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FILE NO: 88361.2

RECEIVED

JUL 1 0 2017

CONSUMER PROTECTION

July 7, 2017

## Via Certified Mail

Office of the New Hampshire Attorney General 33 Capitol Street Concord, NH 03301

To Whom It May Concern:

In accordance with N.H. Rev. Stat. Ann. § 359-C:20, I am writing on behalf of New World Hotel Management Limited (d/b/a Rosewood Hotel Group) (the "Rosewood Group") to notify you regarding the nature and circumstances of a recent data security incident that occurred on the systems of Sabre Hospitality Solutions ("Sabre"), a service provider used by the Rosewood Group. The security incident did not affect the Rosewood Group's own systems.

On June 6, 2017, Sabre notified the Rosewood Group that an unauthorized party gained access to account credentials processed on Sabre's central reservations system ("CRS") that permitted access to payment card data and certain reservation information for some Rosewood Group hotel reservations. The CRS facilitates the booking of hotel reservations made by consumers through hotels, online travel agencies, and similar booking services. The unauthorized party was able to access payment card information for some hotel reservations at affected the Rosewood Group's properties, including cardholder name, payment card number, card expiration date, and potentially card security code. In some cases, the unauthorized party also was able to access guest name, email, phone number, address, and other information. Information such as Social Security, passport, and driver's license number was not accessed. Sabre's investigation found that the unauthorized party first obtained access to Rosewood Group-related payment card and other reservation information on November 3, 2016. The last access to this information was on March 9, 2017. The incident affected the Rosewood Group properties listed in Appendix A hereto.

The Rosewood Group has identified approximately 2 New Hampshire residents affected by this issue. After being notified of the incident, the Rosewood Group began working diligently to identify contact information for affected individuals to provide them with notice of the incident. The Rosewood Group was unable to identify sufficient contact information for certain affected individuals. Enclosed for your reference are copies of the notices that the Rosewood Group sent to affected individuals and posted to its website on or about July 7, 2017.

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New Hampshire Attorney General July 7, 2017 Page 2

Please do not hesitate to contact me if you have any questions.

Very truly yours,

Lisa J. Sotto

Enclosures

## HUNTON& WILLIAMS

## Appendix A

The Rosewood Group properties affected by the Sabre Hospitality Solutions incident:

- New World Beijing Hotel
- New World Dalian Hotel
- New World Shanghai Hotel
- New World Shunde Hotel
- New World Wuhan Hotel
- New World Millennium Hong Kong Hotel
- New World Makati Hotel
- New World Manila Bay Hotel
- New World Saigon Hotel
- pentahotel Beijing
- pentahotel Berlin-Koepenick
- pentahotel Berlin-Potsdam
- pentahotel Birmingham
- pentahotel Braunschweig
- pentahotel Brussels Airport
- pentahotel Brussels City Centre
- pentahotel CDG Paris Airport
- pentahotel Chemnitz
- pentahotel Derby
- pentahotel Eisenach
- pentahotel Gera
- pentahotel Hong Kong, Kowloon
- pentahotel Inverness
- pentahotel Ipswich
- pentahotel Kassel
- pentahotel Leipzig
- pentahotel Leuven
- pentahotel Liege
- pentahotel Prague
- pentahotel Reading
- pentahotel Rostock
- pentahotel Shanghai
- pentahotel Trier
- pentahotel Vienna
- pentahotel Warrington
- pentahotel Wiesbaden
- Jumby Bay, A Rosewood Resort

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- Las Ventanas al Paraiso, A Rosewood Resort
- Rosewood Abu Dhabi
- Rosewood Beijing
- Rosewood Castiglion del Bosco
- Rosewood CordeValle
- Rosewood Hotel Georgia
- Rosewood Inn of the Anasazi
- Rosewood Jeddah
- Rosewood London
- Rosewood Mayakoba
- Rosewood San Miguel de Allende
- Rosewood Sand Hill
- Rosewood Tucker's Point
- Rosewood Washington DC
- Rosewood Mansion on Turtle Creek
- The Carlyle, A Rosewood Hotel

## ROSEWOOD

HOTEL GROUP

Return Mail Processing Center PO Box 6336 Portland, OR 97228-6336

<Mailing ID>
<Name>
<Address!>
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<Country>

<<Date>>

#### NOTICE OF DATA BREACH

Dear «Name»:

New World Hotels & Resorts is part of Rosewood Hotel Group (the Rosewood Hotel Group). We are writing to you because you made a reservation at New World Hotels & Resorts between November 4, 2016 and March 9, 2017. An incident has been identified involving unauthorized access to guest information associated with your hotel reservation. This incident occurred on the systems of Sabre Hospitality Solutions (Sabre), a service provider used by the Rosewood Hotel Group. It did not affect the Rosewood Hotel Group's own systems. This letter contains information about what has happened and steps you can take to protect yourself against potential misuse of your information. We recommend that you review the information carefully.

## What Happened?

The Rosewood Hotel Group uses Sabre to facilitate the booking of hotel reservations made by consumers and travel agents through global distribution systems, the Rosewood Hotel Group booking site, online travel agencies, and similar booking services. Following an investigation, Sabre notified us on June 6, 2017 that an unauthorized party gained access to account credentials processed on its central reservations system (CRS) that permitted access to payment card data and certain reservation information for some Rosewood Hotel Group reservations.

The investigation found that the unauthorized party first obtained access to Rosewood Hotel Group-related payment card and other reservation information on November 4, 2016. The last access to this information was on March 7, 2017.

