

CNH Industrial Privacy Policy (**the Policy**) is all about personal information – all the things we know about you. Because your information is so important to us, we'll always be honest and transparent about how we handle it.

If you are an Australian or New Zealand customer, the Policy explains how CNH Industrial and its related entities collect your personal information, what we do with it, and, most importantly, how it's protected. It all comes down to CNH Industrial using personal information in innovative ways to provide great products and improved service.

All CNH Industrial entities are subject to strict standards in relation to the handling of personal information, regardless of where those entities are located. This Privacy Policy applies specifically to all Australian and New Zealand based CNH Industrial entities.

CNH Industrial is committed to complying with the privacy laws that apply to you, including (as applicable) the *Privacy Act 1988 (Cth)*, which contains the 13 Australian Privacy Principles (**APPs**), the *Privacy Act 1993 (NZ)*, which contains the New Zealand Information Privacy Principles (**NZIPPs**) and the Credit Reporting Privacy Code 2004 (**Credit Reporting Code**), in each case as may be amended or replaced from time to time (**the Privacy Laws**). The APPs and NZIPPs regulate the way that certain entities handle personal information. As a participant in the credit reporting system, CNH Industrial is also bound by the rules in the Privacy Laws which apply to credit reporting (e.g. such as the Credit Reporting Code). More information about CNHICA's credit reporting practices can be found in this Privacy Policy.

The Privacy Laws do not apply to the handling of information that does not relate to an identified or identifiable individuals – for instance information about corporations.

Who we are

References in this Privacy Policy to “**CNH Industrial**” or “**we**”, “**us**” and “**our**” are to CNH Industrial Capital Australia Pty Limited and its related entities, including CNH Industrial Pty Limited.

Why we need to collect personal information

CNH Industrial collects personal information from you when it is reasonably necessary for a business purpose. That means we collect it to

- ❖ Understand you, and how we can meet your needs now and in the future.
- ❖ Develop or evaluate products.
- ❖ Make the CNH Industrial Group product range advertisements more relevant to you
- ❖ Manage our business.
- ❖ Comply with our legal obligations.

The type of information we collect

CNH Industrial collects personal information which may include your name, address, date of birth, gender, location, contact details, payment details, financial information, and information about how and where you purchase and use our products.

There are a few different ways CNH Industrial collects this information. We collect most personal information directly from you. For example, you might fill out a form online or in one of our dealerships, or give it to one of our representatives on the phone. If you are simply making an initial enquiry, you can choose not to provide your personal information and deal with us anonymously.

CNH Industrial will continue to collect personal information during our relationship with you. For example, we may collect personal information:

- ❖ When you pay your bill or purchase products.
- ❖ When you use our products
- ❖ When you join or use any of our rewards programs
- ❖ When you register a product for manufacturer's warranty.

You are not required to provide any personal information to us but if you choose not to it may affect our ability to provide products or services to you. We will let you know if this is the case.

What we collect from your online activity

The CNH Industrial websites use cookies and other digital identifiers. These include:

- ❖ Site performance identifiers: these give us information about how our websites are used. This helps us provide you with a more user-friendly experience.
- ❖ Analytics cookies: we use these to gather statistics such as how many visitors are using our websites and what sections are most popular.

What we collect from others

Other people might give us personal information about you. For example:

- ❖ we might be given personal information by an authorised dealer from whom you have purchased our products;
- ❖ if you are an operator your employer may provide us information about you if you use our business products;
- ❖ your accountant may disclose your financial information to us or our agents if you apply for a mortgage or loan, or
- ❖ by your parent or guardian if you are under 18.

We may also collect personal information from other companies that are permitted to disclose it to us, if it's not practical to collect it from you. For example, we buy or obtain personal information from trusted sources to help us identify people who might be interested in hearing about our products. We will take reasonable steps to make sure you know we have your personal information, how we got it and how we'll handle it.

Your credit history

CNH Industrial collects some types of personal information to assess your credit position when you apply for certain services. For more details, see the section on '[Credit-related information](#)' further below.

