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Dear <<First\_Name>> <<Last\_Name>>:

<<b2b\_text\_2(Variable State Holding Company)>> d/b/a Sarku Japan ("Sarku Japan") is writing to inform you of a recent event that may impact the security of some of your information. Although we have received no indication of any actual or attempted misuse of your information as a result of this event, this notice provides information about the event, our response, and resources available to you to help protect your information from possible misuse, should you feel it is necessary to do so.

**What Happened?** On February 6, 2022, Sarku Japan discovered that an unauthorized actor gained access to certain Sarku Japan systems and that information contained in those systems may have been viewed or taken by the unauthorized actor. Therefore, we conducted a review of the information within those systems to identify individuals with personal information that was potentially accessible. We concluded this review on February 10, 2022. Although we are unaware of any actual or attempted misuse of your personal information, we are providing you this notice out of an abundance of caution.

**What Information Was Involved?** The investigation determined that your name, address, date of birth, and Social Security number may have been accessible.

**What We Are Doing.** The confidentiality, privacy, and security of information in our care are among our highest priorities. Upon learning of the event, we moved quickly to investigate and respond to the event, assess the security of our systems, and notify potentially affected individuals. We are notifying potentially affected individuals, including you, so that you may take further steps to best protect your information, should you feel it is necessary to do so. We regret any inconvenience or concern this event may cause. As an added precaution, and although we do not have any indication of any actual or attempted misuse of your personal information, we are offering identity monitoring services through Kroll for 12 months at no cost to you.

**What You Can Do.** We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and credit reports for suspicious activity and to report any suspicious activity promptly to your bank or financial institution. Additional information and resources are included in the enclosed *Steps You Can Take To Help Protect Personal Information*. You may activate the complimentary identity monitoring services available to you. Activation instructions are enclosed in this letter.

**For More Information.** If you have additional questions, please call the dedicated assistance line at 1-855-541-3570, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays. Please have your Membership Number ready, which can be found in the enclosed *Attachment*.

Sincerely,

Tony Chiu  
VP Finance & CFO  
Sarku Japan

## Steps You Can Take to Help Protect Personal Information

### **ACTIVATE IDENTITY MONITORING**

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for 12 months. Your identity monitoring services include **Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.**

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b\_text\_6(ActivationDeadline)>> to activate your identity monitoring services.

Membership Number: <<MembershipNumber (S\_N)>>

For more information about Kroll and your Identity Monitoring services, you can visit [info.krollmonitoring.com](http://info.krollmonitoring.com)

If you prefer to activate these services offline and receive monitoring alerts via the US Postal Service, you may activate via our automated phone system by calling 1-888-653-0511, Monday through Friday, 8:00 a.m. to 5:30 p.m. Central time, excluding major U.S. holiday. Please have your membership number located in your letter ready when calling. Please note that to activate monitoring services, you will be required to provide your name, date of birth, and Social Security number through our automated phone system.



### **TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES**

You have been provided with access to the following services from Kroll:

#### **Single Bureau Credit Monitoring**

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

#### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

#### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

### **MONITOR YOUR ACCOUNTS**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

| <b>Equifax</b>                                                                                                                  | <b>Experian</b>                                                             | <b>TransUnion</b>                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a> | <a href="https://www.experian.com/help/">https://www.experian.com/help/</a> | <a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a> |
| 888-298-0045                                                                                                                    | 1-888-397-3742                                                              | 833-395-6938                                                                                |
| Equifax Fraud Alert, P.O. Box 105069<br>Atlanta, GA 30348-5069                                                                  | Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013                        | TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016                                    |
| Equifax Credit Freeze, P.O. Box 105788<br>Atlanta, GA 30348-5788                                                                | Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013                      | TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094                                   |

### **ADDITIONAL INFORMATION**

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us). SAR Holdings Inc. d/b/a Sarku Japan is located at 30 Broad Street, 14th Floor, New York, NY 10004.

*For New Mexico residents*, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your 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 your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You 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 you to review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://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.

*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/>.

*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 [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov); and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are nine Rhode Island residents impacted by this incident.



