

Caterpillar Financial Australia Limited (ACN 006 714 585)
Caterpillar Financial Australia Leasing Pty Limited (ACN 166 301 515)

PRIVACY STATEMENT

1 Rights in relation to privacy

Caterpillar Financial Australia Limited and Caterpillar Financial Australia Leasing Pty Limited (together **Caterpillar Financial Australia**) understands the importance of protecting the privacy of an individual's personal information. This statement sets out how Caterpillar Financial Australia aims to protect the privacy of personal information, rights in relation to personal information managed by Caterpillar Financial Australia and the way Caterpillar Financial Australia collects, holds, uses and discloses personal information.

In handling personal information, Caterpillar Financial Australia will comply with the *Privacy Act 1988* (Cth) (**Privacy Act**) and with the 13 Australian Privacy Principles in the Privacy Act. This privacy statement may be updated from time to time.

2 What kinds of personal information does Caterpillar Financial Australia collect?

Personal information is information or an opinion about an identified, or reasonably identifiable, individual. During the provision of its services, Caterpillar Financial Australia may collect personal information. Generally, the kinds of personal information Caterpillar Financial Australia collects are:

- contact and identification information such as an individual's name, address, telephone number, drivers licence number, tax file number and email address; and
- financial information about assets, occupation and income, time in business, account balances, payment history, payment of rates notices and transactions with Caterpillar Financial Australia or a third party.

In some circumstances Caterpillar Financial Australia may also hold other personal information provided to Caterpillar Financial Australia in connection with the provisions of its products and services.

Caterpillar Financial Australia does not collect information about an individual's consumer credit and consequently does not participate in the credit reporting system within Australia. To the extent Caterpillar Financial Australia collects credit information, it only collects commercial credit information.

3 How does Caterpillar Financial Australia collect personal information?

Caterpillar Financial Australia may collect personal information:

- directly from an individual through the completion of online or hardcopy finance application forms and other exchanges with Caterpillar Financial Australia whether in person or via email, fax, telephone (including text messages) or post;
- from other sources including Caterpillar Financial Australia's dealers or brokers, information services providers, a publicly maintained record, related corporate entities of Caterpillar Financial Australia or professional advisors, business partners, associates and family members of individuals.

Generally, Caterpillar Financial Australia will only collect personal information from sources other than the individual if it is unreasonable or impracticable to collect the personal information from the individual directly.

4 Why does Caterpillar Financial Australia need personal information?

Caterpillar Financial Australia collects personal information for the purpose of providing commercial financing for the lease, hire or acquisition of Caterpillar equipment. As stated above, Caterpillar Financial Australia does not collect information about an individual's consumer credit and consequently does not participate in the credit reporting system within Australia.

Caterpillar Financial Australia collects, holds, uses and discloses personal information where it is reasonably necessary for the purposes of:

- providing commercial financing to a commercial entity (which may include the personal information of an employee of the commercial entity or the personal information of an individual otherwise connected with the commercial entity);

- managing and administering financing arrangements, including responding to any queries or complaints;
- identifying and addressing any unlawful activities, including fraudulent conduct;
- providing customers with information about products or services from Caterpillar Financial Australia or selected third parties that may be of benefit or interest to customers;
- researching or developing Caterpillar Financial Australia's products and services, and maintaining and developing Caterpillar Financial Australia's business systems and infrastructure;
- identifying, developing and facilitating business opportunities and relationships;
- accounting, billing and other internal administrative purposes; and
- any other legal requirements including anti-money laundering and counter-terrorism finance laws.

Where personal information is used or disclosed, Caterpillar Financial Australia takes steps reasonable in the circumstances to ensure it is relevant to the purpose for which it is to be used or disclosed. Where Caterpillar Financial Australia requests personal information from an individual, there is no obligation on that individual to provide the personal information to Caterpillar Financial Australia. However, without certain information, Caterpillar Financial Australia may not be able to provide its products and/or services.

5 To whom does Caterpillar Financial Australia disclose personal information?

Caterpillar Financial Australia discloses personal information for the purpose for which Caterpillar Financial Australia collects it. That is, generally, Caterpillar Financial Australia will only disclose personal information for a purpose set out at paragraph 4. This may include disclosing personal information to:

- agents, consultants, auditors, contractors or other third parties engaged by Caterpillar Financial Australia to perform administrative or other business management services;
- professional advisors including legal, financial, accounting and other advisors;
- credit-reporting agencies, credit providers and debt collection agencies but only to the extent the personal information is contact information and only where necessary in connection with a commercial credit arrangement;
- Caterpillar Financial Australia's related companies (whether in Australia or overseas);
- Caterpillar Financial Australia's equipment dealers or brokers;
- organisations involved, or interested, in a transfer or sale of all or part of Caterpillar Financial Australia's assets or business (including accounts and trade receivables);
- authorised representatives, legal advisers or accountants of an individual or entity with which an individual is connected; and
- government and regulatory authorities and other organisations, as required or authorised by law.

