

RALPH LAUREN CORPORATION

Via FedEx

October 7, 2011

New Hampshire Attorney General
Michael A. Delaney
33 Capitol Street
Concord, NH 03301


Dear Mr. Delaney:

In accordance with N.H. Rev. Stat. Ann. § 359-C:20, I am writing to provide you with notification regarding the nature and circumstances of a recent data security incident.

On July 12, 2011, during the normal course of Ralph Lauren Corporation (“RL”) business, we learned that one of our employees inadvertently sent an email containing a spreadsheet attachment to our service provider. The spreadsheet contained certain personal information of some of our customers, which may have included names, contact information, payment card numbers, bank account numbers, tax IDs and/or Social Security numbers. The service provider who received this information is a third party with whom RL has an existing business relationship. The service provider has been informed that the information it received is of a confidential nature. RL has no reason to believe that the personal information contained in the spreadsheet has been misused as a result of this incident. RL is taking action to help ensure that this type of incident does not happen in the future. One person who may be affected by this incident resides in New Hampshire.

Attached for your reference is a sample of the notice RL is sending to affected individuals on or about October 7, 2011.

Very truly yours,


Tracie Chesterman
Counsel, Intellectual Property & Legal Affairs

Enclosure

RALPH LAUREN CORPORATION

Processing Center • P.O. Box 3825 • Suwanee, GA 30024

October 7, 2011



John Q Sample
123 Main Street
Anytown, US 12345-6789

Dear John Q Sample:

We are writing to inform you that, on July 12, 2011, during the normal course of Ralph Lauren Corporation business, one of our employees inadvertently sent an email containing a spreadsheet attachment to our service provider. The spreadsheet contained certain personal information of some of our customers, which may have included your name, contact information, payment card number, bank account number, tax ID and/or Social Security number. The service provider who received this information is a third party with whom Ralph Lauren has an existing business relationship. The service provider has been informed that the information it received is of a confidential nature. While we have no reason to believe that the information contained in the spreadsheet has been misused or further disclosed as a result of this incident, we take our obligation to safeguard customer personal information very seriously and, as a result, we are alerting you so you can take appropriate steps to protect yourself. We are also taking action to help ensure that this type of incident does not happen in the future.

We encourage you to remain vigilant and regularly review and monitor your payment card account and bank account statements, as well as your credit reports. If you believe your payment card or bank account information was affected, we recommend that you immediately contact your payment card company or your bank, and local law enforcement authorities. The attached Reference Guide provides details on these and other steps you may wish to consider.

You are entitled under U.S. law to one free credit report annually from each of the three national credit bureaus. To order your free credit report, call toll-free at (877) 322-8228 or visit www.annualcreditreport.com.

To further assist you, we recommend that you register for credit monitoring, which we have arranged to provide for one year at no charge to you. The attached Reference Guide provides information on how you can register and recommendations by the U.S. Federal Trade Commission on how to further protect your personal information. You also may want to place a fraud alert or security freeze on your credit file.

We hope this information is useful to you and sincerely regret any inconvenience this may cause you.

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Sincerely,

Frank Guzzetta
President, Ralph Lauren Home



Reference Guide

We encourage individuals receiving Ralph Lauren Corporation's letter dated October 7, 2011 to take the following steps:

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The credit bureau will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Credit bureau staff will review your report with you. If the information can't be explained, then you will need to call the creditors involved. Information that can't be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

Register for Credit Monitoring. To help safeguard you from misuse of your personal information, we recommend that you register before December 15, 2011 for identity protection under the Debix Identity Protection Network, which we have arranged to provide for one year at no charge to you. Debix has indicated that its service includes:

- **OnCall Credit Alerts** – You will receive actionable OnCall Credit Alerts by phone when there are changes in your credit file.
- **OnCall Investigation Team** – Live OnCall investigators will assist you if an issue occurs related to the Ralph Lauren incident, and will help file cases with law enforcement.
- **OnCall Attack Reports** – This allows Ralph Lauren to know if data is being used by identity thieves.
- **\$1 Million Insurance** – This service includes \$1 million in identity theft insurance coverage to correct fraud and Debix Fraud Resolution Services, if needed, to assist you in restoring your credit file.