#### What Information Was Involved?

The unauthorized party was able to access payment card information for your hotel reservation, including cardholder name, payment card number, card expiration date, and potentially card security code. In some cases, the unauthorized party also was able to access guest name, email, phone number, address, and other information. Information such as Social Security, passport, and driver's license number was not accessed.

#### What We Are Doing

We are working with Sabre to address this issue. We understand that Sabre engaged a leading cybersecurity firm to support its investigation. Sabre indicated that they also notified law enforcement and the payment card brands about this incident.

S0471 v.03 06.30.2017

#### What You Can Do

We recommend that you remain vigilant for incidents of fraud and identity theft by regularly reviewing your account statements and monitoring free credit reports for any unauthorized activity. If you discover any suspicious or unusual activity on your accounts, be sure to report it immediately to your financial institutions, as the major credit card companies have rules that restrict them from requiring you to pay for fraudulent charges that are reported timely.

In addition, you may contact the Federal Trade Commission (FTC) or law enforcement authorities, such as your state attorney general, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the FTC at:

Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) IDTHEFT (438-4338) https://www.identitytheft.gov/

If you find that your information has been misused, the FTC encourages you to file a complaint with the FTC and to take these additional steps: (1) close the accounts that you have confirmed or believe have been tampered with or opened fraudulently, and (2) file and keep a copy of a local police report as evidence of the identity theft crime.

Obtain Your Credit Report

You should also monitor your credit reports. You may periodically obtain credit reports from each nationwide consumer reporting agency. If you discover inaccurate information or a fraudulent transaction on your credit report, you have the right to request that the consumer reporting agency delete that information from your credit report file.

In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies. You may obtain a free copy of your credit report by going to www. AnnualCreditReport.com or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf, and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major consumer reporting agencies to request a copy of your credit report.

Place a Fraud Alert or Security Freeze on Your Credit Report File

In addition, you can obtain information from the FTC and the consumer reporting agencies about fraud alerts and security freezes. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. If you suspect you may be a victim of identity theft, you may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. An initial fraud alert will last 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report.

Also, you can contact the nationwide consumer reporting agencies regarding if and how you may place a security freeze on your credit report. A security freeze prohibits a consumer reporting agency from releasing information from your credit report without your prior written authorization, which makes it more difficult for unauthorized parties to open new accounts in your name. Please be aware, however, 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. The consumer reporting agencies have three business days after receiving a request to place a security freeze on a consumer's credit report. You may be charged to place or lift a security freeze. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each consumer reporting company.

You may contact the nationwide consumer reporting agencies at:

Equifax P.O. Box 105788 Atlanta, GA 30348 (800) 525-6285 www.equifax.com Experian P.O. Box 9554 Allen, TX 75013 (888) 397-3742 www.experian.com TransUnion P.O. Box 2000 Chester, PA 19016 (800) 680-7289 www.transunion.com Please see the following pages for certain state-specific information.

### For More Information

The privacy and protection of our guests' information is a matter we take very seriously. We apologize for any inconvenience caused by this incident. If you have any questions regarding this issue or if you desire further information or assistance, please do not hesitate to contact us at 800-337-3913 or 503-597-7729, Monday through Friday, 24 hours a day.

Sincerely,

L.

Symon Bridle Group Chief Operations Officer Rosewood Hotel Group

#### **State-Specific Information**

#### IF YOU ARE AN IOWA RESIDENT:

You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at:

Office of the Attorney General of Iowa

Hoover State Office Building

1305 E. Walnut Street Des Moines, IA 50319

(515) 281-5164

www.iowaattorneygeneral.gov

#### IF YOU ARE A MARYLAND RESIDENT:

You may obtain information about avoiding identity theft from the Maryland Attorney General's Office. This office can be reached at:

Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 (888) 743-0023 www.marylandattorneygeneral.gov

#### IF YOU ARE A MASSACHUSETTS RESIDENT:

Under Massachusetts law, you have the right to obtain a police report 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 allows consumers to place a security freeze on their credit reports. If you have been a victim of identity theft, and you provide the consumer reporting agency with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a consumer reporting agency may charge you up to \$5.00 each 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, Experian, and TransUnion, by regular, certified, or overnight mail at the addresses below:

 Equifax
 Experian
 TransUnion

 P.O. Box 105788
 P.O. Box 9554
 P.O. Box 2000

 Atlanta, GA 30348
 Allen, TX 75013
 Chester, PA 19016

 www.equifax.com
 www.experian.com
 www.transunion.com

 (800) 525-6285
 (888) 397-3742
 (800) 680-7289

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 years, 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.);
- 7. if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
- 8. if you are not a victim of identity theft, payment by check, money order, or credit card (Visa, Mastercard, American Express, or Discover only). Do not send cash through the mail.

The consumer reporting agencies have three business days after receiving your request to place a security freeze on your credit report. The consumer reporting agencies must also send written confirmation to you within five 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 to allow a specific entity or individual access to your credit report, you must call or send a written request to the consumer 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 consumer reporting agencies have three 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 nationwide consumer 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. The consumer reporting agencies have three business days after receiving your request to remove the security freeze.

#### IF YOU ARE A NEW MEXICO RESIDENT:

You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

In Addition, New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

- 1. the unique personal identification number, password, or similar device provided by the consumer reporting agency;
- 2. proper identification to verify your identity;
- 3. information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report; and
- 4. payment of a fee, if applicable.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. A consumer reporting agency shall comply with the request within 15 minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the FCRA.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. If you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within 15 minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. Contact these agencies using the contact information provided in the enclosed letter.

