

CNH Industrial Capital

Privacy Notice

Last modified: June 25, 2024

1. INTRODUCTION

CNH Industrial Capital America LLC, CNH Industrial Capital Canada Ltd. and New Holland Credit Company, LLC (collectively, “**Company**,” “**we**,” “**our**,” or “**us**”) respects your privacy and are committed to protecting it through our compliance with this policy.

This Privacy Notice (our “**Privacy Notice**”) describes the types of information we may collect, use, maintain, protect, disclose, or otherwise process about you when you apply for or obtain a financial product or service for your business or any other business for which you are authorized to obtain such financial products (in each case, “**Your Business**”) from the Company, either directly or indirectly through an authorized equipment dealer, including, without limitation, for commercial lending, leasing, insurance, and revolving charge accounts (each, a “**Financial Product or Service**”), or when you access your Financial Product or Service account through, or you visit, <https://myaccount.cnhindustrialcapital.com>, <https://www.cnhindustrialcapital.com> or any other Company-branded or affiliate website that allows you to pre-qualify or apply for a Financial Product or Service from the Company for Your Business (each such website, a “**Website**”) and our practices for collecting, using, maintaining, protecting, disclosing, or otherwise processing that information. Note that our Financial Products and Services are not directed towards individuals for personal, family, or household use.

This policy applies to information we collect:

- on our Websites, when you visit our Websites or access any Financial Product or Service account through our Websites (including to make payments);
- when you apply for (including to pre-qualify for) a Financial Product or Service on behalf of Your Business or when we service such an account;
- from telephone calls, voice messages, written correspondence, email, text, and other electronic messages, between you and us related to the Financial Products and Services you obtain or use for Your Business;
- when you interact with our advertising and applications on third-party websites and services, if those applications or advertising include links to this policy; and
- from certain equipment dealers with whom you transact business on behalf of Your Business.

Except as described in this Privacy Notice, it does not apply to information collected by:

- us through any other means, including on any other website operated by Company or any third-party (including our affiliates and subsidiaries), or for any purpose other than applying for or obtaining a Financial Product or Service for Your Business. For more information about our privacy practices related to information we collect through these channels, please see the appropriate privacy policy for the website or interaction with us;
- us or any of our affiliates related to your use of any product and service that is not a Financial Product or Service offered by Company or our affiliates. Please see the applicable privacy notice for more information about our privacy practices related to you;
- us or any of our affiliates or subsidiaries related to your or any other individual’s employment or potential employment with us. If you are an employee or applicant to the Company, please see your Human Resources representative for information about our privacy practices for this type of information; or
- any third party (including our independent dealers, affiliates, and subsidiaries), including through any application or content (including advertising) that may link to or be accessible from the Website or that you otherwise may provide your Personal Information to. For more information about such third-parties’ privacy practices, please ask the applicable third-party.

For more information about our privacy practices related to personal information collected in relation to Your Business’ participation to the Parts Perks Program (if applicable), please see a separate privacy notice, found [here](#).

Please read this Privacy Notice carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use any Financial Product or Service or our Websites. By accessing or using our Financial Products or Services or our Websites, you agree to this Privacy Notice. This Privacy Notice may change from time to time (see Changes to Our Privacy Notice). Your continued use of any Financial Product or Service or our or your continued access or visit any of our Websites after we make changes, is deemed to be acceptance of those changes, so please check this Privacy Notice periodically for updates.

2. CHILDREN UNDER THE AGE OF 18

Our Financial Products or Services and Website are not intended for children under 18 years of age. No one under age 18 may provide any information in relation to any Financial Product or Service or to or on the Websites. We do not knowingly collect Personal Data from children under 18. If you are under 18, do not use any Financial Product or Service or use or provide any information on our Websites or on or through any of its features, including your name, address, telephone number, email address, or any screen name or user name you may use. If we learn we have collected or received

Personal Data from a child under 18 without verification of parental consent, we will delete that information. If you believe we might have any information directly from a child under 18, please contact us through the contact information below.

3. INFORMATION WE COLLECT ABOUT YOU AND HOW WE COLLECT IT

Throughout this Privacy Notice, the term “**Personal Data**” means any information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual or device. However, Personal Data does not include any deidentified or aggregated information.

Generally

We collect Personal Data from various sources, including:

- directly from you when you provide it to us, including when you fill out forms to obtain a Financial Product or Service for Your Business;
- automatically as you navigate through the Websites;
- information that we create about you when you apply for, obtain, or otherwise use a Financial Product or Service and as you use our Websites; and
- From third parties such as credit reporting agencies and certain equipment dealers with whom you transact business.

Information You Provide to Us

We may collect the following types of Personal Data directly from you when you apply for, obtain, or otherwise use a Financial Product or Service or otherwise access or use our Website: real name, alias, home and/or business postal address, unique personal identifier (such as a loan number or other account number), home and/or business email address, home, mobile and/or business telephone number, social security number, social insurance number, drivers’ license or other government-issued ID number, insurance information, title, employer name, age, birthdate, records of goods and services purchased, obtained, or considered to be purchased or obtained and any other identifier by which you may be contacted online or offline. We may be required to report certain demographic information to government regulators and may collect certain information about you or Your Business, such as your minority owned business status, women owned business status, LGBTQIA+ owned business status, and your principal owners’ ethnicity, race, and sex, however providing this information is completely optional. In addition, we also collect other types of information that you may provide when you fill out a form or through your correspondence with us.