From the date that you set up your account, Debix will enroll you in OnCall Credit Monitoring™ and you will receive OnCall Credit Alerts regarding changes in your credit file. Using your phone, you can review and verify these credit alerts and the Debix OnCall investigators are there to assist you in the event that you suspect fraud. You have until December 15, 2011 to register, and this service will be valid for one year from the date you register.

How to Enroll. To enroll for Debix Identity Protection, you may register online at www.debix.com/safe, by mail using the enclosed mail-in registration form, or by phone by calling (877) 615-3770 toll-free. You will need to provide the activation code that is listed below. Activation codes are specific to each individual and cannot be used multiple times. You have until December 15, 2011 to register, and this service will be valid for one year from the date you register.

If you have questions regarding the Ralph Lauren incident, we have set up a special assistance call center staffed with fraud specialists. Representatives are available by calling (877) 615-3770, Monday through Saturday, between 10 a.m. EDT and 6 p.m. EDT.

Contact the U.S. Federal Trade Commission. If you detect any unauthorized transactions in your financial account, promptly notify your payment card company or financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the FTC. If you believe your identity has been stolen, the FTC recommends that you take these additional steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.ftc.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

Place a Fraud Alert on Your Credit File. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 740241 Atlanta, Georgia 30374-0241	877-478-7625	www.equifax.com
Experian	P.O. Box 9532 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790	800-680-7289	www.transunion.com

Place a Security Freeze on Your Credit File. You may wish to place a "security freeze" (also known as a "credit freeze") on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the credit bureaus without your consent. There may be fees for placing, lifting, and/or removing a security freeze, which generally range from \$5-\$20 per action. *Unlike a fraud alert, you must place a security freeze on your credit file at each credit bureau individually.* Since the instructions for establishing a security freeze differ from state to state, please contact the three national credit bureaus to find out more information.



Equifax	P.O. Box 105788 Atlanta, Georgia 30348	877-478-7625	www.equifax.com
Experian	P.O. Box 9554 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834	888-909-8872	www.transunion.com

The credit bureaus may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Proof of your current residential address (such as a current utility bill)
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver's license or military ID card)

For Maryland Residents. You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You can contact the Maryland Attorney General at:

Maryland Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
888-743-0023 (toll-free in Maryland)
410-576-6300
www.oag.state.md.us

For Massachusetts Residents. The credit bureaus may charge you a fee of up to \$5 to place a freeze on your account, and may require that you provide proper identification prior to honoring your request. There is no charge, however, to place, lift or remove a security freeze if you provide the credit bureaus with a valid police report. You have the right to obtain a police report if you are the victim of identity theft.

For North Carolina Residents. You can obtain information from the North Carolina Attorney General's Office about preventing identity theft. You can contact the North Carolina Attorney General at:

North Carolina Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
877-566-7226 (toll-free in North Carolina)
919-716-6400
www.ncdoj.gov

Free identity protection. Priceless peace of mind.



ENROLL NOW! Free Identity Protection That's Proven to Work.

Debix provides a new level of identity protection no other company can match. Only Debix, The Identity Protection Network, identifies potential attacks and delivers critical information to you by phone.

What You Get:

- Identity theft insurance covers financial losses
- Comprehensive identity recovery
- Early attack detection
- Live OnCall Investigators dedicated to your case
- Wallet Restoration
- Long-term identity repair service after initial service period
- Debix ChildScan® identifies fraud for minors under 18 years old

Free, Fast, Simple Enrollment.

Insurance Amount: \$1,000,000

ENROLL NOW

Activation Code: 9999999999

Online: www.debix.com/safe

By Mail: Form included in letter

Customer Service: Toll-free 877-615-3770
9am – 5pm Central Time, Monday - Saturday

Sign Up Today for Your FREE Identity Protection from Debix.

Debix Identity Protection: What's Included?

OnCall Credit Monitoring

Debix constantly scans credit records for signs of financial, medical and criminal identity theft.

OnCall Credit Alerts by Phone

If there are changes to your credit file, like evidence that a thief has used your credit, you will get a secure call from Debix.

OnCall Investigators

If you suspect fraud, experienced and helpful specialists will repair your identity, saving you time and money.

Identity Theft Insurance

If a thief steals your identity, you will be reimbursed for restoration costs, legal expenses, and lost wages.