#### IF YOU ARE A NORTH CAROLINA RESIDENT:

You may obtain information about preventing identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Department of Justice Attorney General's Office 9001 Mail Service Center Raleigh, NC 27699-9001 (877) 566-7226 http://www.ncdoj.gov

#### IF YOU ARE AN OREGON RESIDENT:

You may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached at:

Oregon Department of Justice 1162 Court Street NE Salem, OR 97301-4096 (503) 378-4400 http://www.doj.state.or.us/

#### IF YOU ARE A RHODE ISLAND RESIDENT:

You may contact law enforcement, such as the Rhode Island Attorney General's Office, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the Rhode Island Attorney General at:

RI Office of the Attorney General 150 South Main Street Providence, RI 02903 (401) 274-4400 www.riag.ri.gov/

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a security freeze on your credit report pursuant to the Identity Theft Prevention Act of 2006.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- 1. the unique personal identification number or password provided by the consumer reporting agency;
- 2. proper identification to verify your identity; and
- 3. the proper information regarding the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three business days after receiving the request. A security freeze does not apply to circumstances where you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of an account review, collection, fraud control, or similar activities.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze -- either completely, if you are shopping around, or specifically for a certain creditor -- with enough advance notice before you apply for new credit for the lifting to take effect.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

Unless you are 65 years of age or older, or you are a victim of identity theft with an incident report or complaint from a law enforcement agency, a consumer reporting agency has the right to charge you up to \$10.00 to place a freeze on your credit report; up to \$10.00 to temporarily lift a freeze on your credit report, depending on the circumstances; and up to \$10.00 to remove a freeze from your credit report. If you are 65 years of age or older or are a victim of identity theft with a valid incident report or complaint, you may not be charged a fee by a consumer reporting agency for placing, temporarily lifting, or removing a freeze.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. These agencies can be contacted using the contact information provided above.

To request a security freeze, you may 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. complete address;
- prior addresses;
- 6. proof(s) of identification (state driver's license or ID card, military identification, birth certificate etc.);
- 7. if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft; and
- 8. if you are not a victim of identity theft, payment by check, money order, or credit card (Visa, Mastercard, American Express or Discover only).

Do not send cash through the mail.



Return Mail Processing Center PO Box 6336 Portland, OR 97228-6336

<Mail ID>>
</Name>>
</Address!>>
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</Country>>

<<Date>>>

#### NOTICE OF DATA BREACH

Dear << Name>>:

Pentahotels is part of Rosewood Hotel Group (the Rosewood Hotel Group). We are writing to you because you made a reservation at Pentahotels between November 3, 2016 and March 9, 2017. An incident has been identified involving unauthorized access to guest information associated with your hotel reservation. This incident occurred on the systems of Sabre Hospitality Solutions (Sabre), a service provider used by the Rosewood Hotel Group. It did not affect the Rosewood Hotel Group's own systems. This letter contains information about what has happened and steps you can take to protect yourself against potential misuse of your information. We recommend that you review the information carefully.

## What Happened?

The Rosewood Hotel Group uses Sabre to facilitate the booking of hotel reservations made by consumers and travel agents through global distribution systems, the Rosewood Hotel Group booking site, online travel agencies, and similar booking services. Following an investigation, Sabre notified us on June 6, 2017 that an unauthorized party gained access to account credentials processed on its central reservations system (CRS) that permitted access to payment card data and certain reservation information for some Rosewood Hotel Group reservations.

#### What Information Was Involved?

The unauthorized party was able to access payment card information for your hotel reservation, including cardholder name, payment card number, card expiration date, and potentially card security code. In some cases, the unauthorized party also was able to access guest name, email, phone number, address, and other information. Information such as Social Security, passport, and driver's license number was not accessed.

#### What We Are Doing

We are working with Sabre to address this issue. We understand that Sabre engaged a leading cybersecurity firm to support its investigation. Sabre indicated that they also notified law enforcement and the payment card brands about this incident.

#### What You Can Do

We recommend that you remain vigilant for incidents of fraud and identity theft by regularly reviewing your account statements and monitoring free credit reports for any unauthorized activity. If you discover any suspicious or unusual activity on your accounts, be sure to report it immediately to your financial institutions, as the major credit card companies have rules that restrict them from requiring you to pay for fraudulent charges that are reported timely.

In addition, you may contact the Federal Trade Commission (FTC) or law enforcement authorities, such as your state attorney general, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the FTC at:

Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) IDTHEFT (438-4338) https://www.identitytheft.gov/ If you find that your information has been misused, the FTC encourages you to file a complaint with the FTC and to take these additional steps: (1) close the accounts that you have confirmed or believe have been tampered with or opened fraudulently, and (2) file and keep a copy of a local police report as evidence of the identity theft crime.

Obtain Your Credit Report

You should also monitor your credit reports. You may periodically obtain credit reports from each nationwide consumer reporting agency. If you discover inaccurate information or a fraudulent transaction on your credit report, you have the right to request that the consumer reporting agency delete that information from your credit report file.

In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf, and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major consumer reporting agencies to request a copy of your credit report.

Place a Fraud Alert or Security Freeze on Your Credit Report File

In addition, you can obtain information from the FTC and the consumer reporting agencies about fraud alerts and security freezes. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. If you suspect you may be a victim of identity theft, you may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. An initial fraud alert will last 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report.

