

Bangkok Bank Public Company Limited, New York Branch
P.O. Box 989728
West Sacramento, CA 95798-9728

Via First-Class Mail

<<First Name>> <<Last Name>>
<<Address 1>>
<<Address 2>>
<<City>><<State>><<Zip>>

Enrollment Code: <<XXXXXXXX>>

Enrollment Deadline: February 3, 2027

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

November 3, 2026

Notice of Data Security Incident

Dear <<First Name>> <<Last Name>>,

Bangkok Bank Public Company Limited, New York Branch (the “Branch”) had utilized Mercadien, P.C. (“Mercadien”) to provide audit services to the Branch. In connection with such services, we had provided Mercadien with various types of data, including some related to non-public personal information. Subsequently, Mercadien discovered a data security incident that may have affected your personal information. Although we have no indication that your information has been (or will be) misused, we want to make you aware of the incident, the measures taken in response, and provide you with details on steps you can take – should you deem it appropriate – to help protect your information. The protection, privacy, and proper use of your information is important to us, and we are working to prevent this type of incident from occurring again.

What Happened

Mercadien became aware of the data security incident, and the Branch was informed on August 12, 2026 that your personal information may have been included in the incident.

What Information Was Involved

Mercadien’s investigation determined that personal information was contained within files that were accessed by an unauthorized third party. The elements of your personal information that could have been compromised include and potentially were not limited to name, address, date of birth and social security number, etc. Please note that we have no evidence at this time that any personal information has been misused as a result of this incident.

What We Are Doing

We want to assure you that we have taken this incident very seriously and are committed to continuing to enhance our data protection procedures to help prevent a similar event from occurring in the future.

Additionally, out of an abundance of caution, we are providing you with access to free credit monitoring through IDX, for 24 months. These services provide you with alerts for 24 months from the date of enrollment if any changes occur to your credit file.

What You Can Do

To enroll for these services at no charge, please log on to <https://app.idx.us/account-creation/protect> and follow the instructions provided. When prompted, please provide the following unique code to receive services: <<Enrollment

Code>>. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity. Due to privacy laws, we cannot register you directly. Please note that certain services might not be available for individuals who do not have a credit file with the credit bureaus or an address in the United States (or its territories) and a valid Social Security number. Activating this service will not affect your credit score.

At this time, we are *not aware of anyone experiencing fraud or identity theft as a result of this incident*. As data incidents are increasingly common, we encourage you to always remain vigilant, monitor your accounts, and immediately report any suspicious activity or suspected misuse of your personal information. We encourage you to review the Additional Important Information located on the following pages, which includes further steps to safeguard your personal information, such as implementing a fraud alert or security freeze.

For More Information

Please know that the Branch values the protection and privacy of your personal information, and we understand the concern and inconvenience this incident may cause. If you have any questions about this incident, please call 1-888-204-1891, Monday – Friday between 9:00 a.m. and 9:00 p.m. Eastern Time, excluding major U.S. holidays.

Sincerely,

Bangkok Bank Public Company Limited, New York Branch

Additional Important Information

Monitoring: You should always remain vigilant and monitor your accounts for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for suspicious or unusual activity. You can report suspicious activity to financial institutions or law enforcement.

Fraud Alert: You can place fraud alerts with the three major credit bureaus by phone and online as set forth below with Equifax, TransUnion, or Experian. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Initial fraud alerts last for one year. Victims of identity theft can get an extended fraud alert for seven years.

Credit Report: Consumers are also entitled to one free credit report annually from each of the three credit reporting bureaus. To order your free credit report: visit www.annualcreditreport.com; call, toll-free, 1-877-322-8228; or mail a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Security Freeze: You have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information may need to be included when requesting a security freeze: (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) addresses for the past five years; (5) proof of address; (6) Social Security Card, pay stub, or W2; or (7) government-issued identification card. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. It is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

<u>TransUnion</u>	<u>Experian</u>	<u>Equifax</u>
1-888-909-8872	1-888-397-3742	1-800-349-9960
www.transunion.com/credit-help	www.experian.com/help/	www.equifax.com/personal/credit-report-services/
<u>Fraud Alert</u> P.O. Box 2000 Chester, PA 19016	<u>Fraud Alert</u> P.O. Box 9554 Allen, TX 75013	<u>Fraud Alert</u> P.O. Box 105069 Atlanta, GA 30348-5069
<u>Credit Freeze</u> P.O. Box 160, Woodlyn, PA 19094	<u>Credit Freeze</u> P.O. Box 9554, Allen, TX 75013	<u>Credit Freeze</u> P.O. Box 105788 Atlanta, GA 30348-5788

