

PRIVACY POLICY

Snap-on Credit is part of the Snap-on Incorporated group of companies, which processes your information. Snap-on Credit is referred to as “we” in this privacy policy.

The protection of your personal information is an important concern to which we pay special attention.

This privacy policy answers frequently asked questions about the kinds of personal information we collect from you and how it is used.

Please note, the privacy practices set forth in this privacy policy are for this website only. Other companies within the Snap-on group may have websites and products that collect and use different personal information. Additionally, if you link to or otherwise visit any other websites, please review the privacy policies posted on those sites.

Should you have any questions or concerns regarding this privacy policy, please contact the data protection manager at: DataProtectionManager@snapon.com.

- **Non-US Visitors**
The Site is directed to persons located in the United States only, and is not intended for use by persons located in other jurisdictions.

1. What types of personal information do we gather?

We may collect and process a range of personal information including:

- **Identifiers:** Such as a real name, alias, postal address, telephone number, online identifier, internet protocol address, email address, account name, social security number, driver’s license number, passport number, other state or national identification number(s), your signature, physical characteristics or description, insurance policy number or other similar unique personal identifiers.
- **Commercial Information:** Such as transaction and purchase information and history.
- **Financial Information:** Such as your bank account number, credit card number, debit card number or any other financial information.
- **Technical and Usage Information:** Such as login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform, and information on other technology on the devices using our websites or products; information about how you use our website, products and services, such as browsing history, search history, or other information on interactions with our websites, applications, products and services. For detailed information on the tracking technologies we use on our Websites website, see [Link to Cookie Section](#).]
- **Educational or Professional/Employment-Related Information:** Such as education or training history, work history and prior employers.

- **Sensory information:** Such as audio, electronic, visual and similar information, such as call and video recordings.
- **Geolocation Information:** Such as device and internet protocol address location.
- **Inference Information:** For example preference profiles drawn from any of the personal information listed above.
- **Protected Class Information or other Sensitive Information:** including classifications protected by law such as: age and Military status. We do not seek to collect the following information and do not use it for our normal business purposes, but may record it if you provide it to us: sex, pregnancy, childbirth, breastfeeding, and related medical conditions, age, race, color, religion, creed, philosophical beliefs, ancestry, national origin, disability, medical conditions, genetic information, AIDS/HIV status, marital status, sexual orientation or history, gender identity and expression, citizenship, primary language, immigration status, military/veteran status, political affiliation/activities, domestic violence victim status, request for leave, political opinions, trade union memberships, and criminal offense data.
- **Franchisee or other sales representative information:** We also enable you to submit personally information about other people. For example, we request that you provide us with such information about your franchisee or other sales representative. The types of personally information that may be collected about other people at these pages includes: franchisee or other representative's name and contact information.
- **Card Payment Information:** We do not store card numbers when you submit payment, instead, you are redirected to a secure provider's payment processing site to process the card transaction, and we only retain a token related to that information. If you later decide that you do not want us to store such token related information, you may contact us at customerinfo@snaponcredit.com and ask us to delete such information.
- **We do not intend to collect personal information of Children:** We do not knowingly collect personal information from children under 16. Our website is not intended for children under 16 years of age. If you are under 16, do not use or provide any information on this website or through any of its features. If you believe we might have any information from or about a child under 16, please contact us at DataProtectionManager@snapon.com.

2. What are the sources of personal information we have gathered?

We collect personal information from a variety of sources, including:

- **From You.** You may directly give us personal information when you:
 - Apply for, purchase, register or use our products and services;
 - Receive customer support;
 - Create an account on our website;
 - Request marketing be sent to you;

- Enter a competition, promotion or survey;
- Correspond with us in person at trade shows, events, or otherwise;
- Interact with us as a potential or existing franchisee or as an employee of a franchisee;
- Give us feedback or provide us other information when you contact us; or
- **From automated technologies or interactions.** If and as you interact with our website or application, we will automatically collect Technical and Usage Information (more fully described in the “What types of personal information do we gather?” Section). We collect this data by using cookies, server logs and other similar technologies. For detailed information on the technologies we use on this website, see [[Link to Cookie Section](#)].
- **From third parties or publicly available sources.** We will receive personal information from various third parties that confirmed they are authorized to share it with us or other public sources, such as:
 - Consumer reporting agencies, credit reference agencies and publicly available databases;
 - Banks and other financial institutions;
 - Auto repair shops and auto dealers who use our products or services;
 - Snap-on Tools franchisees or other sales representatives;
 - Insurance companies and brokers;
 - Other Snap-on group companies that you may interact with through other websites, products, services, or social media pages;
 - Location or identification service providers;
 - Search information providers;
 - Social Media providers; or
 - Information gathered from third parties when we are attempting to locate and contact you.