Also, you can contact the nationwide consumer reporting agencies regarding if and how you may place a security freeze on your credit report. A security freeze prohibits a consumer reporting agency from releasing information from your credit report without your prior written authorization, which makes it more difficult for unauthorized parties to open new accounts in your name. Please be aware, however, 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. The consumer reporting agencies have 3 business days after receiving a request to place a security freeze on a consumer's credit report. You may be charged to place or lift a security freeze. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each consumer reporting company.

You may contact the nationwide consumer reporting agencies at:

 Equifax
 Experian
 TransUnion

 P.O. Box 105788
 P.O. Box 9554
 P.O. Box 2000

 Atlanta, GA 30348
 Allen, TX 75013
 Chester, PA 19016

 (800) 525-6285
 (888) 397-3742
 (800) 680-7289

 www.equifax.com
 www.transunion.com

Please see the following pages for certain state-specific information.

#### For More Information

The privacy and protection of our guests' information is a matter we take very seriously. We apologize for any inconvenience caused by this incident. If you have any questions regarding this issue or if you desire further information or assistance, please do not hesitate to contact us at 800-956-4164 or 503-597-7707, 24 hours a day, Monday through Friday.

Sincerely,

Symon Bridle

Chief Operations Officer Rosewood Hotel Group

## State-Specific Information

#### IF YOU ARE AN IOWA RESIDENT:

You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at:

Office of the Attorney General of Iowa

Hoover State Office Building

1305 E. Walnut Street

Des Moines, IA 50319

(515) 281-5164

www.iowaattorneygeneral.gov

#### IF YOU ARE A MARYLAND RESIDENT:

You may obtain information about avoiding identity theft from the Maryland Attorney General's Office. This office can be reached at:

Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 (888) 743-0023 www.marylandattorneygeneral.gov

#### IF YOU ARE A MASSACHUSETTS RESIDENT:

Under Massachusetts law, you have the right to obtain a police report 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 allows consumers to place a security freeze on their credit reports. If you have been a victim of identity theft, and you provide the consumer reporting agency with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a consumer reporting agency may charge you up to \$5.00 each 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, Experian, and TransUnion, by regular, certified, or overnight mail at the addresses below:

Equifax	Experian	TransUnion
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
www.equifax.com	www.experian.com	www.transunion.com
(800) 525-6285	(888) 397-3742	(800) 680-7289

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 years, 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.);
- 7. if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
- 8. if you are not a victim of identity theft, payment by check, money order, or credit card (Visa, Mastercard, American Express, or Discover only). Do not send cash through the mail.

The consumer reporting agencies have three business days after receiving your request to place a security freeze on your credit report. The consumer reporting agencies must also send written confirmation to you within five 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 to allow a specific entity or individual access to your credit report, you must call or send a written request to the consumer 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 consumer reporting agencies have three 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 nationwide consumer 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. The consumer reporting agencies have three business days after receiving your request to remove the security freeze.

#### IF YOU ARE A NEW MEXICO RESIDENT:

You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

In Addition, New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

- 1. the unique personal identification number, password, or similar device provided by the consumer reporting agency;
- 2. proper identification to verify your identity;
- 3. information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report; and
- 4. payment of a fee, if applicable.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. A consumer reporting agency shall comply with the request within 15 minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the FCRA.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. If you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within 15 minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. Contact these agencies using the contact information provided in the enclosed letter.

## IF YOU ARE A NORTH CAROLINA RESIDENT:

You may obtain information about preventing identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Department of Justice Attorney General's Office 9001 Mail Service Center Raleigh, NC 27699-9001 (877) 566-7226 http://www.ncdoj.gov

#### IF YOU ARE AN OREGON RESIDENT:

You may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached at:

Oregon Department of Justice 1162 Court Street NE Salem, OR 97301-4096 (503) 378-4400 http://www.doi.state.or.us/

#### IF YOU ARE A RHODE ISLAND RESIDENT:

You may contact law enforcement, such as the Rhode Island Attorney General's Office, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the Rhode Island Attorney General at:

RI Office of the Attorney General 150 South Main Street Providence, RI 02903 (401) 274-4400 www.riag.ri.gov/

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a security freeze on your credit report pursuant to the Identity Theft Prevention Act of 2006.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- 1. the unique personal identification number or password provided by the consumer reporting agency;
- 2. proper identification to verify your identity; and
- 3. the proper information regarding the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three business days after receiving the request. A security freeze does not apply to circumstances where you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of an account review, collection, fraud control, or similar activities.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze -- either completely, if you are shopping around, or specifically for a certain creditor -- with enough advance notice before you apply for new credit for the lifting to take effect.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

Unless you are 65 years of age or older, or you are a victim of identity theft with an incident report or complaint from a law enforcement agency, a consumer reporting agency has the right to charge you up to \$10.00 to place a freeze on your credit report; up to \$10.00 to temporarily lift a freeze on your credit report, depending on the circumstances; and up to \$10.00 to remove a freeze from your credit report. If you are 65 years of age or older or are a victim of identity theft with a valid incident report or complaint, you may not be charged a fee by a consumer reporting agency for placing, temporarily lifting, or removing a freeze.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. These agencies can be contacted using the contact information provided above.

To request a security freeze, you may 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. complete address;
- 5. prior addresses;
- 6. proof(s) of identification (state driver's license or ID card, military identification, birth certificate etc.);
- 7. if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft; and
- 8. if you are not a victim of identity theft, payment by check, money order or credit card (Visa, Mastercard, American Express, or Discover).

Do not send cash through the mail.