Implementing an Identity Protection PIN (IP PIN) with the IRS: To help protect against a fraudulent tax return being filed under your name, we recommend implementing an Identity Protection PIN (IP PIN) with the IRS. An IP PIN is a six-digit number that prevents someone else from filing a tax return using your Social Security number or Individual Taxpayer Identification Number. The IP PIN is known only to you and the IRS. It helps the IRS verify your identity when you file your electronic or paper tax return. Even though you may not have a filing requirement, an IP PIN still protects your account.

If you don't already have an IP PIN, you may get an IP PIN as a proactive step to protect yourself from tax-related identity theft. The fastest way to receive an IP PIN is by using the online Get an IP PIN tool found at: <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>. If you wish to get an IP PIN and you don't already have an account on IRS.gov, you must register and validate your identity. Spouses and dependents are eligible for an IP PIN if they can pass the identity verification process. Some items to consider when obtaining an IP PIN with the IRS: (1) an IP PIN is valid for one calendar year; (2) a new IP PIN is generated each year for your account; (3) logging back into the Get an IP PIN tool, will display your current IP PIN; and (4) an IP PIN must be used when filing any federal tax returns during the year including prior year returns.

Fair Credit Reporting Act: Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by requesting information in writing from the Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

Federal Trade Commission: More information can be obtained by contacting the Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.ftc.gov/idtheft.

For Arizona residents: You may contact the three largest nationwide consumer reporting agencies at: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free 1-800-685-1111; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800. You may also contact the Federal Trade Commission for information about identity theft and steps you can take to protect yourself: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, Toll-Free: 1-877-438-4338, IdentityTheft.gov.

For California residents: You may contact the three largest nationwide consumer reporting agencies at: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free 1-800-685-1111; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800.

For Colorado residents: You may obtain information about fraud alerts and security freezes from the Federal Trade Commission and the major nationwide consumer reporting agencies at the following addresses, telephone numbers, and websites: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com; Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, Toll-Free: 1-877-438-4338, www.identitytheft.gov.

For Connecticut residents: You may contact the three largest nationwide consumer reporting agencies at: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com. You have the right to place a fraud alert or a security freeze on your credit file at no cost. A security freeze prohibits a consumer reporting agency from releasing any information from your credit report without your express written authorization. For further information on how to place a fraud alert or security freeze, please contact the consumer reporting agencies listed above.

For District of Columbia residents: The District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; (202) 442-9828; and <https://oag.dc.gov>. You may also contact the major nationwide consumer reporting agencies at: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com. You may also contact the Federal Trade Commission for information about identity theft and steps you can take to protect yourself: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, Toll-Free: 1-877-438-4338, www.identitytheft.gov.

For Hawaii residents: We encourage you to remain vigilant for incidents of fraud and identity theft by reviewing your account statements and monitoring your free credit reports for suspicious activity.

For Illinois residents: You may obtain information about fraud alerts and security freezes from the Federal Trade Commission and the nationwide consumer reporting agencies at the following address, toll-free telephone, numbers, and websites: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com; Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, Toll-Free: 1-877-438-4338, www.identitytheft.gov.

For Iowa residents: You may obtain information about fraud alerts and security freezes from the Federal Trade Commission and the nationwide consumer reporting agencies at the following address, toll-free telephone, numbers, and websites: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com; Iowa Attorney General, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319, 515-281-5926, www.iowaattorneygeneral.gov.

For Kentucky Residents: For additional information regarding this incident, you may contact us at 1-888-204-1891. You may also contact the major nationwide consumer reporting agencies at the following address, toll-free telephone, numbers, and websites: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com.

For Maryland residents: The Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1 (410) 576-6300 or 1 (888) 743-0023; and <https://oag.maryland.gov>. For additional information regarding this incident, you may contact us at 1-888-204-1891. You may also contact the major nationwide consumer reporting agencies at: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com.

