

# DATA PROTECTION NOTICE: CATERPILLAR FINANCIAL SERVICES (UK) LIMITED

This privacy notice provides specific information on who is processing your data, how and why it is being processed and your rights with regards to the control of your data when applying for financing through Caterpillar Financial Services (UK) Limited

Caterpillar Financial Services (UK) Limited and its parent company, Caterpillar Financial Services Corporation, are entities within Caterpillar Inc.'s Financial Products Division.

The notice has been updated in conjunction with the EU General Data Protection Regulation (Regulation EU 2016/679), effective in all EU member states in May 2018.

<p><b>Data Controllers</b> Data controllers are the entities which determine the purposes and means of the processing of personal data</p>	<p>CATERPILLAR FINANCIAL SERVICES (UK) LIMITED Address: Friars Gate, 1011 Stratford Road, Shirley, Solihull, West Midlands, B90 4BN. Company Number: 02538373 Telephone: 01564 786400, Email: <a href="mailto:FPD.UK.Compliance@cat.com">FPD.UK.Compliance@cat.com</a></p> <p>CATERPILLAR FINANCIAL SERVICES CORPORATION ("CFSC") Address: 2120 West End Avenue, P.O. Box 340001 Nashville, TN, USA 37203-0001 Email: <a href="mailto:compliance.department@cat.com">compliance.department@cat.com</a></p> <p>In the case of questions regarding this data protection notice or to exercise the rights outlined herein contact us at: Address: Friars Gate, 1011 Stratford Road, Shirley, Solihull, West Midlands, B90 4BN. Telephone: 01564 786400, Email: <a href="mailto:FPD.UK.Compliance@cat.com">FPD.UK.Compliance@cat.com</a></p>
<p><b>Type and origin of data</b> Which data do we collect from you and from which sources?</p>	<p>The categories of data which we process in order to process a credit application and administer any related finance contract include:</p> <p>Contact details (e.g., name, address, email address, telephone number, digital signature, date and place of birth, proof of identity documents, credit and financial information necessary to assessing a credit application (including credit history and credit agency scoring, details of personal assets), information regarding your existing financing with us, bank account information, tax documentation and proof of company ownership. We do not process sensitive categories of personal data.</p> <p>We process data obtained from both (i) direct sources, when you complete our forms or other documents as part of our credit application process or when you use our website; and (ii) indirectly from third party sources including from Caterpillar dealers, external credit or commercial information agencies, market research and the internet.</p>
<p><b>Primary Processing Purposes</b> How do we use your data?</p>	<p>1. To execute and administer finance contracts.</p> <p>Certain processing of personal data is necessary for the management of finance contracts and conducting pre-contractual measures applicable to the financial product selected, including:</p> <ul style="list-style-type: none"> <li>➤ For issuing financing offers;</li> <li>➤ For conducting credit evaluation and making lending decisions;             <ul style="list-style-type: none"> <li>○ Credit checks involving consultation of external credit agency files can be conducted to assess creditworthiness prior to entering into the finance contract, in conjunction with the modification of an existing contract or following a default in payment;</li> <li>○ Credit evaluation involves the use of statistical risk models and credit scoring tools; however decisions are never made solely on the basis of these systems;</li> </ul> </li> <li>➤ For conducting contractual administrative procedures, and financial and accounting management relevant to the financial product selected.</li> </ul> <p>2. To administer additional services requested in conjunction with the finance contract (e.g. insurance or servicing and maintenance of machines).</p> <p>3. To respond to your enquiries and provide customer support.</p>