ROSEWOOD

Return Mail Processing Center PO Box 6336 Portland, OR 97228-6336

<Mail ID>>
</Name>>
</Address1>>
</Address2>>
</City>><<ST>>>
</Country>>

<<Date>>

#### NOTICE OF DATA BREACH

Dear «Name>»:

We are writing to you because you made a reservation at Rosewood Hotels & Resorts between November 3, 2016 and March 9, 2017. An incident has been identified involving unauthorized access to guest information associated with your hotel reservation. This incident occurred on the systems of Sabre Hospitality Solutions (Sabre), a service provider used by the Rosewood Hotel Group. It did not affect the Rosewood Hotel Group's own systems. This letter contains information about what has happened and steps you can take to protect yourself against potential misuse of your information. We recommend that you review the information carefully.

## What Happened?

The Rosewood Hotel Group uses Sabre to facilitate the booking of hotel reservations made by consumers and travel agents through global distribution systems, the Rosewood Hotel Group's booking site, online travel agencies, and similar booking services. Following an investigation, Sabre notified us on June 6, 2017 that an unauthorized party gained access to account credentials processed on its central reservations system (CRS) that permitted access to payment card data and certain reservation information for some Rosewood Hotel Group reservations.

The investigation found that the unauthorized party first obtained access to Rosewood Hotel Group-related payment card and other reservation information on November 3, 2016. The last access to this information was on March 7, 2017.

#### What Information Was Involved?

The unauthorized party was able to access payment card information for your hotel reservation, including cardholder name, payment card number, card expiration date, and potentially card security code. In some cases, the unauthorized party also was able to access guest name, email, phone number, address, and other information. Information such as Social Security, passport, and driver's license number was not accessed.

#### What We Are Doing

We are working with Sabre to address this issue. We understand that Sabre engaged a leading cybersecurity firm to support its investigation. Sabre indicated that they also notified law enforcement and the payment card brands about this incident.

#### What You Can Do

We recommend that you remain vigilant for incidents of fraud and identity theft by regularly reviewing your account statements and monitoring free credit reports for any unauthorized activity. If you discover any suspicious or unusual activity on your accounts, be sure to report it immediately to your financial institutions, as the major credit card companies have rules that restrict them from requiring you to pay for fraudulent charges that are reported timely.

In addition, you may contact the Federal Trade Commission (FTC) or law enforcement authorities, such as your state attorney general, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the FTC at:

Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) IDTHEFT (438-4338) https://www.identitytheft.gov/

If you find that your information has been misused, the FTC encourages you to file a complaint with the FTC and to take these additional steps: (1) close the accounts that you have confirmed or believe have been tampered with or opened fraudulently, and (2) file and keep a copy of a local police report as evidence of the identity theft crime.

Obtain Your Credit Report

You should also monitor your credit reports. You may periodically obtain credit reports from each nationwide consumer reporting agency. If you discover inaccurate information or a fraudulent transaction on your credit report, you have the right to request that the consumer reporting agency delete that information from your credit report file.

In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf, and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major consumer reporting agencies to request a copy of your credit report.

Place a Fraud Alert or Security Freeze on Your Credit Report File

In addition, you can obtain information from the FTC and the consumer reporting agencies about fraud alerts and security freezes. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. If you suspect you may be a victim of identity theft, you may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. An initial fraud alert will last 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report.

Also, you can contact the nationwide consumer reporting agencies regarding if and how you may place a security freeze on your credit report. A security freeze prohibits a consumer reporting agency from releasing information from your credit report without your prior written authorization, which makes it more difficult for unauthorized parties to open new accounts in your name. Please be aware, however, 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. The consumer reporting agencies have three business days after receiving a request to place a security freeze on a consumer's credit report. You may be charged to place or lift a security freeze. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each consumer reporting company.

You may contact the nationwide consumer reporting agencies at:

Equifax P.O. Box 105788 Atlanta, GA 30348 (800) 525-6285 www.equifax.com Experian P.O. Box 9554 Allen, TX 75013 (888) 397-3742 www.experian.com

TransUnion P.O. Box 2000 Chester, PA 19016 (800) 680-7289 www.transunion.com

Please see the following pages for certain state-specific information.

### For More Information

The privacy and protection of our guests' information is a matter we take very seriously. We apologize for any inconvenience caused by this incident. If you have any questions regarding this issue or if you desire further information or assistance, please do not hesitate to contact us at 800-340-0794 or 1-503-597-5600, Monday through Friday, 24 hours a day.

Sincerely,

Symon Bridle

Group Chief Operations Officer

Rosewood Hotel Group

## **State-Specific Information**

#### IF YOU ARE AN IOWA RESIDENT:

You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at:

Office of the Attorney General of Iowa

Hoover State Office Building

1305 E. Walnut Street

Des Moines, IA 50319

(515) 281-5164

www.iowaattorneygeneral.gov

#### IF YOU ARE A MARYLAND RESIDENT:

You may obtain information about avoiding identity theft from the Maryland Attorney General's Office. This office can be reached at:

Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 (888) 743-0023 www.marylandattorneygeneral.gov

#### IF YOU ARE A MASSACHUSETTS RESIDENT:

Under Massachusetts law, you have the right to obtain a police report 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 allows consumers to place a security freeze on their credit reports. If you have been a victim of identity theft, and you provide the consumer reporting agency with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a consumer reporting agency may charge you up to \$5.00 each 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, Experian, and TransUnion, by regular, certified, or overnight mail at the addresses below:

Equifax	Experian	TransUnion
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
www.equifax.com	www.experian.com	www.transunion.com
(800) 525-6285	(888) 397-3742	(800) 680-7289

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 years, 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.);
- 7. if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
- 8. if you are not a victim of identity theft, payment by check, money order, or credit card (Visa, Mastercard, American Express, or Discover only). Do not send cash through the mail.