3. How is that personal information used by us?

We may use your personal information in the following ways:

- **Business Uses, such as:**
 - Register you as a new customer;
 - Process and deliver your requests and answer inquiries, manage your subscriptions, or carry out our obligations arising from any other contracts you enter into with us;
 - Manage payments, fees and charges and collect and recover money owed to us;
 - Managing our relationship with you by sending you notices or statements, notifying you of product or service information, asking you to leave a review or take a survey, or enabling you to partake in a prize draw or competition;
 - Service and/or enforce any contracts or other agreements you may have with us;
 - Fulfill your requests, answer your questions, respond to your comments, and measure how effectively we address your concerns;

- Analyse and develop new products and services, or make suggestions and recommendations to you about goods and services that may be of interest to you;
- Provide customer support; or
- Fulfil any legal obligations we may have.
- **Monitoring & Recording:** to handle any calls, chats or other interactions with us, including by the customer services team. Please be aware that it is our general practice to monitor and in some cases record such interactions for staff training or quality assurance purposes or to retain evidence of a particular transaction or interaction.
- **Mobile Applications:** to make available mobile applications, to implement social media platforms on some of our websites, to register on these platforms. Please refer also to any supplemental privacy policy that may be available with respect to these third party social media platforms.
- **Website Experience:** for the technical administration of the website; for internal operations; for customer administration; for product surveys; for troubleshooting; for information analysis, information analytics, testing, and research and development purposes; to ensure that content from our site is presented in the most effective manner for you and for your computer; and as part of our efforts to keep our site safe and secure.
- **Protecting our Rights and Property:** to protect our rights or property or that of our business partners, franchisees, dealers, suppliers, customers or others when we have reasonable grounds to believe that such rights or property have been or could be affected; to recover debts; to prevent, detect, identify, investigate, respond, and protect against potential or actual claims, liabilities and prohibited behavior or activities.
- **Information for our Business Partners and Franchisees:** to administer and develop our business relationship with you, the business partners, affiliates, or Snap-on franchisees or other sales representative you interact with, including sharing information with our group, to enter into or perform a transaction with you, to market products to you, to contact you as part of satisfaction surveys or for market research purposes.
- **Product development:** We may use non-identifying and aggregate information to gather information for product management and development. For example, we may tell our sales and marketing staff that X number of individuals visited a certain area on our web site, or that Y number of software licenses were ordered during a particular time period. This information may also be shared with our affiliates and independent third parties.
- **Marketing:** to communicate about, and administer participation in, special events, programs, surveys, contests, sweepstakes, and other offers and promotions; to provide you with information about other goods and services we offer, or offered by others, that are similar to those that you have already purchased or enquired about and to send informational or promotional email messages to you, which you may opt out of receiving as described below.
- **Usernames and Passwords:** It is your responsibility to safeguard any username or password that you have received in connection with the Website, and to notify us immediately if you ever suspect that the security and confidentiality of such username or

password has been compromised in any way. You are solely responsible for any use of this Website via your username and password.

4. **Is my personal information transferred or provided to third parties?**

The following categories of information (more fully described in the “What types of personal information do we gather” Section) may be disclosed: Identifiers, Commercial Information, Financial Information, Technical or Usage Information, Educational or Professional/Employment-Related Information, Sensory Information, Geolocation Information, Inference Information, Protected Class Information or Other Sensitive Information.] Such information may be disclosed as follows:

