

PRIVACY NOTICE: Caterpillar Financial Services (Ireland) plc

This Privacy Notice contains specific information about who processes your data, how and why this data is processed and what rights you have in relation to the control of your data once you have submitted a financing request to Caterpillar Financial Services (Ireland) plc (hereinafter, "financing" also includes hire/hire-purchase and leasing agreements).

Caterpillar Financial Services (Ireland) plc and its parent company, Caterpillar Financial Services Corporation, are both companies of the Financial Products Division of Caterpillar Inc.

This local privacy statement provides specific information on how Caterpillar Financial Services (Ireland) plc will process your personal information and is supplemental to [Caterpillar Inc.'s Global Data Privacy Statement](#)

<p>Responsible body</p> <p>The controller is the body that decides on the purpose and means of the processing of personal data.</p>	<p>Caterpillar Financial Services (Ireland) plc c/o Finning (Ireland) Limited, Aerodrome Business Park, Rathcoole, Co. Dublin, Ireland</p> <p>Caterpillar Financial Services Corporation ("CFSC") 2120 West End Avenue, P.O. Box 340001 Nashville, TN, USA 37203-0001. Email: compliance.department@cat.com</p> <p>Caterpillar Inc. ("Caterpillar Inc."); Caterpillar Inc. will only act as a controller to the extent that you provide consent to receive marketing via the OneTrust Marketing Preference Center as outlined herein,-and on the basis of legitimate interest for primary processing purposes 7 and 10 listed below: 5205 N. O'Connor Boulevard, Suite 100, Irving, TX 75039, USA. Email: dataprivacy@cat.com</p> <p>If you have any questions about this Privacy Notice or to exercise the rights described herein, please contact us at:</p> <p>Caterpillar Financial Services (Ireland) plc c/o Finning (Ireland) Limited, Aerodrome Business Park, Rathcoole, Co. Dublin, Ireland Telephone: +44 1564 786400, Email: FPDUK.Customerservice@cat.com</p>
<p>Type and origin of the data</p> <p>What data do we collect from you and from what sources?</p>	<p>The categories of data we process include:</p> <p>Identification and contact details (e.g. name, address, email address, telephone number, date and place of birth, copies of identification documents, and, photos and video recordings used to verify your identify during our onboarding processes, credit and financial information required to assess a credit application including credit history and credit bureau scoring, data necessary to comply with applicable regulations, including information on potential matches with sanctions lists, restrictive measures, and adverse media, details of personal assets), information about your financing with us, account details, tax documents, proof of shareholder structure</p> <p>We process data from (i) direct sources, e.g. when you fill in our forms or other documents as part of our credit application process or when you visit and use MyCatFinancial or provide specific information via a Caterpillar website to support a financing request, and (ii) indirect sources, i.e. from third parties, such as your Cat dealer, central banks, external credit and credit reference agencies, commercial registers, from market research and the internet.</p>
<p>Primary Processing Purposes</p> <p>How do we use your data?</p>	<ol style="list-style-type: none"> Execution and management of financing contracts; Certain processing of personal data is necessary for the management of financing contracts as well as for the implementation of pre-contractual measures depending on the chosen financing product, in particular: <ul style="list-style-type: none"> ➤ Sending financing offers; ➤ Carrying out the credit check and credit decision; <ul style="list-style-type: none"> ○ Credit checks using external credit reports may be carried out to assess creditworthiness prior to entering into a financing agreement or in conjunction with the amendment of an existing contract or following a delinquency; ○ credit scoring uses statistical risk models and credit scoring tools; however, decisions are never made solely on the basis of these systems/tools; ➤ Processing of the financing contract including refinancing, risk management, as well as accounting. Management of additional services offered in connection with the financing contract (e.g. insurance or maintenance and repair of machinery); Responding to your inquiries and providing our customer service; Asserting claims for damages and enforcing our rights in the event of default or non-payment, including conducting of machine audits and the initiation of legal proceedings Compliance with legal and regulatory obligations that apply to our business, which include: <ul style="list-style-type: none"> ➤ To comply with the requirements for customer identification under the applicable Anti-Money Laundering Act for the prevention of money laundering and terrorist financing as well as to comply with the requirements of the applicable sanctions regulations; ➤ Identification and prevention of other criminal acts; ➤ reporting to banking supervisory and other governmental authorities; To secure and protect our interests and assets, this includes: <ul style="list-style-type: none"> ➤ monitoring and assessing global credit risk; ➤ Provision and maintenance of technical and organizational security measures; ➤ conducting internal audits and investigations; Combining the information we collect about you into a comprehensive customer profile, for purposes including identifying goods or services that may be of interest to you based on your profile data; Conducting customer surveys, including electronically, to determine your satisfaction with our products and services; To send you information, including by electronic means, about our products and services; To conduct and use data analytics, in particular to: <ul style="list-style-type: none"> ➤ measure the effectiveness of and improve our online activities; ➤ measure the effectiveness of and improve our products and services; ➤ measure the effectiveness of and improve our customer relationships and experiences; and