The consumer reporting agencies have three business days after receiving your request to place a security freeze on your credit report. The consumer reporting agencies must also send written confirmation to you within five 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 to allow a specific entity or individual access to your credit report, you must call or send a written request to the consumer 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 consumer reporting agencies have three 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 nationwide consumer 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. The consumer reporting agencies have three business days after receiving your request to remove the security freeze.

#### IF YOU ARE A NEW MEXICO RESIDENT:

You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <a href="https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf">https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf</a> or <a href="https://www.ftc.gov">www.ftc.gov</a>.

In Addition, New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

- 1. the unique personal identification number, password, or similar device provided by the consumer reporting agency;
- 2. proper identification to verify your identity;
- 3. information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report; and
- 4. payment of a fee, if applicable.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. A consumer reporting agency shall comply with the request within 15 minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the FCRA.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. If you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within 15 minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. Contact these agencies using the contact information provided in the enclosed letter.

#### IF YOU ARE A NORTH CAROLINA RESIDENT:

You may obtain information about preventing identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Department of Justice Attorney General's Office 9001 Mail Service Center Raleigh, NC 27699-9001 (877) 566-7226 http://www.ncdoi.gov

#### IF YOU ARE AN OREGON RESIDENT:

You may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached at:

Oregon Department of Justice 1162 Court Street NE Salem, OR 97301-4096 (503) 378-4400 http://www.doj.state.or.us/

#### IF YOU ARE A RHODE ISLAND RESIDENT:

You may contact law enforcement, such as the Rhode Island Attorney General's Office, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the Rhode Island Attorney General at:

RI Office of the Attorney General 150 South Main Street Providence, RI 02903 (401) 274-4400 www.riag.ri.gov/

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a security freeze on your credit report pursuant to the Identity Theft Prevention Act of 2006.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- 1. the unique personal identification number or password provided by the consumer reporting agency;
- 2. proper identification to verify your identity; and
- 3. the proper information regarding the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three business days after receiving the request. A security freeze does not apply to circumstances where you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of an account review, collection, fraud control, or similar activities.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze -- either completely, if you are shopping around, or specifically for a certain creditor -- with enough advance notice before you apply for new credit for the lifting to take effect.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

Unless you are 65 years of age or older, or you are a victim of identity theft with an incident report or complaint from a law enforcement agency, a consumer reporting agency has the right to charge you up to \$10.00 to place a freeze on your credit report; up to \$10.00 to temporarily lift a freeze on your credit report, depending on the circumstances; and up to \$10.00 to remove a freeze from your credit report. If you are 65 years of age or older or are a victim of identity theft with a valid incident report or complaint, you may not be charged a fee by a consumer reporting agency for placing, temporarily lifting, or removing a freeze.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. These agencies can be contacted using the contact information provided above.

To request a security freeze, you may 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. complete address;
- 5. prior addresses;
- 6. proof(s) of identification (state driver's license or ID card, military identification, birth certificate etc.);
- 7. if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft; and
- 8. if you are not a victim of identity theft, payment by check, money order, or credit card (Visa, Mastercard, American Express or Discover only).

Do not send cash through the mail.

#### To Our Valued Guests:

We recently learned of an incident involving unauthorized access to guest information associated with certain hotel reservations at Rosewood Hotel Group (the Rosewood Group) hotels. This incident occurred on the systems of Sabre Hospitality Solutions (Sabre), a service provider used by the Rosewood Group. It did not affect the Rosewood Group's own systems. If you made a reservation at one of the hotels listed here between **November 3, 2016 and March 9, 2017**, we recommend that you review the information that follows carefully.

### What Happened?

The Rosewood Group uses Sabre to facilitate the booking of hotel reservations made by consumers and travel agents through global distribution systems, the Rosewood brand booking site, online travel agencies, and similar booking services. Following an investigation, Sabre notified us on June 6, 2017 that an unauthorized party gained access to account credentials processed on its central reservations system (CRS) that permitted access to payment card data and certain reservation information for some Rosewood Group hotel reservations. The investigation found that the unauthorized party first obtained access to Rosewood Group-related payment card and other reservation information on November 3, 2016. The last access to this information was on March 9, 2017.

#### What Information Was Involved?

The unauthorized party was able to access payment card information for some hotel reservations at our affected properties, including cardholder name, payment card number, card expiration date, and potentially card security code. In some cases, the unauthorized party also was able to access guest name, email, phone number, address, and other information. Information such as Social Security, passport, and driver's license number was not accessed.

#### What We Are Doing

We are working with Sabre to address this issue. We understand that Sabre engaged a leading cybersecurity firm to support its investigation. Sabre indicated that they also notified law enforcement and the payment card brands about this incident.

#### What You Can Do

We recommend that affected individuals remain vigilant for incidents of fraud and identity theft by regularly reviewing account statements and monitoring free credit reports for any unauthorized activity. If there is any suspicious or unusual activity, affected individuals should report it immediately to their financial institutions, as the major credit card companies have rules that restrict them from requiring payment for fraudulent charges that are reported timely. In addition, affected individuals may contact the Federal Trade Commission (FTC) or law enforcement authorities, such as their state attorney general, to report incidents of identity theft or to learn about steps to take to protect against identity theft. The FTC can be contacted at:

Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) IDTHEFT (438-4338) https://www.identitytheft.gov/

If affected individuals find that their information has been misused, the FTC encourages filing a complaint with the FTC and taking these additional steps: (1) close the accounts that are confirmed or believed to have been tampered with or opened fraudulently, and (2) file and keep a copy of a local police report as evidence of the identity theft crime.

