

Website Privacy Notice

Last modified: January 3, 2024

1. Introduction

The CNH Industrial America LLC and CNH Industrial Canada Ltd. (“**Company**” or “**we**” or “**us**”) respects your privacy and are committed to protecting it through our compliance with this notice.

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 visit the website (the “**Website**”) and our practices for collecting, using, maintaining, protecting, disclosing, or otherwise processing that information.

This policy applies to information we collect:

- on our Website; and
- in email, text, and other electronic messages between you and our Website.

It does not apply to information collected by:

- us offline or through any other means, including on any other website operated by Company or any third-party (including our affiliates, subsidiaries, and dealers);
- us or any of our affiliates or subsidiaries related to your or any other individual’s employment or potential employment with us; or
- any third party (including our affiliates, subsidiaries, and dealers), including through any application or content (including advertising or information about local dealers) that may link to or be accessible from or on the Website.

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 our Website. By accessing or using this Website, 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 this Website 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 Website is not intended for children under 18 years of age. No one under age 18 may provide any information to or on the Website. We do not knowingly collect Personal Data from children under 18. If you are under 18, do not use or provide any information on our Website 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 at 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 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; and
- automatically as you navigate through the Website.

Information You Provide to Us

We collect the following types of Personal Data directly from you when you access or use our Website: real name, postal address, email address, telephone number, business name, records of goods and services purchased, obtained, or considered to be purchased or obtained. 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.

The Personal Data we collect on or through our Website through:

- information that you provide by filling in forms on our Website. This includes information provided at the time of contacting us for more information about our products and services. We may also ask you for information when you report a problem with our Website;
- if you contact us, records and copies of your correspondence (including email addresses);
- your responses to surveys that we might ask you to complete for research purposes; and

- your search queries on the Website.

Information We Collect Through Automatic Data Collection Technologies

As you navigate through and interact with our Website, 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, such as:

- details of your visits to our Website. This includes: browsing history, search history, traffic data, location data, logs, referring/exit pages, date and time of your visit to our Website, error information, clickstream data, and other communication data and the resources that you access, use, or otherwise interact with on the Website;
- city and state IP-based geolocation (for security purposes); and
- 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 Website 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;
- customize our Website according to your individual interests;
- speed up your searches; and
- recognize you when you return to our Website.

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 Website 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 Website. Unless you have adjusted your setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Website. 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 Website 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. These cookies are essential in order to enable you to move around the Website and use its features. However, if you do not consent to our use of cookies or select this setting you may be unable to access certain parts of our Website. 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 Website, a session cookie containing an encrypted, unique identifier is placed on your browser and is stored temporarily on your computer or device while you use the Website, and is deleted when you close your internet browser. These session cookies allow us to uniquely identify you when you use the Website and track which pages of the Website you access. Session cookies are required to use the Website and considered “essential cookies”.
- **Web Beacons.** Pages of our Website 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 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 on the Website is served by third-parties, including 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 Website. 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.

Please note that this Privacy notice does not apply to, and we are not responsible for, the privacy practices of third party websites, which may be linked to or accessible through this website. 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](#).

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 Website and its content to you;

- to provide you with information, products, or services that you request from us;
- to support, develop, troubleshoot, and debug our Website, products, and services;
- 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 personalize your Website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our Website, third-party sites, and via email, text message or postmail (with your consent, where required by law);
- to help maintain the safety, security, and integrity of our Website, products and services, databases and other technology assets, and business;
- for internal testing, research, analysis, and product development, including to develop and improve our Website, and to develop, improve, or demonstrate our products and 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;
- 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 Website or any products or services we offer or provide through them;
- to allow you to participate in interactive features on our Website;
- 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 information to contact you about our 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 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 users, and information that does not reasonably 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;
- to contractors, service providers, and other third parties we use to support our business, such as cloud hosting providers;
- 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 CNH Industrial Group'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 Website's users is among the assets transferred;
- to fulfill the purpose for which you provide it. For example, if you give us an address, we may share your information with postal carriers;
- 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 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 CNH Industrial Group, our customers, or others.