Insights from statistics and research

CNH Industrial aggregates and processes personal information to generate new insights about our network and customers, so we can provide you with the best possible products and service.

Sensitive personal information

Sensitive information generally means data about your race, ethnicity, politics, religious or philosophical beliefs, sexual preferences, health, genetics or criminal record.

This type of information will only be collected with your permission, and CNH Industrial will only use it for the limited purpose for which you provided it. For instance, there may be times when you choose to tell us about your health, and we might collect biometric information for use with new technologies like voice or fingerprint recognition. This could happen as technology changes and evolves over time.

When you provide us with personal information about a third party

If you provide us with any personal information about a third party (e.g. such as a guarantor) or authorise us to collect that information, you confirm that you are authorised by the individual concerned to provide their personal information to us or authorise the collection of information about them in accordance with this Privacy Policy. You also confirm that you have informed the individual of their rights to access and request correction of personal information.

The CNH Industrial group and who we work with

We may share your personal information within the wider CNH Industrial Group. Different companies within the CNH Industrial Group provide different services. CNH Industrial includes our overseas parent company, CNH Industrial NV and their subsidiaries.

Parties we work with

CNH Industrial sometimes team up with other companies to offer products. If you purchase a product that is delivered by one of our partners, we'll give them the personal information they need to provide it and manage their relationship with you. In these circumstances, we have arrangements in place with our partners that limit their use or disclosure of your personal information to these purposes.

Outsourcing

CNH Industrial work with third parties to provide sales, business and customer support. They may have access to systems that include your personal information. These companies are subject to strict controls that protect your information from unauthorised use or disclosure, and limit their access to your personal information to the extent necessary to do their job.

Access to personal information from overseas

As mentioned above CNH Industrial NV and some of its subsidiaries are located overseas. Please rest assured, CNH Industrial will only give those entities secure access to the personal information they need to do their job. CNH Industrial maintains effective control of your personal information at all times, including by ensuring that parties located overseas comply with the APPs / NZIPPs (as applicable). These overseas entities are otherwise subject to strict data control laws which limit access to and handling of your information. In essence, these overseas entities will:

- ❖ only use personal information to the extent strictly necessary to perform the relevant function; and
- ❖ protect your information from unauthorised use and disclosure.

Assignment of receivables and Outstanding payments

In some circumstances, CNH Industrial may assign its receivables for funding purposes; or it may need to refer or sell overdue debts to debt collectors or other companies. If we do this, we'll give them secure access to the personal information they need to handle the debt. We may also update credit reporting agencies about some types of payment defaults, although we'll always tell you before we do this.

Legal obligations and other privacy exceptions

CNH Industrial discloses or gives access to personal information to third parties where we are permitted or obliged to do so by Australian or New Zealand law. For example, we will use or disclose personal information to comply with our obligations under anti-money laundering and counter-terrorism legislation, to react to unlawful activity, serious misconduct, or to reduce or prevent a serious threat to life, health or safety. We are obliged to cooperate with law enforcement bodies. CNH Industrial may disclose personal information we receive a request or warrant that is authorised under Australian or New Zealand law.

Others

Other than as described above, CNH Industrial will only disclose personal information to others if you've given us permission, or if the disclosure relates to the main reason we collected the information and you'd reasonably expect us to do so.

Direct Marketing

CNH Industrial may use your personal information to send you advertising targeted to your interests, characteristics or general location (including by email and other electronic means). This doesn't necessarily mean you'll get more marketing. It just means that the marketing that you see will hopefully be more relevant to you. We'll make sure that any marketing communications (e.g. emails, texts and letters) we send you clearly tell you how to opt out. We appreciate receiving unsolicited (junk/spam) mail can be as source of some irritation. You can opt out at any time of marketing by following the relevant prompts or by calling us on 1800 807 934.

When you opt out, you can choose to opt out of particular direct marketing, or all direct marketing. Of course, there are some types of marketing we can't control on an individual basis, like general promotional flyers or online ads that are not targeted specifically to you.