<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
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<<country>>

Estimado/a <<First\_Name>> <<Last\_Name>>:

<<b2b\_text\_2(Variable State Holding Company)>> d/b/a Sarku Japan ("Sarku Japan") se dirige a ti para informarte de un hecho reciente que podría afectar la seguridad de algunos de tus datos. Aunque no hemos recibido ninguna indicación de uso indebido real o potencial de tu información como resultado de esta situación, este aviso proporciona información sobre lo ocurrido, nuestra respuesta y los recursos disponibles para ayudarte a proteger tu información de un posible uso indebido, si lo crees necesario.

**¿Qué pasó?** El 6 de febrero de 2022, Sarku Japan descubrió que un tercero no autorizado había accedido a ciertos sistemas de Sarku Japan y que la información contenida en esos sistemas podía haber sido vista o tomada por el tercero no autorizado. Por lo tanto, realizamos una revisión de la información dentro de esos sistemas para identificar a las personas con información personal potencialmente accesible. Concluimos esta revisión el 10 de febrero de 2022. Aunque no tenemos conocimiento de uso indebido real o potencial de tu información personal, te damos este aviso por precaución.

**¿Qué información estuvo involucrada?** La investigación determinó que tu nombre, dirección, fecha de nacimiento y número de Seguro Social pueden haberse revelado.

**Qué estamos haciendo.** La confidencialidad, la privacidad y la seguridad de la información a nuestro cuidado son unas de nuestras más altas prioridades. Al enterarnos del evento, actuamos rápidamente para investigar y responder, evaluar la seguridad de nuestros sistemas y notificar a las personas potencialmente afectadas. Estamos notificando a las personas que pudieran haberse visto afectadas para que puedan tomar medidas adicionales para proteger mejor su información, si se cree necesario. Lamentamos cualquier inconveniente o preocupación que este evento pueda causar. Como precaución adicional, y aunque no tenemos ninguna indicación de algún uso indebido real o potencial de tu información personal, te ofrecemos el servicio de monitoreo de identidad a través de Kroll durante 12 meses sin costo alguno.

**Lo que puedes hacer.** Te recomendamos permanecer estar alerta de posibles incidentes de robo de identidad y fraude, revisando tus extractos de cuenta e informes de crédito para detectar actividades sospechosas y para informar de cualquier actividad sospechosa rápidamente a tu banco o institución financiera. En el documento adjunto: *Medidas que puedes tomar para proteger tu información personal* se incluye información y recursos adicionales. Puedes activar los servicios gratuitos de monitoreo de identidad a tu disposición. Las instrucciones de activación se incluyen en esta carta.

**Para obtener más información.** Si tienes más preguntas, llama a la línea de asistencia especializada al 1-855-541-3570, de lunes a viernes de 8:00 a 17:30, hora del centro, excepto los días festivos importantes de Estados Unidos. Ten tu número de membresía a la mano que se encuentra en el documento *adjunto*.

Atentamente,

Tony Chiu  
Vicepresidente de Finanzas y director financiero  
Sarku Japan

## Pasos que puede tomar para proteger tu información personal

### **ACTIVAR EL MONITOREO DE IDENTIDAD**

Para ayudar a aliviar las preocupaciones y restaurar la confianza después de este incidente, hemos procurado los servicios de Kroll para ofrecerte monitoreo de identidad sin costo durante 12 meses. Kroll es un líder mundial en mitigación y respuesta al riesgo, y su equipo tiene una amplia experiencia ayudando a personas que han sufrido una exposición involuntaria de datos confidenciales. Sus servicios de monitoreo de identidad incluyen **monitoreo de crédito, consulta de fraude y restauración de robo de identidad**.

Visita <https://enroll.krollmonitoring.com> para activar y aprovechar tus servicios de monitoreo de identidad.

Tienes hasta el **<<b2b\_text\_5(ActivationDeadline)>>** para activar tus servicios de monitoreo de identidad.

Número de membresía: **<<MembershipNumber (S\_N)>>**

Para obtener más información sobre Kroll y sus servicios de monitoreo de identidad, puedes visitar [info.krollmonitoring.com](http://info.krollmonitoring.com)

Si prefieres activar estos servicios sin conexión y recibir alertas de monitoreo a través del Servicio Postal de los EE. UU., puedes activarlos a través de nuestro sistema telefónico automatizado llamando al 1-888-653-0511, de lunes a viernes, de 8:00 a. m. a 5:30 p. m. Hora central, excepto en los principales días festivos de los EE. UU. Cuando llames, ten tu número de membresía a la mano; lo encontrarás en tu carta. Ten en cuenta que para activar los servicios de monitoreo, se te pedirá proporcionar tu nombre, fecha de nacimiento y número de Seguro Social a través de nuestro sistema telefónico automatizado.