We collect the Personal Data through:

- information that you provide by filling in forms to obtain a Financial Product or Service or forms on any of our Websites or at one of our dealers. This includes information provided at the time of registering to use any of our Websites;
- if you contact us, records and copies of your correspondence (including email addresses and telephone numbers);
- your responses to surveys that we might ask you to complete for research purposes; and
- details of transactions you carry when you use a Financial Product or Service, including online or at a dealer (for example, when you use our revolving credit account or make a purchase or lease that is the subject of a Financial Product or Service). You may be required to provide financial information before obtaining a Financial Product or Service, including making a payment through our Websites.

Information We Collect Through Automatic Data Collection Technologies

As you navigate through and interact with our Websites, we may use automatic data collection technologies to collect certain Personal Data about your interaction with our Website, including information about your equipment, browsing actions, and patterns. This includes:

- details of your visits to our Websites. This includes browsing history, search history, traffic data, location data, logs, referring/exit pages, date and time of your visit to our Websites, error information, clickstream data, and other communication data and the resources that you access, use, or otherwise interact with on the Website;
- your general geographic location based off of IP addresses (i.e., town, city, state);
- Information about your computer and internet connection, i.e., your IP address, operating system, and browser type.

The information we collect automatically may include Personal Data or we may maintain it or associate it with Personal Data we collect in other ways or receive from third parties. It helps us to improve our Websites and to deliver a better and more personalized service by enabling us to:

- estimate our audience size and usage patterns;
- store information about your preferences;
- secure our Websites and our customers’ accounts;
- customize our Websites according to your individual interests;

- speed up your searches; and
- recognize you when you return to our Websites.

The technologies we use for this automatic data collection may include:

- **Cookies (or browser cookies).** A cookie is a small file placed on the hard drive of your computer. Our Websites may use both session cookies (which expire once you close your browser) and persistent cookies (which stay on your computer until you delete them) to provide you with a more personal and interactive experience on our Websites. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Websites. You may find out more about the specific cookies that we use by clicking on the “Cookies Settings” link at the bottom of our Website and reviewing the information about each category of cookies. You may adjust your settings by clicking on the “Cookies Settings” link at the bottom of our Websites and adjusting the setting for each category of cookie. You can also set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. However, if you do not consent to our use of cookies or select these setting you may be unable to access certain parts of our Websites. You can find more information about cookies at <http://www.allaboutcookies.org> and <http://youronlinechoices.eu>.
- **Session Cookies.** Our use of cookies also includes “session cookies.” Each time you access the Websites, a session cookie containing an encrypted, unique identifier is placed on your browser. These session cookies allow us to uniquely identify you when you use the Websites and track which pages of the Websites you access. Session cookies are required to use the Websites.
- **Web Beacons.** Pages of our Websites and our e-mails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

Third-Party Use of Cookies and Other Tracking Technologies

Some content or applications, including advertisements, on the Websites are served by third-parties, including advertisers, ad networks and servers, content providers, analytics providers, social media companies, and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our Websites. The information they collect may be associated with your Personal Data or they may collect information, including Personal Data, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties’ tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. For information about how you can opt out of receiving targeted advertising from many providers, see [Choices About How We Use and Disclose Your Information](#).

Information We Create About You

We may also create certain information about you. When we associate this information with other Personal Data about you, we consider this information to be Personal Data. This information includes: unique identifiers (such as loan and account numbers), records of personal property, products, or services purchased, obtained, or considered by you on behalf of Your Business, or other purchasing or usage histories or tendencies by you on behalf of Your Business, Financial Product or Service balance and payment history.

Information We Collect from Third Parties

We may collect Personal Data from third parties. When we associate this information with other Personal Data about you, we consider this information to be Personal Data. This information includes: real name, alias, work postal address, unique personal identifier (such as a loan number or other account number), work email address, work telephone number, social security number, drivers’ license or other state-issued ID number, insurance information, title, employer name, age, birthdate, records of goods and services purchased, obtained, or considered to be purchased or obtained, credit history, credit score, other credit check information, and any other identifier by which you may be contacted online or offline.

4. HOW WE USE YOUR INFORMATION

We use information that we collect about you or that you provide to us, including any Personal Data:

- to provide and personalize our Websites and their content to you;
- to provide you with information about our Financial Products and Services that you request from us;
- to review and make approval decisions about your application for a Financial Product or Service;
- to fund Your Business’s loan or lease (if your application is approved), or other extension of credit, or to otherwise provide Your Business with a Financial Product or Service you request from us (when applicable);
- to service a Financial Product or Service you obtain from us, including to process your transactions and payments and prevent transactional fraud;
- to support, develop, troubleshoot, and debug our Websites and other Financial Products or Services;

- to create, maintain, customize, and secure your Financial Product or Service account with us;
- to provide you with notices about your Financial Product or Service account, including invoices, expiration, and renewal notices;
- to provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses;
- to help maintain the safety, security, and integrity of our Websites, Financial Products or Services, databases and other technology assets, and business;
- for internal testing, research, analysis, and product development, including to develop and improve our Websites and a Financial Products or Services;
- detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity;
- debugging to identify and repair errors that impair existing intended functionality of our Websites;
- to carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection;
- to notify you about changes to our Websites or any Financial Product or Service we offer or provide;
- to allow you to participate in interactive features on our Websites;
- in any other way we may describe when you provide the information;
- to fulfill any other purpose for which you provide it; and
- for any other purpose with your consent.

We may also use your Personal Information to contact you about our own goods and services that may be of interest to you. If you do not want us to use your information in this way, please check the relevant box located on the form on which we collect your data. If you wish to change your choice, you may do so at any time by logging into the Websites and adjusting our user preferences in your account profile by checking or unchecking the relevant boxes or by contacting us through the contact information below. For more information, see [Choices About How We Use and Disclose Your Information](#).

5. DISCLOSURE OF YOUR INFORMATION

We do not share, sell, or otherwise disclose your Personal Data for purposes other than those outlined in this Privacy Notice. However, we may disclose aggregated information about our customers and users, and information that does not identify any individual, without restriction.