## Obtain A Credit Report

Affected individuals should also monitor their credit reports. U.S. consumers may periodically obtain credit reports from each nationwide consumer reporting agency. If inaccurate information or a fraudulent transaction is found on a credit report, individuals have the right to request that the consumer reporting agency delete that information from the credit report file. In addition, under federal law, U.S. consumers are entitled to one free copy of their credit report every 12 months from each of the three nationwide consumer reporting agencies. To obtain a free copy of your credit report, go to www.AnnualCreditReport.com or call (877) 322-8228. Affected individuals also may complete the Annual Credit Report Request Form available from the FTC at https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf, and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Affected individuals may contact any of the three major consumer reporting agencies to request a copy of their credit report.

## Place a Fraud Alert or Security Freeze on a Credit Report File

In addition, affected individuals can obtain information from the FTC and the consumer reporting agencies about fraud alerts and security freezes. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. If you suspect you may be a victim of identity theft, you may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. An initial fraud alert will last 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report.

Also, you can contact the nationwide consumer reporting agencies regarding if and how you may place a security freeze on your credit report. A security freeze prohibits a consumer reporting agency from releasing information from your credit report without your prior written authorization, which makes it more difficult for unauthorized parties to open new accounts in your name. Please be aware, however, 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. The consumer reporting agencies have three business days after receiving a request to place a security freeze on a consumer's credit report. You may be charged to place or lift a security freeze. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each consumer reporting company. Affected individuals may contact the nationwide consumer reporting agencies at:

Equifax Ex P.O. Box 105788 P.Atlanta, GA 30348 Al (800) 525-6285 (8) www.equifax.com wo

Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com

TransUnion P.O. Box 2000 Chester, PA 19016 (800) 680-7289 www.transunion.com

Please see the following pages for certain state-specific information.

#### For More Information

Please click here for more information and steps you can take to protect yourself against potential misuse of your information.

The privacy and protection of our guests' information is a matter we take very seriously. We apologize for any inconvenience caused by this incident. If you have any questions regarding this issue or if you desire further information or assistance, please do not hesitate to contact us at 800-340-0794 (number for US residents) or +1 503-597-5600 (number for outside US).

Sincerely,

Symon Bridle Group Chief Operations Officer Rosewood Hotel Group

## **State-Specific Information**

#### FOR IOWA RESIDENTS:

Contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at:

Office of the Attorney General of Iowa

Hoover State Office Building

1305 E. Walnut Street

Des Moines, IA 50319

(515) 281-5164

www.iowaattorneygeneral.gov

#### FOR MARYLAND RESIDENTS:

Information about avoiding identity theft can be obtained from the Maryland Attorney General's Office. This office can be reached at:

Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 (888) 743-0023 www.marylandattorneygeneral.gov

#### FOR MASSACHUSETTS RESIDENTS:

Under Massachusetts law, affected individuals have the right to obtain a police report 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 allows consumers to place a security freeze on their credit reports. If you have been a victim of identity theft, and you provide the consumer reporting agency with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a consumer reporting agency may charge you up to \$5.00 each 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, Experian, and TransUnion, by regular, certified, or overnight mail at the addresses below:

Equifax P.O. Box 105788 Atlanta, GA 30348 (800) 525-6285 Experian P.O. Box 9554 Allen, TX 75013 (888) 397-3742 TransUnion P.O. Box 2000 Chester, PA 19016 (800) 680-7289

www.equifax.com www.experian.com

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

l 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 years, 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.);

7. if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

8. if you are not a victim of identity theft, payment by check, money order, or credit card (Visa, Mastercard, American Express, or Discover only). Do not send cash through the mail.

The consumer reporting agencies have three business days after receiving your request to place a security freeze on your credit report. The consumer reporting agencies must also send written confirmation to you within five 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 to allow a specific entity or individual access to your credit report, you must call or send a written request to the consumer 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 consumer reporting agencies have three 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 nationwide consumer 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. The consumer reporting agencies have three business days after receiving your request to remove the security freeze.

#### FOR NEW MEXICO RESIDENTS:

You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit

https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

In Addition, New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of

removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act. The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

- 1. the unique personal identification number, password, or similar device provided by the consumer reporting agency;
- 2. proper identification to verify your identity;
- information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report; and
- 4. payment of a fee, if applicable.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. A consumer reporting agency shall comply with the request within 15 minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the FCRA.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. If you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within 15 minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. Contact these agencies using the contact information provided in the enclosed letter.

#### FOR NORTH CAROLINA RESIDENTS:

Affected individuals can obtain information about preventing identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Department of Justice Attorney General's Office

9001 Mail Service Center Raleigh, NC 27699-9001

(877) 566-7226

http://www.ncdoj.gov

#### FOR OREGON RESIDENTS:

Affected individuals can obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached at:

Oregon Department of Justice

1162 Court Street NE

Salem, OR 97301-4096

(503) 378-4400

http://www.doj.state.or.us/

#### FOR RHODE ISLAND RESIDENTS:

Affected individuals can contact law enforcement, such as the Rhode Island Attorney General's Office, to report incidents of identity theft or to learn about steps to take to protect against identity theft. Affected individuals can contact the Rhode Island Attorney General at:

RI Office of the Attorney General

150 South Main Street

Providence, RI 02903

(401) 274-4400

www.riag.ri.gov/

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a security freeze on your credit report pursuant to the Identity Theft Prevention Act of 2006.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- 1. the unique personal identification number or password provided by the consumer reporting agency;
- 2. proper identification to verify your identity; and
- 3. the proper information regarding the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three business days after receiving the request. A security freeze does not apply to circumstances where you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of an account review, collection, fraud control, or similar activities. If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze -- either completely, if you are shopping around, or specifically for a certain creditor -- with enough advance notice before you apply for new credit for the lifting to take effect.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

Unless you are 65 years of age or older, or you are a victim of identity theft with an incident report or complaint from a law enforcement agency, a consumer reporting agency has the right to charge you up to \$10.00 to place a freeze on your credit report; up to \$10.00 to temporarily lift a freeze on your credit report, depending on the circumstances; and up to \$10.00 to remove a freeze from your credit report. If you are 65 years of age or older or are a victim of identity theft with a valid incident report or complaint, you may not be charged a fee by a consumer reporting agency for placing, temporarily lifting, or removing a freeze.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. These agencies can be contacted using the contact information provided above.

To request a security freeze, you may need to provide the following information:

- l. your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. date of birth;
- 4. complete address;
- 5. prior addresses;
- 6. proof(s) of identification (state driver's license or ID card, military identification, birth certificate etc.);
- 7. if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft; and
- 8. if you are not a victim of identity theft, payment by check, money order, or credit card (Visa, Mastercard, American Express, or Discover only). Do not send cash through the mail.

FIND A HOTEL

MEETINGS & EVENTS

WEDDINGS

INTERESTS

## Rosewood Hotels & Resorts Properties Affected by the Sabre Hospitality Solutions Incident

AFFECTED PROPERTY	RELEVANT TIME PERIOD	
Jumby Bay, A Rosewood Resort	November 20, 2016	
Las Ventanas al Paraiso, A Rosewood Resort	November 19 – 20, 2016	
Rosewood Abu Dhabi	November 19 – 20, 2016	
Rosewood Beijing	November 3 – 21, 2016	
Rosewood Castiglion del Bosco	November 13 – 21, 2016	
Rosewood CordeValle	November 8 - 20, 2016	
Rosewood Hotel Georgia	November 13 – 19, 2016	
Rosewood Inn of the Anasazi	November 7 – 19, 2016	
Rosewood Jeddah	November 19 – 20, 2016	
Rosewood London	November 20 – 21, 2016	
Rosewood Mayakoba	November 9, 2016 – March 7, 2017	
Rosewood San Miguel de Allende	November 13 – 21, 2016	
Rosewood Sand Hill	November 7 – 22, 2016	
Rosewood Tucker's Point	November 18 - 20, 2016	
Rosewood Washington DC	November 9 – 20, 2016	
Rosewood Mansion on Turtle Creek	November 19 – 21, 2016	
The Carlyle, A Rosewood Hotel	November 19 – 20, 2016	

## Pentahotels properties affected by the Sabre Hospitality Solutions incident

AFFECTED PROPERTY	RELEVANT TIME PERIOD			
Pentahotels				
pentahotel Beijing	November 19 – 21, 2016			
pentahotel Berlin-Koepenick	November 20 – 21, 2016			
pentahotel Berlin-Potsdam	November 20, 2016 - March 2, 2017			
pentahotel Birmingham	November 3, 2016 - March 2, 2017			
pentahotel Braunschweig	November 20, 2016 - March 2, 2017			
pentahotel Brussels Airport	November 3 – 21, 2016			
pentahotel Brussels City Centre	November 3 – 29, 2016			
pentahotel CDG Paris Airport	November 4, 2016 - March 2, 2017			
pentahotel Chemnitz	November 20 – 21, 2016			
pentahotel Derby	November 3, 2016 - March 2, 2017			
pentahotel Eisenach	November 20, 2016 - March 2, 2017			
pentahotel Gera	November 20 – 21, 2016			
pentahotel Hong Kong, Kowloon	November 19, 2016 - March 8, 2017			
pentahotel Inverness	November 4, 2016 - March 2, 2017			
pentahotel lpswich	November 3, 2016 - March 2, 2017			
pentahotel Kassel	November 20 – 21, 2016			
pentahotel Leipzig	November 19, 2016 - March 2, 2017			
pentahotel Leuven	November 3, 2016 - March 2, 2017			
pentahotel Liege	November 4, 2016 - March 2, 2017			
Pentahotel Prague	November 20, 2016 - March 8, 2017			
pentahotel Reading	November 20, 2016 - March 2, 2017			
pentahotel Rostock	November 19, 2016 - March 2, 2017			
pentahotel Shanghai	November 20 – 21, 2016			
pentahotel Trier	November 20 – 21, 2016			
pentahotel Vienna	November 20, 2016 – March 2, 2017			
pentahotel Warrington	November 3, 2016 - March 2, 2017			
pentahotel Wiesbaden	November 20 – 21, 2016			

## Rosewood Hotels Group Properties Affected by the Sabre Hospitality Solutions Incident

AFFECTED PROPERTY	RELEVANT TIME PERIOD
New World Beijing Hotel	November 19 - 21, 2016
New World Dalian Hotel	November 20, 2016
New World Shanghai Hotel	November 18 - 21, 2016
New World Shunde Hotel	November 19, 2016
New World Wuhan Hotel	November 20, 2016
New World Millennium Hong Kong Hotel	November 4 – 17, 2016
New World Makati Hotel	November 18, 2016 – March 7, 2017
New World Manila Bay Hotel	November 5 – 18, 2016
New World Saigon Hotel	November 18 – 20, 2016