

CAT[®] VANTAGE REWARDS



Frequently Asked Questions

GENERAL CAT[®] VANTAGE REWARDS INFORMATION

Where do I go to see information about Cat[®] Vantage Rewards?

You can view your available reward points balance by:

- Signing in to parts.cat.com or the Cat[®] Central app, navigating to the “Accounts” dropdown, and selecting “Personal Information”
- Navigating to your Cat Vantage Rewards portal via MyCatFinancial.com

The member representative can also view their available reward points balance on the Summary & Payment screen at checkout on parts.cat.com and the Cat Central app.

Please remember that, while all registered members can both earn and view Cat Vantage Rewards, only the member representative can redeem reward points for Cat Credits.

In the event these views are unavailable, or a Cat Vantage Member so elects, they can call the Cat Vantage Rewards Customer Service Team at 1-877-373-9567 or email CatVantageRewards@cat.com to obtain reward points balances information.

Is Cat Vantage Rewards a global program or North America only?

At this time Cat Vantage Rewards will only be available to customers residing in the United States and Canada. Please stay tuned for updates to the program.

Is there a Cat Vantage app?

No. However, Cat Vantage members can access their Cat Vantage Rewards portal on the Cat Central app. The Cat Vantage member representative for your company can view their reward points balances in the portal and redeem reward points directly at checkout on the Cat Central app.

Will the Cat Vantage Program have a card to show membership?

A physical card will not be issued nor required to receive Cat Vantage Rewards benefits.

How do I update and view my profile information?

Profile Information can be updated on the MyCatFinancial.com site or by contacting the Cat Vantage Rewards Customer Service at toll free at 1-877-373-9567 or email at CatVantageRewards@cat.com.

CAT CARD CUSTOMER

If I am a member of Cat Vantage Rewards and I also have the Cat Card, what does that mean for me?

With Cat Vantage Rewards, Members can earn a 3% reward points on parts.cat.com and Cat Central app¹ purchases on their first \$15K of spend per calendar year.² If they are a Cat Card account holder they can also earn unlimited 1% reward points on parts.cat.com, The Cat Rental Store, and Cat Central app purchases by using their Cat Card and/or unlimited 1% reward points on all qualifying Cat Dealer store purchases. Customers can visit <https://cat.com/getrewarded> for more information and to subscribe to program updates.

Is a credit check required for a Cat Card application?

During the credit application process, Cat Financial reserves the right to assess an applicant's creditworthiness which may include personal bureaus being reviewed.

Will Cat Vantage Rewards take the place of the Cat Card accounts provided by Cat Financial?

Cat Vantage Rewards will not take the place of your Cat Card account through Cat Financial, and you will continue to earn 1% reward points on all qualifying Cat Card purchases. However, fully registered members will be able to earn additional reward points through other earning opportunities under Cat Vantage Rewards. Please visit cat.com/GetRewarded for more information and to subscribe to program updates.

Can Cat Vantage authorized users and member representatives with a Cat Card earn reward points at The Cat Rental Store?

Yes, Cat Card account holders who are eligible for Cat Vantage Rewards can earn reward points any time they use their Cat Card at The Cat Rental Store.

Can Cat Credits earned through Cat Vantage Rewards be applied to a rental at a Cat Dealer?

Yes, Cat Credits can be applied to rentals of Caterpillar equipment at a Cat dealer or The Cat Rental Store.

Can Cat Credits earned through Cat Vantage Rewards be applied as a statement credit towards Cat Card open balances?

Cat Credits, whether earned from Cat Vantage Rewards or granted through another customer incentive, may not be used towards satisfying balances on any indebtedness held by Caterpillar Financial, or any of its affiliates or subsidiaries including CFCAC. Special Service Recipients who are able to earn rewards point can redeem points toward a statement credit and only in accordance with the rules for Cat Card with Cat Vantage Rewards.

JOINING

Who is eligible to enroll in Cat Vantage Rewards?

