the "Contact us" section below.

### **Contact us**

To opt out of having your personal data utilized in order to present you with marketing opportunities (as described above), please provide a confirmation to this effect to our Data Privacy Coordinator at the below address.

You may at all times exercise your statutory rights with respect to access to and correction, erasure and blocking of personal data. The below contact details can also be used to exercise these rights or to raise questions or concerns on data privacy related issues.

*Caterpillar Financial*  
*Correspondant à la protection des données personnelles 84*  
*rue Charles Michels*  
*93200 Saint Denis France*  
*Tel : +33 (0)820 222 834*  
*Email: [confidentialitedesdonnees@cat.com](mailto:confidentialitedesdonnees@cat.com)*