### **APROVECHA TUS SERVICIOS DE MONITOREO DE IDENTIDAD**

Se te ha dado acceso a los siguientes servicios de Kroll:

#### **Control de crédito de una sola oficina**

Recibirás alertas cuando haya cambios en tus datos de crédito, por ejemplo, cuando se solicite una nueva línea de crédito en tu nombre. Si no reconoces la actividad, tendrás la opción de llamar a un especialista en fraude de Kroll, que podrá ayudarte a determinar si es un indicador de robo de identidad.

#### **Consulta sobre fraude**

Tienes acceso ilimitado a consultas sobre fraude con un especialista de Kroll. El soporte incluye mostrarte las formas más efectivas de proteger tu identidad, explicarte tus derechos y protecciones bajo la ley, ayudarte con alertas de fraude e interpretar cómo se accede y usa la información personal, incluida la investigación de actividades sospechosas que podrían estar relacionadas con un evento de robo de identidad.

#### **Restauración de robo de identidad**

Si eres víctima de robo de identidad, un investigador certificado Kroll con experiencia trabajará en tu nombre para resolver problemas relacionados. Tendrás acceso a un investigador dedicado que entiende tus problemas y podrá hacer la mayor parte del trabajo por ti. Tu investigador podrá profundizar para descubrir el alcance del robo de identidad y luego trabajar para resolverlo.

El sitio web de activación de Kroll solo es compatible con la versión actual o una versión anterior de Chrome, Firefox, Safari y Edge.

Para recibir servicios de crédito, debes tener más de 18 años y un crédito establecido en los EE. UU., tener un número de Seguro Social a tu nombre y una dirección residencial de los EE. UU. asociada a tu historial de crédito.

### **MONITOREA TUS CUENTAS**

Bajo la ley de los Estados Unidos, tienes derecho a un informe de crédito gratuito anualmente de cada una de las tres principales agencias de informes de crédito. Para pedir tu informe de crédito gratuito, visita: [www.annualcreditreport.com](http://www.annualcreditreport.com) o llama a la línea gratuita 1-877-322-8228. También puedes comunicarte directamente con las tres principales agencias de crédito para solicitar una copia gratuita de tu informe crediticio.

Los consumidores tienen derecho a colocar una "alerta de fraude" inicial o extendida en un reporte de crédito sin costo alguno. Una alerta de fraude inicial es una alerta de 1 año que se coloca en el archivo de crédito de un consumidor. Al ver una alerta de fraude en el reporte de crédito de un consumidor, una empresa debe tomar medidas para verificar la identidad del consumidor antes de extender un nuevo crédito. Si eres víctima de robo de identidad, tienes derecho a solicitar una alerta de fraude extendida, que es una alerta de fraude que dura siete años.



Como alternativa a una alerta de fraude, los consumidores tienen el derecho a realizar una “congelación de crédito” en un informe crediticio, lo cual prohibirá a un buró de crédito que divulgue información del informe crediticio sin la autorización expresa del consumidor. La congelación de crédito está diseñada para evitar que se aprueben créditos, préstamos y servicios en su nombre sin su consentimiento. No obstante, debería ser consciente de que utilizar una congelación de crédito para tener el control de quién accede a la información personal y financiera de su informe de crédito podría retrasar, interferir o impedir la aprobación a tiempo de cualquier solicitud o petición posterior que realice acerca de un nuevo préstamo, crédito, hipoteca o cualquier otro movimiento relacionado con una ampliación de crédito. Según la ley federal, no se le puede cobrar nada por realizar o levantar una congelación de crédito en su informe crediticio.

