



Security Incident

Notice of Security Incident

What Happened?

On October 17, 2016, Primark US Corp. ("Primark") discovered that payment card skimmers had been illegally placed on a limited number of card payment machines in the following retail locations: Downtown Crossing, Boston, MA; King of Prussia Mall, King of Prussia, PA, Danbury Fair Mall, Danbury, CT; Willow Grove Park Mall, Willow Grove, PA; and Freehold Raceway Mall, Freehold, NJ.

"Skimmers" are devices that criminals use to steal payment card data. Skimmers are typically smaller than a deck of cards, are placed over payment card readers, such as payment card terminals in retail stores, and are typically undetectable by the average user. The skimmer can capture magnetic stripe data as payment cards are swiped.

As soon as the skimmers were discovered, Primark immediately contacted law enforcement. The skimmers were removed from the affected machines on the day we discovered them. We are cooperating with local and federal law enforcement officers in the investigation of this incident. We will update this page as we discover relevant information. Based on what we know now, we believe that this incident may have affected a certain number of credit and debit card transactions beginning July 29th.

Not all credit and debit card transactions were impacted. However, if you used your credit or debit card at one of our stores during this time period, we encourage you to take the steps outlined below.

What Information Was Involved?

Given the nature of payment card skimmers, payment card information could have been affected by the incident. This incident did not involve any attempt to access Primark systems. For clarity, Primark does not store any customer card data on any of its systems.

What Are We Doing?

Primark notified law enforcement immediately. Primark has been and continues to cooperate fully with these authorities in the confidential investigation to identify and apprehend the individuals involved.

What Can You Do?

- **Regularly Review Your Credit and Debit Card Statements.** We recommend you remain vigilant by regularly reviewing your credit and debit card statements and immediately alerting your credit or debit card issuing bank of any suspicious charges. This is the most important step that you can take to detect and prevent any unauthorized use of your credit or debit card number.
- **Obtain a Free Credit Report.** You may request a free copy of your U.S. credit report once every 12 months by visiting www.annualcreditreport.com or by calling 1-877-322-8228 toll free. You can print a copy of the request form at <http://www.ftc.gov/bcp/menus/consumer/credit/rights.shtm>. You also may want to consider contacting one of the major credit bureaus listed below to place a fraud alert on your credit reports:
 - **Equifax:** 800 525-6285; www.equifax.com; P.O. Box 740231, Atlanta, GA 30374-0241
 - **Experian:** 888 397-3742; www.experian.com; P.O. Box 9532, Allen, TX 75013
 - **TransUnion:** 800 680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790
- **Place a Security Freeze on Your Account.** In addition to a fraud alert, you may also have a security freeze placed on your credit file. A security freeze will block a credit bureau from releasing information from your credit report without your prior written authorization.

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security freezes online by visiting each consumer reporting agency online.

- **Equifax:** https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp; Equifax Security Freeze, P.O. Box 105788, Atlanta, Georgia 30348
- **Experian:** 888 397-3742; <https://www.experian.com/freeze/center.html>; Experian Security Freeze, P.O. Box 9554, Allen, TX 75013
- **TransUnion:** <https://freeze.transunion.com/sf/securityFreeze/landingPage.jsp>; TransUnion LLC, P.O. Box 2000, Chester, PA 19016

Other Important Information.

- *Federal Trade Commission and law enforcement authorities.* If you believe you are the victim of identity theft, you should immediately contact your local law enforcement agency, your state's attorney general, or the Federal Trade Commission. Please visit <http://www.ftc.gov/idtheft> or call 1-877-ID-THEFT (877-438-4338), or write to the Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580 for additional guidance. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for investigation.
- *For Massachusetts Residents.* If you are a Massachusetts resident, please see below "Information for Massachusetts Residents."

For More Information.

We sincerely regret that this happened and will continue to put the right measures in place to maintain the security of your information. Should you have any questions or other concerns about this matter, please don't hesitate to contact us at 1-866-611-5796.

Information for Massachusetts Residents.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

- **Equifax:** https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp; Equifax Security Freeze, P.O. Box 105788, Atlanta, Georgia 30348
- **Experian:** 888 397-3742; <https://www.experian.com/freeze/center.html>; Experian Security Freeze, P.O. Box 9554, Allen, TX 75013
- **TransUnion:** <https://freeze.transunion.com/sf/securityFreeze/landingPage.jsp>; TransUnion LLC, P.O. Box 2000, Chester, PA 19016

To request a security freeze, you will need to provide the following information:

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- Proof of current address such as a current utility bill or telephone bill;
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
- If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