- **Other companies within the Snap-on Incorporated group and its Franchisees:** We are a global organization with affiliates, subsidiaries, business processes, management structures and technical systems that cross borders. As such, we may share the personal information we collect with companies within the Snap-on Incorporated group and transfer it to countries in the world where we do business in connection with the uses identified above and in accordance with this privacy policy. We also may share the personal information we collect with independent Snap-on franchisees to allow them to service your account.
- **Service Providers and Third Parties:** Subject to their compliance with applicable legislation and/or this privacy policy, we will also disclose your personal information to selected non-affiliated third parties, including service providers that perform transaction processing or servicing functions, credit reference agencies, debt collection agencies, and/or other companies that provide services on our behalf, Secretaries of State for registering security interests, professional service providers (including translators, legal advisers and accountants), parties we contact with applicable communication in order to enforce our legal rights, adverse parties who have a legal right to receive such information and their counsel and experts, law enforcement authorities, courts and other government authorities. We will only disclose such information for a legitimate business purposes, such as using a service provider to assist in the uses outlined in the “How is that personal information used by us” Section or as otherwise required by law.
- **Business reorganizations:** Circumstances may arise where, whether for strategic or other business reasons, we decide to sell, buy, merge or otherwise reorganise our business. Such a transaction may involve the disclosure of personal information to prospective or actual purchasers, or the receipt of such information from sellers. It is our practice to seek appropriate protection for information in these types of transactions.
- **Credit Reporting:** If you have an account with us, because we typically (but not always) report account status information to the credit reporting agencies, timely payments may be reflected in your individual credit report. Late payments, missed payments, or other defaults on your account may also be reflected in your credit report. Your proactive management of your account is important and appreciated.

5. How long will my personal information be kept for?

We will endeavour not to keep your personal information in a form that allows you to be identified for any longer than is legally required or otherwise reasonably necessary for achieving the permitted purposes. This means that information will be destroyed or erased from our systems or anonymized when it has reached the applicable retention period for our business.

6. Will my personal information be transferred to other countries?

We are a global company and we may process, store and transfer personal information we collect to a country outside your own, provided that certain conditions as set out in the applicable legislation are complied with.

7. What security measures are in place to protect my personal information?

We endeavour to protect the security of your personal information. We will seek to maintain administrative, technical and physical safeguards to protect against loss, misuse or unauthorized access, disclosure, alteration or destruction of your personal information.

Unfortunately, the transmission of information via the internet is not completely secure. Although we endeavour to protect your personal information, we cannot guarantee the security of your personal information transmitted to us or stored on our systems; any transmission is at your own risk. Once we have received your personal information, we will use procedures and security features to try to prevent unauthorised access. These procedures include physical, electronic, and managerial procedures.

8. How do I update or access my personal information?

We ask that you keep your information as up-to-date as possible so you may get the maximum benefit from us.

If personal information you have submitted to us via paper, phone, or through our website or other is no longer accurate, current, or complete, and you wish to update it, or if you wish to change your marketing preferences please send an email to customerinfo@snaponcredit.com or call us at 1-877-777-8455. We will usually be glad to update your information, but we reserve the right to use personal information obtained previously to verify your identity, to administer our warranty program, or to take other actions that we believe are appropriate, including the retention of information that is legally required.

If you have an active account with us on our website, then you can access and correct personal information that we keep in your online account by clicking on "Your Account" and entering your user id and password. For other questions related to updating or changing your account information [or if any errors in your personal information cannot be corrected by accessing "Your Account", please send a request to customerservice@snaponcredit.com.

9. What specific rights do I have in relation to my personal information based on my residency?

- **California Residents:** The California Consumer Privacy Act ("CCPA") provides California residents specific rights regarding their personal information. You have the right to be free

from unlawful discrimination for exercising your rights under the CCPA. This section describes your CCPA rights and explains how to exercise those rights.

- **Access to Specific Information and Data Portability:** You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. Please note, we do not provide these access and data portability rights for B2B personal information. Once we receive and confirm your verifiable consumer request, We will disclose to you:
 - The categories of personal information we collected about you.
 - The categories of sources for the personal information we collected about you.
 - Our business or commercial purpose for collecting that personal information.
 - The categories of third parties with whom we share that personal information.
 - The specific pieces of personal information we collected about you (also called a data portability request).
 - If we disclosed your personal information for a business purpose, we will identify the personal information categories that each category of recipient obtained.
- **Deletion Request Rights:** You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies. We do not provide these deletion rights for B2B personal information. We may deny your deletion request if retaining the information is necessary for us or our service provider(s) to:
 - Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, fulfill the terms of a written warranty or product recall conducted in accordance with federal law, or otherwise perform our contract with you.
 - Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
 - Debug products to identify and repair errors that impair existing intended functionality.
 - Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
 - Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 et. seq.).
 - Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
 - Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.

- Comply with a legal obligation.
- Make other internal and lawful uses of that information that are compatible with the context in which you provided it.
- **Exercising Access, Data Portability, and Deletion Rights.** To exercise the rights described above, please submit a verifiable consumer request to us by either:
 - Calling us toll-free at 844-972-1285; or
 - Contacting us via this link: .

