PRIORITY DESTINATIONS™ WORLD CREDIT CARD AGREEMENT
(Personal and Priority Banking Accounts)

Interest Rates and Interest Charges

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Percentage Rate (APR) for Purchases</td>
<td>18.00% for Personal World Accounts</td>
</tr>
<tr>
<td></td>
<td>16.49% for Priority Banking World Accounts</td>
</tr>
<tr>
<td></td>
<td>These APRs will vary with the market based on the U.S. Prime Rate.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>APR for Balance Transfers</td>
<td>4.99% fixed APR for eight billing cycles beginning with the billing cycle on which the balance transfer appears.</td>
</tr>
<tr>
<td></td>
<td>After that, the APR will be 18.00% for Personal World Accounts and 16.49% for Priority Banking World Accounts.</td>
</tr>
<tr>
<td></td>
<td>These APRs will vary with the market based on the U.S. Prime Rate.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>APR for Cash Advances</td>
<td>18.00% Fixed</td>
</tr>
</tbody>
</table>

Penalty APR and When it Applies

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<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>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fee</td>
<td>None</td>
</tr>
</tbody>
</table>

Transaction Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<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>
</tr>
<tr>
<td>Balance Transfer</td>
<td>Either $5 or 5% of the amount of each Balance Transfer, whichever is greater</td>
</tr>
<tr>
<td>Convenience Check</td>
<td>Either $5 or 5% of the amount of each check, whichever is greater</td>
</tr>
<tr>
<td>ATM/Over-the-counter Cash Advance</td>
<td>Either $10 or 5% of the amount of each Cash Advance, whichever is greater</td>
</tr>
</tbody>
</table>

Penalty Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Late Payment</td>
<td>Up to $39</td>
</tr>
<tr>
<td>Returned Payment</td>
<td>Up to $39</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 Balance Transfer APR: We may end your Balance Transfer 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 Priority Destinations World Credit Card Agreement will cover any Personal or Priority Banking World Mastercard account (individually or collectively referred to as "Account") and your use of a Credit Card account when accepting a Credit Card account, you agree to be bound by all the terms of this Agreement. In this Agreement, the words "you" or "your" mean every person, entity or organization that is an authorized user of the Account, and will apply equally to both individuals and businesses. The words "we," "us," "our," or "Bank" mean First Hawaiian Bank.

1. Use. Your Personal or Priority Banking World Mastercard (individually or collectively referred to as "Card") allows you to use your Credit Card account for purchases of goods or services from participating merchants ("Purchases") or to get Cash Advances from us or any other financial institution displaying the "Mastercard Logo". The account is subject to a pre-set spending limit, based on our established evaluation criteria. If we do approve those transactions above your Revolve Line up to a certain percentage of your available Revolve Line. We may but are not required to approve your use of your Card for any transaction at any time as described in the section of this Agreement called "Authorizing Transactions." We may also request additional information from you at any time to evaluate a transaction or to request or your use of the account in general. In addition, all of the provisions above in this section apply. Your World Mastercard account includes a Revolve Line, a special limit for Cash Advances, and a separate limit for Balance Transfers. The Revolve Line, any Cash Advance, and/or Convenience Check transactions that may be accomplished with your Card or Credit Card account. We may also limit additional purchases or obtain Cash Advances if we consider it necessary to verify collection of Payments received on your Credit Card account.