We may disclose Personal Data that we collect or you provide as described in this Privacy Notice:

- to our subsidiaries and affiliates for account management purposes;
- to authorized equipment dealers with whom you transact business;
- to contractors, service providers, and other third parties we use to support our business. These entities provide IT and infrastructure support services, screening services, identify verification services, credit modeling services, payment processing services, and collection and legal services;
- to a potential or actual buyer or other successor in the event of a planned or actual merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of the Company's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by the Company about our users of our Websites and/or any Financial Product or Service is among the assets transferred;
- to a potential or actual buyer or other successor in the event of a sale, transfer or assignment of your Financial Product or Service account;
- to fulfill the purpose for which you provide it. For example, if you give us insurance information, we will use such information to verify your insurance and to notify your insurance company about any loans on your insured items related to your use of our Financial Products or Services;
- for any other purpose disclosed by us when you provide the information; and
- with your consent.

We may also disclose your Personal Data:

- to comply with any court order, law, or legal process, including to respond to any government or regulatory request;

- to enforce or apply our terms of use for our Websites and the terms and conditions of your use of a Financial Product or Service and other agreements, including for billing and collection purposes; and
- if we believe disclosure is necessary or appropriate to protect the rights, property, or safety of the Company, a dealer, our or their customers, our employees, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

We may also use your Personal Data to contact you, or share your Personal Data with our subsidiaries and affiliates so they may contact you, about our own and third parties' goods and services that may be of interest to you. If you do not want us to use your Personal Data in this way, please contact us at the contact information below and request that we no longer use or share your Personal Data for these purposes. In addition, we will send you a notice describing our disclosure if your Personal Information with our subsidiaries and affiliates for such marketing purposes and which will also provide you more information about how you may opt-out of such disclosures.

6. CHOICES ABOUT HOW WE USE AND DISCLOSE YOUR INFORMATION

We do not control the collection and use of your information collected by third parties described above in [Disclosure of Your Information](#). When possible, these organizations are under contractual obligations to use this data only for providing the services to us and to maintain this information strictly confidential. These third parties may, however, aggregate the information they collect with information from their other customers for their own purposes.

In addition, we strive to provide you with choices regarding the Personal Data we have collected about you. We have created mechanisms to provide you with control over your Personal Data:

- **Tracking Technologies and Advertising.** You can opt-out of our use of certain non-essential cookies by clicking the "Cookies Settings" link at the bottom of the Website and adjusting your cookie preferences. You can also set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse some cookies, please note that some parts of our Website may then be inaccessible or not function properly.
- **Promotional Offers from the Company.** If you do not want us to use your contact information to promote our own products and services and/or do not want us to disclose your Personal Information to our affiliates and subsidiaries for them to promote their products and services, you can opt-out at any time by contacting us through the contact information below and stating your request. If we have sent you a promotional email, you may click the unsubscribe link in the body of that email to be omitted from future email distributions. This opt-out does not apply to information provided to Company as a result of a product purchase, warranty registration, product service experience or other transactions, including any use to process your application for, provide you with, or service any Financial Product or Service.

We do not control third parties' collection or use of your information to serve interest-based advertising. However, these third parties may provide you with ways to choose not to have your information collected or used in this way. You can learn more about interest-based advertisements and your opt-out rights and options from members of the Network Advertising Initiative ("NAI") on its website (www.networkadvertising.org) and from members of the Digital Advertising Alliance on its website (www.aboutads.info).

California residents may have additional personal information rights and choices. Please see [Jurisdiction-Specific Privacy Rights](#) for more information.

7. ACCESSING, CORRECTING, AND DELETING YOUR PERSONAL DATA

You can review and change some of your Personal Data by logging into <https://myaccount.cnhindustrialcapital.com> and visiting your account profile page to adjust this Personal Data. Note that not all Personal Data may be updated in this way for security and/or legal compliance purposes.

You may also contact us at the contact information below or shown on any invoice related to your Financial Products or Services account to request access to, correct or delete any Personal Data that you have provided to us. We cannot delete all of your Personal Data except by also deleting your user account when there is no current balance. We may not accommodate a request to change or delete your Personal Data if we believe the change or deletion would violate any law or legal requirement or cause the information to be incorrect or impede our ability to service or collect on any account you currently have or guarantee.

The jurisdiction in which you are a resident or are located may provide you with additional rights and choices regarding your Personal Data. Please see [Jurisdiction-Specific Privacy Rights](#) for more information.

8. JURISDICTION-SPECIFIC PRIVACY RIGHTS

The law in some jurisdictions may provide you with additional rights regarding our use of Personal Data. To learn more about any additional rights that may be applicable to you as a resident of one of these jurisdictions, please see the privacy addendum for your state that is attached to this Privacy Notice.

- **Your California Privacy Rights.** If you are a resident of California, you have the additional rights described in the [California Privacy Addendum](#).

9. DO NOT TRACK SIGNALS

We may use automated data collection technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking). Some web browsers permit you to broadcast a signal to websites and online services indicating a

preference that they “do not track” your online activities. At this time, we do not honor such signals and we do not modify what information we collect or how we use that information based upon whether such a signal is broadcast or received by us.

10. DATA SECURITY

We have implemented measures designed to secure your Personal Data from accidental loss and from unauthorized access, use, alteration, and disclosure.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Websites or to use a Financial Product or Service, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your Personal Data, we cannot guarantee the security of your Personal Data transmitted to our Websites. Any transmission of Personal Data is at your own risk. We are not responsible for circumvention of any privacy settings or security measures deployed on the Websites.

