



1421 W. Shure Drive, Suite 100
Arlington Heights, IL 60004

May 9, 2019

VIA FEDEX

Office of Attorney General
Attn: Security Breach Notification
33 Capitol Street
Concord, NH 03301

RECEIVED
MAY 10 2019
CONSUMER PROTECTION

Re: Notification of Data Security Breach Incident

Dear Attorney General:

We are writing to provide you with written notification regarding the nature and circumstances of a breach of customer data that occurred at HSBC Bank USA, National Association ("HSBC").

Between April 6, 2019 and April 10, 2019, we became aware that online accounts were being accessed by unauthorized users. On April 10, 2019 we determined that one (1) New Hampshire resident was impacted. We suspended online access to the accounts as soon as they were identified. The customer information that may have been accessible online included full name, mailing address, phone number, email address, account numbers, account types, account balances, transaction history, payee account information and statement history where available.

On April 10, 2019, we enhanced the authentication process for HSBC Personal Internet Banking. Every failed login attempt now requires the customer to enter additional personal information along with the password to gain online access to their account. Additionally, we have added new technology to detect and block automated (non-human) logon attempts in real time. This technology aids in the prevention of potential bot attacks and potential account takeover attacks (ATO).

HSBC takes this very seriously and deeply regrets that this incident occurred. HSBC will notify the impacted New Hampshire resident on May 10, 2019 with a letter explaining the incident. HSBC is offering a complimentary one-year subscription to a credit monitoring and identity protection service. This program is provided by Intersections Inc., a leading provider of consumer and corporate identity risk management services. A copy of the customer notice template is enclosed.

If any further information is required pertaining to this notice, please contact me directly at (224) 880-7177 or michael.w.smith16@us.hsbc.com.

Sincerely Yours,

Michael Smith
Senior Vice President
Chief Privacy Officer

Enclosure (Customer Notice)

<<Field_48_HSBC Logo>>

<<Field_36_HSBC Entity>>

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

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

<<Field_20_First Name>> <<Field_22_Middle Name>>
<<Field_21_Last Name>>
<<Field_23_Address 1>> <<Field_24_Address 2>>
<<Field_25_Address 3>>
<<Field_26_City>>, <<Field_27_State>>
<<Field_31_Zip5>><<Field_32_Zip4>>

Date: May 10, 2019

Notice of Data Breach

What Happened?

HSBC became aware of online accounts being accessed by unauthorized users between April 6, 2019 and April 10, 2019. When HSBC discovered your online account was impacted, we suspended online access to prevent further unauthorized entry of your account. You may have received a call or email from us so we could help you change your online banking credentials and access your account. If you need help accessing your account, please call <<Field_47_HSBC Phone>>.

We apologize for this inconvenience. HSBC takes this very seriously and the security of your information is very important to us.

What Information Was Involved?

The information that may have been accessed includes your full name, mailing address, phone number, email address, account numbers, account types, account balances, transaction history, payee account information, and statement history where available.

What We Are Doing.

We have enhanced our authentication process for HSBC Personal Internet Banking, adding an extra layer of security.

At our expense, HSBC is offering you a complimentary <<Field_43_Number of years>>-year subscription to Identity Guard®, a credit monitoring and identity theft protection service. Identity Guard not only provides essential monitoring and protection of credit data, but also alerts you to certain activities that could indicate potential identity theft. This program is provided by Intersections Inc., a leading provider of consumer and corporate identity risk management services. If you wish to take advantage of this monitoring service, you must enroll within 90 days. **SEE "IDENTITY GUARD ENROLLMENT PROCEDURE" INSTRUCTIONS BELOW**

What You Can Do.

1. **Monitor Transactions:** Monitor your account transactions for any unauthorized activity and contact us if any is noticed.
2. **Place a Fraud Alert:** Place a fraud alert on your credit file, which tells creditors to contact you before they open any new accounts or change your existing accounts. Call any one of the three major Credit Bureaus: as soon as one Credit Bureau confirms your fraud alert, the others are notified to place fraud alerts. All three credit reports will be sent to you, free of charge, for your review.
 - Experian at 1-888-397-3742 or www.experian.com/consumer
 - Equifax at 1-800-525-6285 or www.equifax.com
 - Trans Union at 1-800-680-7289 or www.transunion.com
3. **Obtain Credit Reports:** Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you periodically obtain your credit reports and review them for any information relating to fraudulent transactions to help you spot problems and address them quickly. Victim information sometimes is held for use or shared among a group of thieves at different times. You should remain vigilant over the next 12 to 24 months and promptly report any incidents of identity theft to HSBC and the Credit Bureaus.
4. **File Reports:** If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call or contact your local law enforcement and file a police report. Get a copy of the police report; many creditors want the information it contains to absolve you of the fraudulent debts. Also file a complaint with the FTC at www.ftc.gov/idtheft or 1-877-ID-THEFT (1-877-438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. If you do not have Internet access, call the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.
5. **Fair Credit Reporting Act:** You may have additional rights under the Fair Credit Reporting Act. For additional information, please visit the Consumer Financial Protection Bureau website:
<https://www.consumerfinance.gov/learnmore/>

IDENTITY GUARD ENROLLMENT PROCEDURE:

IDENTITY GUARD® features include:

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

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

Toll-Free: <<Field_44_Enrollment Phone>>
Web Site: www.identityguard.com/enroll ***
Redemption Code: <<Field_33_ Code>>

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

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

This service is complimentary; no method of payment will be collected during enrollment and there is no need to cancel. We apologize for any inconvenience and urge you to enroll today.

Other Important Information

For Maryland, North Carolina and Rhode Island Residents – From the Credit Bureaus listed in the “What You Can Do” section, you can obtain information about identity theft and steps you can take to protect yourself, and you can find information on Credit Bureau fees. You can also call or mail inquiries or questions to:

Maryland:

Attorney General of Maryland, Identity Theft Unit at 1-888-743-0023 / TDD 1-410-576-6372

Maryland Attorney General – ID Theft Unit
200 St. Paul Place – 16th Floor
Baltimore, MD 21202

North Carolina:

Attorney General Office at 1-919-716-6400 Fax: 1-919-716-6750

Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001

Rhode Island:

Office of Attorney General 1-401-274-4400

Office of the Attorney General
150 South Main Street
Providence, Rhode Island 02903

**For More
Information.**

HSBCBankLogo.tif (<<Field_48_HSBC Logo>>) = If you have any questions or concerns, please call <<Field_47_HSBC Phone>>. Visit <https://www.us.hsbc.com/1/2/home/site/security/protect-you> for more

	information about protecting your data from fraud and identity theft. hsbc_logo.tif (<<Field_48_HSBC Logo>>) = If you have any questions or concerns, please do not hesitate to contact your Relationship Manager. Visit https://www.us.hsbc.com/1/2/home/site/security/protect-you for more information about protecting your data from fraud and identity theft.
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Sincerely,

<<Field_45_HSBC Signer>>

<<Field_46_HSBC Title>>

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

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

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

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