Destinations World

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World Mastercard Revolve Line. Amounts over your Revolve Line may be referred to as a non-revolving line. The Revolve Line is the maximum amount of credit we agree to extend to you for purchases of goods or services from participating merchants ("Purchases") or to get Cash Advances from us or any other financial institution displaying the "Mastercard Logo". The account is subject to a pre-set spending limit, based on our established evaluation criteria. If we do approve those transactions above your Revolve Line up to a certain percentage of your available Revolve Line. However, having no pre-set spending limit does not mean unlimited spending. Instead, each charge is evaluated based on the type of charge. We may charge you for cash advances from us or any other financial institution, or any other party to honor your Card. If you use or permit anyone to use it, you agree to pay the amount of any and all charges that will be described in separate documentation for the World Mastercard program, all of which is incorporated by this reference. You authorize us to review your benefits and programs that we may provide you at any time to assure you have time to act in tandem with your account. We will explain to you any special terms of the use of the Revolve Checks. The Cash Advance from a Revolve Line account will be posted to your Credit Card account at the end of the card cycle. If the amount of any Revolve Line transactions that may become due as shown on the periodic statement. If we accept a Payment in full, the amount approved by us, it is the responsibility of the merchant, not us, to cancel the prior credit approval based on the estimated amount approved. To be considered to have exceeded your Revolve Line, you will be responsible for such use and may be required to apply for an additional line of credit. We may also request additional information from you at any time to evaluate a transaction or to request or your use of the account in general. In addition, all of the provisions above in this section apply. Your World Mastercard account includes a Revolve Line, a special limit for Cash Advances, and a separate limit for Balance Transfers.

6. Periodic Statement. Each month we will send you a periodic statement (the "Statement") that will include a summary of your transactions for the previous billing period. We may not send you a statement if your balance is zero and there were no transactions during the billing period. The statement will include a "Statement Closing Date" and a "Payment Due Date," and will show, among other things, your "Previous Balance," your "New Balance," and your minimum monthly payment, which will be shown as "Minimum Payment Due." Our approval of your application for an additional line of credit does not mean that we will choose to receive periodic statements electronically, the statements will be deemed to have been sent to you when they are first made available for you to view.

7. Payment. You must make a payment by the "Payment Due Date." You have two choices: You may pay the entire "New Balance" or you may pay in increments over a stated period of time. Your payment must be made in the lawful money of the United States of America. When your payment is properly received, we will apply your Minimum Payment as permitted by law, including a portion of the amount you owe us under this Agreement. The excess amount will be applied first to your balance with the highest ANNUAL PERCENTAGE RATE. Any remaining amount of your payment will be applied to the balance with the next highest ANNUAL PERCENTAGE RATE, and so on. Upon confirmation of collection, we will add any Cash Advances or Purchases to the available Revolve Line; however, in the event of payment by personal or business check, we may delay replenishing your available Revolve Line until your check clears. This means that you may not have access to all, or part of the Revolve Line until we have collected the funds by which you paid the amount and have made the payment in full. If you use a cashier's check, electronic funds transfer, automated clearing house, or other means that provide immediate collected funds, we may waive the right to delay replenishment. Payment must be mailed to the BankCard Center address specified in your payment. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business hours for prompt processing. Payments will be credited as of the cutoff time of 5:00 p.m. HST will be credited as of the following business day. If you make a payment in person at our branches or ATMs on the day of the transaction, it will be available for use up to 4:30 p.m. for debit transactions and until 2:00 p.m. for credit transactions for the branch, the payment will be credited as of the date received. If you make a payment by any means other than by mail to our BankCard Center (including payments made by using FHB Online), crediting of your payment may be delayed.

From time to time, we may let you skip or reduce one or more monthly payments. We may allow you to skip or reduce a number of payments and may certain FINANCE CHARGES on all or a portion of your Credit Card account balance or offer you other special terms. If we do, we will advise you of the scope and limitations of the applicable skip or promotional offer, including the number or amount of Purchases, Cash Advances, and/or Convenience Check transactions that may be accomplished with your Card or Credit Card account. We may also limit additional purchases or obtain Cash Advances if we consider it necessary to verify collection of Payments received on your Credit Card account.
9. When You Must Pay to Avoid Interest Charges. There may be different treatment of interest charges for Purchases and Cash Advances, even though they are computed the same way. You may avoid paying an interest charge if you pay the entire New Balance early enough to reach us by the Payment Due Date. If we do not receive the entire New Balance by the Payment Due Date, the interest charge will be charged on the outstanding balance of the Credit Card Account. If you make a Purchase or Cash Advance on the last business day of the calendar month prior to the Payment Due Date, the Interest Charge is computed on the current balance using the current periodic rate. If you make a Purchase or Cash Advance in connection with a Balance Transfer, the Interest Charge is computed on the new balance that is the result of the Balance Transfer. If you make a Purchase or Cash Advance on the Payment Due Date, you will be charged the maximum rate. If the interest charge is based on the Average Daily Balance method, the average daily balance will be determined by dividing the add-up of purchases or cash advances in the billing period by the number of days in the billing period. Interest is charged on Purchases from the date of the transaction, and is charged on Credit Card balances as of the Payment Due Date in the previous billing cycle, in the current billing cycle we credit payments otherwise applicable to Purchases, unpaid FINANCE CHARGES, late charges, membership fees, and other fees. If you make a Balance Transfer on the Payment Due Date in the previous billing cycle, the Interest Charge will be computed on the current balance using the current periodic rate. If you make a Purchase or Cash Advance on the Payment Due Date in the previous billing cycle, the Interest Charge will be computed on the current balance using the current periodic rate. If you make a Purchase or Cash Advance on the Payment Due Date in the previous billing cycle, the Interest Charge will be computed on the current balance using the current periodic rate.