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 you provide to us. 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 cookies, please note that some parts of our Website may then be inaccessible or not function properly.
- **Promotional Offers from Company.** If you do not want us to use your contact information to promote our own products and services, you can opt-out by checking the relevant box located on the form on which we collect your Personal Data. If you wish to change your choice, you may do so 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.

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).

7. Accessing, Correcting, and Deleting Your Personal Data

You may contact us at the contact information below to request access to, correct or delete any Personal Data that you have provided to us. 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.

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](#).

[Your Canada Privacy Rights](#)

If you are a resident of Canada, you have the additional rights described in the [Canada Privacy Addendum](#).

9. Do Not Track Signals

We also 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. 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 Website. 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 Website.

11. 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 Website’ home page. If we make material changes to how we treat our users’ Personal Data, we will notify you by email to the primary email address specified in your account and/or through a notice on the Websites’ home page. 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 Website and this Privacy Notice to check for any changes.

YOUR CONTINUED USE OF OUR WEBSITE FOLLOWING THE POSTING OF CHANGES CONSTITUTES YOUR ACCEPTANCE TO SUCH CHANGES.

12. 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.

Email: Privacy-NA@cnhind.com

Postal Address: CNH Industrial America LLC
Attn: North America Data Privacy Manager
711 Jorie Blvd
Oak Brook, IL 60523

Privacy Notice Addendum for California Residents

Effective Date: January 3, 2024

1. Introduction

This Privacy Notice Addendum for California Residents (the “**California Privacy Addendum**”) supplements the information contained in CNH Industrial America LLC’s (“**Company**,” “**our**,” “**we**,” or “**us**”) Privacy Notice 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 access our websites and reside in the State of California (“**Consumers**” 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 on our Websites 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.

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 Personnel and would like additional information about how we process your Personal Information.

This California Privacy Addendum also does not apply to certain Personal Information that is excluded from the scope of the CCPA, like Personal Information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA) (which may be collected if you have loan, credit card, or other financial account with us), and the Driver’s Privacy Protection Act of 1994.

3. Information We Collect About You and How We Collect It

Company’s Websites collect, and over the prior twelve (12) months have collected, the following categories of Personal Information about Consumers:

Category	Applicable Pieces of Personal Information Collected
A. Identifiers.	A real name; alias, postal address; unique personal identifier; online identifier; Internet Protocol address; email address; account name.
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A name; address; telephone number. <i>Some Personal Information included in this category may overlap with other categories.</i>
D. Commercial information.	Records of personal property, products, or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
F. Internet or other similar network activity.	Browsing history; search history; information on a Consumer’s interaction with a website, application, or advertisement.
G. Geolocation data.	Physical location or movements.

Company will not collect additional categories of Personal Information without providing you notice.

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 only use your Personal Information for the purposes described in our Privacy Notice.

See also Section 7 below to learn more about the “**Sale**” of Your Personal Information for Monetary or Other Valuable Consideration and the “**Sharing**” of Your Personal Information for Cross-Context Behavioral Advertising.

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. When we disclose Personal Information to non-affiliated third-parties for a business purpose, we enter a contract that describes the purpose, requires the recipient to both keep that Personal

Information confidential and not use it for any purpose except for the purposes for which the Personal Information was disclosed and requires the recipient to otherwise comply with the requirements of the CCPA. 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.