11. CONSENT TO PROCESSING OF PERSONAL DATA IN THE UNITED STATES

In order to provide our Websites and Financial Products or Services to you, we may send and store your Personal Data outside of the country where you reside or are located, including to countries that may not or do not provide an equivalent level of protection for your Personal Data. Your Personal Data may be processed and stored in the United States and federal, state, and local governments, courts, or law enforcement or regulatory agencies in the United States may be able to obtain disclosure of your information through the laws of the United States. By using our Websites or a Financial Product or Service, you represent that you have read and understood the above and hereby consent to the storage and processing of Personal Data outside the country where you reside or are located, including in the United States.

Your Personal Data is transferred by the Company to another country only if it is required or permitted under applicable data protection law and provided that there are appropriate safeguards in place to protect your Personal Data. To ensure your Personal Data is treated in accordance with this Privacy Notice when we transfer it to a third party, Company uses Data Protection Agreements between Company and all other recipients of your Personal Data when required by applicable law.

12. CHANGES TO OUR PRIVACY NOTICE

We may change this Privacy Notice at any time. It is our policy to post any changes we make to our Privacy Notice on this page with a notice that the Privacy Notice has been updated on the Websites’ home page or in an invoice. If we make material changes to how we treat our users’ Personal Data, we will notify you by email to the email address specified in your account, through a notice on the Websites’ home page, or as an insert in an invoice. The date this Privacy Notice was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our Websites and this Privacy Notice to check for any changes.

YOUR CONTINUED USE OF OUR WEBSITES OR OUR FINANCIAL PRODUCTS OR SERVICES FOLLOWING THE POSTING OF CHANGES CONSTITUTES YOUR ACCEPTANCE TO SUCH CHANGES.

13. CONTACT INFORMATION

If you have any questions, concerns, complaints, or suggestions regarding our Privacy Notice or the ways in which we collect and use your Personal Data described in this Privacy Notice, have any requests related to your Personal Data pursuant to applicable laws, or otherwise need to contact us, you may contact us at the contact information below or through the “Contact” page on our Websites.

North America Data Privacy Manager

Email: Privacy-NA@cnhind.com
Postal Address: CNH Industrial America LLC
711 Jorie Blvd.
Oak Brook, IL 60523
United States

CNH Industrial Capital

Privacy Notice Addendum for California Residents

Effective Date: June 25, 2024

1. INTRODUCTION

This Privacy Notice Addendum for California Residents (the “**California Privacy Addendum**”) supplements the information contained in the Privacy Notice for CNH Industrial Capital America LLC, CNH Industrial Capital Canada Ltd., and New Holland Credit Company, LLC (collectively, “**Company**,” “**we**,” “**our**,” or “**us**”) and describes our collection and use of Personal Information (as defined below). This California Privacy Addendum applies solely to all visitors, users, and others who reside in the State of California (“**Data Subject**” or “**you**”). We adopt this notice to comply with the California Consumer Privacy Act of 2018 as amended by the California Privacy Rights Act of 2020 (collectively, the “**CCPA**”) and any terms defined in the CCPA have the same meaning when used in this notice.

2. SCOPE OF THIS CALIFORNIA PRIVACY ADDENDUM

This California Privacy Addendum applies to information that we collect when you apply for or obtain a financial product or service for your business or any other business for which you are authorized to obtain such financial products (in each case, “**Your Business**”) from the Company, either directly or indirectly through an authorized equipment dealer, including for commercial lending, leasing, insurance, and revolving charge accounts (each, a “**Financial Product or Service**”), or when you access your Financial Product or Service account through, or you visit, <https://myaccount.cnhindustrialcapital.com>, <https://www.cnhindustrialcapital.com>, or any other Company-branded or affiliate website that allows you to pre-qualify or apply for a Financial Product or Service from the Company for Your Business (each such website, a “**Website**”) that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with you or your device (“**Personal Information**”). However, publicly available information that we collect from government records and deidentified or aggregated information (when deidentified or aggregated as described in the CCPA) are not considered Personal Information and this California Privacy Addendum does not apply to such information.

This California Privacy Addendum does not apply to employment-related Personal Information collected from our California-based employees, job applicants, contractors, or similar individuals (“**Personnel**”). Please contact your local human resources department if you are part of our California Personnel and would like additional information about how we process your Personal Information.

This California Privacy Addendum also does not apply to our collection and use of your Personal Information related to you as an individual customer of any product and service offered by Company or our affiliates. Please see the applicable privacy notice for more information about our privacy practices related to you as an individual customer.

3. INFORMATION WE COLLECT ABOUT YOU AND HOW WE COLLECT IT

We collect, and over the prior twelve (12) months have collected, the following categories of Personal Information about Data Subjects:

Identifiers: A real name; alias; postal address; unique personal identifier; online identifier; Internet Protocol address; email address; account name; Social Security number; driver’s license number; passport number; and other similar identifiers.

Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)): A name; signature; Social Security number; address; telephone number; passport number; driver’s license or state identification card number; insurance policy number; employment; bank account number; credit card number, debit card number, or any other financial information. *Some Personal Information included in this category may overlap with other categories.*

Protected classification characteristics under California or federal law: Age (40 years or older); race; color; ancestry; national origin; citizenship; religion or creed; marital status; sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions); sexual orientation; veteran or military status; genetic information (including familial genetic information). Providing this type of Personal Information may be optional in some cases.

Commercial information: Records of personal property, products, or services purchased, obtained, or considered, or other purchasing or using histories or tendencies, together with commercial credit bureau information that may reflect a Data Subject’s credit score or may otherwise be considered Personal Information.

Internet or other similar network activity: Browsing history; search history; information on a Data Subject’s interaction with a website, application, or advertisement.

Geolocation data: IP based physical location or movements that may identify a Data Subject’s general geographic location to town, city, and state. We may also collect information that may identify the precise geolocation of a Data Subject’s equipment that is the subject of a Financial Product or Service within a radius of less than 1,850 feet.