En caso de que desee realizar una alerta de fraude o una congelación de crédito, por favor, póngase en contacto con los tres grandes burós de informes crediticios que se enumeran a continuación:

| <b>Equifax</b>                                                                                                                  | <b>Experian</b>                                                             | <b>TransUnion</b>                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a> | <a href="https://www.experian.com/help/">https://www.experian.com/help/</a> | <a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a> |
| 888-298-0045                                                                                                                    | 1-888-397-3742                                                              | 833-395-6938                                                                                |
| Equifax Fraud Alert, P.O. Box 105069<br>Atlanta, GA 30348-5069                                                                  | Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013                        | TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016                                    |
| Equifax Credit Freeze, P.O. Box 105788<br>Atlanta, GA 30348-5788                                                                | Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013                      | TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094                                   |

### **INFORMACIÓN ADICIONAL**

Usted puede informarse acerca del robo de identidad, alertas de fraude, congelaciones de crédito y los pasos que puede dar para proteger su información personal poniéndose en contacto con los burós de informes del consumidor, la Comisión Federal de Comercio o el fiscal general de su estado. Puede ponerse en contacto con la Comisión Federal de Comercio en: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); y TTY: 1-866-653-4261. La Comisión Federal de Comercio también anima a quienes descubran que se ha utilizado su información incorrectamente a que interpongan una queja ante ella. Puede obtener más información acerca de cómo presentar dicha queja en la información de contacto expuesta arriba. Tiene derecho a presentar una denuncia ante la policía si sufre alguna vez fraude o robo de identidad. Por favor, tenga en cuenta que para denunciar un robo de identidad ante la policía tendrá que proporcionar alguna prueba de que ha sido víctima de ello. Además, los casos de robo de identidad conocida o presunta deben denunciarse ante los cuerpos policiales y el fiscal general de su estado. Este aviso no ha sido retrasado por la aplicación de la ley.

*Los residentes en Maryland* pueden contactar con el fiscal general de Maryland en: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 o 1-888-743-0023; y en [www.oag.state.md.us](http://www.oag.state.md.us). SAR Holdings Inc. d/b/a Sarku Japan se encuentra en 30 Broad Street, 14th Floor, New York, NY 10004.

*Los residentes en Nuevo México* tienen los derechos incluidos en la Ley de Informe Justo de Crédito (Fair Credit Reporting Act, FCRA), como el derecho a que le comuniquen si se ha utilizado contra usted la información de su informe crediticio, el derecho a saber qué incluye su informe crediticio, el derecho a preguntar su puntuación crediticia y el derecho a disputar la información incompleta o inexacta. Además según la Ley de Informe Justo de Crédito, los burós de informes del consumidor deben corregir o eliminar la información inexacta, incompleta o no verificable; las agencias de informes del consumidor no pueden proporcionar información negativa obsoleta; el acceso a su archivo está limitado; usted debe dar su consentimiento para que los informes crediticios se proporcionen a los empleadores; usted puede limitar las ofertas “preevaluadas” de créditos y seguros que usted obtenga basándose en la información de su informe crediticio; y usted puede pedir daños y perjuicios al infractor. Usted podría tener derechos adicionales según la Ley de Informe Justo de Crédito que no se se encuentren resumidos aquí. Las víctimas de robos de identidad y el personal militar en servicio activo tienen derechos adicionales específicos bajo la Ley de Informe Justo de Crédito. Le animamos a revisar sus derechos otorgados por la Ley de Informe Justo de Crédito visitando [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), o escribiendo al Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

*Los residentes en Nueva York* pueden contactar con el fiscal general de Nueva York en: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; o <https://ag.ny.gov/>.

*Los residentes en Carolina del Norte* pueden ponerse en contacto con el fiscal general de Carolina del Norte en: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 o 1-919-716-6000; y [www.ncdoj.gov](http://www.ncdoj.gov).

*Los residentes en Rhode Island* pueden contactar con el fiscal general de Rhode Island en: 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov); y 1-401-274-4400. De conformidad con la ley de Rhode Island, usted tiene derecho a obtener cualquier denuncia policial presentada con relación a este incidente. Hay nueve residentes de Rhode Island afectados por este incidente



<<Date>> (Format: Month Day, Year)

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<<b2b\_text\_1(VARIABLE HEADER FIELD)>>

Dear <<First\_Name>> <<Last\_Name>>:

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**What Information Was Involved?** The investigation determined that your name, address, date of birth, and Social Security number may have been accessible.

**What We Are Doing.** The confidentiality, privacy, and security of information in our care are among our highest priorities. Upon learning of the event, we moved quickly to investigate and respond to the event, assess the security of our systems, and notify potentially affected individuals. We are notifying potentially affected individuals, including you, so that you may take further steps to best protect your information, should you feel it is necessary to do so. We regret any inconvenience or concern this event may cause. As an added precaution, and although we do not have any indication of any actual or attempted misuse of your personal information, we are offering identity monitoring services through Kroll for 12 months at no cost to you.

