



**PRIORITY DESTINATIONS<sup>®</sup> WORLD ELITE BUSINESS CREDIT CARD DISCLOSURES**

This disclosure was printed on 9/1/2018. 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.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>15.99%</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 <i>The Wall Street Journal</i> 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 will apply to your account if you make a late payment.</p> <p><b>How Long Will the Penalty APR Apply?:</b> The Penalty APR will apply until you have made 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 balance by the due date each month.
<b>Fees</b>	
<b>Annual Fee</b>	<b>\$75</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>None</b></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 Priority Destinations World Elite Business Credit Card Agreement.

**See Reverse Side for Important Information about the Priority Destinations World Elite Business Program**

## TERMS AND CONDITIONS

### Important Information about the Priority Destinations World Elite Business Program

Businesses with a Priority Destinations<sup>®</sup> World Elite Business Credit Card (“Company”) will receive two (2) Priority Miles<sup>®</sup> for every \$1.00 of net qualifying purchases, up to \$50,000 per anniversary year (12 month period beginning on the date of your first statement cycle) and one (1) Priority Mile for every \$1.00 of qualifying purchases thereafter. Cash advances, cash equivalents (such as purchase of traveler's checks or cashier's checks) convenience checks, balance transfers, and other account fees do not earn Priority Miles. Any credit on a Priority Destinations World Elite Business Credit Card account (“Account”) because of a return of goods or for any other reason will result in a corresponding deduction of Priority Miles from the Company's Account. Accounts must be open and in good standing to earn and redeem Priority Miles. Priority Miles earned, redeemed and available will be reflected on the consolidated Company account online at [fhbdestinations.com](http://fhbdestinations.com). Priority Miles cannot be bought, sold or transferred in any way except that Priority Miles can be gifted to Priority Destinations account holders. Priority Miles accrued are subject to expiration on the last day of the twenty four (24) months after the last account activity in the account. Activity includes purchase transactions and redemptions. Questions regarding the redemption of Priority Miles may be directed to our Rewards Center at 1-877-676-5171. See the applicable Priority Destinations World Elite Business Program Agreement and the Priority Destinations World Elite Business Credit Card Agreement for more information about the Priority Destinations World Elite Business Program and your Account.

Priority Miles have no cash value except as described in the Priority Destinations World Elite Business Program Agreement. First Hawaiian Bank reserves the right to cancel or change the Priority Destinations World Elite Business 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 Destinations World Elite Business Credit Card at any time without prior notice.

MasterCard<sup>®</sup> travel related services are provided by or through one or more service providers and such providers and benefits are subject to change at any time by MasterCard<sup>®</sup> without notice.

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