



First Hawaiian Bank.

PRIORITY REWARDSSM CREDIT CARD DISCLOSURES (Personal, Priority Banking and Private Banking Accounts)

This disclosure was last revised on 10/1/2021. The information for this card is accurate as of that date and is subject to change after that date. For any changes since the revision date, contact us at BankCard Center, P.O. Box 1959, Honolulu, HI, 96805.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0% Intro fixed APR for the first six (6) billing cycles following the opening of your new account. After that, the APR will be: 16.24% for Personal Accounts 14.24% for Priority Banking Accounts 11.24% for Private Banking Accounts These APRs will vary with the market based on the U.S. Prime Rate.
APR for Balance Transfers	0% Intro fixed APR for the first fifteen (15) billing cycles following the opening of your new account for balance transfers made within sixty (60) days of account opening. After that, the APR will be: 16.24% for Personal Accounts 14.24% for Priority Banking Accounts 11.24% for Private Banking Accounts These APRs will vary with the market based on the U.S. Prime Rate.
APR for Cash Advances	18.00% Fixed
Penalty APR and When it Applies	18.00% Fixed This APR will apply to your account if you make a late payment. How Long Will the Penalty APR Apply?: The Penalty APR will apply until you have made six consecutive Minimum Payments when due.
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> Foreign Transaction Balance Transfer Cash Advance 	3% of the U.S. dollar amount of any Purchase or Cash Advance made in a foreign currency Either \$5 or 3% promotional fee of the amount of each Balance Transfer, whichever is greater, during the promotional period Either \$10 or 5% of the amount of each Cash Advance, whichever is greater
Penalty Fees <ul style="list-style-type: none"> Late Payment Returned Payment 	Up to \$40 Up to \$40

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

Loss of Balance Transfer APR: We may end your Balance Transfer APR and apply the Penalty APR if you make a late payment.

Any amount of your payment that is greater than the Minimum Payment Due is applied to the balances with the highest APR before being applied to balances with lower APRs. In addition, interest charges on balance transfers begin on the transaction date of each transfer and will be assessed even if your entire New Balance is paid by the Payment Due Date.

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

TERMS AND CONDITIONS

Important Information about the Priority Rewards Credit Card Program

Priority RewardsSM Credit Card cardholders ("Cardholders") earn one (1) CashPoint for every \$1.00 of net qualifying purchases. You will not earn CashPoints on the following: cash advances, balance transfers, convenience checks, ATM withdrawals, PIN transactions, money transfers (including P2P payments), quasi cash transactions (including purchases of traveler's checks, money orders, foreign currencies and crypto currencies), lease and loan payments, truck stop transactions, tax payments, gambling transactions, unauthorized or fraudulent charges, finance charges, and other card-related fees. Any credit on a Cardholder's Account because of a return of goods or for any other reason will result in a corresponding deduction of CashPoints from the Cardholder's Account. Accounts must be open and in good standing to earn and redeem CashPoints. CashPoints earned will be reflected on the Cardholder's (identified as the applicant in the application) online account on fhibrewards.com and cannot be bought, sold, or transferred in any way except CashPoints can be transferred to Priority Rewards Cardholders and Priority Rewards Premier World Elite Cardholders. CashPoints accrued shall be subject to expiration on the last day of the twenty four (24) months after the last account activity in the rewards account. Airline ticket rewards are subject to a non-refundable redemption ticketing fee. Questions regarding the redemption of CashPoints may be directed to our Redemption Center at 1-800-868-2856. See the Priority Rewards Program Agreement and the Priority Rewards Credit Card Agreement for more information about the Priority Rewards Program and your Account.

CashPoints have no cash value except as described in the Priority Rewards Program Agreement. First Hawaiian Bank reserves the right to cancel or change the Priority Rewards Program at any time without prior notice. All reward items are subject to availability, and First Hawaiian Bank reserves the right to withdraw, change or replace specific reward items at any time. We reserve the right to change the features and benefits associated with your Priority Rewards Credit Card at any time without prior notice. The current Redemption Schedule is available online at fhibrewards.com. World Mastercard® features and many of its benefits are available only to World cardholders.

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