10. Computing Your Interest Charge. We figure the interest charge on your account by applying the periodic rate to the “Average Daily Balance” of Purchases and “Average Daily Balance” of Cash Advances, including current and previously unpaid balances:

a. Average Daily Balance. To get the “Average Daily Balance” of Purchases, we take the beginning balance of your Credit Card account each day, add any Purchases or cash advances, and subtract any Cash Advances, payments, or other credits which were applied to Purchases, unpaid FINANCE CHARGES, late charges, membership fees, and other fees. If your Average Daily Balance is greater than the maximum allowable rate, in which case we will only charge the maximum allowable rate. The “Minimum Payment Due” will be a greater than the maximum allowable rate by law, unless such charge would result in an interest charge greater than the maximum allowable by law, in which case we will only charge the maximum allowable rate. The “Minimum Payment Due” is the smallest amount of the “Minimum Payment Due” and the Daily Periodic Rate for Purchases.

b. Figuring the Interest Charge. We compute the interest charge by multiplying these Average Daily Balances by the Daily Periodic Rate, and then multiplying the result by the number of days in the billing period. To determine the Daily Periodic Rate, we divide the ANNUAL PERCENTAGE RATE in effect for the billing period by 365. Your Credit Card account is made on a Variable Rate basis for Purchases, and the ANNUAL PERCENTAGE RATE in effect for the billing period is determined by the sum of the Current Index, the Rate Spread, and the Interest Rate. Then we will add up all of the Purchases or Cash Advance daily balances for the billing period and divide each total by the number of days in the billing period to get the “Average Daily Balance” of Purchases and “Average Daily Balance” of Cash Advances.

c. Variable Rate. The ANNUAL PERCENTAGE RATE for transfers of account balances by transfers (“New Balances”) is a fixed rate as shown on page 1 of this Agreement and will be in effect for eight billing cycles beginning with the billing cycle on which the balance transfer appears. The Daily Periodic Rate for Balance Transfers during the eight billing cycle period is .0137%. The Daily Periodic Rate for Balance Transfers after the eight billing cycle period based on the ANNUAL PERCENTAGE RATE will be .0493% and .0452% and the corresponding ANNUAL PERCENTAGE RATE will be 18.00% and 16.49% for Personal World Accounts or Priority Banking World Accounts, respectively. The corresponding ANNUAL PERCENTAGE RATES for Balance Transfers after the eight billing cycle period will change to the current rate shown on page 1 of this Agreement. The Daily Periodic Rate for Purchases is .0452% for Personal World Accounts and .0452% for Priority Banking World Accounts. The Daily Periodic Rate and the corresponding ANNUAL PERCENTAGE RATE may change (by increasing or decreasing) on the first day of each of your billing cycles that begin in March, June, September, and December. Each date on which the rate of interest can change is called a “Change Date.” Changes will be based on changes in the “Index.” The Index is the highest U.S. Prime Rate published in the “Money Rates” section of the Wall Street Journal on the last business day of the second month prior to the month in which the Change Date occurs. The most recent Index is called the “Current Index.” If the Index is no longer available, we will choose an alternative rate based upon comparable information and will give you notice of your choice. Your interest rate for Purchases is based on a variable rate equal to the sum of the Current Index plus a “Rate Spread” of 2.99%, .99% and .99% for Personal World Accounts and 10.99% and .99% for Priority Banking World Accounts. (The Rate Spread is also called the Margin.) Immediately before each Change Date, we will determine the new interest rate by adding the Spread to the Current Index. For example, if your Personal World Accounts, if the Current Index was 5.50% and the Rate Spread 12.99 percentage points, the new interest rate would be 18.00% and by dividing this percentage figure by 365, we would compute a Daily Periodic Rate of .0493%. By way of further example, for Personal World Accounts, if the Current Index is 10.99% and the Rate Spread is 12.99 percentage points, the ANNUAL PERCENTAGE RATE would be 16.24% and by dividing this percentage figure by 365, we would compute a Daily Periodic Rate of .0452%. The ANNUAL PERCENTAGE RATE for Purchases will be effective at the start of your first billing cycle after the Change Date. The ANNUAL PERCENTAGE RATE will not exceed the maximum allowable rate by the effect of any increase in the ANNUAL PERCENTAGE RATE and the Daily Periodic Rate for Purchases would be to increase the amount of interest you must pay and thus increase your monthly payments.