Long-term Identity Repair

After credit monitoring service expires, you'll have the option to sign up for continuous identity repair coverage at no charge.

ChildScan®

The most effective method ever developed for determining if your child's personal information has been used by thieves.

www.debix.com/safe





PO BOX 3356
SUWANEE, GA 30024-9847

Register for Debix Identity Protection Network

To register by mail, complete this form and mail to Debix, Inc. using the enclosed postage-paid envelope or to the address above. You do not need to complete this form if you register online at www.debix.com/safe by phone at 877-615-3770.

Step 1: Verify the printed information. If your name or residential mailing address is not correct, please make changes in the "Change of Name or Address" section below.

Step 2: Fill in your personal information. All fields are required unless specified otherwise. Please provide at least one phone number.

Step 3: To Register a Minor: If the person to protect is under 18 years old, please provide information for the parent or legal guardian. Correspondence concerning a minor will be addressed to the parent or legal guardian.

Please PRINT CLEARLY in BLACK INK within the boxes.

Shade the bubbles completely. Correct: ● Incorrect: x √

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ADDRESS INFORMATION

Please do not write in this section. Please use the "Change of Name or Address" section to make corrections.

John Q Sample
123 Main Street
Anytown, US 12345-6789



PERSONAL INFORMATION

ACTIVATION CODE:

GENDER	DATE OF BIRTH (MM/DD/YYYY)	SOCIAL SECURITY NUMBER (Required)	
<input type="radio"/> MALE			
<input type="radio"/> FEMALE			
MOBILE PHONE NUMBER	HOME PHONE NUMBER	WORK PHONE NUMBER	
EMAIL ADDRESS (For Online Account Access)			

PARENT/GUARDIAN INFORMATION (If Registering a Minor)

FIRST NAME	MIDDLE	LAST NAME	SUFFIX
GENDER	DATE OF BIRTH (MM/DD/YYYY)	SOCIAL SECURITY NUMBER (Required)	
<input type="radio"/> MALE			
<input type="radio"/> FEMALE			
MOBILE PHONE NUMBER	HOME PHONE NUMBER	WORK PHONE NUMBER	
EMAIL ADDRESS (For Online Account Access)			

CHANGE OF NAME OR ADDRESS (Optional)

FIRST NAME	MIDDLE	LAST NAME	SUFFIX
RESIDENCE ADDRESS LINE 1			
RESIDENCE ADDRESS LINE 2 (Optional)			
CITY	STATE	ZIP	

By registering for Debix Identity Protection, I agree to the Debix End User License Agreement (enclosed) and I authorize Debix, who provides Identity Theft Protection, and its service providers, to obtain and monitor my own credit information from credit reporting agencies and send this information to me alone for my own use.

I certify that I am the parent/legal guardian of any children that I register for the Debix service.





Customer Support: 1-888-332-4963

823 Congress Avenue, Suite 300
Austin, Texas 78701



Customer Support: 1-877-313-1405

End User Services Agreement

This agreement ("Agreement") is made by & between **Debix One, Inc.**, 823 Congress Avenue, Ste. 300, Austin, TX 78701 ("**Debix**"), & you ("**You**"). As of the date you register for or enroll in the Service, the parties agree as follows.

