

HSBC
P.O. BOX 2369
Brandon, FL 33509

Cust Care Ph #: 1-800-365-0175

CL SPOC: 1-877-601-7019
HMS SPOC: 1-877-601-7020

LS Bankruptcy: 1-866-824-0824

LS 840 BK SPOC: 1-855-204-0041
LS 88 BK SPOC: 1-855-204-0039

HSBC 

 **Beneficial**
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Customer Name
Mailing Address
City, State Zip Code

Dear Customer Name,

At HSBC, we value your business and respect the privacy of your information, which is why we are writing to let you know about a data security incident that involves your personal information. We recently became aware of an incident where personal information about certain customer mortgage accounts was inadvertently made accessible via the Internet which we believe was towards the end of last year. The information available included your name, Social Security number, account number and some old account information, and may have included your phone number. HSBC takes this very seriously and deeply regrets that this incident occurred.

We are conducting a thorough review of the potentially affected records and have implemented additional security measures designed to prevent a recurrence of such an incident. We have ensured that the information is no longer accessible publicly. The company has notified law enforcement and the credit reporting agencies of the incident, and no delay in advising you has been caused by law enforcement notification.

The security of your information is very important to us and we recommend that you take the following steps to mitigate your risk to identity theft.

We recommend that you monitor your account transactions for any unauthorized activity and contact us if any is noticed. We recommend you place a fraud alert on your credit file. A fraud alert 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.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

- 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

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 report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the FTC at www.ftc.gov/idtheft or at 1-877-ID-THEFT (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.

We recommend that you periodically obtain credit reports from each of the three nationwide credit reporting agencies and review them for any information relating to fraudulent transactions. You should remain vigilant over the next twelve to twenty-four months and promptly report any incidents of identity theft to HSBC and to the major Credit Bureaus.

As a resource for consumers, the Federal Trade Commission (FTC) has a website dedicated to identity theft issues. Please visit the FTC's website at <http://ftc.gov/bcp/edu/microsites/idtheft>. If you do not have Internet access, call the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

COMPLIMENTARY SERVICES: We are providing the following complimentary services at no cost to you. If you believe you are a victim of identity theft during the next 12 months, the Identity Guard[®] team is ready to assist you. Please call the Identity Guard Victim Recovery Services phone line at 1-800-901-7107 and provide your redemption code XXXXX-XXXX-XXXX to the agent. Hours of operation are Monday- Friday, 8am-11pm, and Saturday, 9am-6pm Eastern Time.