Credit related information

CNH Industrial uses personal information to assess your credit situation when you apply for some products. For example, we generally do a credit assessment before you take a finance product. That will entail asking you for information about yourself and things like your employment details and credit history.

CNH Industrial will as a matter of best practice seek a credit report from a credit reporting agency. We'll always tell you before we seek a credit report. The credit report provided by a credit reporting agency may include information like your employment history, previous credit checks, any problems you've had paying bills and whether those issues were resolved. CNH Industrial uses this information to assess whether we're entering into an arrangement that is financially viable for both you and us.

After you become a customer, we store the crucial bits of information from the credit report and our own credit assessment. We may continue to use this information to manage credit, and to make sure we're offering and providing the right services to you. CNH Industrial will occasionally use credit related information to generate marketing lists in order to offer you new products or services. Sometimes, we might ask a credit reporting agency to do that for us. You can ask the credit reporting agency not to use your information for these purposes by getting in touch with them directly.

CNH Industrial works with its overseas related entities and third party suppliers which will have access to the credit information they need to help manage credit and your services. These overseas entities conduct operational, technology and customer service functions on our behalf:

- ❖ CNH Industrial Support Services NetSol Technologies Ltd (Pakistan)
- ❖ CNH Industrial Capital America LLC
- ❖ CNH Belgium NV

These entities (along with mercantile agents and debt collection agencies CNH Industrial may require to engage if you default on your goods mortgage loan) are obliged to comply with the APPs and NZIPPs. You can get access to credit related information we hold about you, ask us to correct it, or make a complaint, as described elsewhere in this policy.

If the personal information held has an error, CNH Industrial will correct it. If CNH Industrial has previously disclosed that information to a credit reporting agency we'll tell them about the error and ensure the information is corrected. You can ask the credit reporting agencies not to use or

disclose the information in their files if you think you have been or are likely to become a victim of fraud.

CNH Industrial will not:

- ❖ report credit related information about individuals under the age of 18 (in Australia); and
- ❖ report defaults of less than \$150 (in Australia) or \$125 (in New Zealand).

Before reporting defaults to credit reporting bodies, CNH Industrial will give you a notice in writing stating it that it intends to disclose the information to the credit reporting body within 14 days (if in Australia). CNH Industrial will give you notice that payment is overdue and will not report the defaults unless you are at least 30 days overdue (if in New Zealand). If you believe that you have been or are likely to be the victim of fraud (including identify fraud), you can request a credit reporting body not to use or disclose the information they hold about you. If you do this, the credit reporting body mustn't use or disclose the information during an initial 21 day period (if in Australia) or an initial 10 day period (if in New Zealand) without your consent (unless the use or disclosure is required by law). In Australia, this is known as a ban period.

In Australia, if, after the initial 21 day ban period, the credit reporting body believes on reasonable grounds that you continue to be or are likely to be the victim of fraud, the credit reporting body must extend the ban period as they think reasonable in the circumstances. The credit reporting body must give you a written notice of the extension. In New Zealand, you may ask the credit reporter to extend the suppression beyond the initial 10 day period if you think the fraud is continuing.

Credit reporting bodies can use the personal information about you that they collect for a pre-screening assessment at the request of a credit provider unless you ask them not to. A pre-screening assessment is an assessment of individuals to see if they satisfy particular eligibility requirements of a credit provider to receive direct marketing. You have the right to contact a credit reporting body to say that you don't want your information used in pre-screening assessments. If you do this, the credit reporting body must not use your information for that purpose.

You can find out more about the credit reporting agencies CNH Industrial engages by visiting www.equifax.com.au (If you are an Australian Customer) and www.equifax.co.nz (if you are a New Zealand customer) and their websites give their contact details and their policies about the management of your personal information.

Security

CNH Industrial is committed to protecting your personal information. Some of the security measures we use include:

- ❖ Firewalls and access logging tools that protect against unauthorised access to your data and our network.
- ❖ Secure work environments and workflow systems that prevent unauthorised access and copying of your personal information.
- ❖ Secure server and closed network environments.
- ❖ Encryption of data in transit.
- ❖ Virus scanning tools.
- ❖ Management of access privileges, to ensure that only those who really need it can see your personal information.
- ❖ Ongoing training and security reviews.