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:

Personal Information Category	Categories of Non-Service Provider and Non-Contractor Third Party Recipients
A. Identifiers.	Advertisers and advertising networks; business partners; affiliates, parents, and subsidiary organizations of Company; social media companies; Internet cookie information recipients, such as analytics and behavioral advertising services.
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	Advertisers and advertising networks; business partners; affiliates, parents, and subsidiary organizations of Company; social media companies; Internet cookie information recipients, such as analytics and behavioral advertising services.
D. Commercial information.	Advertisers and advertising networks; business partners, affiliates, parents, and subsidiary organizations of Company.
F. Internet or other similar network activity.	Social media companies; Internet cookie information recipients, such as analytics and behavioral advertising services.
G. Geolocation data.	Affiliates, parents, and subsidiary organizations of Company; social media companies; Internet cookie information recipients, such as analytics and behavioral advertising services.

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

- Auditing related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this California Privacy Addendum and other standards.
- Helping to ensure security and integrity of our products, services, and IT infrastructure 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 on the Websites.
- Short-term, transient use, including, but not limited to, nonpersonalized advertising shown as part of your current interaction with us. Our agreements with third parties prohibit your Personal Information from disclosure to another third-party and from using your Personal Information to build a profile about the you or otherwise alter your experience outside your current interaction with us.
- 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, 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, 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') believes 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 general Privacy Notice, we do not sell your 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 are considered a “sale” of Personal Information as the term “sale” is broadly defined in the CCPA to include both monetary *and other valuable consideration*. Our “sale” would be limited to our use of third-party

advertising and analytics cookies and their use in providing you behavioral advertising and helping us understand 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 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:

Personal Information Category	Sold or Shared	Business Purpose for Sale or Sharing (as appropriate)	Categories of Third Parties To Whom Your Personal Information is Sold or Shared
A. Identifiers.	Sold and Shared	<ul style="list-style-type: none"> To provide analytics services to Company so we may further understand our audience and how our website is used. To advertise our products and services to you on other websites and in other mediums. 	Social media companies; Internet cookie information recipients, such as analytics and behavioral advertising services.
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	No	N/A	N/A
D. Commercial information.	Sold and Shared	<ul style="list-style-type: none"> To provide analytics services to Company so we may further understand our audience and how our website is used. To advertise our products and services to you on other websites and in other mediums. 	Social media companies; Internet cookie information recipients, such as analytics and behavioral advertising services.
F. Internet or other similar network activity.	Sold and Shared	<ul style="list-style-type: none"> To provide analytics services to Company so we may further understand our audience and how our website is used. To advertise our products and services to you on other websites and in other mediums. 	Social media companies; Internet cookie information recipients, such as analytics and behavioral advertising services.
G. Geolocation data.	No	N/A	N/A

Sale of Personal Information of Minors Under the Age of 16

Our Websites are generally not meant to be used by children under the age of 16. Therefore, we do not “sell” the Personal Information of users who we know are minors under the age of 16 for monetary or other valuable consideration and we do not “share” such Personal Information for cross-context behavioral advertising without affirmative consent as required by the CCPA.

8. Consumer Data 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” 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 Request. If you would like to make both a Right to Know Consumer Request and a Data Portability Consumer 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 Consumer Request (or a combined Consumer 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**” request). If you make a Data Portability Consumer 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 Consumer Request and a Data Portability Consumer 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. We will not disclose any Personal Information that may be subject to an 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 Consumer Request (or a combined Consumer 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 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 Consumer 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.
- **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 “**Consumer Request**”) to us by either:

- Calling us at toll free customer service number (866) 542-2736;
- Emailing us at Privacy-NA@cnhind.com; or
- Completing the online [Privacy Request Form](#).

If you (or your Authorized Agent) submit a Consumer Request to delete your information online, we may use a two-step process in order to confirm that you want your Personal Information deleted. This process may include verifying your request through your email address on record, calling you on your phone number on record (which may include an automated dialer), sending you a text message and requesting that you text us a confirmation, and/or sending you a confirmation through US mail. By making a Consumer Request, you consent to us contacting you in one or more of these ways.

If you fail to make your Consumer 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 Consumer Request related to your Personal Information. To designate an Authorized Agent, see [Authorized Agents](#) below.

