

FINANCE PRIVACY AND POLICY



JOHN DEERE



JOHN DEERE FINANCIAL LIMITED

Effective March 11, 2014

John Deere, a global company with controlled affiliates in a number of jurisdictions, has a Global Privacy Policy called the Enterprise Privacy Statement which sets out how it manages personal information across all jurisdictions. This Privacy Policy for Australia and New Zealand is given on behalf of John Deere Financial Limited and contains additional privacy information which is relevant where your personal information is collected by John Deere Financial in Australia and New Zealand. We suggest that you read both the Enterprise Privacy Statement and the Privacy Policy for Australia and New Zealand together. To assist you to understand how these policies interact, we have cross-referred to the Enterprise Privacy Statement in this Privacy Policy for Australia and New Zealand.

For information about our management of your credit-related information, please see our Credit Reporting Policy (available by visiting http://www.deere.com.au/en_AU/buying_and_financing/credit_reporting.page) which contains information about credit reporting, including the credit reporting bodies with which we may share your credit information and credit eligibility information.

PERSONAL INFORMATION JOHN DEERE FINANCIAL USUALLY COLLECTS AND HOW IT IS COLLECTED

Clauses 1, 5 and 14 of the Enterprise Privacy Statement sets out the types of personal information that John Deere Financial may collect and hold. Other examples of information that John Deere Financial may also collect include:

information such as assets, expenses and income as needed to assess your application for finance or to be a guarantor; government identifiers such as ABN (company number in New Zealand), passport number or pension card number (for example, to verify your identity at the time you request a product or service);

In most cases, no sensitive information is collected. However the John Deere Entities may collect sensitive information that comprises information about your health (for example, health information you provide to us when you make a hardship application in connection with a loan).

Clause 2 of the Enterprise Privacy Statement sets out where that information may come from. Sometimes John Deere Financial may collect personal information about you from third parties where it is unreasonable or impracticable to collect it directly from you. These third parties may include dealers, accountants, lawyers, referees, authorities or other parties to an application confirming your financial and other details.

As stated in clause seven of the Enterprise Privacy Statement, you may choose to limit the personal information you provide to John Deere Financial. You should be aware, however, that if you choose not to provide certain personal information to us, this may affect our ability to process your application for finance or any other product or service, fulfil a customer request, or provide a service or product.

PURPOSES FOR WHICH JOHN DEERE FINANCIAL MAY COLLECT, HOLD, USE AND DISCLOSE YOUR PERSONAL INFORMATION

John Deere Financial will only collect, use and disclose your personal information as reasonably necessary for business purposes and as permitted by law. These purposes include those set out in clauses 3, 4 and 5 of the Enterprise Privacy Statement.

Other examples include collecting, using and disclosing your personal information in order to meet legal and regulatory requirements. Various Australian and New Zealand laws may expressly require John Deere Financial to collect your personal information, or John Deere Financial may need to do so in order to be able to comply with other obligations under those laws. Such Australian laws include the National Consumer Credit Protection Act (for example, to comply with responsible lending requirements), the Anti-Money Laundering and Counter-Terrorism Financing Act (for example, to comply with identity verification requirements), the Personal Property Securities Act and State and Territory real property and security interests laws (for example, to register and search for security interests), the Banking Act, the Financial Sector (Collection of Data) Act, the Corporations Act and other regulatory legislation (for example, requiring us to maintain client and transaction records, to provide information relating to your deposits and loans to APRA for prudential and monitoring purposes and to make reports and provide other information to regulators such as ASIC) and the Taxation Administration Act, the Income Tax Assessment Act and other taxation laws. Equivalent New Zealand laws, and other New Zealand legislation, regulations and codes, may also require John Deere Financial to collect your personal information. John Deere Financial will only collect such information if the collection is necessary for a lawful purpose connected with a function or activity of John Deere Financial.

