

## **LOCAL PRIVACY STATEMENT**

This Local Privacy Statement has been created by Caterpillar Financial Services (Dubai) Limited (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 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:

[https://www.catfinancial.com/en\\_AE/legal-notices/data-privacy.html](https://www.catfinancial.com/en_AE/legal-notices/data-privacy.html)

### **Collection of your personal information**

When you visit our website or order products or services from us, you may be asked to provide information about yourself. You may also provide personal information to us when you contact us by telephone, e-mail or letter and we may gather further information from other sources. When you are invited to provide us with your personal information, we will inform you of the purpose for which we will use that information. 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.

We collect and use your personal information only as permitted by applicable laws and regulations, including the DIFC Data Protection Law 2007 (DIFC Law No. 1 of 2007) and the DIFC Data Protection Regulations.

Caterpillar Financial has reasonable and appropriate safeguards in place for the protection of your personal information as further described below.

### **Use of your personal information**

We will 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;
- 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 and surveying;
- 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 information**

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

- We may provide your personal information to affiliated companies within the Caterpillar Inc. group and to third party agents and service providers approved by us for the purposes of managing our portfolio, evaluating customer satisfaction, reporting and data analysis and data back-up. Where we use agents and service providers, we will ensure that 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 Caterpillar dealers 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.
- Where we have your permission to do so, we may:
  - provide your personal information to other companies within the Caterpillar Inc. group and third party dealers of Caterpillar products and equipment so that they can contact you regarding additional Caterpillar products and services.

## **Transfer of personal information outside of the Dubai International Financial Centre (the “DIFC”)**

We may transfer your personal information to countries outside of the DIFC, including to jurisdictions where data protection laws are not as strict. For example, this may happen when we transfer your information to Caterpillar Inc. group companies that are located in other countries, Caterpillar dealers based within the United Arab Emirates or where we use service providers that are based outside of the DIFC. If this occurs we will ensure that adequate measures are put into place to protect your personal information and that such transfer occurs in accordance with the DIFC data protection law.

## **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 train our employees to handle our customers’ 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’ information. 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 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. 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 self-

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

### **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 website regularly for updates.

[https://www.catfinancial.com/en\\_AE/legal-notice/data-privacy.html](https://www.catfinancial.com/en_AE/legal-notice/data-privacy.html)

### **Your rights**

You have the right to request a copy of the personal information that we hold about you and to have any inaccuracies corrected. 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:

Customer Service Manager,  
Caterpillar Financial Services (Dubai) Limited  
Dubai International Financial Centre Gate Village, Building 5, Level 2  
P.O Box 506590 Dubai United Arab Emirates  
Tel. +971 (0) 424 2600  
[FPDUK.CustomerService@cat.com](mailto:FPDUK.CustomerService@cat.com)