All Consumer 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. This may include verification of your contact information that we may have on record by matching at least 2 pieces of Personal Information that we have determined to be reliable for the purposes of verifying a consumer. We reserve the right to modify the verification process as necessary or to request additional pieces of Personal Information for verification purposes, each based on the sensitivity of your Personal Information.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

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 Consumer Request does not require you to create an account with us. However, we do consider requests made through your password protected account sufficiently verified when the request relates to Personal Information associated with that specific account.

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

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 granting them 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 respond to a Consumer Request within ten (10) days of its receipt. We will generally process these requests within forty-five (45) days of its receipt. If we require more time (up to an additional 45 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 Consumer Request, we will provide you with all relevant information we have collected or maintained about you on or after January 1, 2022. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For Data Portability Consumer 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, such as a CSV file.

We do not charge a fee to process or respond to your Consumer 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 Consumer 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 Consumer 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

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”). Consumers who opt-in to Personal Information sales may opt-out of future sales at any time.

“Sharing” of Your Personal Information

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 Websites (the “right to opt-out”). Consumers 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 representative) may adjust your cookie preferences by visiting the Website and clicking the **Do Not Sell or Share My Personal Information** link at the footer of the Website.

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 visiting the Website and clicking the **Do Not Sell or Share My Personal Information** link at the footer of the Website.

You do not need to create an account with us to exercise your opt-out rights. You may be required to provide us with additional contact information so that we may verify your request to opt-in to the sale of your Personal Information. 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 include verifying your request through your email address on record, calling you on your phone number on record (which may be through the use of an automated dialer), sending you a text message and requesting that you text us a confirmation (which may be through the use of an automated dialer), and/or sending you a confirmation through US mail. By making a Consumer Request, you consent to us contacting you in one or more of these ways.

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 “sales” 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.” In the event you have affirmatively opted-in to our “sale” and “sharing” of your Personal Information as described above and we receive a privacy control signal from your browser, we will request further instructions from you before you are opted out of any further “sale” or “sharing.”

When we receive a privacy control signal, we may also process it in a frictionless manner, which prohibits us from: (a) charging you a fee or requiring any valuable consideration; or (b) changing your experience with our products and services. You may configure the privacy control signal to operate in a frictionless manner by consulting the documentation for your browser or plug-in that provides the privacy control signal. If your privacy control signal conflicts with any settings in your account, we will comply with the privacy control signal and not “sell” or “share” your personal information.

10. 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 Website and update the addendum’s effective date. **Your continued use of our Website following the posting of changes constitutes your acceptance of such changes.**

11. 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:

Phone: (866) 542-2736

Email: Privacy-NA@cnhind.com

Postal Address: CNH Industrial America LLC
Attn: North America Data Privacy Manager
711 Jorie Blvd
Oak Brook, IL 60523

Privacy Addendum for Residents of Canada

Effective Date: January 3, 2024

CNH Industrial Capital Ltd. (collectively, “Company,” “we,” “our,” or “us”) adopts this Canada Privacy Addendum (the “Canada Privacy Addendum”) to comply with the Personal Information Protection and Electronic Documents Act (the “PIPEDA”) and applicable Canadian provincial privacy acts (each, a “PIPA”), as they may be amended or superseded from time to time. This Canada Privacy Addendum supplements the information contained in the Privacy Notice for CNH Industrial America LLC and CNH Industrial Canada Ltd. and applies solely to customers and others who reside in Canada (“you”). Any terms defined in the PIPEDA or a PIPA have the same meaning when used in this Canada Privacy Addendum. In the event of a conflict between the provisions of the Privacy Notice and the provisions of this Canada Privacy Addendum, the provisions of this Canada Privacy Addendum shall govern and control.

1. SCOPE OF THIS CANADA PRIVACY ADDENDUM

This Canada Privacy Addendum applies to information that we collect on our Websites 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**”).