Commercial customers of Caterpillar Inc., its dealers ("Cat dealers"), or other vendors authorized under the Program with a company representative will be eligible who are:

- Physically located and resides in the fifty (50) United States
- The District of Columbia
- Canada
- And 18 years old or older at the time of Participant enrollment in the Program.
- Sole proprietors who are at least 18 years old.

The following exclusions will apply and are ineligible to participate as part of Cat Vantage Rewards:

- Managed Account Customers
- Cat dealers

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- U.S. Federal Government entities or federal public institutions
- Participants using the Program to acquire goods for resale – wholesale purchases are not Qualifying Purchases.
- Any person listed in any sanctions-related list of designated persons maintained by the U.S. Department of the Treasury, the U.S. Department of Commerce, the U.S. Department of State, or by the United Nations Security Council, Canada, the European Union, or any EU member state (or any similar list maintained by any country or jurisdiction), or any person owned or controlled by any such person or persons in aggregate.
- Any individual who has an individual home or office in Quebec, Canada who, while operating a commercial business, is protected as a consumer under the Quebec Consumer Protection Act, including any individual farmer or a trucker who carries goods for others and only operates one truck.

How do I know when I am fully enrolled and eligible to earn reward points?

Cat Vantage members are eligible to earn 3% reward points on parts.cat.com and the Cat Central app purchases on the first \$15K of spend per calendar year after they have registered on parts.cat.com and been validated by their dealer. Members will know they are ready to earn when they receive a welcome email from the program and/or can view their company's rewards balance while logged into parts.cat.com, the Cat Central app or MyCatFinancial.com.

If you are a Cat Vantage member with a Cat Card, you are already eligible to earn unlimited 1% reward points on your parts.cat.com and Cat Central purchases and at your Cat dealer.

If I sign up today for Cat Vantage Rewards and a parts.cat.com account, will I immediately earn reward points on my purchase today?

In some cases, your Cat dealer will need to complete the enrollment process for you by validating your registration in order for your account to start earning. Members will know they are ready to earn when they receive a welcome email and/or can view their company's rewards balance while logged into parts.cat.com, the Cat Central app or MyCatFinancial.com.

I no longer work at the company — who I should contact for this update?

Customers that no longer work at a company can have their information removed from the Cat Vantage account associated with their former company by contacting the Cat Vantage Rewards Customer Service Team at CatVantageRewards@cat.com or toll free at 1-877-373-9567.

Can I opt out of Cat Vantage Rewards?

You can opt-out of Cat Vantage Rewards by contacting the Cat Vantage Rewards Customer Service Team toll free at 1-877-373-9567 or email at CatVantageRewards@cat.com.

EARNING

Can I earn reward points with purchases at the dealer?

Eligible Cat Vantage members with a Cat Card can earn unlimited 1% reward points on qualifying purchases made with their Cat Card at participating Cat dealers in the U.S. or Canada. However, purchases made at the dealer are not eligible to earn 3% reward points.

Who earns the reward points for the Member company?

Cat Vantage Points are earned on behalf of the Member company by the Member Representative and any designated Authorized User on all qualifying purchases.

How do I add employees so they can earn reward points for my company?

Companies will appoint one Member Representative to serve as the primary Cat Vantage Rewards contact. The Member Representative will be eligible to earn and redeem for their company. Other Authorized Users of the company will be eligible to earn reward points for the company, but only the Member Representative may redeem reward points for Cat Credits. The Member Representative and any Authorized Users of the company who are fully enrolled and registered in Cat Vantage Rewards will be able to view reward points in the Cat Vantage Rewards portal (within MyCatFinancial) and in the My Accounts tab on parts.cat.com and through the Cat Central app.

Please note that the first person from the company to register for Cat Vantage Rewards is the default designated rewards contact ("Cat Vantage member representative") who can earn AND redeem reward points on behalf of the company. To change the member representative for your company, please contact the Cat Vantage Rewards Customer Service Team at toll free at 1-877-373-9567 or email at CatVantageRewards@cat.com.

What purchases are eligible to earn reward points?

