

**To Apply for a Business FirstTerm<sup>SM</sup> Loan or Business FirstLine<sup>®</sup> of Credit**

Thank you for your interest in applying for a Business FirstTerm Loan or Business FirstLine of Credit.

Please complete the fillable PDF form application on the next page.

**Note:** *Information about all owners or shareholders with a 20% or greater ownership in the business must be provided. This information can be provided on additional pages, but must be submitted with your application.*

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Once completed, please print, sign, and submit your application to us in one of the two following ways:

**By Mail:**

First Hawaiian Bank  
Attn: Consumer Credit Center  
P.O. Box 2400  
Honolulu, HI 96804-9979

**In Person:**

Take your completed application to any First Hawaiian Bank branch. To locate a branch near you, visit <https://locations.fhb.com>

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Depending on the nature of your request, we may require you to provide photocopies of supporting documents such as the following:

- **Financial Information:** Last two years' federal tax returns (including all schedules), personal financial statements from the business's owners/guarantors, and/or business financial records (including all schedules and an interim statement).
- **Business Formation Documents:** Articles of Incorporation, Articles of Organization, Operating Agreements, LLC/LLP/Partnership Agreements, By-Laws, and/or Corporate Resolutions
- **For Guam/CNMI businesses:** Current business license

*(Application follows on the next page)*

# Business Credit Application and Agreement

Please print clearly with black or blue pen. All fields are required unless otherwise indicated.

**Application for (Select all that apply):** *If you are applying for a loan/line amount of \$10,000 or more, additional information may be required.*

<input type="checkbox"/> <b>Business FirstTerm<sup>SM</sup> Loan</b> (Loans of \$2,500 - \$75,000 only)		<input type="checkbox"/> <b>Business FirstLine<sup>®</sup> of Credit</b> (Lines of \$5,000 - \$75,000 only)		<input type="checkbox"/> <b>Business Yes-Check<sup>®</sup></b> (Coverage is available up to \$10,000.)	
<b>Loan Purpose</b> _____		<b>Loan Term</b> <input type="checkbox"/> 1 Year (12 mo.) <input type="checkbox"/> 2 Years (24 mo.) <input type="checkbox"/> 3 Years (36 mo.) <input type="checkbox"/> 4 Years (48 mo.) <input type="checkbox"/> 5 Years (60 mo.)		<b>Credit Line Requested</b> \$ _____	
<b>Loan Amount Requested</b> \$ _____		<b>FHB Checking Account #:</b> _____			

## Tell Us About Your Business

Business Legal Name				Federal Tax ID Number		Census Tract (Guam/CNMI only)	
Gross Annual Revenue*		Years in Business	# of Employees	Legal Structure (Check one): <input type="checkbox"/> Corporation <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> General Partnership <input type="checkbox"/> Other _____		*NOTE: Personal tax returns and/or business financial records may be requested.	
Street Address (Street, City, State, Zip Code; NO P.O. BOX, WE ARE REQUIRED TO OBTAIN YOUR PHYSICAL ADDRESS)				Occupancy Status <input type="checkbox"/> Own <input type="checkbox"/> Lease <input type="checkbox"/> Other _____		Billing Address (Street, City, State, Zip Code; if different from street address)	
				Occupancy Duration (Years)			
Business Phone (   )		Country of Formation		Business Industry (Agriculture, Construction, Services, etc.)		Type of Business, Describe (Contracting, Restaurant, etc.)	
Business Checking Institution				Current Checking Account Balance \$ _____		Total Existing Monthly Loan Payments \$ _____	

## Tell Us About Yourself

Name (First, Middle, Last)				% Ownership	Social Security Number		Date of Birth	Call Phone (   )
Street Address (Street, City, State, Zip Code)				<input type="checkbox"/> Own   Monthly Rent/Mortgage Payment <input type="checkbox"/> Rent   \$ _____		Do you have the responsibility to control, manage, or direct business? <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone (   )
You Must Be One Of The Following (check one): <input type="checkbox"/> President <input type="checkbox"/> Partner <input type="checkbox"/> Owner		SOLE PROPRIETORSHIP ONLY: Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No If not, state Country of Citizenship: _____		Are you a Permanent Resident Alien? <input type="checkbox"/> Yes <input type="checkbox"/> No		Years You Have Been An Owner/Employed		Gross Monthly Income*
Personal Deposits \$ _____		Real Estate Value \$ _____		Other Assets \$ _____		Email Address (Optional)		*NOTE: Alimony, child support or maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
								Are you a spouse to any of the principal signers of the company? <input type="checkbox"/> Yes <input type="checkbox"/> No

## Please Sign Below (Please review additional terms and conditions on back panel.)

The person signing this Application certifies that (i) s/he is authorized to execute and deliver this Application and the agreements set forth or referred to herein on his/her behalf and on behalf of the Business named on this Application, (ii) s/he is authorized to receive all communications from the bank, (iii) the Application is for business credit only and not consumer credit, and (iv) all information and documents submitted are true, correct, and complete.

By signing below, the Business and the individual signing understand that they will be jointly liable for repayment of all amounts due on the Business FirstLine, the Business FirstTerm, or the Business Yes-Check. The person signing this application authorizes First Hawaiian Bank ("Bank"), both now and in the future, to obtain consumer credit reports in his/her name as an individual, to obtain business credit reports in his/her name as an individual, to obtain business credit reports on the Business, to make available to and to obtain from other subsidiaries of First Hawaiian, Inc., information relating to both his/her and the Business's financial conditions, and to provide credit bureaus and others with information about the Bank's experience with him/her and the Business. The person signing this Application and the Business acknowledge that if additional information becomes available which would have influenced the Bank's decision to approve this Application prior to the closing of the transaction, the Bank reserves the right to withdraw such approval. If the Bank approves this Application, the Business and the person signing this Application separately agree to abide by all the terms and conditions of any applicable agreements for the Business FirstLine, the Business FirstTerm, or the Business Yes-Check Accounts, including but not limited to any promissory note and/or the Business FirstLine Agreement, or Business Yes-Check Agreement, copies of which will be provided upon approval. The person signing this Application understands that for final approval, additional agreements may need to be signed. All references in the Business FirstLine Agreement to "you," "your," and "Borrower" shall mean and include the individual signing below, in such person's individual capacity.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**  
To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person or business entity that opens an account. **What this means to you:** When you open an account, we will ask for your name, address, federal taxpayer identification number, date of birth (if applicable), and other information that will allow us to identify you.

**X Initial Here** \_\_\_\_\_ (to acknowledge personal liability on the account as described above)

**X** \_\_\_\_\_

Signed individually and on behalf of the Business Print Name Date

## Commercial Loan Appraisal Notice

**Notice of Right to Receive Copy of Appraisal Report.** If the loan or line of credit you are applying for will be secured by a first lien on a dwelling, we may order an appraisal to determine your property's value in connection with your application for credit, and charge you for the appraisal. We will promptly give you a copy of any appraisal, even if your application is denied or withdrawn. You will have a minimum of three business days to review your appraisal before you sign your credit documents. You can pay for an additional appraisal for your own use at your own cost.

<b>Bank Use Only</b>	New Account Number			Close And Convert #		
	Approved <input type="checkbox"/> Yes <input type="checkbox"/> No	Approved Credit Limit \$ _____	Approved By	Employee Number	Branch Number	Date