**What You Can Do.** We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and credit reports for suspicious activity and to report any suspicious activity promptly to your bank or financial institution. Additional information and resources are included in the enclosed *Steps You Can Take To Help Protect Personal Information*. You may activate the complimentary identity monitoring services available to you. Activation instructions are enclosed in this letter.

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Sincerely,

Tony Chiu  
VP Finance & CFO  
Sarku Japan

## Steps You Can Take to Help Protect Personal Information

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Membership Number: <<MembershipNumber (S\_N)>>

For more information about Kroll and your Identity Monitoring services, you can visit [info.krollmonitoring.com](http://info.krollmonitoring.com)

If you prefer to activate these services offline and receive monitoring alerts via the US Postal Service, you may activate via our automated phone system by calling 1-888-653-0511, Monday through Friday, 8:00 a.m. to 5:30 p.m. Central time, excluding major U.S. holiday. Please have your membership number located in your letter ready when calling. Please note that to activate monitoring services, you will be required to provide your name, date of birth, and Social Security number through our automated phone system.



### **TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES**

You have been provided with access to the following services from Kroll:

#### **Single Bureau Credit Monitoring**

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

#### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

#### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

### **MONITOR YOUR ACCOUNTS**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years.



As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

| <b>Equifax</b>                                                                                                                  | <b>Experian</b>                                                             | <b>TransUnion</b>                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a> | <a href="https://www.experian.com/help/">https://www.experian.com/help/</a> | <a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a> |
| 888-298-0045                                                                                                                    | 1-888-397-3742                                                              | 833-395-6938                                                                                |
| Equifax Fraud Alert, P.O. Box 105069<br>Atlanta, GA 30348-5069                                                                  | Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013                        | TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016                                    |
| Equifax Credit Freeze, P.O. Box 105788<br>Atlanta, GA 30348-5788                                                                | Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013                      | TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094                                   |

### **ADDITIONAL INFORMATION**

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us). SAR Holdings Inc. d/b/a Sarku Japan is located at 30 Broad Street, 14th Floor, New York, NY 10004.

*For New Mexico residents*, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your 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 your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You 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 you to review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfbp\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfbp_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.

*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/>.

*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 [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov); and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are nine Rhode Island residents impacted by this incident.



<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
<<address\_1>>  
<<address\_2>>  
<<city>>, <<state\_province>> <<postal\_code>>  
<<country>>

尊敬的 <<First\_Name>> <<Last\_Name>>:

<<b2b\_text\_2(Variable State Holding Company)>> d/b/a Sarku Japan (“Sarku Japan”)

特此写信告知您近期发生的一件事，此事可能会影响到您一些个人信息的安全。虽然我们还没有发现您的信息因为此事有任何实际或企图被滥用的情况，但我们还是特此通知，让您知悉事情的经过、我们的应对措施以及必要时您可以使用哪些资源来防止自己的信息受到可能的滥用。

**发生了什么事？** 2022 年 2 月 6 日，Sarku Japan 发现有未经授权的行为者访问了部分 Sarku Japan 系统，这些系统包含的信息可能已经被未经授权的行为者查看或获取。因此，我们对这些系统中的信息进行了审查，以确定哪些人的个人信息可能已经被获取。我们在 2022 年 2 月 10 日结束了这项审查。尽管我们还没发现您的个人信息有任何实际或企图被滥用的情况，但出于谨慎考虑，我们特此通知，望您知悉。

**涉及到哪些信息？** 调查发现，您的姓名、地址、出生日期和社会安全号码可能已经被获取。

**我们做了什么。** 保护信息的机密性、隐私性和安全性一直是我们的首要任务之一。在得知此事后，我们快速启动调查和响应程序，评估我们系统的安全性，并通知可能受到影响的个人。我们正在通知包括您在内的可能受到影响的个人，这样便于您必要时可以采取进一步的措施来更好地保护自己的信息。我们对此事可能造成的任何不便或担忧感到抱歉。虽然还没有发现您的个人信息有实际或企图被滥用的情况，但为了以防万一，我们将通过 Kroll 免费向您提供 12 个月的身份监控服务。

**您能做什么？** 我们鼓励您对身份盗窃和欺诈事件保持警惕，审查自己的账单和信用报告，看看是否有可疑活动。一旦发现有任何可疑活动，应立即报告给所在的银行或金融机构。其他信息和资源参见随信所附的《如何保护您的个人信息》。您可以激活为您提供的免费身份监控服务。随信附上了激活说明。

