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CNH FINANCIAL SERVICES PRIVACY POLICY

Updated June 2026

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

If you are an Australian or New Zealand customer, this Privacy Policy explains how CNH 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 using personal information in innovative ways to provide great products and improved service.

All CNH 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 entities.

CNH 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 2020 (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 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 CNH'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**" or "**we**", "**us**" and "**our**" are to CNH Industrial Australia Pty Limited and its related entities, including CNH Industrial Capital Australia Pty Limited and CNH Industrial New Zealand Limited.

Why we need to collect personal information

CNH 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 group product range advertisements more relevant to you.

Breaking New Ground

Innovation Sustainability Productivity

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- Manage our business.
- Comply with our legal obligations.

Collection of data for AML/CTF purposes

We collect, hold, and use your personal information to comply with our obligations under the Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Act 2006 (and subsequent amendments) and associated rules.

The personal information we may collect includes, but is not limited to:

a. **Identity Data**: Your full name, date of birth, residential address, and occupation.
b. **Verification Data**: Details from identification documents (such as passports or driver licenses), and the results of electronic verification or biometric checks.
c. **Transactional and Financial Data**: Details regarding the source of funds, source of wealth, and bank account information required to assess your risk profile.
d. **Corporate/Trust Data** (if applicable): Beneficial ownership details, company structures, and trust deeds.

We collect this information to verify your identity, assess money laundering and terrorism financing risks, and maintain legally required records. In accordance with privacy laws, we only collect what is reasonably necessary to satisfy our AML/CTF obligations.

If you do not provide this information, we may be unable to provide you with designated services or establish a business relationship.

The type of information we collect

CNH 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 collects this information. We collect most personal information directly from you or through our authorised dealers. 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 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.

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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 websites use cookies, Google reCAPTCHA 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.
- Google reCAPTCHA: We use Google reCAPTCHA on our websites to help protect against automated access, misuse, and fraudulent activity. The use of reCAPTCHA is subject to Google's Privacy Policy and Terms of Service. reCAPTCHA may collect information about your interaction with our website, including IP address, browser characteristics, and user behaviour, to determine whether you are a human user. This information may be transferred to and processed by Google in jurisdictions outside Australia and New Zealand. By using our website, you acknowledge and consent to the processing of your information by reCAPTCHA as described above.

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 will handle it.

Your credit history

CNH 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 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 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 group and who we work with

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

Parties we work with

CNH sometimes teams up with other companies to offer products. If you purchase a product that is delivered by one of our partners, we will 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 works with third parties to provide sales, business, and customer support. They may have access to systems that include your personal information. These third parties are subject to strict

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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 will only give those entities secure access to the personal information they need to do their job. CNH 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 protection 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.

Where we disclose personal information to overseas recipients, we take reasonable steps to ensure that those recipients handle the information in accordance with applicable privacy laws and that comparable safeguards are in place. Where required, we remain accountable for such disclosures.

Cross-border Data Transfers

We may disclose personal information to recipients located outside Australia and New Zealand. Where we do so, we take reasonable steps to ensure that the recipient provides a level of protection comparable to applicable privacy laws, including through contractual or other safeguards.

Where required, we will only disclose personal information overseas with appropriate safeguards or the individual’s consent, and we remain accountable for such disclosures in accordance with applicable laws.

Assignment of receivables and Outstanding payments

In some circumstances, CNH 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 will 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 will always tell you before we do this. Legal obligations and other privacy exceptions CNH 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 counterterrorism 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 may disclose personal

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information if we receive a request or warrant that is authorised under Australian or New Zealand law.

Others

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

Direct Marketing

CNH 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 does not necessarily mean you will get more marketing. It just means that the marketing that you see will hopefully be more relevant to you. We will 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 a 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 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 will as a matter of best practice seek a credit report from a credit reporting agency. We will 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 have had paying bills and whether those issues were resolved. CNH 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 are offering and providing the right services to you. CNH 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

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credit reporting agency not to use your information for these purposes by getting in touch with them directly.

CNH 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
- Verifi Identity Services Limited
- GFT Brasil Consultoria Informática Ltda

These entities (along with mercantile agents and debt collection agencies CNH 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 Privacy Policy.

If the personal information held has an error, CNH will correct it. If CNH has previously disclosed that information to a credit reporting agency we will 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 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 will give you a notice in writing stating that it intends to disclose the information to the credit reporting body within 14 days (if in Australia).

CNH 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

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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 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 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 is routinely scrutinised as security risks do change. CNH is committed to ensuring your personal information is protected.

How long we retain personal information

We retain personal information only for as long as necessary to fulfil the purposes described in this Privacy Policy, including to provide our products and services, and in accordance with applicable legal, regulatory, and contractual requirements.

In certain circumstances, we may retain Personal information after our relationship with you has ended where this is required or permitted by law, or where reasonably necessary to protect our

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legitimate interests, such as for compliance, record-keeping, dispute resolution, or the establishment, exercise, or defense of legal claims.

When personal information is no longer required for the purposes for which it was collected or otherwise processed, and we are not required or permitted by law to retain it, we will take reasonable steps to securely delete, destroy, or de-identify the personal information.

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 will always confirm your identity before giving access to your personal information.

You can exercise the above-mentioned right of access by contacting us as follows:

- Filling the online form you can find here: https://www.cnh.com/en-US/footer/Pages/form
- Writing an email Privacy-APAC@cnhind.com
- Sending a letter to us specifying "for the attention of Privacy Compliance"

The APPs prohibit CNH 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 is committed to ensuring all the personal information we hold about you is accurate, up-to date and complete. CNH 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 also know if you have any questions or concerns about this Privacy Policy or our practices.

You can get in touch with us by:

- Filling the online form you can find here: https://www.cnh.com/en-US/footer/Pages/form
- Writing an email Privacy-APAC@cnhind.com
- Sending a letter to us specifying "for the attention of Privacy Compliance"

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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 has breached the Privacy Laws or an applicable code. If you have a privacy complaint, you can contact the person, or CNH 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 will respond within 48 business hours to let you know who is responsible for managing your complaint. CNH will try to resolve your complaint within 10 working days.

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

Ombudsman

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

Data Breach Notification

We take reasonable steps to protect personal information. In the event of a data breach, we will promptly assess whether it is likely to result in serious harm. Where required by applicable law, we will notify the relevant regulator either OAIC or OPC, and all affected individuals as soon as practicable, including providing information about the breach, its impact, and recommended mitigation steps. We maintain procedures to manage data breaches and to mitigate risks and prevent recurrence.

Updates to this Privacy Policy

This Privacy Policy was updated in June 2026. 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.