Personal Information does not include publicly available information from government records, deidentified or aggregated Consumer information, or other similar information excluded from the scope of the PIPEDA.

This Canada Privacy Addendum also does not apply to certain Personal Information that is excluded from the scope of PIPEDA, like Personal Information covered by certain sector-specific privacy laws, including *Bank Act* and laws governing credit unions. We may collect this type of Personal Information when you apply for our credit cards or apply for a loan from us, and our collection and use of such Personal Information are governed by our obligations under the applicable law.

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

2. CONSENT

WE WILL ONLY COLLECT, USE OR DISCLOSE YOUR PERSONAL INFORMATION WITH YOUR CONSENT, EXCEPT IN LIMITED CIRCUMSTANCES. BY YOUR RECEIPT OF OUR PRIVACY NOTICE AND THIS CANADA PRIVACY ADDENDUM, WE WILL ASSUME, UNLESS WE HEAR FROM YOU OTHERWISE, THAT YOU CONSENT TO THE COLLECTION, USE AND DISCLOSURE OF YOUR PERSONAL INFORMATION BY OUR COMPANY IN ACCORDANCE WITH THE TYPES OF INFORMATION, COLLECTION METHODS AND PURPOSES OF USE AND DISCLOSURE DESCRIBED IN THE [INFORMATION WE COLLECT ABOUT YOU AND HOW WE COLLECT IT](#) AND [HOW WE USE YOUR INFORMATION](#) PRIVACY NOTICE AND THIS CANADA ADDENDUM.

WE WILL NOT USE OR DISCLOSE YOUR PERSONAL INFORMATION AT ANY TIME, SUBJECT TO ANY LEGAL OR CONTRACTUAL RESTRICTION AND REASONABLE NOTICE. WE WILL NOT USE YOUR PERSONAL INFORMATION WITHOUT YOUR CONSENT EXCEPT IN THE FOLLOWING CIRCUMSTANCES:

- WHEN REQUIRED BY LAW OR LAW ENFORCEMENT PURPOSES
- FOR AN EMERGENCY THAT THREATENS LIFE, HEALTH OR SECURITY
- FOR THE PURPOSE OF COLLECTING ON A DEBT OWED TO OUR COMPANY
- IF THE INFORMATION IS PUBLICLY AVAILABLE

3. Responsible Person for Protecting Personal Information

CNH Industrial Canada Ltd. is primarily responsible for processing your Personal Information, but may use the other subsidiaries and affiliates within the Company to carry out the purpose described in the Privacy Notice. Company has appointed the North America Data Privacy Manager to be responsible for protecting Personal Information in Company’s possession in compliance with PIPEDA and/or the applicable PIPAs. Company and/or this responsible person may be contacted in any manner set forth below in the “Contact Information” Section of this Canada Privacy Addendum.

4. COLLECTION OF PERSONAL INFORMATION

The type of Personal Information we collect may vary depending on your relationship with us. We may collect the following categories of Personal Information about you:

A real name; alias, postal address; unique personal identifier; online identifier; Internet Protocol address; email address; account name; A name; address; telephone number; Records of personal property, products, or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies; Browsing history; search history; information on a Consumer’s interaction with a website, application, or advertisement; information on a Consumer’s interaction with a website, application, or advertisement; IP based physical location or movements that may identify your general geographic location to town, city, and state.

The Company will not collect other categories of Personal Information without providing you notice at or before the time the information is collected.

5. SOURCES OF PERSONAL INFORMATION

We have obtained the categories of Personal Information listed above from the same categories of sources described in the [Information We Collect About You and How We Collect It](#) section of our Privacy Notice.

6. USE OF PERSONAL INFORMATION

We use the Personal Information we collect for one or more of the business or commercial purposes listed in the [How We Use Your Information](#) section of our Privacy Notice.

We will not use the Personal Information we collected for additional purposes without providing you notice.