For Massachusetts residents: You have the right to obtain a police report regarding this incident. You also have the right to request a security freeze on your credit report. To request a security freeze, you should contact each of the nationwide consumer reporting agencies and provide the information required by the consumer reporting agency to verify your identity. There is no charge to place, lift, or remove a security freeze.

For Michigan residents: For additional information regarding this incident, you may contact us at 1-888-204-1891. You may also contact the major nationwide consumer reporting agencies at the following address, toll-free telephone, numbers, and websites: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com.

For Missouri residents: You are advised to remain vigilant for incidents of fraud and identity theft by reviewing your account statements and monitoring your free credit reports for suspicious or unauthorized activity. You may contact the nationwide consumer reporting agencies using the information provided below: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com.

For New Jersey residents: For additional information regarding this incident, you may contact us at 1-888-204-1891. You may also contact the major nationwide consumer reporting agencies at the following address, toll-free telephone, numbers, and websites: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com.

For New Mexico residents: Consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting https://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580. You

may also contact the nationwide consumer reporting agencies using the information provided below: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com.

For New York residents: The New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1 (800) 771-7755; or <https://ag.ny.gov>. You may also contact the major nationwide consumer reporting agencies at: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com. You may also contact the Federal Trade Commission for information about security breach response and identity theft prevention: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, Toll-Free: 1-877-438-4338, www.identitytheft.gov.

For North Carolina residents: The North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1 (877) 566-7226 or 1 (919) 716-6000; and <https://www.ncdoj.gov>. Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com. You may also contact the Federal Trade Commission for information about identity theft and steps you can take to protect yourself: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, Toll-Free: 1-877-438-4338, www.identitytheft.gov.

For Oregon residents: You are advised to report any suspected incidents of identity theft to law enforcement, including the Oregon Attorney General and the Federal Trade Commission. You may also contact the nationwide consumer reporting agencies using the information provided below: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com. Oregon Attorney General, Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301, Toll-Free: 1-877-877-9392, www.doj.state.or.us; Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, Toll-Free: 1-877-438-4338, www.identitytheft.gov.

For Rhode Island residents: The Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; 1 (401) 274-4400; and <https://www.riag.ri.gov>. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There are approximately 20 Rhode Island residents that may be impacted by this event. Additionally, we are offering [remediation services] to affected individuals. You may also contact the nationwide consumer reporting agencies regarding your credit report and steps you can take to protect your information: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com.

For Tennessee residents: For additional information regarding this incident, you may contact us at 1-888-204-1891. You may also contact the major nationwide consumer reporting agencies at the following address, toll-free telephone, numbers, and websites: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com.

For Texas residents: For additional information regarding this incident, you may contact us at 1-888-204-1891. You may also contact the major nationwide consumer reporting agencies at the following address, toll-free telephone, numbers, and websites: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com.

For Vermont residents: You are advised to remain vigilant for incidents of fraud and identity theft by reviewing your account statements and monitoring your free credit reports for suspicious or unauthorized activity. For further information and assistance regarding this incident, please contact us toll-free at 1-888-204-1891.

For Virginia residents: You are advised to remain vigilant for incidents of fraud and identity theft by reviewing your account statements and monitoring your free credit reports for suspicious or unauthorized activity. For further information and assistance regarding this incident, please contact us toll-free at 1-888-204-1891.

For Washington residents: If your personal information was exposed as a result of this incident, you may contact the major nationwide consumer reporting agencies at the following toll-free telephone numbers and addresses: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com.

For West Virginia residents: You may contact the major nationwide consumer reporting agencies at the toll-free numbers and addresses listed below. You may also contact these agencies for information about how to place a fraud alert or security freeze on your credit file. Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com.

For Wisconsin residents: For additional information regarding this incident, you may contact us at 1-888-204-1891. You may also contact the major nationwide consumer reporting agencies at the following address, toll-free telephone, numbers, and websites: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, Toll-Free: 1-800-685-1111, www.equifax.com; Experian, P.O. Box 9554, Allen, TX 75013, Toll-Free: 1-888-397-3742, www.experian.com; TransUnion, P.O. Box 2000, Chester, PA 19016-2000, Toll-Free: 1-800-916-8800, www.transunion.com.

For Wyoming residents: For further information and assistance regarding this incident, please contact us toll-free at 1-888-204-1891. You may also use this toll-free number to obtain the toll-free contact telephone numbers and addresses of the major nationwide consumer reporting agencies.