

CNH Industrial and October signed a crowd-funding partnership agreement to offer digital funding to Small and Medium Companies.

Turin, October 29th, 2019

CNH Industrial and the fintech lending platform October entered into a partnership agreement in July 2019 to support Small and Medium Enterprises (SMEs) working with IVECO and CASE Construction Equipment brands through the adoption of crowd-lending in France, Italy, the Netherlands and Spain.

The agreement was signed to facilitate SMEs access to alternative finance and aims at stimulating the adoption of peer-to-peer (P2P) lending as complementary to traditional banking financing for companies wishing to diversify their funding sources.

This so-called “Grow Together” partnership is now in place and represents a further step in CNH Industrial’s digital evolution process, a fundamental change in how we will deliver value to our clients and dealers. October complements the existing CNH Industrial captive financial services offerings in arranging loans from €30,000 to €5 million on selected innovative projects proposed by CNH Industrial dealers and clients. The projects can now be financed on the October crowd-funding platform at very attractive and dedicated conditions, via a fast and simple online application process supported by innovative digital technologies.

CNH Industrial has symbolically borrowed €100,000 to start the process, thus paving the way for growth of this new opportunity for its customers in France, Italy, the Netherlands and Spain. The first project for an Italian SME with a long standing relationship with IVECO was launched last week on the October platform and attracted more than 2,000 private investors alongside institutional investors.

About:

CNH Industrial N.V. (NYSE: CNHI /MI: CNHI) is a global leader in the capital goods sector with established industrial experience, a wide range of products and a worldwide presence. Each of the individual brands belonging to the Company is a major international force in its specific industrial sector: Case IH, New Holland Agriculture and Steyr for tractors and agricultural machinery; Case and New Holland Construction for earth moving equipment; IVECO for commercial vehicles; IVECO Bus and Heuliez Bus for buses and coaches; IVECO Astra for quarry and construction vehicles; Magirus for

firefighting vehicles; IVECO Defence Vehicles for defence and civil protection; and FPT Industrial for engines and transmissions. More information can be found on the corporate website: www.cnhindustrial.com

CNH Industrial Capital is a global Financial Services player in the Agricultural, Construction Equipment and Commercial & Specialty Vehicles segments.

CNH Industrial Capital supports the CNH Industrial brands' customers and dealers with a dedicated suite of financial solutions through various wholly owned subsidiaries, joint ventures and vendor programs around the world. More information can be found on the corporate website: www.cnhindustrialcapital.com

October is the new name of Lendix. October is a European SME lending platform, number 1 in continental Europe (source Altfi). In 2018, October is ranked in the KPMG and H2 Ventures Fintech100 for the third consecutive year and is backed amongst others by Partech, CNP Assurances, Matmut, Allianz, Idivest, C.I.R. Spa and Decaux Frères Investissements. October enables SMEs to borrow directly from individual and institutional lenders without going through banks. Lenders invest their savings usefully and profitably to facilitate the funding of the real economy whilst businesses find new, simple and effective sources of finance independently of banks. October has already financed in excess of €300m for more than 600 SME development projects of all sizes and in all sectors. October operates in France, Spain, Italy, the Netherlands and Germany. More information: <http://www.october.eu/>

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