Reward points are earned on qualifying purchases. Qualifying purchases are (i) those purchases of parts and work tools made through parts.cat.com and the Cat Central app; or (ii) those purchases of parts, service, work tools and rentals made with a Cat Card at a Cat dealer, The Cat Rental store or other approved Cat Card vendors, including parts.cat.com and the Cat Central app. New and used machine purchases are not qualifying purchases. Purchases made for resale or export purposes are not qualifying purchases.

How many dollars do I have to spend to earn reward points?

Cat Vantage members that are eligible, can earn 3% reward points on parts.cat.com and Cat Central app purchases on the first \$15K of spend per calendar year. If you are a Cat Vantage member with a Cat Card account, you're already eligible to earn unlimited 1% reward points on your parts.cat.com and Cat Central app purchases when you use the Cat Card, as well as unlimited 1% reward points on purchases you make with your Cat Card at the dealer.*

How long does it take for reward points to post?

Generally, reward points earned under Cat Vantage Rewards will accrue on qualifying purchases after the invoice has matured, typically around thirty (30) days, but no more than forty-five (45) days. Reward points earned from use of a Cat Card account usually show up in your Account within a day or two.

REDEEMING**What redemption options are available through Cat Vantage Rewards?**

There are two primary ways the member representative can redeem Cat Vantage Points for Cat Credits:

- Log on to parts.cat.com or the Cat Central app to instantly redeem as little as a single reward point on the checkout screen of your qualifying ecommerce purchase. (Limited to participating dealers at this time).
- You can redeem your reward points for an e-certificate at any time during the year once you have passed the twenty-five (25) point threshold by logging in to your Cat Vantage Rewards portal at MyCatFinancial.com

Please visit https://cat.com/en_US/support/catvantage-rewards/e-news-sign-up for more information and to subscribe to program updates.

What's the maximum Cat Credits value a customer can use in a single transaction on parts.cat.com?

Registered (or Customer Specific Pricing / CSP) parts.cat.com customers who apply their Cat Credits on Parts.cat.com can redeem up to \$10,000 in a single instance. Guest (or Instant Access) parts.cat.com customers who apply their Cat Credits on parts.cat.com can redeem up to \$2,500 in a single instance.

Can Cat Credits be applied to a rental at a Cat Dealer?

Yes, Cat Credits can be applied to rentals of Caterpillar equipment at a Cat dealer or The Cat Rental Store.

Can the Cat Vantage Rewards Customer Service Team or my Cat Dealer redeem my points for me?

The Cat Vantage Rewards Support Team and dealer representatives cannot redeem a member representative's reward points. Only the member representative can redeem reward points for Cat Credits. All authorized users can quickly access and view your points no matter where they're signed in — [MyCatFinancial.com](https://mycatfinancial.com), parts.cat.com, or the Cat Central app.

How many reward points do I need in order to redeem them for a Cat Credit?

When redeeming reward points on parts.cat.com or the Cat Central app, the member representative can redeem as few as a single point at check out.

Can Members still apply Cat Credits earned through Cat Vantage if their Cat dealer is currently unable to apply Cat Credits to purchases on parts.cat.com?

Yes, Members can still use their Cat Credits over the counter at their Cat dealer.

Do my reward points expire?

Reward points you earn through Cat Vantage Rewards will either auto-redeem at the end of the calendar year if reward points balance is greater than twenty-five (25) or expire three (3) years from the date the reward point(s) accrued. Reward points earned under Cat Vantage Rewards will accrue on purchases after the invoice has matured, typically around thirty (30) days, but no more than forty-five (45) days. Reward points earned from use of the Cat Card will accrue at the time of purchase. Once reward points have been redeemed for Cat Credits, those Cat Credits can be used for up to twelve (12) months from the date of issuance.

¹ All reward points accrue based on local currency spend.

² Companies can earn up to 450 reward points per calendar year under the e-commerce earning opportunity. See [Cat Vantage Rewards Terms and Conditions](#) which include full program details.

³ Availability to instantly redeem reward points at checkout varies by Cat dealer.

⁴ Visit www.cat.com/cat-credits for full Cat Credits rules.