	<ol style="list-style-type: none"> <li>4. To support the recovery of deficiencies and enforce our rights in the case of customer default under the finance contract, including initiating legal proceedings.</li> <li>5. To comply with legal and regulatory obligations applicable to our operations, including: <ul style="list-style-type: none"> <li>➢ Fulfilment of customer identification requirements under the prevention of money laundering and financing of terrorism laws and sanctions regulations;</li> <li>➢ Identification and prevention of fraud risk;</li> <li>➢ Document additional legal and regulatory obligations e.g. disclosing of data to banking supervisory authorities, tax authorities, other reporting requirements.</li> </ul> </li> <li>6. To secure and protect our interests/assets, including: <ul style="list-style-type: none"> <li>➢ To monitor and assess our global credit risk exposure;</li> <li>➢ To deploy and maintain technical and organizational security measures;</li> <li>➢ To conduct internal audits and investigations.</li> </ul> </li> <li>7. To conduct surveys, including through electronic means, to ascertain your satisfaction with our products and services.</li> <li>8. To contact you with details of products and services offered by us.</li> </ol> <p>The failure to provide personal data would in some cases have the consequence that the finance contract could not be concluded, including:</p> <ul style="list-style-type: none"> <li>➢ Where processing is necessary to the administration of the contract or the conducting of pre-contractual measures;</li> <li>➢ Where processing is necessary to fulfil our legal and regulatory obligations or to exercise our legal rights.</li> </ul> <p>In addition to the purposes outlined above, data may be de-identified, in which case it is no longer personal data, and may be processed for other purposes.</p>
<p><b>Legitimation</b> Legal basis for processing data</p>	<p>In order to be able to process your data, we rely on different legal bases, including:</p> <ol style="list-style-type: none"> <li>1. The necessity for completion of pre-contractual measures, executing and administering a finance contract, and exercising our rights thereunder.</li> <li>2. The necessity for us to comply with legal obligations.</li> <li>3. The necessity to pursue our legitimate interests, including: <ul style="list-style-type: none"> <li>➢ To manage the risk and exposure of Caterpillar's Financial Products Division;</li> <li>➢ To ensure that our networks and information are secure;</li> <li>➢ To administer and generally conduct business within the enterprise;</li> <li>➢ To improve the products and services that we offer to you; and</li> <li>➢ To provide you with information about the products and services that we offer.</li> </ul> </li> </ol> <p>If the processing is based on the exercising of our legitimate interests you are entitled to object to such processing at any time by contacting us using the contact information outlined above. Please bear in mind that this may in some cases impact our ability to offer financing to you.</p> <ol style="list-style-type: none"> <li>4. Your consent. If we rely on your consent as a legal basis for processing your data, you may withdraw your consent at any time by using the contact information outlined above.</li> </ol>
<p><b>Retention</b> How long do we retain your data for?</p>	<p>The data shall be retained in personal form for the duration of the business relationship and, once terminated, during the term applicable by law or regulations to which we are subject for the retention of the specific data. A legal retention period of 7 years applies under tax law, applicable financial regulatory requirements, and to fulfil anti-money laundering requirements, however, we may keep your data for longer than 7 years where required for legal or regulatory reasons.</p>
<p><b>Data recipients</b> With whom do we share your data?</p>	<ol style="list-style-type: none"> <li>1. Caterpillar equipment dealers with a stake in the execution of the finance contract.</li> <li>2. External service providers performing functions on our behalf such as providers of IT maintenance, data storage, customer survey administration, collection activities, or IT software.</li> <li>3. Professional advisors and consultants such as law firms, tax consultants, auditors and accountants.</li> <li>4. Insurance companies and brokers for the purposes of assuring the assets and credit.</li> </ol>

	<ol style="list-style-type: none"> <li>5. Courts and tribunals in cases of legal action.</li> <li>6. Other Caterpillar group companies for legitimate business purposes.</li> <li>7. National credit reference agencies or fraud prevention agencies.</li> <li>8. This information, may be accessed by creditors and financial institutions involved in commercial lending to support evaluation of their own credit risk.</li> <li>9. Governmental and regulatory authorities where required by law or obligations applicable to our business (e.g. Financial Conduct Authority, HMRC)</li> <li>10. Banks and savings institutions for financial transactions deriving from the contract.</li> <li>11. Public notaries for the purposes of raising a public deed, where relevant to the contractual method chosen.</li> </ol>
<p><b>International data transfers</b> When do we transfer your data overseas?</p>	<p>All data collected is processed in the UK, however this information shall be transferred to CFSC in the United States of America, as data controller, for any of the above referenced purposes, as well as for the provision of IT maintenance and administration services.</p> <p>Due to our global nature, data you provide to us may additionally be transferred to or accessed by our ultimate parent company Caterpillar Inc. in the United States and other affiliates and trusted service providers from other countries around the world, including those located in countries not considered by the EU commission to have an adequate level of data protection. Details of the affiliated companies can be accessed at <a href="#">Exhibit 21 to Caterpillar Inc.'s 10-K filing with the US Securities and Exchange Commission</a>.</p> <p>When such transfers occur, we implement adequate measures to ensure compliance with the data protection requirements and to maintain the security and protection of your data, including for example entering into approved European Commission standard contractual clauses for transfers outside of the European Economic Area. You may obtain additional details on the specific measures by accessing our global privacy notice (<a href="http://www.Caterpillar.com/dataprivacy">www.Caterpillar.com/dataprivacy</a>) or contacting us using the details described at the top of this document.</p>
<p><b>Rights of interested parties</b> Exercising your rights</p>	<p>You can exercise your rights to access, amendment, portability, deletion and objection, including to processing based on a legitimate interest, by making an application in writing, attaching evidence of your identity, to Caterpillar Financial Services (UK) Ltd. using the contact information specified above.</p> <p>Where we have requested your consent you have the right to withdraw such consent provided at any time by contacting us at the details specified in the 'Data Controllers' section above.</p> <p>Revocation of consent for marketing offers shall not impact our ability to offer financing to you.</p> <p>Interested parties have the right to make a complaint before the UK Information Commissioner's Office. They can be contacted in the following ways:</p> <ol style="list-style-type: none"> <li>1. The ICO website at the following address: <a href="https://ico.org.uk/">https://ico.org.uk/</a>;</li> <li>2. In person or by writing to their postal address: Information Commissioner's Office Wycliffe House, Water Lane Wilmslow, Cheshire SK9 5AF</li> <li>3. By telephone: Tel: 0303 123 1113 (local rate) or 01625 545 745 if you prefer to use a national rate number</li> <li>4. By Fax on 01625 524 510</li> </ol>

**Additional  
Information**

For additional information on the processing of your personal data on our website or to review information on the corporate approach to the protection of customer data adopted by companies within the Caterpillar group please visit our website: [https://www.catfinancial.com/en\\_GB/legal-notice/data-privacy.html](https://www.catfinancial.com/en_GB/legal-notice/data-privacy.html). All changes to this notice will be published on the website as well as being notified in writing, where required.