



## CASH REWARDS BUSINESS CREDIT CARD DISCLOSURES

This disclosure was published on 3/1/2026. The information for this card is accurate as of that date and is subject to change after that date. For any changes since the date published, contact us at BankCard Center, P.O. Box 1959, Honolulu, HI, 96805.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>17.74%</b></p> <p>The APR for Purchases may vary on the first day of each of your billing cycles, which begin in March, June, September and December. The rate will be determined by adding 10.99 percentage points to the Index, which is the highest U.S. Prime Rate published in the "Money Rates" section of The Wall Street Journal within the three months immediately preceding the calendar month in which the Change Date occurs. The Current Index will not be less than 4.50%.</p>
<b>APR for Cash Advances</b>	<b>18.00%</b> Fixed
<b>Penalty APR and When it Applies</b>	<p><b>18.00%</b> Fixed</p> <p>This APR may be applied to your account if you make a late payment.</p> <p><b>How Long Will the Penalty APR Apply?:</b> This Penalty APR will apply until you make six consecutive Minimum Payments when due.</p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire New Balance by the Payment Due Date each month.
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Foreign Transaction</li> <li>ATM/Over-the-counter Cash Advance</li> </ul>	<p><b>3%</b> of the U.S. dollar amount of any Purchase or Cash Advance made in a foreign currency</p> <p>Either <b>\$10</b> or <b>3%</b> of the amount of each Cash Advance, whichever is greater</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	<p><b>\$19.00</b> if balance is less than or equal to \$250; <b>\$39.00</b> if balance is greater than \$250.</p> <p><b>\$24.95</b></p>

**How We Will Calculate Your Balance:** We will use a method called "Average Daily Balance (including new Purchases)."

Unless otherwise defined herein, all capitalized terms shall have the meaning set forth in the Cash Rewards Business Credit Card Agreement.

**See Next Page for Important Information about the Cash Rewards Business Credit Card Program**

**TERMS AND CONDITIONS**  
**Important Information about the Cash Rewards Business Credit Card Program**

A Cash Rewards Business Cardholder ("Cardholder") will receive a credit based upon eligible transactions appearing on the current month's billing statement. You cannot earn Cash Rewards for cash advances, cash equivalents (such as purchase of traveler's checks or cashier's checks), ATM withdrawals, PIN transactions, unauthorized or fraudulent charges and any fees related to the Cash Rewards Business Credit Card. Cash Rewards will be deducted for any returns or credits made on your Cash Rewards Business Credit Card Account ("Account"). A Cardholder's Account must be open and in good standing to earn Cash Rewards. Earned Cash Rewards will be reflected on the primary cardholder's monthly credit card statement and cannot be bought, sold, or transferred in any way by the cardholder. See the Cash Rewards Business Program Agreement and the Cash Rewards Business Credit Card Agreement for more important information about the Cash Rewards Business Program and your Account.

First Hawaiian Bank reserves the right to cancel or change the Program at any time without prior notice.

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