PLATINUM HERITAGE CREDIT CARD AGREEMENT
(Private Banking)

Interest Rates and Interest Charges

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Percentage Rate (APR) for Purchases</strong></td>
<td>2.99%</td>
<td>Intro fixed APR for your first eight billing cycles following the opening of your account. After that, the APR will be 13.49%. This APR will vary with the market based on the U.S. Prime Rate.</td>
</tr>
<tr>
<td><strong>APR for Balance Transfers</strong></td>
<td>2.99%</td>
<td>Intro fixed APR for your first eight billing cycles following the opening of your account for balance transfers made within thirty days of account opening. After that, the APR will be 13.49%. This APR will vary with the market based on the U.S. Prime Rate.</td>
</tr>
<tr>
<td><strong>APR for Cash Advances</strong></td>
<td>18.00%</td>
<td>Fixed</td>
</tr>
<tr>
<td><strong>Penalty APR and When it Applies</strong></td>
<td>18.00%</td>
<td>Fixed</td>
</tr>
<tr>
<td><strong>Paying Interest</strong></td>
<td></td>
<td>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. We will begin charging interest on Cash Advances on the transaction date.</td>
</tr>
<tr>
<td><strong>Minimum Interest Charge</strong></td>
<td></td>
<td>If you are charged interest, the charge will be no less than $1.00.</td>
</tr>
<tr>
<td><strong>For Credit Card Tips from the Consumer Financial Protection Bureau</strong></td>
<td></td>
<td>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>.</td>
</tr>
</tbody>
</table>

Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Fee</strong></td>
<td>$50</td>
<td>(we reserve the right to waive the fee so long as you remain a Private Banking customer)</td>
</tr>
<tr>
<td><strong>Transaction Fees</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Foreign Transaction</td>
<td>3% of the U.S. dollar amount of any Purchase or Cash Advance made in a foreign currency</td>
<td>Either $5 or 5% of the amount of each transfer, whichever is greater</td>
</tr>
<tr>
<td>• Balance Transfer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Convenience Check</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• ATM/Over-the-counter Cash Advance</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Penalty Fees</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Late Payment</td>
<td>Up to $39</td>
<td></td>
</tr>
<tr>
<td>• Returned Payment</td>
<td>Up to $39</td>
<td></td>
</tr>
</tbody>
</table>

How We Will Calculate Your Balance: We use a method called “Average Daily Balance (including new Purchases).” See the paragraph of this Agreement titled “Computing Your Interest Charge” for more details.

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in this Agreement.

SEE NEXT PAGE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT.
This Platinum Card Agreement ("Agreement") covers your Private Banking Platinum Card account ("Credit Card account") you have with us. By requesting or accepting a Credit Card account, you agree to be bound by all the terms of this Agreement. In this Agreement, the words "you" and "your" mean everyone who has requested or accepted a Credit Card account. The words "we" and "us" mean Hawaiian Bank. The words "we" and "us" may also mean any affiliated financial institution displaying the "Mastercard" or "Visa" logo, or to purchase certain items such as travel, foreign currency, foreign money orders, and foreign checks. Your Card and Credit Card account may be used only for valid and lawful purposes. You may not use your Card (i) to make Purchases or Cash Advances for any illegal transaction, or (ii) for any internet gambling transactions. Transactions for online or internet casinos, sportsbooks, or online gambling (all of which are collectively referred to as "Cash Advances") up to your Credit Limit.

1. Use. You may use your Platinum Mastercard® and Platinum Visa® card (individually or collectively called "Card") may be used as a credit card for purchases of goods or services from participating merchants ("Purchases") or for Cash Advances, as defined in this Agreement. You may use a Card or Credit Card account for purchases of goods or services from participating merchants or for Cash Advances. We may but are not required to approve the use of or terminate your Card if we notice excessive use of a prohibited transaction, this Agreement also applies to such transaction which is engaged in a prohibited transaction. We have no responsibility for the failure of any machine, merchant, or financial institution. 