	<ul style="list-style-type: none"> ➢ measure the effectiveness of and improve our marketing <p>If you do not provide us with your personal data, this could result in the financing agreement not being able to be concluded, e.g.:</p> <ul style="list-style-type: none"> ➢ where the processing is necessary for the administration of the contract or to take steps prior to entering into a contract; or ➢ where the processing is necessary for compliance with legal and regulatory obligations or to enforce our rights. <p>In addition to the purposes mentioned above, personal data may be anonymised. In this case, it is no longer personal data. This anonymised data can then be processed for other purposes.</p>
<p>Legitimation</p> <p>Legal basis for data processing</p>	<p>In order to process your data, we rely on different legal bases, these are:</p> <ul style="list-style-type: none"> ➢ necessity to carry out pre-contractual measures as well as to execute and administer a financing agreement and to exercise our rights under this contract; ➢ necessary for us to comply with legal obligations; ➢ Necessity to pursue our legitimate interest, which includes: <ul style="list-style-type: none"> ➢ Managing the risk and customer portfolio of the Caterpillar Financial Product Division; ➢ Ensuring that our networks and information are secure; ➢ To fulfill administrative purposes within Caterpillar Inc., its affiliates and subsidiaries(Caterpillar Group); ➢ Combining the information we collect about you into a comprehensive customer account profile; ➢ To measure the effectiveness of and improve the online activities, products and services we provide to you, our customer relationships and experience, and our marketing; <p>In certain circumstances, where we are lawfully permitted to rely on legitimate interest, to provide you with information about products and service offerings.</p> <p>If the processing is based on the exercise of our legitimate interests, you have the right to object to this processing at any time by sending us your objection in writing or by email to the above address. Please note that in some cases this may affect our ability to offer you financing.</p> <ul style="list-style-type: none"> ➢ Your Consent <p>You may be asked to provide consent to receive communications from the Caterpillar Group on its products and service offerings. Your consent preferences for receiving these types of communications can be updated at any time by accessing Caterpillar's OneTrust Marketing Preference Center (My Marketing Preferences). To the extent that you submit personal data for this purpose and provide consent to the receipt of communications from any or all member companies of the Caterpillar Group, Caterpillar Inc. is the data controller and your data will be processed in accordance with Caterpillar's Global Data Privacy Statement available at http://caterpillar.com/dataprivacy.</p> <p>For specific messages and communications in relation to financial services and financial products, Caterpillar Financial Services (UK) Limited and Caterpillar Financial Services Corporation shall act as joint controllers and the data will be processed in accordance with the terms of this notice.</p>
<p>Storage</p> <p>How long do we keep your data?</p>	<p>The data will be kept for the duration of the commercial relationship and, once it has ended, for the period of retention established by law or regulation in relation to the specific data. A statutory retention period of up to 10 years applies in tax law as well as in accordance with the requirements of supervisory law and to meet the requirements of money laundering law. In exceptional cases, we will keep your data for more than 10 years if we are obliged to do so for legal or regulatory reasons.</p> <p>In cases where the data processing is based on your consent, we will keep your personal data until you withdraw it.</p>
