



Holland America Line®
Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

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To enroll in Credit Monitoring* services
at no charge, please log on to
<https://www.Cyberscouthq.com/bfs274>
Unique Code: 274HG202918

December 11, 2020

Notice of Data Breach

Dear [REDACTED]:

We want to update you about a recent cyber event. We previously posted information about this event on our Holland America website on October 13, 2020. As detailed in our post, we have been working as quickly as possible to identify the individuals whose personal information may have been impacted by this event, and we are directly notifying you because your personal information has been found during that process.

What Information Was Involved?

The impacted information includes data routinely collected during the guest travel booking process, during the casino experience, or through the course of employment. That information may include names, addresses, phone numbers, passport numbers, and dates of birth, and in some limited instances, additional personal information, such as Social Security or national identification numbers, health information, or other personal information.

Working with our cybersecurity experts, the Company has evidence indicating a low likelihood of the data being misused.

What We Are Doing.

As part of our ongoing security operations, we regularly review our security and privacy policies and procedures and implement changes when needed to enhance our information security and privacy program and controls.

For the benefit of those whose personal information may have been impacted, we are also offering individuals free credit monitoring and identity theft detection services for 18 months through CyberScout. Details on how to access free credit monitoring and identity theft detection services are in the enclosed Appendix A.

What You Can Do.

It is always a good idea to remain vigilant against threats of identity theft or fraud. You can do this by regularly reviewing and monitoring your account statements and credit history for any signs of unauthorized transactions or activity.

While we have no reason to suspect that your information is being misused, if you ever suspect that you are the victim of identity theft or fraud, you can contact your local police. Additional information is in the attached Appendix A.

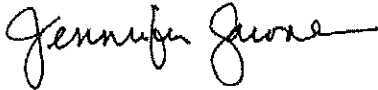
It is also always a good idea to be alert for "phishing" emails or other attempts by someone who acts like they know you, or are a company that you may do business with, and requests sensitive information over email or phone, such as your password, Social Security or national identification number, or financial account information.



For More Information.

Should you have questions, or if you would like to discuss the matter further, please contact us at the U.S. toll-free number 1-888-905-0687 between the hours of 9 a.m. to 9 p.m. Eastern Time (ET), Monday through Friday. Individuals outside the U.S. may email questions to cruisedataevent@cyberscout.com, as well as request that a call center representative respond back by phone.

Sincerely,

A handwritten signature in black ink, appearing to read "Jennifer Garone". The signature is fluid and cursive, with a long horizontal stroke at the end.

Jennifer Garone
Director, Data Privacy

Appendix A – Information for U.S. Residents

CREDIT MONITORING

We are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score/Cyber Monitoring* services at no charge. These services provide you with alerts for 18 months from the date of enrollment when changes occur to your Experian credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Cyber Monitoring will look out for your personal data on the dark web and alert you if your personally identifiable information is found online. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event that you become a victim of fraud, as well as a \$1,000,000 insurance reimbursement policy.

HOW DO I ENROLL FOR THE FREE SERVICES?

To enroll in Credit Monitoring* services at no charge, please log on to <https://www.Cyberscouthq.com/bfs274> and follow the instructions provided. When prompted, please provide the following unique code to receive services: 274HG202918.

Once registered, you can access Monitoring Services by selecting the “Use Now” link to fully authenticate your identity and activate your services. Please ensure you take this step to receive your alerts. In order for you to receive the monitoring services described above, you must enroll within one year from the date of this letter.

If you have questions, or want to discuss the matter further, please contact us by emailing cruisedataevent@cyberscout.com or calling the U.S. toll-free number 1-888-905-0687 between the hours of 9 a.m. to 9 p.m. Eastern Time (ET), Monday through Friday.

ADDITIONAL INFORMATION

To protect against possible fraud, identity theft, or other financial loss, you should always remain vigilant to review your account statements and to monitor your credit reports. Provided below are the names and contact information for the three major U.S. credit bureaus and additional information about steps you can take to obtain a free credit report and place a fraud alert or security freeze on your credit report. If you believe you are a victim of fraud or identity theft, you can contact your local law enforcement agency, your state's attorney general, or the Federal Trade Commission (FTC). Please know that contacting us will not expedite any remediation of suspicious activity.

INFORMATION ON OBTAINING A FREE CREDIT REPORT

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit www.annualcreditreport.com or call toll-free from the U.S. at +1 (877) 726-1014.

INFORMATION ON IMPLEMENTING A FRAUD ALERT OR SECURITY FREEZE

You may contact any one of the three major credit bureaus at the addresses below to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

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 may not charge you to place, temporarily lift, or permanently remove a security freeze.



To place a fraud alert or security freeze on your credit report, you must contact the three credit bureaus below:

Equifax: Consumer Fraud Division P.O. Box 740256 Atlanta, GA 30374 +1 (888) 766-0008 www.equifax.com	Experian: Credit Fraud Center P.O. Box 9554 Allen, TX 75013 +1 (888) 397-3742 www.experian.com	TransUnion: TransUnion LLC P.O. Box 2000 Chester, PA 19022-2000 +1 (800) 680-7289 www.transunion.com
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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, the addresses where you have lived over those prior five (5) years;
5. Proof of current address such as a current utility bill or telephone bill; and
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.).

You may also contact the FTC for further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, DC 20024; by telephone at +1 (877) 382-4357; or at www.consumer.gov/idtheft.

ADDITIONAL RESOURCES

Your state attorney general may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state attorney general, or the FTC. Under Massachusetts law, you have the right to obtain any police report filed in connection to the 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.

* Services marked with an asterisk (*) require an internet connection and e-mail account and may not be available to minors under 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.