

Notice at Collection for California Residents

Effective Date: January 3, 2024

1 INTRODUCTION

This Notice at Collection for California Residents (the “**California Notice at Collection**”) describes CNH Industrial America LLC’s (“**Company**,” “**our**,” “**we**,” or “**us**”) collection and use of Personal Information. This California Notice at Collection applies solely to all visitors, users, and others who 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 NOTICE AT COLLECTION

This California Notice at Collection 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 Notice at Collection does not apply.

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

This California Notice at Collection 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

We collect the following categories of Personal Information from 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.

4 COMPANY WILL NOT COLLECT ADDITIONAL CATEGORIES OF PERSONAL INFORMATION WITHOUT PROVIDING YOU NOTICE. PURPOSES FOR COLLECTING AND SELLING/SHARING OF YOUR PERSONAL 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 or, 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.

“Sale” of Your Personal Information for Monetary or Other Valuable Consideration

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.

5 PERSONAL INFORMATION RETENTION PERIODS

We maintain Personal Information in our systems and archives for as long as necessary to pursue the purposes described in this Privacy Notice. Personal Information processed for marketing purposes will be retained indefinitely unless and until you opt-out of such marketing. However, we may retain any or all categories of Personal Information when your information is subject to one of the following exceptions:

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

When Personal Information is no longer necessary for the purposes described above, Personal Information is deleted or kept in a deidentified form such that it is not reasonably identifiable to any individual.

6 CONSUMER DATA REQUESTS

The CCPA provides California residents with specific rights regarding their Personal Information. For more information on how you or your Authorized Agent can exercise your rights, please see the Exercising Your CCPA Privacy Rights.

7 CHANGES TO THIS CALIFORNIA NOTICE AT COLLECTION

Company reserves the right to amend this California Notice at Collection at our discretion and at any time. When we make changes to this California Notice at Collection, we will provide you an updated notice before collecting any additional personal information and update the addendum's effective date. **Your continued provision of personal information following the posting of changes constitutes your acceptance of such changes.**

8 FULL PRIVACY NOTICE & CONTACT INFORMATION

To view our full Website Privacy Notice, Click [HERE](#).

If you have any questions about this Notice or need to access it in an alternative format due to having a disability, please contact us at the following:

Phone: (888) 365-6423 (toll free customer service number)

Email: Privacy-NA@cnhind.com

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