

Cleo AI Inc.
1209 Orange Street
Wilmington, DE 19803

2022-01-25

NOTICE OF DATA BREACH

Dear [REDACTED]:

We are writing to notify you that certain personal information of yours (described in more detail below) may have been compromised as a result of a data security incident.

What Happened?

Cleo has recently learned that our website was the target of an attack attempting to access individual accounts.

After investigating the matter, it appears that the attackers may have been successful in gaining unauthorized access to your online Cleo account in the time period between 9:00 PM EST and 11:30 PM EST on December 20, 2021.

Cleo's investigation indicates that the attackers likely utilized emails and passwords from another compromised site to attempt to sign into Cleo. This is called a "credential stuffing" attack.

If you signed into the application yourself at this time, you are unlikely to have been affected by the incident. Nevertheless Cleo has taken the precaution of resetting your password, which you can set back via the "forgotten password" link on the website.

A small number of people had the email associated with their account changed during the timeframe to emails that were likely controlled by the attackers. These have now been changed back to their original values.

It is important to note that we did not detect any theft of funds or access to your bank account, and that therefore the attackers were only able to view certain limited information as detailed below. We have no indication that the intrusion to our systems continued beyond December 20, 2021.

What Information Was Involved?

An unauthorized individual gaining access to your account would have been able to view the following information: first and last name, email address, mailing address, phone number, card transaction history, credit score, and if there is a linked bank account, the linked bank's name, the last four digits of your bank account number, your bank account balance, and details of transactions for the linked bank accounts.

What We Are Doing.

We take this matter very seriously and apologize for any inconvenience caused. Immediately upon discovery, Cleo on-call engineers blocked unauthorized access to the compromised accounts, and invalidated all unauthorized sessions and authentication tokens.

Cleo has taken a number of steps to protect your account against any further unauthorized access, including, without limitation, instituting a forced password reset. Cleo maintains, and will continue to maintain, safeguards to help protect the security of your personal information against unauthorized access, destruction, loss, alteration, disclosure or misuse.

What You Can Do.

There are additional steps you can take to protect against potential fraudulent activity. You are entitled to obtain a copy of your credit report, free of charge. A credit report contains information about your credit history and the status of your credit accounts. Your credit report could alert you to fraudulent activity being carried on in your name by an identity thief. Please remain vigilant for fraud and identity theft incidents by reviewing all of your account statements and monitoring your free credit reports by contacting any one of the national consumer reporting agencies set forth below.

Credit Freezes (for Non- Massachusetts Residents): The agencies can also provide you with information on how to place a fraud alert or security freeze on your account. 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.

<p>Equifax P.O. Box 105069 Atlanta, GA 30348-5069 1-800-836-6351 www.equifax.com</p>	<p>Experian P.O. Box 9532 Allen, TX 75013 1-888-397-3742 www.experian.com</p>	<p>TransUnion P.O. Box 2000 Chester, PA 19016 1-800-680-7289 www.transunion.com</p>
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For More Information.

Should you have any questions regarding the incident or the contents of this letter, you may contact us at or emailing us at teams@meetcleo.com. We remain committed to protecting your personal information. We again sincerely apologize for any inconvenience caused by this incident. We are undertaking measures to secure your personal data further and are continuously monitoring our processes to prevent similar incidents in the future.

Sincerely,

Cleo AI Inc.

RESIDENTS OF NEW YORK: You can obtain information from the New York Office of the Attorney General and the Federal Trade Commission about preventing identity theft.

New York Office of the Attorney General Bureau of Consumer Frauds & Protection 28 Liberty Street New York, NY 10005 (800) 771-7755 https://ag.ny.gov/consumer-frauds/contact	Federal Trade Commission 600 Pennsylvania Ave. NW Washington, D.C. 20580 202-326-2222 www.ftc.gov
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RESIDENTS OF MASSACHUSETTS: 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.

RESIDENTS OF NORTH CAROLINA: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

North Carolina Attorney General's Office, Consumer Protection Division
9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877 NO-SCAM, www.ncdoj.gov