Professional or employment-related information: Current or past job history.

Sensitive Personal Information (“Sensitive Personal Information”):

- Government identifiers (social security; driver’s license; state identification card; or passport number)

- Complete account access credentials (user names, financial account numbers, or debit card numbers combined with required access/security code or password)
- Precise geolocation (within an area of less than 1850 feet)
- Racial or ethnic origin
- Health; sex life; or sexual orientation information

Company will not collect additional categories of Personal Information without providing you notice. As further described in [To Whom Do We Sell or Share Your Personal Information](#), our use of cookies on the Websites may be considered a “sale” of Personal Information for monetary or other valuable consideration or a “sharing” of Personal Information for cross-context behavioral advertising.

4. SOURCES OF PERSONAL INFORMATION

We collect Personal Information about you from the sources described in our Privacy Notice.

5. PURPOSES FOR OUR COLLECTION OF YOUR PERSONAL INFORMATION

We may use, “sell” for monetary or other valuable consideration, “share” for the purposes of cross-context behavioral advertising, or disclose the Personal Information we collect and, over the prior twelve (12) months, have used, “sold” for monetary or other valuable consideration, shared for the purpose of cross-context behavioral advertising, or disclosed the Personal Information we have collected, for the purposes described in our Privacy Notice as well as the following additional purposes:

- Short-term, transient use, provided the Personal Information that is not disclosed to another third-party and is not used to build a profile about you or otherwise alter your experience outside the current interaction, including, but not limited to, the contextual customization of ads shown as part of the same interaction; and
- Performing services on behalf of the Company or another service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of the business or service provider.

Company will not use the Personal Information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

6. THIRD PARTIES TO WHOM DO WE DISCLOSE YOUR PERSONAL INFORMATION FOR BUSINESS PURPOSES

Company may disclose your Personal Information to third parties for one or more business purposes. We disclose Personal Information for a business purpose to non-affiliated third-parties, which are under contractual obligation to use it solely for the fulfilment of the purposes described in this Privacy Notice.

In the preceding twelve (12) months, Company has disclosed the following categories of Personal Information for one or more of the business purposes described below to the following categories of third parties:

Identifiers: Service providers; affiliates, parents, and subsidiary organizations of Company; actual or potential buyer or successor in interest of one or more Financial Product or Service accounts, the Company’s account portfolio, or of the entire Company; Internet cookie information recipients, such as analytics and behavioral advertising services; government entities (including for registration and title purposes); insurance companies; equipment dealers.

Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)): Service providers; affiliates, parents, and subsidiary organizations of Company; government entities (including for registration and title purposes); actual or potential buyer or successor in interest of one or more Financial Product or Service accounts, the Company’s account portfolio, or of the entire Company; insurance companies; equipment dealers.

Protected classification characteristics under California or federal law: Service providers; affiliates, parents, and subsidiary organizations of Company; actual or potential buyer or successor in interest of one or more Financial Product or Service accounts, the Company’s account portfolio, or of the entire Company.

Commercial information: Service providers; affiliates, parents, and subsidiary organizations of Company; government entities (including for registration and title purposes); actual or potential buyer or successor in interest of one or more Financial Product or Service accounts, the Company’s account portfolio, or of the entire Company; insurance companies; equipment dealers.

Internet or other similar network activity: Service providers; affiliates, parents, and subsidiary organizations of Company; social media companies; Internet cookie information recipients, such as analytics and behavioral advertising services.

Geolocation data: Service providers; affiliates, parents, and subsidiary organizations of Company; actual or potential buyer or successor in interest of one or more Financial Product or Service accounts, the Company’s account portfolio, or of the entire Company; equipment dealers.

Professional or employment-related information: Service Providers; affiliates, parents, and subsidiary organizations of Company; actual or potential buyer or successor in interest of one or more Financial Product or Service accounts, the Company's account portfolio, or of the entire Company.

Sensitive Personal Information ("Sensitive Personal Information"):

- **Government identifiers (social security, driver's license, state identification card, or passport number):** Service providers; affiliates, parents, and subsidiary organizations of Company; government entities (including for registration and title purposes); insurance companies; actual or potential buyer or successor in interest of one or more Financial Product or Service accounts, the Company's account portfolio, or of the entire Company.
- **Complete account access credentials (user names, account numbers, or card numbers combined with required access/security code or password):** Service providers; actual or potential buyer or successor in interest of one or more Financial Product or Service accounts, the Company's account portfolio, or of the entire Company.
- **Precise geolocation (within an area of less than 1850 feet).** Service providers; actual or potential buyer or successor in interest of one or more Financial Product or Service accounts, the Company's account portfolio, or of the entire Company; equipment dealers.
- **Racial or ethnic origin.** Service providers; government entities; actual or potential buyer or successor in interest of one or more Financial Product or Service accounts, the Company's account portfolio, or of the entire Company.
- **Health; sex life; or sexual orientation information.** Service providers; government entities; actual or potential buyer or successor in interest of one or more Financial Product or Service accounts, the Company's account portfolio, or of the entire Company.

We disclose your Personal Information to the categories of third parties listed above for the following business purposes:

- Helping to ensure security and integrity of our Website and Financial Products or Services to the extent the use of the Personal Information is reasonably necessary and proportionate for these purposes.
- Debugging to identify and repair errors that impair existing intended functionality.
- Performing services on behalf of us, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of us.
- Undertaking internal research for technological development and demonstration.
- Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us (including our Website and Financial Products or Services), and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by us.