- Definition.** The "Service" means the Premium Service and/or the Free Service, determined in accordance with your registration & the terms hereof. The "**Premium Service**" means our "Identity Protection Network" - branded monitoring service or "AllClear Pro, Powered by Debix" - branded monitoring service. The "**Free Service**" means Debix's "AfterCare" - branded restoration service or "AllClear Free, Powered by Debix" - branded restoration service. References to the Service include any use you make of the interface available at www.debix.com or www.allclearid.com (the "Site"). Debix may add or remove features of any of the Services at any time.
- Provision of the Free Service.** Subject to the terms & conditions of this Agreement, we will provide you with the Free Service as set forth herein.
- Term & Termination Re: Free Service.** Your subscription to the Free Services commences upon your registration, covers identity theft events *occurring* after registration, & terminates upon the earlier of (i) Debix's notification to you of its termination of the Free Service, or (ii) your election to terminate your subscription to the Free Service, each of which may occur at any time. In addition, unless you opt to re-enroll at the end of the then current subscription period, Debix shall have the right to terminate your participation in the Free Services.
- Provision of the Premium Service.** Subject to the terms & conditions of this Agreement & to payment for the Premium Service (which may come from a 3rd party), we will provide you with the Premium Service.
- Membership Fee.** The membership fee for the Premium Service, if applicable, will be billed at the retail price currently in effect on the Site (or less if there is any applicable promotion code) & according to the terms described herein. If you have questions regarding your membership fee, please contact customer service toll free at the applicable phone number listed above. Debix will continue to bill your payment method on a periodic basis until the expiration or termination of your Premium Service. You may cancel your subscription for the Premium Service in accordance with Section 7. If you pay monthly & wish to cancel, you must call Customer Service prior to the start of the following month. If you pay for multiple months in advance & cancel your Premium Service prior to the end of the period for which you have paid, we will refund payment for only any full, unused months.
- Free Trial.** If you receive the Premium Service as the result of a third party procuring it for you on your behalf, this Section is not applicable to you. If you are purchasing AllClear Pro on your own behalf, it may start with a free trial period. If you do not cancel before the end of such free trial period, you agree that Debix is authorized to charge you a monthly subscription fee at the current rate to the payment method you provided during registration. You must have a valid payment method to enroll in the free trial. Debix will begin billing your payment method for monthly subscription fees at the end of the free trial period, unless you cancel AllClear Pro prior to the end of the free trial period in accordance with Section 5. You will not receive a notice from us that your free trial period has ended or that the paying portion of your subscription has begun. **If you cancel prior to the end of your free trial period, there will be no charges to your payment method.**
- Scope of Coverage; Term & Termination Re: Premium Service.** Your subscription to the Premium Service commences upon your registration. The Premium Service covers identity theft events *discovered* after registration. If a third party has procured the Premium Service on your behalf, your subscription will terminate at the end of the term specified during registration, unless you opt to re-enroll. If you purchased AllClear Pro on your own behalf, then at the end of your initial subscription period, your subscription will automatically renew on a month to month basis until you terminate it in accordance with this Section or fail to provide payment when due. In addition, the Premium Service may be terminated or suspended at any time with or without notice if payment is not received when due or if you breach any of the terms & conditions set forth herein. If your subscription to the Premium Service expires because you fail to renew it or fail to provide payment when due, Debix may convert you to the Free Service for one (1) year subject to the terms & conditions applicable to the Free Service as set forth herein.
- Restrictions.** You will use the Service only for your benefit & for its intended purpose. You will not, & will not permit any third party to: (a) except as expressly set forth in this Agreement, use, copy, modify, create derivative works of, distribute, sell, sublicense, or transfer the Service; (b) remove or alter any Debix notices or markings, or add any other notices or markings to the Service; (c) decrypt or attempt to decrypt the Service; (d) derive or attempt to derive the source code of or decompile the Service, or (e) disassemble or reverse engineer the Service. If statutory rights make any part of this section void, you will provide us with detailed information regarding any such activity.