**更多信息。** 如果您有其他问题，请拨打援助专线：1-855-541-3570，时间为周一至周五中部时间上午 8:00 至下午 5:30，美国主要节假日除外。致电时请准备好您的会员号码，号码可在 *附件* 中找到。

谨上

Tony Chiu

财务副总裁兼首席财务官

Sarku Japan

## 如何保护您的个人信息

### 激活身份监控服务

此次事件后，为了打消您的顾虑，让您重拾信心，我们已经得到 Kroll 的支持，将免费为您提供 12 个月的身份监控服务。Kroll 是全球风险减轻和应对方面的佼佼者，他们的团队经验丰富，能帮助到无意间泄露机密数据的个人。提供给您身份监控服务包括**信用监控、欺诈咨询和身份盗窃恢复**。

请访问 <https://enroll.krollmonitoring.com> 激活并启用您的身份监控服务。

您可以在 **2022 年 6 月 12 日之前** 激活您的身份监控服务。

您的会员号码: <<MembershipNumber(S\_N)>>

如需详细了解 Kroll 及您的身份监控服务，请访问 [info.krollmonitoring.com](http://info.krollmonitoring.com)

如果您希望离线激活这些服务并通过美国邮政服务收到监控警报，您可以通过我们的电话自动应答系统激活，请致电 1-888-653-0511，时间为周一至周五中部时间上午 8:00 至下午 5:30，美国主要节假日除外。致电时请准备好信中给您的会员号码。请注意：激活监控服务时，电话自动应答系统会要求您提供自己的姓名、出生日期和社会安全号码。



### 启用您的身份监控服务

您已经获得 Kroll 提供的以下服务：

#### 信用局单次信用监控

当您的信用数据发生变化，例如以您的名义申请新的信贷额度时，您将会收到警报。若您对此毫不知情，您可以联系 Kroll 反欺诈专家，他将能够帮助您确定是否存在身份盗窃事件。

#### 欺诈咨询

您可以不受限制地向 Kroll 反欺诈专家咨询。服务内容包括告诉您怎样才能最有效地保护自己的身份信息，解释您有哪些权利以及法律规定的保护措施，协助您处理欺诈警报，并说明个人信息如何被获取和使用，其中包括调查可能与身份盗窃事件有关的可疑活动。

#### 身份盗窃恢复

如果您不幸成为身份盗窃的受害者，那么经验丰富的 Kroll 特许调查员将替您出面解决相关问题。您将获得一位了解您的问题并能为您完成大部分工作的专业调查员的帮助。他将能够深挖真相，彻底查清身份盗窃事件，然后努力去解决它。

Kroll 的激活网站只与 Chrome、Firefox、Safari 和 Edge 的最新版本或上一个版本兼容。要想获得信用服务，您必须年满 18 岁并且在美国已经有信用记录，拥有自己的社会安全号码以及与您信用档案有关的一个美国住址。

### 监控您的账户

根据美国法律，您有权每年从三大信用报告机构的每一家免费获得一份信用报告。如需索取免费的信用报告，请访问 [www.annualcreditreport.com](http://www.annualcreditreport.com) 或拨打免费电话：1-877-322-8228。您还可以与三大信用局直接联系，要求它们免费提供自己的信用报告副本。

消费者有权在信用档案上免费设置一个初始或延期的“欺诈警告”。初始欺诈警告在消费者的信用档案上持续一年。当看到消费者的信用档案上显示有欺诈警告时，企业必须采取措施，在提供新的信贷之前核实消费者的身份。如果确认您是身份盗窃的受害者，那么您将有权获得一个延期的欺诈警报，时间持续七年。

除了欺诈警报，还有个方法是，消费者有权在信用报告上设置“信用冻结”，禁止信用局在没有消费者明确授权的情况下发布信用报告中的信息。信用冻结的目的是防止未经您的同意以您的名义批准信贷、贷款和服务。尽管如此，您应该知道，通过信用冻结来弄清是谁获得了您信用报告中的个人和财务信息，可能会延迟、干扰或禁止您随后提出的任何有关新贷款、信贷、抵押贷款或其他任何涉及信贷扩展的账户的请求或申请的及时批准。根据联邦法律，您不能被要求在您的信用报告上设置或解除信用冻结时向您作出收费。

