

July 05th, 2024

Name

Address

City, State Zip

RE: UBS Financial Services Inc.

Dear [Client]:

We are writing to notify you of a breach of security that occurred on May 17, 2024 ("Security Breach") at UBS Financial Services Inc. ("UBS FSI"), a wholly owned subsidiary of UBS Americas Inc. The Security Breach included your first and last name and your UBS FSI account number.

Regrettably, due to human error an internal communication was inadvertently sent to an external recipient. Please accept our sincere assurance that the incident has been thoroughly investigated and adequately contained.

Following the Security Breach and discovery of the inadvertent disclosure, the following steps were taken:

- ✓ We immediately requested the unauthorized recipient to delete the email communication containing your data, and the recipient promptly confirmed deletion of such email.
- ✓ UBS processes have been improved to reduce the risk of such incident happening again.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to

authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

In addition, it is always a good practice to be vigilant and closely review and monitor your financial accounts, statements, credit reports from the three major credit reporting agencies, and other financial information for any evidence of unusual activity, fraudulent charges, or signs of identity theft. We strongly suggest that you review the enclosed Factsheet as it includes additional actions that you may wish to take to further safeguard your personal information, including recommendations from the Federal Trade Commission, and it provides details regarding placing a fraud alert or free security freeze on your credit file. We urge you to carefully review this document and consider taking the actions contained therein. Also, we invite you to peruse the provided Cybersecurity Checklist for further advice on safeguarding your data.

For more information on identity theft, fraud alerts, security freezes and obtaining your credit reports you can refer to the enclosures and visit the following websites:

- Massachusetts Attorney General at: <https://www.mass.gov/reporting-data-breaches>
- Federal Trade Commission at: www.ftc.gov/bcp/edu/microsites/idtheft/

If you have any questions or concerns, please contact me directly. You may also contact the UBS Data Protection Office at DPO-US@UBS.com.
We assure you that we take the protection of your personal information very seriously and regret any inconvenience this incident may have caused.

Sincerely,

[Branch representative]

Enclosures


ID Theft Protection
Fact Sheet.pdf


Cybersecurity_Chec
klist.pdf

Commented [MA1]: DISO to update

Commented [JR2R1]: To be attached directly below the letters in text form.