d. Introductory and Promotional Rates. At our discretion, we may offer you an introductory or promotional ANNUAL PERCENTAGE RATE for your Credit Card account. For example, we may offer you an introductory ANNUAL PERCENTAGE RATE for Purchases when you open your Credit Card account, and the ANNUAL PERCENTAGE RATE for Balance Transfers. The time period for which the introductory or promotional ANNUAL PERCENTAGE RATE applies may vary. If we choose to offer an introductory or promotional ANNUAL PERCENTAGE RATE offer will be subject to the terms of the offer and this Agreement, including, but not limited to the Penalty APR described in the paragraph of this Agreement called “Default.” We will send you with information on the offer, including the time period the introductory or promotional ANNUAL PERCENTAGE RATE is in effect in the document, if any, sent when you received your Credit Card or in the materials we send you about the offer after you receive your Credit Card.

e. Military Lending Act Disclosures. Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit for any reason including but not limited to the foreign transaction fee for these Purchases and Cash Advances made in foreign currency in the amount shown on page 1. This fee, which is a FINANCE CHARGE. Any foreign currency conversion charge and is not based on our exchange cost.

12. Other Transaction Fees. We will charge your Credit Card account when appropriate for Cash Advance, Balance Transfer, and other transactions. Check fees shown on page 1, each of which are FINANCE CHARGES. Each of these fees will be added to your Credit Card balance when charged.

14. Other Fees. You also agree to pay us the appropriate fees listed below and shown on page 1, which may be amended from time to time by us. You authorize us to charge your Credit Card account (or the account from which you obtained money or information in the case of an automated terminal transaction) for fees due to us. We reserve the right to waive these fees from time to time. If we incur special expenses on your Credit Card account due to a matter that is not our fault, we may charge a reasonable fee. You are responsible for any fees associated with specified credit transactions or accounts; and any participation fee charged (other than certain participation fees for specific credit transactions or accounts).

15. Authorizing Transactions. We reserve the right to decline a transaction if we have any reason to believe that you do not have sufficient credit available. We may also decline a transaction if we have any reasonable belief that you have not authorized the transaction.

16. Default. We may declare the entire balance for all Credit Card Accounts, any amount due with or without notice or demand if any of these events ("Default") happens:
   a. If you miss a payment under this Agreement or any other obligation
   b. If you violate any terms of this Agreement.

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**Automated Teller Machine (ATM) Transaction Fees**

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Domestic</th>
<th>International</th>
<th>Non-Cashless</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposit Account Withdrawal</td>
<td>$25.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Checks</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N/C</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Domestic</td>
<td>$2.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>International</td>
<td>$2.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Cashless</td>
<td>$3.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Checking Account Statement</td>
<td></td>
<td></td>
<td>$1.50</td>
</tr>
<tr>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: N/C = No Charge; N/A = Not Applicable; Domestic = at an ATM in Canada, U.S. and its protectorates and territories, including Guam and the Commonwealth of the Northern Mariana Islands (CNMI).