如果您想设置欺诈警报或信用冻结，请联系以下三大信用报告机构：

| <b>Equifax</b>                                                                                                                  | <b>Experian</b>                                                             | <b>TransUnion</b>                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a> | <a href="https://www.experian.com/help/">https://www.experian.com/help/</a> | <a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a> |
| 888-298-0045                                                                                                                    | 1-888-397-3742                                                              | 833-395-6938                                                                                |
| Equifax Fraud Alert, P. O. Box 105069<br>Atlanta, GA 30348-5069                                                                 | Experian Fraud Alert, P. O. Box<br>9554, Allen, TX 75013                    | TransUnion Fraud Alert, P. O. Box<br>2000, Chester, PA 19016                                |
| Equifax Credit Freeze, P. O. Box 105788<br>Atlanta, GA 30348-5788                                                               | Experian Credit Freeze, P. O.<br>Box 9554, Allen, TX 75013                  | TransUnion Credit Freeze, P. O.<br>Box 160, Woodlyn, PA 19094                               |

### **补充信息**

您可以通过联系消费者报告机构、联邦贸易委员会或您所在州的总检察长，进一步了解身份盗窃、欺诈警报、安全冻结以及您可以采取哪些措施来保护自己。联邦贸易委员会的联系地址为：600 Pennsylvania Avenue NW, Washington, DC 20580；网址：[www.identitytheft.gov](http://www.identitytheft.gov)；电话：1-877-ID-THEFT（1-877-438-4338）；电传：1-866-653-4261。联邦贸易委员还会鼓励那些发现自己的信息被滥用的个人向他们提出投诉。您可以通过上文列出的联系信息获得更多关于如何提出此类投诉的信息。如果遇到身份盗窃或欺诈，您有权向警方报案。请注意，为了向执法部门报告身份盗窃案，您可能需要提供一些证据，来证明自己是受害者。已知或可疑的身份盗窃事件也应报告给执法部门和您所在州的总检察长。本通知执法部门已经受理。

对于马里兰州居民，马里兰州总检察长的联系地址为：200 St. Paul Place, 16th Floor, Baltimore, MD 21202；电话：1- 410-528-8662 或 1-888-743-0023；网址：[www.oag.state.md.us](http://www.oag.state.md.us)。SAR Holdings Inc. d/b/a Sarku Japan 位于 30 Broad Street, 14th Floor, New York, NY 10004。

对于新墨西哥州居民，根据《公平信用报告法》享有权利，例如，当您的信用档案中的信息被用于对您不利的方面时您有权被告知，有权了解您的信用档案中的内容，有权询问您的信用评分，以及有权对不完整或不准确的信息提出异议。此外，根据《公平信用报告法》，消费者报告机构必须更正或删除不准确、不完整或无法核实的信息；消费者报告机构不得报告过时的负面信息；对您文件的访问受到限制；您必须同意向雇主提供信用报告；您可以限制根据您的信用报告中的信息获得的“预先筛选”信用和保险信息；并且您可以向违规者寻求损害赔偿。根据《公平信用报告法》，您可能拥有此处未概述的其他权利。根据《公平信用报告法》，身份盗窃受害者和现役军人拥有特定的额外权利。我们鼓励您通过访问 [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf) 或写信给联邦贸易委员会消费者响应中心 Room 130-A, 600 Pennsylvania Ave. N.W., Washington D.C. 20580 来查看您根据《公平信用报告法》享有的权利。

对于纽约州居民，纽约州总检察长的联系地址为：Office of the Attorney General, The Capitol, Albany, NY 12224-0341；电话：1-800-771-7755；网址：<https://ag.ny.gov/>。

对于北卡罗来纳州居民，北卡罗来纳州总检察长的联系地址为：9001 Mail Service Center, Raleigh, NC 27699-9001；电话：1-877-566-7226 或 1-919-716-6000；网址：[www.ncdoj.gov](http://www.ncdoj.gov)。

对于罗德岛州居民，罗德岛州总检察长的联系地址为：150 South Main Street, Providence, RI 02903；网址：[www.riag.ri.gov](http://www.riag.ri.gov)；电话：1-401-274-4400。根据罗德岛州法律，您有权获得有关此事件的任何警方报告。共有九名罗德岛州居民受此事件影响。