



26525 North Riverwoods Boulevard, Suite 100, Mettawa, IL 60045

RECEIVED  
15 APR 13 AM 10:21  
CONSUMER PROTECTION DIV.

April 10, 2015

OVERNIGHT DELIVERY

Office of the Attorney General  
Consumer Protection Division  
Hoover State Office Building  
1305 E. Walnut Street  
Des Moines, IA 50319

Re: Incident Notification

Dear Sir or Madam:

This notice is being sent by HSBC Finance Corporation on behalf of its subsidiaries including Beneficial Financial I Inc., Beneficial Tennessee Inc., Household Finance Realty Corporation of New York, Household Finance Corporation II, Household Finance Corporation III and Household Finance Industrial Loan Company.

We are writing to provide you with written notification regarding the nature and circumstances of a breach of customer data which we learned of on March 27, 2015.

At that time, we became aware of an incident where certain personal information about customer mortgage accounts was inadvertently made accessible via the Internet which we believe was towards the end of last year. The customer data for seven hundred seven (707) Iowa residents was impacted by this incident.

The information accessible included the name, social security number, account number and some old account information, and may have included phone numbers. 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.

HSBC began notifying affected customers on April 9, 2015, with a letter explaining the incident. HSBC will offer a free one-year subscription to Identity Guard<sup>®</sup>, a credit monitoring and identity theft protection service. This program is provided by Intersections Inc., a leading global provider of consumer and corporate identity risk management services. It provides essential monitoring and protection of not only credit data, but also monitors internet chat rooms, newsgroups and alerts customers if their social security number, credit cards and bank account numbers are found in unsecure online locations. A copy of the customer notice is enclosed.

Re: Incident Notification

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The credit reporting agencies were notified on April 6, 2015.

If any further information is required pertaining to this notice please contact me directly at 224-880-8000 or at 212-525-2591 or by mail at:

HSBC-North America  
26525 North Riverwoods Boulevard, Suite 100  
Mettawa, IL 60045

Sincerely,



*FW*  
Gillian Van Schaick  
Executive Vice President  
US Head Regulatory Compliance

Enclosure (Customer Notice)

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**<sup>®</sup>  
Member HSBC  Group



Member HSBC  Group

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](http://www.experian.com/consumer)
- Equifax at 1-800-525-6285 or [www.equifax.com](http://www.equifax.com)
- Trans Union at 1-800-680-7289 or [www.transunion.com](http://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](http://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-IDTHEFT (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<sup>®</sup> 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.