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**Penalty Fee Structure**

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Penalty Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic Fee:</td>
<td>$ 95.00</td>
</tr>
<tr>
<td>International Fee:</td>
<td>$ 125.00</td>
</tr>
<tr>
<td>Emergency Cash Advance issued by Mastercard International or Visa Travel Service Center:</td>
<td>$ 50.00</td>
</tr>
<tr>
<td>Convenience Check Stop Payment Order/Return</td>
<td>$ 5.00</td>
</tr>
<tr>
<td>Convenience Check Fee</td>
<td>$ 5.00</td>
</tr>
<tr>
<td>List of Inconsistent Warning Bulletin Region</td>
<td></td>
</tr>
</tbody>
</table>

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**Payable at Time of Delivery**

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Penalty Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Replacement Card issued by First Hawaiian Bank</td>
<td>$ 20.00</td>
</tr>
<tr>
<td>Returned Payment Check (due to insufficient funds, stop payment order on your check, etc.)</td>
<td>Up to $35</td>
</tr>
</tbody>
</table>

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**Rev. Date 3/30/19**
If you are in Default, we may terminate your Credit Card account, make no more additional loans or advances, and require you to immediately repay the entire amount due and any other amount outstanding, for an amount of all and any other amount due and owing, and to take such other action as may be necessary to protect the amounts you currently owe us.

At our option, we may also take action short of terminating your Credit Card account, you will be in default under this Agreement and we will have all of the rights set forth in this Agreement as a result of the Default. In addition to all of those rights, we may in our sole and absolute discretion convert your World Mastercard account to any other available offer. Any such conversion may cause the elimination of the benefits associated with the World Mastercard account without prior notice to you.

i. If you are in Default, we may take one or more of the following actions, and any such act may cause the elimination of the benefits associated with your World Mastercard account:

- 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.
  - Make fund transfers between your checking and savings accounts.
  - Pay certain utilities or make payments due to the Bank by enclosing a check.
  - Open a First Hawaiian Savings Account.
  - Get your checking, savings, or Credit Card account balances.
  - Move funds from your Credit Card account to your checking account.
  - Get a Cash Advance from your Credit Card account.

- ii. 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.
  - Make fund transfers between your checking and savings accounts.
  - Pay certain utilities or make payments due to the Bank by enclosing a check.
  - Open a First Hawaiian Savings Account.
  - Get your checking, savings, or Credit Card account balances.
  - Move funds from your Credit Card account to your checking account.
  - Get a Cash Advance from your Credit Card account.

- iii. Any point-of-sale terminal that accepts our Card ("POS Terminal").

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

- b. Services Available at Automated Terminals.
  - i. You or a person you authorize 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.
    - Make fund transfers 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.
    - Move funds from your Credit Card account to your checking account.
    - Get a Cash Advance from your Credit Card account.

  - 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.
    - Get your checking, savings, or Credit Card account balances.
    - Move funds from your Credit Card account to your checking account.
    - Get a Cash Advance from your Credit Card account.

- c. Limits of Automated Terminal Services.
  - i. Withdrawals and Cash Advances. You may withdraw cash or make Cash Advances from a First Hawaiian ATM up to an aggregate amount of $500 each calendar day, provided that this amount does not exceed your available account balance or Revolve Line. This amount may be less for cash withdrawals and Cash Advances from Network ATMs. You authorize us to charge any withdrawal by use of your Card to your checking account or savings account as though you had specifically signed your Card for the withdrawal. You authorize us to charge any fund transfers in an account to cover such a withdrawal, you agree that we may charge the amount of such withdrawal either as a Cash Advance or as an overdraft that you will be obligated to pay us on demand.