THIRD PARTIES TO WHOM JOHN DEERE FINANCIAL MAY DISCLOSE YOUR PERSONAL INFORMATION

John Deere Financial may disclose your personal information for the purposes listed in clauses 3, 4 and 5 of the Enterprise Privacy Statement and above or as otherwise permitted by the Privacy Act 1988 (Australia) or the Privacy Act 1993 (New Zealand), to third parties listed in clause 4 of the Enterprise Privacy Statement. Other third parties to whom John Deere Financial may disclose your personal information for the purposes referred to above include:

- regulatory bodies in Australia and overseas;
- financial and other advisors;
- participants in financial and payment systems, such as other banks, credit providers, clearing entities and credit card associations;
- your guarantors and security providers;
- debt collectors and mercantile agents;
- dealers;
- third parties you authorise to act on your behalf or that are otherwise connected with you (such as customers or your accountant, legal representative or referee); and
- other persons and entities as permitted under the Privacy Act.

John Deere Financial may disclose your personal information to a Deere Group member or John Deere dealer, which may be located in the United States of America, Canada, New Zealand, Australia, Germany, Brazil, India or Singapore



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NZ LTD

'TELL-A-FRIEND FUNCTION'

If you choose to use the 'Tell-A-Friend Function' as described in clause six of the Enterprise Privacy Statement, you confirm that you:

- are authorised to provide us with the recipient's contact details; and
- have obtained their consent to be sent an email from John Deere.

HOW PERSONAL INFORMATION IS HELD AND PROTECTED

As set out in clause 9 of the Enterprise Privacy Statement, John Deere Financial takes reasonable steps to protect your personal information we hold from loss, unauthorised access, and misuse. We may hold your personal information in physical form or in electronic form on our systems. This information we hold about you is protected by physical, electronic, and procedural safeguards.

Personal Information collected by John Deere Limited will be held by John Deere at 400 19th Street, Moline, Illinois 61265.

Personal Information collected by John Deere Financial will usually be held by John Deere Financial at 166-170 Magnesium Drive, Crestmead, Queensland 4132 (Australia).

ACCESS TO AND CORRECTION OF PERSONAL INFORMATION

You have specific legal rights in relation to requesting access to and correction of personal information we hold about you.

You can request access to the personal information John Deere Financial holds about you subject to certain exceptions under the Privacy Act. Access requests may be made by contacting 1800 857 057 (0800 445 648 in NZ). Your request will usually receive a response within 10 business days.

If you believe any of the personal information we hold about you is not accurate, complete and up-to-date and relevant, you can request that we correct your personal information. Correction requests may be made by contacting 1800 857 057 (0800 445 648 in NZ)

PRIVACY COMPLAINTS AND DISPUTES

You have specific rights under Australian law in relation to making a privacy complaint.

If you are in Australia and wish to complain about a failure on the part of John Deere Financial to comply with the Australian Privacy Principles please contact John Deere Financial on 1800 857 057 (NZ 0800 445 648). You can also:

Email us at 23JDFinancial@JohnDeere.com

Fax us a letter to +61 (07) 3802 3142

Send a letter to the JDF Privacy Officer at our street address: 166-170 Magnesium Drive, Crestmead Qld 4118

You will receive an acknowledgment of your complaint as soon as practicable and in any case within 7 days after we receive it.

PRIVACY COMPLAINTS AND DISPUTES CONTINUED.....

John Deere Financial is committed to a fair and prompt resolution of any complaint. Once your complaint is received, our Privacy Officer will liaise with managers and staff to resolve the complaint and we will inform you of the decision and the reasons for that decision. Unless there are exceptional circumstances, we will respond to your complaint within 30 days of receipt of the initial complaint. We will provide you with a written notice setting out the decision.

If we are unable to resolve the complaint within 30 days we will:

Inform you of the delay and the reasons for the delay
Specify a date when a decision can reasonably be expected ; and
Notify you of your right to contact the Credit Ombudsman Service Limited.

All complaints will be processed at no charge to you.

If you are not satisfied with the handling of your complaint you may wish to contact the Credit and Investments Ombudsman.

The Credit and Investments Ombudsman may be contacted as follows:

PO Box A252, Sydney South, NSW 1235

<http://www.cio.org.au>

Phone: (1) 800-138-422

Fax: (02) 9273 8440

Email: complaints@cio.org.au

Alternatively, the matter may be referred the Office of the Australian Information Commissioner (the "OAIC"). The contact details for the OAIC are:

The Office of the Australian Information Commissioner

GPO Box 5218

Sydney NSW 2001

Phone: 1300 363 992

Fax: 02 9284 9666

Website: <http://www.oaic.gov.au/>

Email: enquiries@oaic.gov.au



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