In addition to the above, we may disclose any or all categories of Personal Information to any third-party (including government entities and/or law enforcement entities) as necessary to:

- comply with federal, state, or local laws (including for required regulatory reporting), or to comply with a court order or subpoena to provide information;
- comply with a civil, criminal, or regulatory inquiry, investigation, subpoena, or summons by federal, state, or local authorities;
- cooperate with law enforcement agencies concerning conduct or activities that we (or one of our service providers') believe may violate federal, state, or local law;
- comply with certain government agency requests for emergency access to your Personal Information if you are at risk or danger of death or serious physical injury; or
- exercise or defend legal claims.

7. TO WHOM DO WE SELL OR SHARE YOUR PERSONAL INFORMATION

"Sale" of Your Personal Information for Monetary or Other Valuable Consideration

As noted in our Privacy Notice, we do not sell Personal Information as the term "sell" is commonly understood to require an exchange for money. However, the use of advertising and analytics cookies on our Websites is considered a "sale" of Personal Information as the term "sale" is broadly defined in the CCPA to include both monetary *and other valuable consideration*. Using this broad definition, our "sale" is limited to our use of third-party advertising and analytics cookies and their use in providing behavioral advertising and their use in understanding how people use and interact with our Websites. Our "sales" of your Personal Information in this matter is subject to your right to opt-out of those sales (see [Your Choices Regarding our "Sale" or "Sharing" of your Personal Information](#)). The CCPA prohibits third parties who purchase the Personal Information we hold from reselling it unless you have received explicit notice and an opportunity to opt-out of further sales.

"Sharing" of Your Personal Information for Cross-Context Behavioral Advertising

Company may “share” your Personal Information for the purpose of cross-context behavioral advertising, subject to your right to opt-out of that sharing (see [Your Choices Regarding our “Sale” or “Sharing” of your Personal Information](#)). Our “sharing” for the purpose of cross-context behavioral advertising would be limited to our use of third-party advertising cookies and their use in providing you cross-context behavioral advertising (i.e., advertising on other websites or in other mediums). When the recipients of your Personal Information disclosed for the purpose of cross-context behavioral advertising are also permitted to use your Personal Information to provide advertising to others, we also consider this disclosure as a “sale” for monetary or other valuable consideration under the CCPA.

In the preceding twelve (12) months, Company has “sold” for monetary or other valuable consideration, or “shared” for the purpose of cross-context behavioral advertising, the following categories of Personal Information to the following categories of third parties:

Identifiers: We sell and share this category of Personal Information for advertising and analytics purposes to the following categories of third parties: business partners; advertisers and advertising networks; social media companies; Internet cookie information recipients, such as analytics and behavioral advertising services.

Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)): We do not sell or share this category of Personal Information.

Commercial information: We do not sell or share this category of Personal Information.

Internet or other similar network activity: We sell and share this category of Personal Information for advertising and analytics purposes to the following categories of third parties: business partners; advertisers and advertising networks; social media companies; Internet cookie information recipients, such as analytics and behavioral advertising services.

Professional or employment-related information: We do not sell or share this category of Personal Information.

L. Sensitive Personal Information:

- **Government identifiers (social security, driver’s license, state identification card, or passport number):** We do not sell or share this category of Personal Information.
- **Complete account access credentials (user names, account numbers, or card numbers combined with required access/security code or password):** We do not sell or share this category of Personal Information.
- **Precise geolocation (within an area of less than 1850 feet):** We do not sell or share this category of Personal Information.
- **Racial or ethnic origin:** We do not sell or share this category of Personal Information.
- **Health; sex life; or sexual orientation information:** We do not sell or share this category of Personal Information.

Sale of Personal Information of Minors Under the Age of 16

We do not have any actual knowledge that we “sell” the Personal Information of minors under the age of 16 for monetary or other valuable consideration and we do not have any actual knowledge that we “share” such Personal Information for cross-context behavioral advertising without affirmative consent as required by the CCPA. More information on how minors under the age of 16 may change their choice regarding the “sale” or “sharing” of their Personal Information can be found in [Your Choices Regarding our “Sale” or “Sharing” of Your Personal Information](#).

8. PRIVACY REQUESTS

The CCPA provides California residents with specific rights regarding their Personal Information. This section describes your CCPA rights and explains how to exercise those rights. You may exercise these rights yourself or through your Authorized Agent. For more information on how you or your Authorized Agent can exercise your rights, please see [Exercising Your CCPA Privacy Rights](#).

- **Right to Know.** You have the right to request that Company disclose certain information to you about our collection and use of your Personal Information over the past 12 months (a “**Right to Know**” Privacy Request). This includes: (a) the categories of Personal Information we have collected about you; (b) the categories of sources from which that Personal Information came from; (c) our purposes for collecting this Personal Information; (d) the categories of third parties with whom we have shared your Personal Information; and (e) if we have “sold” or “shared” or disclosed your Personal Information, a list of categories of third parties to whom we “sold” or “shared” your Personal Information, and a separate list of the categories of third parties to whom we disclosed your Personal Information to. You must specifically describe if you are making a Right to Know request or a Data Portability Privacy Request (as defined below). If you would like to make both a Right to Know Privacy Request and a Data Portability Privacy Request you must make both requests clear in your request. If it is not reasonably clear from your request, we will only process your request as a Right to Know request. You may make a Right to Know or a Data Portability Privacy Request a total of two (2) times within a 12-month period at no charge.
- **Access to Specific Pieces of Information (Data Portability).** You also have the right to request that Company provide you with a copy of the specific pieces of Personal Information that we have collected about you, including any Personal Information that we have created or otherwise received from a third-party about you (a “**Data Portability**” Privacy Request). If you make a Data Portability Privacy Request electronically, we will provide you with a copy of your Personal Information in a portable and, to the extent technically feasible, readily reusable format that allows you to transmit the Personal Information to another third-party. You must specifically describe if you are making a Right to Know request or a Data Portability request. If you would like to make both a Right to Know Privacy Request and a Data