<p>Data recipients</p> <p>Who do we share your data with?</p>	<ol style="list-style-type: none"> 1. Caterpillar construction machinery dealers, insofar as they are involved in the execution of the financing agreement, and for marketing purposes to the extent that it is possible under legitimate interest 2. Third-party service providers who perform activities on our behalf, such as services related to IT and software maintenance, video identification services, data storage, customer survey management and debt collection activities, accounting services; 3. Professional advisors such as lawyers, tax advisors and auditors; 4. Insurance companies and insurance brokers/intermediaries for the purpose of insuring assets and financing; 5. Courts and arbitration tribunals in the event of lawsuits; 6. Other companies in the Caterpillar Group; 7. Government agencies and regulators, as required by law or as necessary to conduct our business; 8. Banks and savings banks, insofar as they are involved in the implementation of the financing agreement.
<p>International data transfers</p> <p>When do we transfer your data abroad?</p>	<p>All data collected is processed in the EU; however, this information shall be transferred to Caterpillar Financial Services (UK) Limited in the United Kingdom and may be transferred to CFSC in the United States as the Data Controller for all of the foregoing purposes, as well as for the provision of IT maintenance and management services.</p> <p>Due to our global focus, the data you provide to us may also be transferred to our parent company, Caterpillar Inc, in the USA or to other group companies or trusted service providers including in third countries that are not classified by the EU Commission as having an adequate level of data protection, or they may have access to this data. A list of Caterpillar Data Controller/Legal Entities can be found in Schedule A of the Global Data Privacy Statement, available at http://caterpillar.com/dataprivacy</p> <p>When such data transfers occur, we take reasonable steps to ensure compliance with data protection requirements and to ensure the security and privacy of your data, including, for example, entering into approved standard contractual clauses from the European Commission for data transfers outside the European Economic Area. Additional details on the specific measures can be obtained by visiting our Global Data Privacy Statement via the following link http://caterpillar.com/dataprivacy or contact or write to us directly using the contact details above.</p>
<p>Rights of data subjects</p> <p>Exercising your rights</p>	<p>You can assert your rights to access, correction, restriction of processing, deletion, data portability and objection to processing based on a legitimate interest by utilizing the Data Subject Rights Request Form or sending a written request to Caterpillar Financial Services (Ireland) plc at the address specified above. For more information about your rights as a data subject, please visit https://ico.org.uk/</p> <p>In cases where we have obtained your consent, you have the right to withdraw this consent at any time by sending your objection to: Caterpillar Financial Services (Ireland) plc, c/o Finning (Ireland) Limited, Aerodrome Business Park, Rathcoole, Co. Dublin, Ireland Telephone: +44 1564 786400, Email: FPDUK.Customerservice@cat.com</p>

	<p>You can also withdraw or manage marketing consent using the OneTrust Preference Center (My Marketing Preferences).</p> <p>The revocation of consent to the sending of marketing offers has no influence on your financing contracts.</p> <p>Data subjects have the right to lodge a complaint with the competent regulatory authority:</p> <p>The Data Protection Commissioner website at the following address: https://dataprotection.ie/docs/Home/4.htm</p> <p>Email: info@dataprotection.ie</p> <p>In person or by writing to their postal address: Data Protection Commissioner, Canal House, Station Road, Portlaoise, R32 AP23</p> <p>Telephone on either: +353 57 8684800, +353 (0)761 104 800, or Lo Call Number: 1890 252 231</p> <p>By Fax on +353 57 868 4757</p>
<p>Additional information</p>	<p>For more information about the processing of your personal data on the Caterpillar website, or for more information about our corporate approach to protecting customer data, which is observed by all Caterpillar Group companies, please visit our website: https://www.cat.com/en_GB/support/financing-protection/about-us/legal-notices.html. Any changes to this Privacy Notice will be posted on the Website and, where necessary, notified to you in writing.</p>