

## DATA PROTECTION NOTICE: CATERPILLAR FINANCIAL SARL

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 arranging a financing by Caterpillar Financial SARL.

Caterpillar Financial SARL and its parent company, Caterpillar Financial Services Corporation, are entities within Caterpillar Inc.'s Financial Products Division.

Caterpillar Financial SARL arranges finance transactions and provides services to legal entities within Caterpillar Inc.'s Financial Products Division that provide financing solutions to customers.

The notice has been introduced in conjunction with the EU General Data Protection Regulation (Regulation EU 2016/679), effective in all EU member states in May 2018, and current Swiss data privacy law.

<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 SARL Muehlebachstrasse 43, CH-8008 Zurich UID: CHE-110.336.838 Telephone: 00471 43 222 61 41, Email: DataPrivacy.CFSARL@cat.com</p> <p>CATERPILLAR FINANCIAL SERVICES CORPORATION ("CFSC") Address: 2120 West End Avenue, P.O. Box 340001 Nashville, TN, USA 37203-0001</p> <p>CATERPILLAR FINANCIAL SERVICES (UK) LTD Friars Gate, 1011 Stratford Road, Shirley, Solihull, B90 4BN, United Kingdom Company ID Number: 2538373</p> <p>or any other group legal entity as notified to you.</p> <p>In the case of questions regarding this data protection notice or to exercise the rights outlined herein contact us at:</p> <p>CATERPILLAR FINANCIAL SARL Muehlebachstrasse 43, CH-8008 Zurich UID: CHE-110.336.838 Telephone: 00471 43 222 61 41, Email: DataPrivacy.CFSARL@cat.com</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 arrange a financing deal and provide services to the lending entity such as process a credit application and administer any related finance contract include:</p> <p>Information from individuals and legal entities: Contact details (e.g., name, address, email address, telephone number), 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 or corporate 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 we request certain documents from you in order to initiate a funding or when you use our website; and (ii) indirectly from third party sources including from Caterpillar dealers, central banks, external credit or commercial information agencies, trade registers, market research providers 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 indicative and 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> </ul> </li> </ul>

	<ul style="list-style-type: none"> <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> <li>➤ For conducting contractual administrative procedures, and financial and accounting management relevant to the financial product selected.</li> </ul> <ol style="list-style-type: none"> <li>2. To administer additional services requested in conjunction with the finance contract (e.g. insurance or servicing and maintenance of machines).</li> <li>3. To respond to your enquiries and provide customer support.</li> <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 transfer or syndicate part of our credit risk to third parties;</li> <li>➤ To purchase insurance for financing deals such as political risk or comprehensive credit insurance;</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 contact you with details of products and services offered by us and other parties.</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> <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> </li> <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. Where we process your data based on your consent, we may retain relevant data until your consent is withdrawn.</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 selling Caterpillar equipment to be financed if the relevant dealer is bound by confidentiality obligations.</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, accountants, financial and technical engineers.</li> </ol>

	<ol style="list-style-type: none"> <li>4. Insurance companies and brokers providing insurance cover or similar solutions in relation to a finance contract.</li> <li>5. Courts and tribunals in cases of legal action as well as brokers, purchasers or other third parties involved in enforcement actions..</li> <li>6. Other Caterpillar group companies for legitimate business purposes.</li> <li>7. Credit reference agencies or fraud prevention agencies.</li> <li>8. Governmental and regulatory authorities where required by law or obligations applicable to our business.</li> <li>9. Banks and savings institutions, Central banks or financial regulators for financial transactions deriving from the contract.</li> <li>10. Public notaries for the purposes of raising a public deed, where relevant to the contractual method chosen.</li> <li>11. Export credit agencies or financial institutions with whom exposure may be syndicated.</li> </ol>
<p><b>International data transfers</b> When do we transfer your data overseas?</p>	<p>All data collected is processed in EEA and Switzerland however this information shall be transferred to CFSC in the United States of America, as a 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 at <a href="https://caterpillar.com/dataprivacy">https://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 a copy of your passport or for a legal entity, a document proving authorization to request such right, to Caterpillar Financial SARL 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:</p> <p>CATERPILLAR FINANCIAL SARL Muehlebachstrasse 43, CH-8008 Zurich UID: CHE-110.336.838 Telephone: 00471 43 222 61 41, Email: DataPrivacy.CFSARL@cat.com</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 to the data protection authority. Please note that in Switzerland, you can file a judicial claim to enforce your rights.</p>
<p><b>Additional Information</b></p>	<p>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: <a href="https://caterpillar.com/dataprivacy">https://caterpillar.com/dataprivacy</a>. All changes to this notice will be published on the website as well as being notified in writing, where required.</p>