2. Credit Limit. We will notify you of your Credit Limit for each Credit Card account you have with us, which is the total amount of credit we agree to extend to you. We may at any time increase or decrease your Credit Limit. You acknowledge that we may increase your Credit Limit, but will not increase your Credit Limit more than your available Credit Limit is the amount of your total Credit Limit minus the amount you have collected the funds by which you have made payment on the account. If your payment is received by us on the current business day, but before the cutoff time of 5:00 p.m. HST, your payment will be credited as of the following business day. If you make a payment in person at our branches with the assistance of a branch employee prior to regular closing time for the branch, the payment will be credited as of the date received. If you make a payment to another branch or a branch of another institution, your payment will be credited as of the date received. If you make a payment by mail or by mail to our BankCard Center address specified in your statement. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business days in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST may be credited as of the following business day. If you make a payment in person at our branches with the assistance of a branch employee prior to regular closing time for the branch, the payment will be credited as of the date received. If you make a payment to another branch or a branch of another institution, your payment will be credited as of the following business day. If you make a payment by mail or by mail to our BankCard Center address specified in your statement. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business days in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST may be credited as of the following business day. If you make a payment in person at our branches with the assistance of a branch employee prior to regular closing time for the branch, the payment will be credited as of the date received. If you make a payment to another branch or a branch of another institution, your payment will be credited as of the following business day. If you make a payment by mail or by mail to our BankCard Center address specified in your statement. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business days in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST may be credited as of the following business day.
give us the Purchases daily balance. To get the “Average Daily Balance of Cash Advances” we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest charge. We compute the interest charge using the following daily balance:

b. We compute the Interest Charge. We compute the interest charge by multiplying these Average Daily Balances by the applicable Daily Periodic Rate, and then we multiply the result by the number of days in the billing period. We divide this result by the number of days in the billing period to get the APR.
starting with the first billing cycle after the Penalty APR is imposed. If we take such lesser action initially, we reserve the right to terminate your Credit Card account and accelerate all amounts due under this Agreement regardless of whether any additional events have occurred that would permit termination and acceleration.

18. Automated Terminal Services Involving Your Checking or Savings Account. (Some of these services are only available if your Credit Card account is linked to your checking or savings account with us.)

a. Automated Terminals. You may use your Card in the following automated terminals:
   i. Our First Hawaiian automated teller machines (“First Hawaiian ATM”).
   ii. Any other automated teller machine (including any ATM we may own besides First Hawaiian ATM) that is part of the network and accepts our Card (“Network ATM”) and
   iii. A point-of-sale terminal that accepts our Card (“POS terminal”).

b. Services Available at an Automated Terminal.
   i. You may use your Card at a First Hawaiian ATM to:
       • Withdraw cash from your checking or savings account.
       • Make deposits to your checking or savings account.
       • Move funds between your checking and savings accounts.
       • Pay certain utilities or make payments due to the Bank by enclosing a check.
       • Get your checking, savings, or Credit Card account balances. These balances may not include some transactions recently made in your account.
       • Move funds from your Credit Card account to your checking account.
       • Get a Cash Advance from your Credit Card account.
       • Get an interest statement printout of all posted transactions on your checking account since the last regular statement period up to the previous business day.
   ii. You may use your Card at any Network ATM to (some of these services may not be available at all Network ATMs):
       • Withdraw cash from your checking or savings account.
       • Make a Check Advance from your Credit Card account.
       • Get your checking, savings, or Credit Card account balances. These balances may not include some transactions recently made in your account.
   iii. You may use your Card at a POS terminal to purchase certain merchandise. The amount of your purchase will automatically be charged to your Credit Card account as a Purchase.
Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:

First Hawaiian Bank
P.O. Box 1959
Honolulu, Hawaii 96805

In your letter, give us the following information:

- **Account Information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Describe in detail:** Describe what you believe to be a mistake and what you think is the amount to be credited to your account.

You must contact us:

1. **Within 60 days** after the error appeared on your statement. You can only raise error disputes if you notify us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if you can prove that you could have stopped someone from taking the money if you had told us in time.
2. **If a good reason** (such as a long trip or a hospital stay) kept you from telling us, you may have 60 days after you return to where you live to notify us.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. **Within 30 days of receiving your letter,** we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. **Within 90 days** of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- **We cannot try to collect the amount in question,** or report you as delinquent on that amount.
- **The charge in question may remain on your statement,** and we may continue to charge you interest on that amount.
- **While you do not have to pay the amount in question,** you are responsible for the remainder of your balance.
- **We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question, or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a notice of the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 90 days after the statement was issued to you or if you notify us within the above time frames, you may have the right not to pay the amount in question.

If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. **The merchant must have made your home state or within 100 miles of your current mailing address,** and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. **You must have used your credit card for the purchase.** Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. **You must notify the merchant within 30 days after your statement is mailed to you**

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us at:

First Hawaiian Bank
P.O. Box 1959
Honolulu, Hawaii 96805

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if you think you owe an amount and you do not pay, we may report you as delinquent.