<https://compliance.snapon.com/RequestForm.aspx?co=SnapOnCredit&dl=en&rt=2>

- **Other notices for California residents:**
 - California “Do Not Track” Disclosure. We do not track our customers over time and across third party websites to provide targeted advertising and therefore generally do not respond to Do Not Track (DNT) signals.
 - **WE HAVE NOT “SOLD” PERSONAL INFORMATION FOR PURPOSES OF THE CALIFORNIA CONSUMER PRIVACY ACT.**
 - If you are a resident of California, under 18, and a registered user of our websites, you may ask us to remove content or information that you have posted by writing to our Data Protection Manager at DataProtectionManager@snapon.com. Please note that your request does not ensure complete or comprehensive removal of the content or information, as, for example, some of your content may have been reposted by another user.
- **Nevada Residents:** Nevada residents may request that website operators not sell consumer’s “Covered Information” as defined by Nevada law. **WE HAVE NOT “SOLD” COVERED INFORMATION FOR PURPOSES OF NEVADA LAW.** If you are a Nevada resident that would like to make a further inquiry regarding the selling your Covered Information, please contact DataProtectionManager@snapon.com.

10. How do I opt out of being contacted for promotional purposes?

You have the right to ask us not to send you marketing communications. We will usually inform you (before collecting the personal information) if we intend to use your personal information for such purposes or if we intend to disclose your information to any third party for such purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect personal information. You can also exercise the right to prevent such processing at any time by:

- Clicking the unsubscribe link in any informational or promotional email that we send you.
- Clicking customer.snaponcredit.com if you want to modify your email and contact preferences or if you have questions about removing your name from our lists.
- Calling our Customer Service Center at 1-877-777-8455 if you have any questions about changing your contact preference or require assistance in removing your name from our subscription lists.
- Emailing us at pmadminrequests@snaponcredit.com

11. How do we use cookies on our website?

- **What are cookies:** Cookies are small text files that are placed on your computer by websites that you visit, and are widely used to make websites work, or work more efficiently.
- **How do I change my cookie settings:**
 - Most browsers automatically accept cookies. However, you can prevent cookies from being stored on your computer or device by setting your browser to not accept cookies. The exact instructions for this can be found in the manual for your browser. You can delete cookies already on your computer or device at any time. If you choose to set your browser settings so cookies are not accepted, then you can still visit our website, apps and online services, however doing so may affect your use of some parts of our web services, apps and online services and reduce availability of the services provided by our website, apps and online services.
 - To opt out of being tracked by Google Analytics across all websites, visit <http://tools.google.com/dlpage/gaoptout>.
- **How does our website use cookies:** The table below explains the cookies we use and why.

Cookie	Name	Purpose	More information
.ASPXAUTH	.ASPXAUTH	This is an authentication cookie that identifies the user's identity to the application.	Session Cookie, expires after 20 min inactivity.
ASP.NET_SessionId	ASP.NET_SessionId	This is an identity cookie that identifies the user's session id.	Session Cookie, expires after 20 min inactivity.
__cfduid	__cfduid	Cookie associated with sites using CloudFlare	Cookie associated with sites using CloudFlare, used to speed up page load times. According to CloudFlare it is used to override any security restrictions based on the IP address the visitor is coming from. It does not contain any user

cookieconsent_status	cookieconsent_status	This cookie is used to remember a user's choice about cookies on e-COST. Where users have previously indicated acceptance of cookies use , that user's preference will be stored in this cookie	identification information
esuite roles	esuite roles	This cookie is used to Identify the role of the authenticated user.	

Except for essential cookies, all cookies will expire after 20 minutes.

12. What should I do if I think there has been a breach of the applicable data protection legislation or this Privacy Policy?

If you consider that the applicable data protection legislation or this policy has not been followed, then you should raise the matter with our Data Protection Manager at DataProtectionManager@snaapon.com .

13. Modifications to this Privacy Statement

We reserve the right to modify this Privacy Policy at any time and without prior notice, subject to applicable legal requirements to notify you or obtain your consent. If we do make changes we will post any changes on our website so please check it regularly for the most recent version of our Privacy Policy. This version is dated, February 12, 2020.

14. Website Links

Our websites contains links to other sites. Please be aware that We are not responsible for the content or privacy practices of those sites, and our Privacy Policy does not apply to information collected from you by those sites. We encourage you to read the privacy statements of each site that collects information from you. When you are leaving our site via a link to interact with a site that is not governed by our Privacy Policy, a new browser window will open. If your interaction with our site will require sending your information to a third-party site that is not governed by our privacy policy, We will clearly inform you before your information is sent.

