

U.S. PRIVACY STATEMENT

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You can [opt out of the sale of your Personal Information](#) by clicking on the following link:

[Do Not Sell My Personal Information](#)

1 Introduction

AGCO Finance collects and processes Personal Information relating to individuals, including but not limited to our customers, employees, and job applicants. The privacy and the protection of Personal Information is important to AGCO Finance. This Privacy Statement provides information on how AGCO Finance may collect and process your Personal Information.

This Privacy Statement can change over time. The changes we made to the Privacy Statement will become effective upon posting as of the Last Updated Date as shown above. This is the most up-to-date version. The most recent previous version of our Privacy Statement can be found at the bottom of this Privacy Statement.

An additional U.S. Consumer Privacy Notice, which can be found at the bottom of this Privacy Statement, may apply to you if you are a U.S. consumer. To the extent applicable, if there is a conflict between this Privacy Statement and the U.S. Consumer Privacy Notice, the latter will prevail with respect to the subject matter in conflict.

By accessing or using the Services (as defined in Section 2), you consent to this Privacy Statement. If you have any objection to any terms in this Privacy Statement, please reach out to us as instructed in Section 10 below.

AGCO Finance is a subsidiary of De Lage Landen International B.V., which is a wholly owned subsidiary of Coöperatieve Rabobank U.A. ('Rabobank' and together with its subsidiaries, the 'Rabobank Group'). Entities within the Rabobank Group will be deemed an "Affiliate" of AGCO Finance USA.

2 When does this Privacy Statement apply?

This Privacy Statement applies to the collecting and processing (including storing, accessing, using, transferring, sharing, disclosing, and deleting) of Personal Information by AGCO Finance of:

- Visitors and users of AGCO Finance websites;
- Users of AGCO Finance's services, products, and/or tools ("Services");
- Customers and prospective customers and their respective representatives;
- Business partners of AGCO Finance and their representatives;
- Suppliers who provide any services or products to AGCO Finance and their representatives;
- Employees of AGCO Finance;
- Job applicants to AGCO Finance's employment positions;
- Subscribers to AGCO Finance publications and newsletters;
- Visitors to AGCO Finance offices and facilities; and
- Individuals who otherwise interact with AGCO Finance in person, in writing, or through a third party.

This Privacy Statement does not apply to information you provide on third party sites not controlled by AGCO Finance. When interacting with our websites, you may be able to link or connect with non-AGCO Finance websites, services, social media networks, applications, or other third-party features. Enabling these features may lead to other third parties having access to or processing your Personal Information. AGCO Finance does not have any control over, nor do we endorse, these third-party features and is not responsible for the privacy or security of any information you provide to any such third-party website. We encourage you to review the privacy policies of these third parties before using these features.

3 What Personal Information do we collect and process?

AGCO Finance collects and processes information that identifies, relates to, could reasonably be linked with you ("Person Information") in a variety of contexts. For example, we collect and process Personal Information to provide individual and commercial financial products and services, and for employment and human resource purposes.

- a) The Personal Information we collect and process depends on your relationship or interaction with AGCO Finance. We collect and process the following categories of Personal Information:
 - 1. Personal Identifiers and Contact Information—such as business name, full name, address, telephone number, and federal or state issued identification numbers, including Social Security number, driver's license number, and passport number, Internet Protocol address information, email address, or account name.
 - 2. Characteristics of Protected Classes--under federal or state law, such as gender, race, ethnicity, national origin, citizenship, marital status, or military status.
 - 3. Purchase and Financial Information—such as information about your financial situation, information related to our products or services, information related to obtaining financial services, bank account information, or your credit risk profile.
 - 4. Internet or Online Information— such as IP address, data about the applications and devices you use to visit our website, browsing and search history, interaction with our websites, applications, advertisements, user login and access information, or language preference in the context of using our services.
 - 5. Geolocation Data—such as device or equipment location.
 - 6. Audio, Visual, and Electronic Information—such as call, online chat, email, or video recordings.
 - 7. Inferences—inferences based on information about an individual to create a summary about, for example, an individual's preferences and characteristics.
 - 8. Professional or Employment Information—such as business entity information, professional affiliations, or work history.
- b) If you are a customer, dealer, vendor, supplier, or other business partner of AGCO Finance, in addition to the Personal Information listed above, we also collect and process the following Personal Information:
 - 1. Background Information—such as data we require to ensure your and our security, to prevent and investigate fraud, to prevent money laundering and financing of terrorism.
 - 2. Information about commercial or consumer needs--such as business needs and operational information, records of personal property, products or services purchased, obtained, or considered, payment history, or other purchasing or consuming histories or tendencies.
- c) If you are an employee or job applicant, in addition to the Personal Information listed above, we also collect and process the following Personal Information:

1. Family Information—such as name(s) and contact information of your partners, children, or other family members.
2. Background screening—such as criminal and financial background checks.
3. Educational Information—such as school, professional training and qualification, and related information.
4. Financial, Health, and Benefits Information—such as compensation, payroll data, tax information, bank account information, health, dental, and vision claims and/or information, disability and life insurance claims, unemployment, or retirement account information.
5. AGCO Finance Specific Employment Information—such as screening, job title, office location, business activities, performance evaluation, or work-related contacts and communications.
6. Vehicle and Driving Information—such as information about your use of business leased cars and your personal vehicle's information when parked in a AGCO Finance office parking lot.
7. Biometric Information—such as fingerprints, voiceprints, or photos.
8. Information required to fulfill legal obligations—such as child support obligations, worker's compensation, unemployment, and other similar information.

From time to time, laws and regulations may require us to collect additional categories of Personal Information from you.

4 How do we collect your Personal Information?

The sources from which we collect Personal Information depend on, among other things, our relationship or interaction with you. The information below lists the categories of sources from which we collect Personal Information in different contexts.

1. You directly, or other authorized parties acting on your behalf, through physical (e.g., paper application, visitor registration when you visit our office), audio (e.g., phone), visual (e.g., Closed Circuit Television monitoring when you visit our offices), or electronic (e.g., website, social media) sources.
2. Public records made available by federal, state, or local government entities or widely available sources made available by media.
3. Third parties that provide data to support our business and operational activities, human resource and workforce management activities, such as our Affiliates, joint venture partners, business partners, manufacturer, vendors, dealers, distributors of goods or service you finance with us, credit bureaus, employee benefit providers, and suppliers who provide goods and services to us.
4. Equipment you finance with us.

5 For which purposes do we collect and process your Personal Information?

The purposes for which we collect and use Personal Information depend on, among other things, your relationship or interaction with AGCO Finance. We collect and process Personal Information for the following purposes in different contexts:

Purposes of Collection and Process	Examples
Enter into, fulfill, maintain, and service a contract with you	<ul style="list-style-type: none">• Establish and process transactions for our products and services.• Process financial applications, assess your eligibility for our products and services, and verify your identity.• Perform integrity screening and credit checks.• Maintain and service your accounts and provide customer service.
Promotion and Marketing	<ul style="list-style-type: none">• Advertise and market additional products and services that are related to products and services you requested or that are offered by us, or Affiliates, or a nonaffiliated third party.• Administer promotions, surveys, pools, sweepstakes, and contests.
Support business operations, including to meet risk, legal, and compliance requirements	<ul style="list-style-type: none">• Conduct audits and compliance assessments.• Facilitate securitizations, syndications, or loan or lease participations.• Facilitate sale, transfer, merger, reorganization, or other change to a business line or legal entity/structure.• Detect, investigate, or respond to legal claims, security incidents and malicious, deceptive, fraudulent, or illegal activity.• Comply with applicable local, state, federal, and international laws and other legal and regulatory requests and obligations.• Process privacy rights requests.• Maintain safety, security, and integrity of our offices, products, and services.
Manage, improve, and develop our business, products, and services	<ul style="list-style-type: none">• Conduct internal research, product quality, risk modeling, data analysis, internal presentation.• Troubleshoot to identify and repair operational errors or otherwise improve our products and/or services.
Support employment, human resources, and operational management	<ul style="list-style-type: none">• Provide employment benefits and other employment-related services to employees and dependents.• Manage payroll and compensation activities.• Process employment applications.• Manage and operate our facilities and infrastructure.

6 Do we use cookies?

When you visit our website or use our applications, we may automatically collect information about how you use our Services using cookies, pixel tags, web beacons, and other similar or related technologies. Some of this information is not capable of identifying you but some

information can be associated with you, your browser, or your device. We have relationships with third-party advertising companies to help track and report on usage of our website and applications.

Various third parties are developing or have developed signals or other mechanisms for the expression of consumer choice regarding the collection of information about an individual consumer's online activities over time and across third-party websites or online services. Currently, we currently do not monitor or take any action with respect to your "do not track" preferences.