7. THIRD PARTIES TO WHOM WE DISCLOSE YOUR PERSONAL INFORMATION

Disclosures of Personal Information for a Business Purpose

Company may disclose your Personal Information to third parties for one or more business purposes. When we disclose Personal Information to non-affiliated third parties for a business purpose, we enter a contract that describes the purpose, requires the recipient to both keep that Personal Information confidential and not use it for any purpose except for the purposes for which the Personal Information was disclosed and requires the recipient to otherwise comply with the requirements of the PIPEDA. The PIPEDA 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.

The Company may disclose your Personal Information to third parties for one or more of the following business purposes:

- Auditing related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this Canada Privacy Addendum and other standards.
- Helping to ensure security and integrity of our products, services, and IT infrastructure 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 on the Websites.
- Short-term, transient use, including, but not limited to, nonpersonalized advertising shown as part of your current interaction with us. Our agreements with third parties prohibit your Personal Information from disclosure to another third-party and from using your Personal Information to build a profile about the you or otherwise alter your experience outside your current interaction with us.
- 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, 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, 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.

When we disclose Personal Information to non-affiliated third parties for business purposes, we enter into a contract that describes the purpose and requires the recipient to both keep that Personal Information confidential and not use it for any purpose except for performing under the contract or to otherwise comply with the requirements of the PIPEDA.

8. YOUR RIGHTS AND CHOICES

The PIPEDA and the PIPA's provides you with specific rights regarding your Personal Information. This section describes your PIPEDA rights and explains how to exercise those rights.

If you are a resident of Canada, you have the following rights regarding your Personal Information: (1) the right to request access to the Personal Information we hold about you; (2) the right to challenge the accuracy and completeness of such information; (3) the right to have such information deleted and (4) right to withdraw your consent of processing.

- **Right to Know.** You have the right to request that the Company disclose certain information to you about our collection and use of your Personal Information (a **"Right to Know"** Privacy Request). This includes details about: (a) the collected Personal Information; (b) the categories of people within the organization with access. The amount of time that we will retain your Personal Information and the contact information for the person within the Company who is responsible for protecting Personal Information are each described below.
- **Access to Specific Pieces of Information.** You have the right to request that the Company confirm that we have collected Personal Information concerning you and provide you with a copy of the specific pieces of such Personal Information that we have collected (a **"Data Portability"** Privacy Request). You may also request that we provide you a copy of this Personal Information in a structured, commonly used, and machine-readable format. We may not comply with a Data Portability Privacy Request when the disclosure would be likely to reveal personal information about a third person (unless the third person consents or in the case of emergency that threatens the life, health, or safety of the person concerned).
- **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 Canadian Privacy Laws 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 Canadian Privacy Laws.
- **Deletion.** You have the right to request that the Company delete any of your Personal Information that we collected from you and retained, subject to certain exceptions. This includes the right to request that we stop disseminating your Personal Information or de-index any hyperlink attached to your name that gives access to your Personal Information if such dissemination causes you harm or contravenes the law or a court order. Once we receive and confirm your Privacy Request (see [Exercising Your Canadian Privacy Laws Privacy Rights](#)), we will delete (and direct our service providers to delete) your Personal Information from our records, unless an exception applies pursuant to PIPEDA or an applicable PIPA. However, 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. 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..
- **Withdrawal of Consent.** To the extent that our processing of your Personal Information is based on your consent, you may withdraw your consent at any time by closing your account. Withdrawing your consent will not, however, affect the lawfulness of the processing based on your consent before its withdrawal, and will not affect the lawfulness of our continued processing that is based on any other lawful basis for processing your Personal Information.

Exercising Your Canadian Privacy Laws Privacy Rights

To access, delete, update or correct inaccuracies in your Personal Information or if you have a question or complaint about the manner in which we treat your Personal Information, please submit a Privacy Request (a **"Privacy Request"**) to us by

- Filling the online form available [here](#); or
- Writing an email to Privacy-NA@cnhind.com.

