

<<Field_48_HSBC Logo>>

15085

<<Field_36_HSBC Entity>>

<<Field_37_Return Address 1>> <<Field_38_Return Address 2>>

<<Field_39_Return City>>, <<Field_40_Return State>> <<Field_41_Return Zip5>><<Field_42_Return Zip4>>

<<Field_20_First Name>> <<Field_22_Middle Name>> <<Field_21_Last Name>>

<<Field_23_Address 1>> <<Field_24_Address 2>>

<<Field_25_Address 3>>

<<Field_26_City>>, <<Field_27_State>> <<Field_31_Zip5>><<Field_32_Zip4>>

May 10, 2019

Dear <<Field_20_First Name>> <<Field_21_Last Name>>,

We are writing to notify you that a security breach that occurred on or about April 6, 2019 – April 10, 2019 may have resulted in the unauthorized acquisition of your personal information.

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. Massachusetts law also allows consumers to place a security freeze on their credit reports. 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.

A credit reporting agency cannot charge you a fee to place, temporarily lift or permanently remove a security freeze. To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

- Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348
- Experian Security Freeze, P.O. Box 9554, Allen, TX 75013
- Trans Union Security Freeze, Fraud Victim Assistance Department, P.O. Box 6790, Fullerton, CA 92834

In order to request a security freeze, you will need to provide the following information:

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, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. 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. To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (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 or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit bureaus by mail and include 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 three (3) business days after receiving your request to remove the security freeze.

HSBC would like to offer you a complimentary <<Field_43_Number of years>>-year subscription to a credit monitoring and identity theft protection service; please see enrollment details below. As additional precautions, we recommend that you take the following steps to mitigate your risk of identity theft.

We recommend that you monitor your account transactions and contact us if you notice any unauthorized activity. We recommend you place a fraud alert on your credit file, which tells creditors to contact you before they open any

new accounts or change your existing accounts. Call any one of the three major Credit Bureaus: as soon as one Credit Bureau confirms your fraud alert, the others are notified to place fraud alerts. All three credit reports will be sent to you, free of charge, for your review.

- Experian at 1-888-397-3742 or www.experian.com/consumer
- Equifax at 1-800-525-6285 or www.equifax.com
- Trans Union at 1-800-680-7289 or www.transunion.com

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you periodically obtain your credit reports and review them for any information relating to fraudulent transactions to help you spot problems and address them quickly. Victim information sometimes is held for use or shared among a group of thieves at different times. You should remain vigilant over the next 12 to 24 months and promptly report any incidents of identity theft to HSBC and the Credit Bureaus.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call or contact your local law enforcement and file a police report. Get a copy of the police report; many creditors want the information it contains to absolve you of the fraudulent debts. Also, file a complaint with the FTC at www.ftc.gov/idtheft or 1-877-ID-THEFT (1-877-438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. If you do not have Internet access, call the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Additionally, information about identity theft and steps you can take to protect yourself can be obtained from the Attorney General of Massachusetts, at: (617) 727-2200, TTY: (617) 727-4765. You can also mail inquiries or questions to –

Office of Massachusetts Attorney General Maura Healey
One Ashburton Place
Boston, MA 02108-1518

At our expense, HSBC is offering you a complimentary <<Field_43_Number of years>>-year subscription to Identity Guard®, a credit monitoring and identity theft protection service. Identity Guard not only provides essential monitoring and protection of credit data, but also alerts you to certain activities that could indicate potential identity theft. This program is provided by Intersections Inc., a leading provider of consumer and corporate identity risk management services.

IDENTITY GUARD® features include:

- 3-Bureau Credit Report and Scores*
- 3-Bureau Daily Monitoring with NOTIFY EXPRESS® Alerts
- 3-Bureau Quarterly Credit Update
- Victim Assistance
- Credit Education Specialists
- Up to \$20,000 identity theft insurance with \$0 deductible**

If you wish to take advantage of this monitoring service, you must enroll within 90 days of receiving this letter.

ENROLLMENT PROCEDURE: To activate this coverage please call the toll-free number or visit the Web site listed below and enter the redemption code. The redemption code is required for enrollment, and can only be used one time by the individual addressed.

Toll-Free: <<Field_44_Enrollment Phone>>
Web Site: www.identityguard.com/enroll
Redemption Code: <<Field_33_ITAC Code>>

In order to enroll, you will need to provide the following personal information:

- Mailing Address
- Phone Number
- Social Security Number
- Date of Birth
- E-mail Address
- Redemption Code

This service is complimentary; no method of payment will be collected during enrollment and there is no need to cancel. We apologize for any inconvenience and urge you to enroll today. If you have any further questions regarding this incident, please call HSBC at the phone number below during business hours.

Sincerely,

<<Field_45_HSBC Signer>>

<<Field_46_HSBC Title>>

<<Field_47_HSBC Phone>>

**The scores you receive with Identity Guard® are provided for educational purposes to help you understand your credit. They are calculated using the information contained in your Equifax, Experian and TransUnion credit files. Lenders use many different credit scoring systems, and the scores you receive with Identity Guard are not the same scores used by lenders to evaluate your credit.*

Credit scores are provided by CreditXpert® based on data from the three major credit bureaus.

**Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

***If not able to enroll on-line, please call the toll-free number <<Field_44_Enrollment Phone>>.