7 How do we handle and secure your Personal Information?

We endeavor to protect your Personal Information. To prevent unauthorized access, disclosure, or use of your Personal Information, we have implemented and maintain appropriate and reasonable technical and organizational security measures to safeguard and secure your Personal Information. We use security measures designed to ensure (i) the confidentiality, integrity, and availability of your Personal Information, (ii) the resilience of the systems and services that process them, and (iii) the ability to restore data in the event of a data breach. Where possible, we aim to secure your Personal Information using encryption measures. In addition, we test, verify, and regularly evaluate the effectiveness of our technical and organizational measures to ensure continuous improvement in the security of processing Personal Information.

8 Do we transfer your Personal Information to third parties and / or to other countries?

a. Within the Rabobank Group

Your Personal Information may be shared on a confidential basis within the Rabobank Group for the purposes described in this Privacy Statement, to the extent permitted by applicable law and in accordance with the Rabobank Group's internal policies.

b. Outside the Rabobank Group

In certain instances, your Personal Information may also be transferred to third parties outside the Rabobank Group. The categories of third parties to whom we may disclose your Personal Information depend on, among other things, our relationship and/or interaction(s) with you. We may disclose for our business purposes the categories of Personal Information listed in Section 3 above to the following categories of third parties:

1. We may share your Personal Information with third-party companies or organizations to complete transactions, support everyday operations, or for our business management and development purposes. Examples include sharing with our manufacturers, vendors, dealers, distributors, business partners, credit bureaus, employee benefit providers, service suppliers, and other third parties, all as may be necessary for us to provide our products and services to you.
2. Where permitted by applicable law and/or with your consent, we may share your Personal Information with third party advertisers or marketing agencies that process your Personal Information on our behalf for marketing purposes. The privacy policy of such third-party advertisers or marketing agencies will govern their use of your Personal Information.
3. We may also disclose your Personal Information to third parties when necessary to (a) enforce or apply the terms and conditions of the Services, including in connection with

an investigation of potential violations of any such terms and conditions, (b) comply with legal or regulatory requirements or a governmental request or inquiry, (c) protect the rights, property, or safety of us, our customers, or other third parties, (d) prevent, investigate, detect, or prosecute a crime or protect national security, or (e) detect, prevent, or otherwise address fraud, security, or technical issues.

4. We may also transfer your Personal Information to a third party in the event of a sale, merger, or transfer of our company's equity or assets or in the unlikely event of a bankruptcy, liquidation, or receivership of our business.

Lastly, we reserve the right to disclose anonymized or aggregated data based on your Personal Information to third parties, provided that such information can no longer reasonably identify or be linked to you or your household.

Cross-Border Transfers of Collected Personal Information

AGCO Finance does business in multiple locations throughout the U.S. and around the globe, and has Affiliates located in various countries throughout the world. Your Personal Information may be accessed, processed, or transferred to Affiliates and other third parties in the U.S. and elsewhere in the world for the purposes described in this Privacy Statement to the extent permitted by applicable laws.

9 What other choices do you have with respect to your Personal Information?

You may submit requests regarding your Personal Information, as outlined in Section 10 below. Your request will be honored if there are no applicable legal obligations or legitimate business reasons that your request cannot be granted. The options available are as follows:

a. Option to access and/or correct Personal Information

You may request to have access to the Personal Information AGCO Finance has collected about you. Should you believe that your Personal Information is incorrect or incomplete, you may ask to us to correct your Personal Information.

b. Option to delete Personal Information

You may request to have your Personal Information deleted after AGCO Finance no longer needs it to process your business or to fulfill any legal, regulatory, or operational purposes.

c. Option to data portability

You may request to receive a copy of the Personal Information AGCO Finance has collected and processed in a structured and machine-readable format or to transfer your Personal Information to a third party. A request to transfer Personal Information directly to a third party is only available to the extent it is technically possible.

d. Option to opt-out and to withdraw consent

You have the option to opt-out or limit the sharing of information with third parties. You may also limit the sharing of your Personal Information for direct marketing purposes. If you have given your consent, you can withdraw your consent at any time unless prohibited by law.

We will not discriminate against you if you choose to exercise any of these options.

Notice to Minors

Our websites are not designed for minors and are not directed at or intended to be visited by minors. No visitor to our websites who is under the age of eighteen (18) should provide any

Personal Information to us. If you are a minor, do not visit our websites and do not send any Personal Information to us.

If we become aware that we have collected Personal Information from a minor, we will take steps to dispose of that information as permitted by and in accordance with applicable laws and regulations. If you are a parent or guardian and you believe that your child under the age of eighteen (18) has provided us with Personal Information without your consent, please contact us at usprivacyoffice@AGCOFinance.com.