If you fail to make your submission 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 representative, heir, successor, liquidator of your estate, or a beneficiary of your life insurance or death benefit may make a Privacy Request related to your Personal Information. We may request additional information so we may confirm any Privacy Request related to your Personal Information.

Your Privacy Request must:

- Provide sufficient information that allows us to reasonably verify that you are the person about whom we collected Personal Information.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We are unable to fulfill your request or provide you with Personal Information if we cannot verify your identity or authority to make such request and confirm the Personal Information relates to you. Making a Privacy Request does not require you to create an account with us. We will only use Personal Information provided in a Privacy Request to verify the requester's identity or authority to make the request

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 the Consumer's (i) name; (ii) postal 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 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. We may also ask you to complete and provide a signed declaration under penalty of perjury that you are the Consumer who is the subject of the request in certain circumstances. We will only use Personal Information provided in a Privacy Request to verify the requester's identity or authority to make the request.

Response Timing and Format

We will respond to a Privacy Request within thirty (30) days of its receipt.

We do not charge fees to process or respond to your Privacy Request.

9. Storage of Your Personal Information; Consent to Processing of Personal Information in Other Countries outside of Canada

We may store your Personal Information on servers and computing systems that are under our possession, custody, or control, or that we otherwise license.

In order to carry our purposes as described in the Privacy Notice, we may send and store your Personal Information outside of Canada, including to the United States. Accordingly, your Personal Information may be transferred outside Canada and the province where you reside or are located, including to countries that may not or do not provide an equivalent level of protection for your Personal Information. Your information may be processed and stored in the United States and United States federal, state, and local governments, courts, or law enforcement or regulatory agencies may be able to obtain disclosure of your information through the laws of the United States. By using the Website, you represent that you have read and understood the above and hereby consent to the storage and processing of Personal Information outside the country where you reside or are located, including in the United States. To ensure your Personal Information is treated in accordance with our Privacy Notice and this Canada Privacy Addendum when we transfer your Personal Information to a third-party, Company uses written data protection agreements between Company and all other recipients of your data in other countries to mitigate the risks identified in the PIA.

The purposes for which we have authorized the third-party service providers outside of Canada to collect, use, or disclose your Personal Information on our behalf are:

- Auditing related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this Canada Privacy Addendum and other standards.
- Helping to ensure security and integrity of our products, services, and IT infrastructure 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 on the Websites.
- Short-term, transient use, including, but not limited to, nonpersonalized advertising shown as part of your current interaction with us. Our agreements with third parties prohibit your Personal Information from disclosure to another third-party and from using your Personal Information to build a profile about the you or otherwise alter your experience outside your current interaction with us.
- 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, 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 third-party service providers outside of Canada (including government entities and/or law enforcement entities) as necessary to:

- comply with federal, state, or local laws, 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.

10. CHANGES TO OUR CANADA PRIVACY ADDENDUM

We reserve the right to amend this Canada Addendum from time to time. When we make material changes to this Canada Privacy Addendum, we will notify you by email to the email address we have on file for you. The date this Canada Addendum was last revised is identified at the top of this Canada Privacy Addendum. You are responsible for ensuring that we have an up-to-date active and deliverable email address for you.

11. CONTACT INFORMATION

If you have any questions or comments about this Canada Privacy Addendum, the ways in which the Company collects and uses your information described in this Canada Privacy Addendum or Company's Privacy Notice, your choices and rights regarding such use, or wish to exercise your rights under the laws of Canada, please do not hesitate to contact us at:

To Contact the Company

CNH Industrial America LLC
Attn: North America Data Privacy Manager
711 Jorie Blvd
Oak Brook, IL 60523
Privacy-NA@cnhind.com

To Contact the Person Responsible for our Privacy Program

CNH Industrial America LLC
Attn: North America Data Privacy Manager
711 Jorie Blvd
Oak Brook, IL 60523
Privacy-NA@cnhind.com