  - ii. Deposits. You may deposit up to $50,000 per transaction using a First Hawaiian ATM. All deposits made at a First Hawaiian ATM and placed in a First Hawaiian ATM are subject to receipt by us on opening the First Hawaiian ATM and verification of the items deposited. You authorize us to charge any deposit in an account to cover such a withdrawal, you agree that we may charge the amount of such withdrawal either as a Cash Advance or as an overdraft that you will be obligated to pay us on demand.

  - iii. Moving Funds. You may move up to $50,000 per transaction between your checking account and savings account or from your Checking Account to your checking account using a First Hawaiian ATM.

- d. Fees for Using Automated Terminal Services. The fees for using certain services that are disclosed in the paragraph of this Agreement called “Other Fees.”

- e. Card and Secret Code Use. You are responsible for all transactions made using your Credit Card (including any checks you endorse and deposit using the use of the Card by anyone else who uses it with your permission. Security in use of the Card is provided by the secret code, which we will provide a new or replacement Card and a secret code when you request a new or replacement Card. Please keep the Card safe and also protect the secret code. Use the Card and the secret code as instructed at all times. Please notify us of any mechanism or operating feature in connection with the use of your Card. Do not permit anyone else to use your Card and do not disclose your secret code or record it on the Card. The Card remains the property of the Bank and can be revoked and repossessed at any time. You must return it to us on demand.

- f. Time of Transaction. All transactions are subject to the time necessary for us to process them. Any transaction made on a holiday or after our business hours may be delayed and may not be available for use the next business day. Any transaction involving an account or matter located at any other office of the Bank is subject to receipt at the other office and the time necessary to process it.

- g. Documentation of Transfers.
  - i. Terminal Transfers. You can get a receipt at the time you make a transfer at a First Hawaiian ATM, Network ATM, or POS terminal.
  - ii. Periodic Statements. If you have a checking account, you will get a periodic statement monthly. If you have a savings account or an investment account, you will get a quarterly savings statement account. However, if there is a periodic statement due within 45 days from the previous monthly statement, you will get a savings statement that month as well.

- h. In Case of Errors or Questions About Your Electronic Transfers Involving Your Checking or Savings Account. Call or write to the above number as soon as you can if you think your statement or receipt is wrong or if you need more information about any transaction listed on the statement or receipt. We may not have to re-credit your account if: i. You do not tell us within 60 days after we sent you the first statement on which the error or error amount appears; ii. You have previously agreed to such electronic transfers and we provided the information; iii. The amount of the error is $75 or less; or iv. In the case ofpos sessions, we believe the transaction was legitimate. If you are not sure whether a transaction was made by you, we will re-credit your account if you tell us within 60 days after we sent you the first statement on which the error or error amount appears.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to finish our investigation of your complaint or question. If we decide to do this, we will re-credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to finish our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not be able to investigate the complaint or question.

We will tell you the results within three business days after completing our investigation. If we determine that there was no error, we will send you a written explanation. You may ask for copies of documents related to your investigation.

- i. Our Liability for Failure to Make Transfers. If we do not properly complete a transfer to or from your account on time or in the correct amount, we may be liable to you for your loss or damage. However, you must do the following things if you feel a transfer was not made correctly:
  - i. If, through no fault of ours, you do not have enough money in your account to complete the transaction, we will not be liable for the transfer.
  - ii. If the transfer would go over the credit limit on your overdraft line, we will not be liable for the transfer.
  - iii. If the automated terminal where you are making the transfer does not have enough cash; or
  - iv. If the automated terminal was not working properly and you knew about the breakdown when you started the transfer; or
  - v. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken; or
  - vi. If your account does not contain enough money because we have placed a hold on some items or the account is subject to legal process; or
  - vii. There may be other exceptions.

- j. Disclosing Account Information to Third Parties. We may disclose information about your account and the transfers you make:
  - i. Where it is necessary for completing transfers; or
  - ii. In order to carry out our existence conditions of your account for a third party, such as a credit bureau or merchant; or
  - iii. In order to comply with government agency or court orders; or
  - iv. To a person authorized to receive such information; or
  - v. To a person who is permitted to receive such information by law; or
  - vi. To a person to whom you have given written permission.
What To Do If You Think There Is an Error on Your Statement

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

1. The purchase must have been made in 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 requirements if you are commenting about the safety of any of our ATMs, please call us on Oahu at (808) 847-4444 or 1-888-844-4444.)