Residents of California and Nevada

Residents of California:

Certain disclosures of Personal Information by AGCO Finance may qualify as a “sale”, under the California Consumer Privacy Act (“CCPA”), of the Personal Information of California residents. The CCPA defines a “sale” as the exchange of Personal Information of California residents for money or other valuable consideration. You can opt out of the sale of your Personal Information by clicking on the following link:

Do Not Sell My Personal Information

In the past 12 months, we have (i) collected from sources listed in Section 4, the categories of Personal Information from California residents that are listed in Section 3; (ii) processed such Personal Information for the purposes provided in Section 5; (iii) shared the categories of Personal Information listed in Section 3 with the categories of third parties that are listed in Section 8; and (iv) sold the categories of Personal Information listed in Section 3.a and Section 3.b with the categories of third parties that are listed in Sections 8.b.1. We do not have actual knowledge that we sell the Personal Information of consumers under 16 years of age.

If you are a California resident, you may have the right to:

1. Request that we disclose to you the following information covering the 12-month period prior to your request (“Access Request”):
 - a. The categories of Personal Information collected about you.
 - b. The categories of sources from which your Personal Information is collected.
 - c. The business or commercial purpose for collecting your Personal Information.
 - d. The categories of third parties to whom Personal Information is disclosed about you, and the categories of Personal Information disclosed.
 - e. The specific pieces of Personal Information collected about you.
2. Request that Personal Information collected about you is deleted (“Deletion Request”).
3. Request that AGCO Finance does not sell your Personal Information, as stated above.
4. Be free from discrimination by AGCO Finance for exercising your rights under the CCPA.

Authorized Agents

If you are a California resident, you may authorize an agent to make an Access Request or a Deletion Request on your behalf in accordance with the “How to Make Requests” instruction in Section 10 below.

For Deletion Requests:

We may deny your deletion request if retaining your Personal Information is necessary for us or our service providers to:

1. Complete the transaction for which we collected your Personal Information, provide goods or services that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
3. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.
4. Comply with legal obligations, laws, and regulations, including certain exemptions under CCPA.

For all other types of CCPA requests:

We may deny your request if it is fraudulent, excessive, repetitive, harassing, or manifestly unfounded.

We will honor a request not to sell your Personal Information where we are required to do so by the CCPA.

Residents of Nevada

Nevada's data privacy law defines selling Personal Information as exchanging it for money. We do not sell the Personal Information of residents of Nevada. However, you may contact us at usprivacyoffice@AGCOFinance.com with questions.

10 How to contact us in case of a request or question?

General questions about this Privacy Statement or the processing of your Personal Information can be directed to the Privacy Office at usprivacyoffice@AGCOFinance.com.

To exercise your privacy rights or options or file a privacy-related complaint:

Please submit your request using this form **PRIVACY OPTIONS**;

or

Contact us at **(866) 222-2478** (Monday through Thursday from 8 a.m. to 5 p.m. CST and Friday from 8 a.m. to 4:30 p.m. CST).

AGCO Finance's Verification Process

When you make a request other than a request to opt out of sales of your Personal Information, we will ask you to provide the following information to verify your identity:

- Name, address, phone number, date of birth, email address; and, in certain situations as may be required to confirm your identity, the last 4 digitals of your social security or individual taxpayer identification number, and/or a copy of government issued photo ID.

If you are making a request as an authorized agent for a California resident, we may request that you provide, as applicable:

- Your name, address, phone number, date of birth, email address; and, in certain situations as may be required to confirm your identity, a copy of government issued photo ID.
- The California resident's name, address, phone number, date of birth, email address, last 4 digits of social security or individual taxpayer identification number; and, in certain situations as may be required to confirm the identity of the individual on whose behalf the request is being made, a copy of a government issued photo ID.
- A document to confirm that you are authorized to make the request on the California resident's behalf. We accept as applicable, a copy of a power of attorney, legal guardianship, conservatorship order, or the California resident's signed permission demonstrating that you have been authorized to act on such California resident's behalf.
- In addition, if you are a company or organization ("Authorized Entity") making a request as an agent on behalf of a California resident:
 - Authorized Entity's active registration with the California Secretary of State.
 - From the individual who is acting on behalf of the Authorized Entity, proof that the individual is authorized to make the request. We accept a letter on the Authorized Entity's letterhead, signed by an officer of the Authorized Entity.

11 Privacy Statements and Other Consumer Privacy Notices:

View or download the current version of the Privacy Statement (PDF)

View or download the [AGCO Finance LLC U.S. Consumer Privacy Notice \(PDF\)](#)

View or download the [PREVIOUS VERSION OF THE PRIVACY STATEMENT](#) Dated March 23, 2020.