- Ownership.** This Agreement confers no ownership rights to you & is not a sale of rights in the Service. Ownership of all right, title, & interest in or to the Service & all Feedback & all intellectual property rights embodied therein are & will remain our exclusive property. You will take all reasonable actions to perfect our ownership, including without limitation executing instruments of assignment. We reserve all rights in the Service & the intellectual property rights embodied therein not expressly granted hereby. The Service contains Debix proprietary & confidential information. You will hold such information in confidence & not to use or disclose it in any way except as expressly permitted hereunder, using no less than reasonable care. If you provide feedback &/or generate data in using the Service ("**Feedback**") you hereby assign all right, title, & interest in it to us. If such assignment is ineffective, you agree to grant to us a non-exclusive, perpetual, irrevocable, royalty free, worldwide license to use, reproduce, sublicense, distribute, modify, & otherwise exploit such Feedback without restriction.
- Support.** In connection with the Service we will provide the support specified on the Site from time to time.
- Disclaimer of Warranties.** THE SERVICE IS PROVIDED TO YOU "AS IS," WITHOUT WARRANTY, & ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING WITHOUT LIMITATION THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PURPOSE, NON-INTERFERENCE, ACCURACY, & NON-INFRINGEMENT ARE DISCLAIMED. WE DO NOT WARRANT THAT THE SERVICE WILL OPERATE WITHOUT INTERRUPTION, BE ERROR-FREE, OR ACHIEVE SPECIFIC RESULTS. THE SERVICE IS NOT A CREDIT COUNSELING SERVICE. WE DO NOT PROMISE TO HELP YOU IMPROVE YOUR CREDIT RECORD, HISTORY, OR RATING.
- Authorization.** You authorize Debix & its service providers to obtain & monitor your own information from credit reporting agencies and/or other monitoring services & send this information to you for your own use. You agree that this authorization shall constitute written instructions to obtain your credit information in accordance with the Fair Credit Reporting Act. If Debix is unable to process the credit monitoring request, Debix will make a reasonable effort to contact you. You certify that you have the express consent of all adults that you register to submit their information to Debix with the intent to utilize the Service & to agree to this Agreement on their behalf. You also certify that each adult that you register for the Service has read & accepted this Agreement. You also certify that each adult that you register authorizes Debix, & its service providers, to obtain & monitor his or her own credit information from credit reporting agencies & send this information to him or her alone for his or her own use. You agree that this authorization shall constitute written instructions to obtain his or her credit information in accordance with the Fair Credit Reporting Act. You certify that you are the parent/legal guardian of all children that you register for the Service. Information that we collect from you will be treated in accordance with our Privacy Policy, www.debix.com/legal/privacy.php
- Limitation of Liability.** WE WILL NOT BE LIABLE FOR INDIRECT, SPECIAL, CONSEQUENTIAL, OR INCIDENTAL DAMAGES (INCLUDING WITHOUT LIMITATION COST OF COVER), EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. WE SHALL NOT BE LIABLE FOR ANY 3RD PARTY CLAIMS. OUR CUMULATIVE LIABILITY WILL BE LIMITED TO WHAT WAS PAID BY YOU OR ON YOUR BEHALF FOR THE SERVICE IN THE 12 MONTHS BEFORE THE CLAIM. THIS SECTION IS A FUNDAMENTAL PART OF THE BASIS OF OUR BARGAIN, WITHOUT WHICH WE WOULD NOT BE ABLE TO PROVIDE THE SERVICE, & WILL APPLY DESPITE THE FAILURE OF ESSENTIAL PURPOSE OF ANY LIMITED REMEDY. If some or all of the limitations & exclusions in Sections 11 & 12 are held unenforceable, warranties will be disclaimed, & our liability will be limited to the greatest extent permitted under applicable law.
- Compliance with Law.** You warrant that in using the Service, you will comply with all applicable law, including without limitation with all regulations of agencies of the U.S. Government regarding export & re-export restrictions. You will hold harmless & defend, at our option, Debix from any third party claim against us arising from your failure to comply with this Agreement.
- Termination - General.** Debix may require reasonable identification verification before completing any request to terminate the Agreement or cancel the Service.
- General.** Any notice hereunder will be in writing & sent by mail, return receipt requested, by e-mail, or by reputable courier addressed to the other party (i) if to Debix, the address set forth above or at support@debix.com, & (ii) if to you, at the address or e-mail address you provide when you register for the Service, or at such other address of which you give notice in accordance with this provision. It is your responsibility to keep your contact information up to date. Notice will be deemed to have been given when delivered (as confirmed by receipt or other confirmation) or, if delivery is not accomplished by fault of the addressee, when tendered. This Agreement will be governed by the laws of Texas, without regard to conflict of laws. The U.N. Convention on Contracts for the International Sale of Goods does not apply. All disputes will be brought only in a court located in Travis County, TX, & you consent to the jurisdiction of & waive any objection to venue of such courts. If any provision hereof is held unenforceable, the remaining provisions will be unaffected. Your rights may not be assigned without our written consent. We may assign this Agreement. Failure or delay in enforcing this Agreement will not be deemed a waiver. This Agreement may be signed in counterparts, constitutes the entire agreement between the parties & supersedes all prior or contemporaneous agreements with respect to its subject matter. This Agreement may not be amended except in writing or a subsequent click to accept or telephonic method offered by Debix. Upon any termination or expiration of this Agreement, all terms will cease, except Sections 5, & 8 - 16, which survive.