

Local Privacy Statement

This Local Privacy Statement has been created by Caterpillar Financial Services ČR, s.r.o., seated at Modletice, Lipová 72, 251 70 Praha – východ, ID No.: 251 38 936, registered in the Business Register of the Municipal Court in Prague, No. of reg. C52893 (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 protect the privacy of its customers. This Local Privacy Statement explains how we will collect, use and protect your personal information.

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 (in English):

https://www.catfinancial.com/cs_CZ/legal-notices/data-privacy.html

What types of personal information do we collect on you?

We may collect and store your contact details (name, surname, address, email address and phone number) or those of your employees; date of birth; your credit scoring and history, and other appropriate personal data such as bank account information.

For sole proprietors we may additionally collect address of the seat, identification number (IČ), tax identification number (DIČ).

Why do we collect your personal data

Providing your personal data to us is voluntary, however some data are necessary to enable us to enter into contract with you and to provide services you requested from us. The treatment of your personal data for the contract purposes does not require your consent. Furthermore you are not allowed to refuse the treatment of your personal data which is necessary to fulfill our liabilities according to the applicable Act No. 253/2008 Sb. about the anti-money laundering provisions and the financing of terrorism.

You may be asked to provide us with information about yourself when you visit our website, or ask us to provide other products and services. We may also collect additional information from other sources such as credit rating and economic agencies. It may also be that you provide us with personal information when you contact us by phone, e-mail or in writing.

If you are asked to provide us with your personal information, we will always inform you about the purpose for which the information will be used. In the event that you choose not to provide us with your information, we will inform you of the consequences that such a decision may bring - for example, it may mean that we will not be able to evaluate your request.

We collect and use your personal information only as permitted by applicable laws and regulations, including Act No.101/2000 Sb., Data Protection Act, in accordance with the relevant provisions of the Act No. 89/2012 Sb., Civil Code and the standards of the European Union.

How do we use your personal data

We may use personal information 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 including the security, evidence and payments of debts;
- to communicate with you about services provided to you;
- to process payments;
- to update our records;
- to analyse data, trends and profiles;
- for audit purposes;
- to carry out customer satisfaction research;
- for marketing – to inform you about our products and services including the business messages sent electronically according to the applicable Act No. 480/2004 Sb. about some information services.
- to analyse the creditworthiness, payment moral and 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 improve the quality of our products and services;
- to enable third parties to carry out any of the purposes above on our behalf.

Sharing of your personal information

We may share your personal information with authorized data processors or other parties in compliance with the applicable Data Protection Act mainly in the following ways:

- We sometimes use agents and service providers to carry out functions on our behalf. Examples include storing data, credit approval functions, collection activities, market intelligence analysis, insurance and tax advisors. Where we use agents and service providers, we will ensure that they are in compliance with the applicable Data Protection Act, they have adequate security measures in place to safeguard your personal information and that they only process your personal information for the purpose of providing the relevant function.
- We may release your personal information 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 information 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 information to local Caterpillar dealer for the administration and management of financing agreements and management of defaulted customer accounts.
- We will share your personal information with our insurance brokers if you apply for insurance coverage.
- When we carry out credit checks, we pass your information to credit reference agencies and leasing associations. 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 and leasing associations use your information and obtain your express written consent to carrying out the check where necessary.
- Where we have your permission to do so, we may:
 - provide your personal information 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;
 - provide your personal information to third party dealers of Caterpillar products and equipment so that they can contact you regarding products and services.

The actual list of authorized data processors with whom we can share your personal information is published on our website.

In which ways do we use your personal data

Using your personal data consists mainly of collecting, classifying, providing and storing of personal data automatically or manually in compliance with the purposes listed above. The personal data will be stored in electronic databases in which the data is going to be used for the purposes listed above.

Transfer of personal information outside of Europe

We may transfer your personal information to countries outside of the European Economic Area, where data protection laws do not guarantee the sufficient level of protection of your personal data. For example, this may happen when we transfer your information 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, expressed in this Local Privacy Statement and in the applicable Data Protection Act, are put into place to protect your personal information.

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 information and to protect such personal information against unauthorised or unlawful processing, accidental loss, destruction or damage.

We place great emphasis on security compliance within the company, employee confidentiality, compliance with internal guidelines and selection of contractors. We train our employees to handle our customer's personal and business information in accordance with applicable laws and the Caterpillar enterprises' internal policies for

protecting our customers' information. Only those employees with proper authority are allowed access to your personal and business information.

Retention of personal information and data integrity

We retain your personal information for no longer than is necessary and reasonable in relation to the information's intended purpose, unless it is necessary to retain your information for a longer period for legal reasons. In case we use your personal data based on your consent, you can revoke your consent anytime. Your information will be retained in accordance with our records retention policy. We will take reasonable steps to keep your personal information accurate, complete, and current and will enable you to review and correct any personal information 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 selfassessment 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. For enhanced usage cookies are used on our websites. Full details of Caterpillar Financial's use of cookies can be found in our Cookie Policy

https://www.catfinancial.com/cs_CZ/legal-notices.html#cookie

Changes to this Local Privacy Statement

We reserve the right to amend this Local Privacy Statement. Any changes will be published on Caterpillar Financial's website:

www.caterpillar.cz

Your rights

According to § 12 of the Data Protection Act you have the right to request the information how we use your personal data, i.e. the information about (i) the purpose for which the data is used; (ii) the categories of personal data we use including the information about the source of the data; (iii) the automatic treatment of the data based on which some actions and decisions can be taken and those can interfere your rights and eligible interests; (iv) the recipients of data.

We will ask for confirmation of identity before we disclose any personal information and may charge a 200 CZK administration fee to process the request. Please send requests to the address below in writing or by e-mail.

If you suspect that your data is not processed in accordance with the Data Protection Act or in accordance with the protection rules of your private and personal life or is used for other purposes than you have been told, you have the right to request an explanation and elimination of the defective situation (i.e. correction, destruction or amendment of your information) according to § 12 of the Data Protection Act.

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 or about the treatment of your personal data, please contact:

Data Privacy Coordinator
Caterpillar Financial Services ČR, s.r.o.
Lipová 72, 251 70 Modletice
Tel. +420 311 908 501
osobniudaje@cat.com