The efficacy of these measures are routinely scrutinised as security risks do change. CNH Industrial is committed to ensuring your personal information is protected.

How to access your personal information

If you ask us, we will usually give you access to the personal information we hold about you. CNH Industrial will always confirm your identity before giving access to your personal information. You can ask for access by calling us on 1 800 807 934.

The APPs prohibit CNH Industrial giving you access to personal information we hold about you if:

- ❖ it would unreasonably affect someone else's privacy; or
- ❖ giving you access poses a serious threat to someone's life, health or safety.

There is generally no cost for accessing the personal information we hold about you, unless the request is complex or resource intensive. If there is a charge, it will be reasonable, in accordance with Privacy Laws and we will let you know what it is going to be so that you can agree to it before we go ahead.

Quality of personal information

CNH Industrial is committed to ensuring all the personal information we hold about you is accurate, up-to-date and complete. If you think our records need to be corrected, please call us on 1 800 807 934. CNH Industrial encourages you to update your details with us so we can deliver better service to you. We appreciate your personal information is important to you, so please let us know if you have any questions or concerns about this policy or our practices.

You can get in touch with us by:

- ❖ Phone: 1 800 807 934 (Australia) or 0800 483 266 (New Zealand)
- ❖ Mail: CNH Industrial 31-53 Kurrajong Road, St Marys NSW, Australia, 2760; or
- ❖ Email: customerservice@cnhind.com

Our complaint process and complaint handling policy

If we do not agree that your information is inaccurate, incomplete or out of date, we will write to you and tell you the reason(s) why we do not agree with you. We will also tell you what you can do if you are not satisfied with our response.

Resolving your concerns

You are entitled to complain if you believe that your privacy has been compromised or that CNH Industrial has breached the Privacy Laws or an applicable code. If you have a privacy complaint, you can contact the person, CNH Industrial representative you have been dealing with.

Alternatively, you can lodge a complaint by contacting us by any of the means set out under the heading '[Quality of personal information](#)'. If you make a complaint, CNH Industrial will respond within 48 business hours to let you know who is responsible for managing your complaint. CNH Industrial will try to resolve your complaint within 10 working days.

When this is not possible, CNH Industrial will contact you within that time to let you know how long we will take to resolve your complaint. CNH Industrial will investigate your complaint and where necessary, consult with other credit providers or credit reporting bodies about your complaint. CNH Industrial will make a decision about your complaint and write to you to explain our decision.

Office of the Australian Information Commissioner (OAIC)

If your complaint is not satisfactorily resolved, you may complain to the OAIC (if you are an Australian customer) or the Office of the Privacy Commissioner (OPC) (if you are a NZ customer)

about the handling of your personal information.

Complaints to the OAIC must be made in writing preferably through the online Privacy Complaint form. When you complete and submit a form your information is not accessible to anyone other than the OAIC. Simply select the "Use a blank form and keep your own records" option and then complete the form. If you need help lodging a complaint, you can call the OAIC Enquiries Line.

The OAIC can receive privacy complaints through:

- ❖ the online Privacy Complaint form
- ❖ by mail (If you have concerns about postal security, you may wish to consider sending your complaint by registered mail)

The OPC (for New Zealand customers) can receive complaints in writing or orally (although these must be followed up in writing as soon as reasonably practicable). The OPC's preference is that complaints are sent using their online complaint form.

Log onto OAIC's contact page at <http://www.oaic.gov.au/about-us/contact-us/> or the OPC's contact page at <https://privacy.org.nz/about-us/contact> for further information.

Updates to this Policy

We may update this Privacy Policy at any time by posting an updated version on our website. The updated version will take effect immediately upon such notice. We may also take additional steps to bring the changes to your attention, including by notifying you directly. We will update you of any material changes as required by law.