Such disclosures are always on a confidential basis or otherwise in accordance with law. Caterpillar Financial Australia may also disclose personal information with the individual's consent or if disclosure is required or authorised by law.

6 Overseas disclosure

Caterpillar Financial Australia may disclose personal information to overseas recipients in order to provide its services and/or products and for administrative or other business management purposes. It is not practicable to list every country in which recipients may be located, however it will include Caterpillar Financial Australia's related companies, located in North America, Latin America, Europe and the Asia Pacific and otherwise listed on Caterpillar Financial Australia's website.

Before disclosing any personal information to an overseas recipient, Caterpillar Financial Australia takes steps reasonable in the circumstances to ensure the overseas recipient complies with the Australian Privacy Principles or is bound by a substantially similar privacy scheme unless Caterpillar Financial Australia obtains consent for the overseas disclosure or it is otherwise required or permitted by law.

7 Direct marketing

Caterpillar Financial Australia may use and disclose personal information in order to inform interested persons or entities of products and services or to facilitate business relationships. Individuals can opt-out of receiving such communications by contacting Caterpillar Financial Australia on the contact details set out in paragraph 10 or through any opt-out mechanism contained in a marketing communication.

8 Security of personal information

Caterpillar Financial Australia takes steps reasonable in the circumstances to ensure that the personal information it holds is protected from misuse, interference and loss and from unauthorised access, modification or disclosure. Caterpillar Financial Australia holds personal information in both hard copy and electronic forms in secure databases on secure premises, accessible only by authorised staff. Caterpillar Financial Australia will destroy or de-identify personal information in circumstances where it is no longer required, unless Caterpillar Financial Australia is otherwise required or authorised by law to retain the information.

9 Can an individual access and correct the personal information that Caterpillar Financial Australia holds about them?

Caterpillar Financial Australia takes steps reasonable in the circumstances to ensure personal information it holds is accurate, up-to-date, complete, relevant and not misleading. Individuals can access and seek correction of personal information that is collected and held by Caterpillar Financial Australia, or otherwise request more information on Caterpillar Financial Australia's approach to privacy, by contacting Caterpillar Financial Australia via the contact details set out in paragraph 10 below. Caterpillar Financial Australia will grant access to the extent required or authorised by the Privacy Act or other law and take steps reasonable in the circumstances to correct personal information where necessary and appropriate. To provide access to personal information, Caterpillar Financial Australia:

- requests proof of identity to ensure that personal information is provided only to the correct individuals and that the privacy of others is protected;
- requests reasonably specific details about the information required; and
- may charge a reasonable administration fee, which reflects the cost to Caterpillar Financial Australia, for providing access in accordance with a request.

If Caterpillar Financial Australia refuses a request for access to, or correction of, personal information, Caterpillar Financial Australia will provide written reasons for the refusal and details of complaint mechanisms. Caterpillar Financial Australia will also take steps reasonable in the circumstance to provide access in a manner that meets the needs of the individual and the needs of Caterpillar Financial Australia. Caterpillar Financial Australia will endeavour to respond to a request for access to, or correction of, personal information within 30 days from the request.

10 How to contact us

For further information or enquiries regarding Caterpillar Financial Australia's handling of personal information, or to opt-out of receiving any promotional communications, Caterpillar Financial Australia's Privacy Officer - Customer Service can be contacted at:

Caterpillar Financial Australia Limited / Caterpillar Financial Australia Leasing Pty Limited
1 Caterpillar Drive, Tullamarine, Victoria 3000
Tel: +61 3 9953 9419
Fax: +61 3 9338 8415
Email: CFALPrivacyOfficer@cat.com

11 Privacy complaints

Privacy complaints should be directed to Caterpillar Financial Australia's Privacy Officer - Customer Service. At all times, privacy complaints:

- will be treated seriously;
- will be dealt with promptly;
- will be dealt with in a confidential manner; and

- will not affect any existing obligations to, or commercial arrangements with, Caterpillar Financial Australia.

Caterpillar Financial Australia's Privacy Officer - Customer Service will commence an investigation into a complaint and inform the complainant of the outcome. In the event a complainant is dissatisfied with the outcome, the complaint can be referred to the Office of the Australian Information Commissioner.