



## CASH REWARDS CREDIT CARD DISCLOSURES (Personal and Priority Banking Accounts)

This disclosure was printed on 09/01/19. The information for this card is accurate as of that date and is subject to change after that date. For any changes since the print date, 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>18.00%</b> for Personal Platinum and Personal World Accounts</p> <p><b>16.24%</b> for Priority Banking Platinum and Priority Banking World Accounts</p> <p>These APRs will vary with the market based on the U.S. Prime Rate.</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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Foreign Transaction <b>3%</b> of the U.S. dollar amount of any Purchase or Cash Advance made in a foreign currency</li> <li>• Convenience Check Either <b>\$5</b> or <b>5%</b> of the amount of each check, whichever is greater</li> <li>• ATM/Over-the-counter Cash Advance Either <b>\$10</b> or <b>5%</b> of the amount of each Cash Advance, whichever is greater</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment Up to <b>\$39</b></li> <li>• Returned Payment Up to <b>\$39</b></li> </ul>

**How We Will Calculate Your Balance:** We 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 applicable Cash Rewards Credit Card Agreement.

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

Cash Rewards Cardholders (“Cardholders”) will receive a credit based upon eligible transactions appearing on their current month’s billing statement. You cannot earn Cash Rewards for cash advances, cash equivalents (such as the 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 Credit Card. Cash Rewards will be deducted for any returns or credits made on your Cash Rewards 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. World Mastercard® features and many of its benefits are only available to World cardholders. See the Cash Rewards Program Agreement and the Cash Rewards Credit Card Agreement for more important information about the Cash Rewards Program and your Account. First Hawaiian Bank reserves the right to cancel or change the Cash Rewards Program, including the right to the right to add or delete benefits and services, at any time without prior notice.

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