If you receive our explanation but still believe your bill is wrong, you must write as follows to us in order to stop the charge for the question:

If you do not follow all of the rules above, you do not have to pay the first $50 of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you 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 transaction.

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

1. The purchase must have been made in 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 requirements if you are commenting about the safety of any of our ATMs, please call us on Oahu at (808) 847-4444 or 1-888-844-4444.)

If you receive our explanation but still believe your bill is wrong, you must write as follows to us in order to stop the charge for the question:

If you do not follow all of the rules above, you do not have to pay the first $50 of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

Your BILLING RIGHTS: Keep This Notice for Future Use

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

What 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.
- Description of problem: If you think there is an error on your statement, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do not return to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

Within 30 days after we receive your letter, we must do one of the following 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 change 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 payment of the remainder of your balance.
- We can apply any unpaid amount against your revolving line.

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.

Costs at trial and on appeal, all as permitted by law.

If there are More than One of You. Each of you individually, or all of you together as a group, can file a complaint. The error could concern any one, or make any settlements or extensions with any one of you, without giving up our rights against the other(s). You understand that any one of you can change your mind later and we will not pay amounts under this Agreement which will be binding upon all of you.

No Waiver of Rights. If we choose to waive any of the terms or requirements of this Agreement on a case-by-case basis, such as by not declaring the entire balance due when the minimum monthly payment has not been made on time, it does not mean that we have waived, or given up, our right to enforce any other part of this Agreement in the future. We are not required to use any particular kind of demand or notice in order to collect amounts due to us under this Agreement. No indulgence or acceptance by us of delinquency or partial payments constitutes a waiver of our rights or any provision of this Agreement. No waiver of any existing default shall be deemed to waive any subsequent default.

Changing Terms. We can change, add to, delete, or otherwise modify the terms of this Agreement at any time by any way permitted by law. Except as otherwise provided herein, we will send you advance notice of any change that may affect your rights and responsibilities under this Agreement at any time. The change affects use of your Card in an automated terminal, we will give you advance notice of the change unless the change has been made immediately for security reasons. A notice of change we send you will describe any right you have to opt out of a particular change, if any, and will describe whether a particular change affects your outstanding balance. We do not have to send a notice of the change if it favors you, such as by reducing rates, increasing the maximum Revolve Line, etc.

Canceling this Agreement. We have the right to cancel this Agreement at any time by giving you notice of our intention to do so. You also have the same right to cancel this Agreement at any time by sending us a notice in writing. If this Agreement is canceled by you or us, your obligation to repay amounts you owe under this Agreement would continue, and you must return your Card to us.

Other Agreements. Use of your Card is subject to the terms of existing and other agreements and disclosures for your checking, savings, and Credit Card accounts, and any future changes.

Governance Law. This Agreement will be governed by the laws of the State of Hawaii and, as applicable, federal law, regardless of where the Purchases or Cash Advances are made, and you agree that any legal action that may be filed by you elsewhere will be transferred to an appropriate court in Hawaii if we decide that we want it to be transferred.

Monitoring/Recording Telephone Calls. Our supervisory personnel may listen to and record your telephone calls to us for the purpose of monitoring and improving the quality of services we receive.

Emergency Situation. In the event of an emergency situation beyond our reasonable control, such as an "act of God," war, fire, or natural disaster, services relating to your account may be unavailable.

Bank of Hawaii, First Hawaiian Bancorp, and their respective subsidiaries and affiliates (collectively, "Bank") have contracted with the Commonwealth of the Northern Mariana Islands (CNMI), or Continental U.S.

21. Our Business Days. Our business days are Monday through Friday, except for bank holidays.

22. Credit Investigation and Disclosure. You authorize us, both now and in the future, to check your credit and employment history and to release information about our credit experience with you in response to legitimate credit inquiries. If you believe that we have incorrect information or have information we need to update, you may write to us at:

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