Portability Privacy Request you must make both requests clear in your request. If it is not reasonably clear from your request, we will only process your request as a Right to Know request. In response to a Data Portability Privacy Request, we will not disclose your social security number, driver's license number or other government-issued identification number, financial account number, or your account password or security question or answers. We will also not provide this information if the disclosure would create a substantial, articulable, and unreasonable risk to your Personal Information, your account with Company, or the security of our systems or networks. We will also not disclose any Personal Information that may be subject to another exception under the CCPA. If we are unable to disclose certain pieces of your Personal Information, we will describe generally the types of personal information that we were unable to disclose and provide you a description of the reason we are unable to disclose it. You may make a Right to Know or a Data Portability Privacy Request a total of two (2) times within a 12-month period at no charge.

- **Correction.** You have the right to request that we correct any incorrect Personal Information about you to ensure that it is complete, accurate, and as current as possible. You may review and correct some Personal Information about yourself by logging into the Websites and visiting your "Account" page. You may also request that we correct the Personal Information we have about you as described below under [Exercising Your CCPA Privacy Rights](#). In some cases, we may require you to provide reasonable documentation to show that the Personal Information we have about you is incorrect and what the correct Personal Information may be. We may also not be able to accommodate your request if we believe it would violate any law or legal requirement or cause the information to be incorrect or if the Personal Information is subject to another exception under the CCPA.
- **Deletion.** You have the right to request that Company delete any of your Personal Information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your Privacy Request (see [Exercising Your CCPA Privacy Rights](#)), we will delete (and direct our service providers to delete) your Personal Information from our records, unless an exception applies pursuant to the CCPA. Some exceptions to your right to delete include, but are not limited to, if we are required to retain your Personal Information to complete the transaction or provide you the goods and services for which we collected the Personal Information or otherwise perform under our contract with you, to detect security incidents or protect against other malicious activities, and to comply with legal obligations. We may also retain your Personal Information for other internal and lawful uses that are compatible with the context in which we collected it. In addition, we cannot completely delete your Personal Information as some data may rest in previous backups. These will be retained for the periods set forth in our disaster recovery policies.
- **Non-Discrimination.** We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not do any of the following as a result of you exercising your CCPA rights: (a) deny you goods or services; (b) charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties; (c) provide you a different level or quality of goods or services; or (d) suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

Exercising Your CCPA Privacy Rights

To exercise the rights described above, please submit a request (a "Privacy Request") to us by either:

- Filling the online form available [\[here\]](#); or
- Emailing us at Privacy-NA@cnhind.com.
- Calling us at our Toll-Free Customer Care Number at +1 (800) 501-5711.

If you fail to make your Privacy Request in accordance with the ways described above, we may either treat your request as if it had been submitted with our methods described above or provide you with information on how to submit the request or remedy any deficiencies with your request.

Only you, or your Authorized Agent that you authorize to act on your behalf, may make a Privacy Request related to your Personal Information. To designate an Authorized Agent, see [Authorized Agents](#) below.

All Privacy Requests must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected Personal Information or an Authorized Agent of such a person as described below.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

Verifying Your Identity

Before completing your request to exercise your rights, we will verify that the request came from you by comparing the identifying information provided by you in your request with any Personal Information we maintain about you at that time. For all requests, we will need your (i) name; (ii) email address, and (iii) telephone number.

To protect the privacy and security of your Personal Information, we may also request additional information from you to help us verify your identity and process your request. This information may include all or a portion of your driver's license or other government-issued identification number. We may also contact you to ask you for further information in relation to your request to speed up our response. You may also be asked to complete and provide a signed declaration under penalty of perjury that you are the Data Subject who is the subject of the request or their Authorized Agent in certain circumstances. We will only use Personal Information provided in a Consumer Request to verify the requestor's identity or authority to make the request.

We cannot respond to your request or provide you with Personal Information if we cannot verify your identity or authority to make the request and confirm which Personal Information relates to you or the individual for whom you are making the request as their Authorized Agent. Making a Privacy Request does not require you to create an account with us. However, we do consider requests made through your password protected online account sufficiently verified when the request relates to Personal Information associated with that specific account.

We will only use Personal Information provided in a Privacy Request to verify the requestor's identity or authority to make the request.

For instructions on exercising sale opt-out rights, see [Your Choices Regarding our "Sale" or "Sharing" of Your Personal Information](#).

Authorized Agents

You may authorize your agent to exercise your rights under the CCPA on your behalf by registering your agent with the California Secretary of State or by providing them with power of attorney to exercise your rights in accordance with applicable laws (an **"Authorized Agent"**). We may request that your Authorized Agent submit proof of identity and that they have been authorized exercise your rights on your behalf. We may deny a request from your Authorized Agent to exercise your rights on your behalf if they fail to submit adequate proof of identity or adequate proof that they have the authority to exercise your rights.

Response Timing and Format

We will confirm our receipt of your Privacy Request within ten (10) business days of its receipt. We will generally process these requests within forty-five (45) calendar days of its receipt. If we require more time (up to an additional 45 calendar days), we will inform you of the reason and extension period in writing.

If you have an account with us, we will deliver our written response to that account. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option.

In response to a Right to Know or Data Portability Privacy Request, we will provide you with all relevant information we have collected or maintained about you on or after January 1, 2022, unless an exception applies. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For Data Portability Privacy Request, we will select a format to provide your Personal Information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your Privacy Request unless it is excessive, repetitive, or manifestly unfounded. We reserve the right to consider more than two (2) total Right to Know or Data Portability Privacy Requests (or combination of the two) in a twelve (12) month period to be repetitive and/or excessive and require a fee. If we determine that your Privacy Request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

9. YOUR CHOICES REGARDING OUR "SALE" OR "SHARING" OF YOUR PERSONAL INFORMATION

"Sale" of Your Personal Information

If you are 16 years of age or older, you have the right to direct us to not sell your Personal Information for monetary or other valuable consideration at any time (the "right to opt-out"). We do not sell the Personal Information of Data Subjects we actually know are less than 16 years of age, unless we receive affirmative authorization (the "right to opt-in") from either the Data Subject who is between 13 and 16 years of age, or the parent or guardian of a Data Subject less than 13 years of age. Data Subjects who opt-in to Personal Information sales may opt-out of future sales at any time.

"Sharing" of Your Personal Information

If you are 16 years of age or older, you have the right to direct us to not share your Personal Information for the purposes of cross-context behavioral advertising, which is showing advertising on other websites or other media based on your browsing history with our Website (the "right to opt-out"). We do not share the Personal Information of Data Subjects we actually know are less than 16 years of age for this purpose, unless we receive affirmative authorization from either the Data Subject who is between 13 and 16 years of age, or the parent or guardian of a Data Subject less than 13 years of age. Data Subjects who opt-in to our sharing of Personal Information for these purposes may opt-out of future such sharing at any time.

How You May Opt-Out of Our Sale or Sharing of Your Personal Information

To exercise the right to opt-out of the "sale" of your Personal Information for monetary or other valuable consideration and of "sharing" your Personal Information for the purposes of cross-context behavioral advertising, you (or your Authorized Agent) may adjust your cookie preferences by visiting the "Do Not Sell or Share My Personal Information" or "Cookies Settings" links on the footer of the Websites, or by configuring your browser to send us a privacy signal as described in more detail below.

Once you make an opt-out request, we will wait at least twelve (12) months before asking you to reauthorize Personal Information sales. However, you may change your mind and opt back into the sale of Personal Information at any time by adjusting the settings through the same links.

You do not need to create an account with us to exercise your opt-out rights. We will only use Personal Information provided in an opt-out request to review and comply with the request.

If you (or your Authorized Agent) submit a request to opt-in to our "sale" or "sharing" of your Personal Information, we will use a two-step process in order to confirm that you want to opt-in for such "sale" or "sharing" of your Personal Information. This process may require confirmation of your choices.

Browser Privacy Control Signals

You may also exercise your right to opt-out of the “sale” of your Personal Information for monetary or other valuable consideration and “sharing” your Personal Information for the purposes of cross-context behavioral advertising by setting the privacy control signal on your browser, if your browser supports it. We currently recognize and support the following privacy signals sent by browsers:

- Global privacy control (for more information on how to configure your browser to send this signal, please see <https://globalprivacycontrol.org/>).

When we receive one of these privacy control signals, we will opt you out of any further “sale” or “sharing” of your Personal Information when you interact with our Websites through that browser and on that device. We will only be able to propagate your choice to opt-out to your account if you are currently logged in when we receive the privacy control signal from your browser. When we are able to propagate your choice to your account, you will be opted out of “sale” or “sharing” of your Personal Information on all browsers and devices on which you are logged in, and for both online and offline “sales” and “sharing.”

10. YOUR CHOICES REGARDING OUR USE AND DISCLOSURE OF YOUR SENSITIVE PERSONAL INFORMATION

As further described below, we do not use or disclose your Sensitive Personal Information for any purpose other than the following:

- to perform the services or provide the goods reasonably expected by an average Data Subject who requests such goods or services;
- to detect security incidents that compromise the availability, authenticity, integrity, and confidentiality of stored or transmitted Personal Information, provided that our use of your Personal Information is reasonably necessary and proportionate for such purposes;
- to resist malicious, deceptive, fraudulent, or illegal actions directed at Company and to prosecute those responsible for those actions, provided that our use of your Personal Information is reasonably necessary and proportionate for this purpose;
- to ensure the safety of natural persons, provided that our use of your Personal Information is reasonably necessary and proportionate for this purpose;
- for short-term, transient use, including, but not limited to, nonpersonalized advertising shown as part of your current interaction with us, provided that the Personal Information is not disclosed to another third-party and is not used to build a profile about you or otherwise alter your experience outside the current interaction with us;
- to perform services on behalf of us, such as maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of us; and
- to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured by, manufactured for, or controlled by us.

11. PERSONAL INFORMATION RETENTION PERIODS

We retain all categories of your Personal Information for as long as necessary to pursue the purposes described in this Privacy Notice. However, we may also retain any or all categories of Personal Information when your information is subject to one of the following exceptions:

- When stored in our backup and disaster recovery systems. Your Personal Information will be deleted when the backup media your Personal Information is stored on expires or when our disaster recovery systems are updated.
- When necessary for us to exercise or defend legal claims.
- When necessary to comply with a legal obligation.
- When necessary to help ensure the security and integrity of our Website and IT systems.

Your Personal Information will be deleted when we no longer require your Personal Information for any of the above purposes.

12. CHANGES TO THIS CALIFORNIA PRIVACY ADDENDUM

Company reserves the right to amend this California Privacy Addendum at our discretion and at any time. When we make changes to this California Privacy Addendum, we will post the updated addendum on the Websites and update the addendum’s effective date. **Your continued use of our Websites or any Financial Product or Service following the posting of changes constitutes your acceptance of such changes.**

13. CONTACT INFORMATION

If you have any questions or comments about this California Privacy Addendum, the ways in which Company collects and uses your information described above and in the [Privacy Notice](#), your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

North America Data Privacy Manager

Email: Privacy-NA@cnhind.com

Postal Address: CNH Industrial America LLC
711 Jorie Blvd.
Oak Brook, IL 60523
United States