### 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%</td>
</tr>
<tr>
<td>for Personal World Elite Accounts</td>
<td></td>
</tr>
<tr>
<td>16.49% for Priority Banking World Elite Accounts</td>
<td></td>
</tr>
<tr>
<td>These APRs will vary with the market based on the U.S. Prime Rate.</td>
<td></td>
</tr>
<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>After that, the APR will be 18.00% for Personal World Elite Accounts and 16.49% for Priority Banking World Elite Accounts.</td>
<td></td>
</tr>
<tr>
<td>These APRs will vary with the market based on the U.S. Prime Rate.</td>
<td></td>
</tr>
<tr>
<td>APR for Cash Advances</td>
<td>18.00% Fixed</td>
</tr>
<tr>
<td>Penalty APR and When it Applies</td>
<td>18.00% Fixed</td>
</tr>
<tr>
<td>This APR may be applied to your Credit Card account if you make a late payment.</td>
<td></td>
</tr>
<tr>
<td>How Long Will the Penalty APR Apply?: This Penalty APR will apply until you make six consecutive Minimum Payments when due.</td>
<td></td>
</tr>
<tr>
<td>Paying Interest</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>Minimum Interest Charge</td>
<td>If you are charged interest, the charge will be no less than $1.00.</td>
</tr>
<tr>
<td>For Credit Card Tips from the Consumer Financial Protection Bureau</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>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fee</td>
<td>$0 introductory Annual Fee for the first year. After that, the Annual Fee will be $50.</td>
</tr>
<tr>
<td>Transaction Fees</td>
<td>None</td>
</tr>
<tr>
<td>• Foreign Transaction</td>
<td>None</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>
<tr>
<td>Penalty Fees</td>
<td>Up to $39</td>
</tr>
<tr>
<td>• Late Payment</td>
<td></td>
</tr>
<tr>
<td>• Returned Payment</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 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.
Your Personal or Priority Banking World Elite

Merchants, such as car rental

We will notify you of your Revolve Line for each Credit

Mastercard

The Priority Destinations

Amounts over your Revolve

Each month we will send you a periodic

authorizations to make Purchases or obtain Cash Advances if we consider

Cash Advance, and/or Convenience Check transactions that may be

involuntary spending. Instead, each charge is evaluated based on the

spending and payment patterns on the account, merchant type, information

related to your Card experience with other creditors, and our understanding of your resources.

Without limiting the foregoing, we may also decline an authorization request

for any reason, including, but not limited to, your experience with other creditors, the risk they pose to us, or if we reasonably believe you are likely to breach the terms of this Agreement. Subject to the provisions above in this section, your No-Fee Cash Advance credit limit is the total amount of credit you have with us, which is the total amount of credit we agree to extend to you at any one time. Your Revolve Line may be referred to as a non-revolving line. The Revolve Line is the maximum amount upon which you may defer payment on your account, subject to the terms of this Agreement. Your Revolve Line may be increased or decreased, and there is no pre-set spending limit for your account. With no pre-set spending limit, you have the flexibility to make purchases in excess of your Revolve Line, and we may hold you liable for the full amount of any charge. If you make an unlimited spending. Instead, each charge is evaluated based on the spending and payment patterns on the account, merchant type, information related to your Card experience with other creditors, and our understanding of your resources.

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8. Minimum Payment–Late Charge. At least the amount of the "Minimum Payment Due" must be received by us by the "Payment Due Date." If it is not, we may apply the late charge shown on page 1 of this Agreement. Late Charges will be computed as a percentage of the amount of the Minimum Payment Due (or the unpaid portion thereof) that is late. The Late Charge Rate we will apply is $0.01 for each $1 of the minimum payment late or $24.99, whichever is greater.

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 balance in full early enough so that we 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 to you. If the interest charge for all balances on the last business day of the calendar month prior to the Payment Due Date, the interest charge on these Cash Advances begin on the transaction date of each Cash Advance and will be assessed even if your entire New Balance is paid by the Payment Due Date.

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 transactions.

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 new Purchases, and subtract any Cash Advances, payments, or other credits which were applied to Purchases, unpaid FINANCE CHARGES, late charges, or other fees. If you paid the Purchases balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our allocation method. To determine the current rate shown on page 1, these computations 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, payments, or other credits which were applied to Cash Advances, unpaid FINANCE CHARGES, late charges, membership fees, and other fees. If you paid the Cash Advances balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Cash Advances based on our allocation method. These computations give us the Cash Advances daily balance.

b. Figuring the Interest Charge. We compute the interest charge by multiplying these Average Daily Balances by the Daily Periodic Rate, and adding the results together. We multiply the number of days in the billing period by the Daily Periodic Rate for Cash Advances, and the resulting amount is called the "Average Daily Balance" of Cash Advances for that billing period and divide each total by the number of days in the billing period to get the "Average Daily Balance" of Cash Advances.

c. Variable Rate. The ANNUAL PERCENTAGE RATE for transfers of account balances you have with another creditor ("Balance Transfers") is a fixed rate as shown on page 1 of this Agreement and will be in effect for the entire calendar month following the transaction date of 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 Average Daily Balance and Rate Spread below is shown on page 1 of this Agreement. The ANNUAL PERCENTAGE RATE and Daily Periodic Rate for Purchases are described in the paragraph of this Agreement below called "Variable Rate". The ANNUAL PERCENTAGE RATE for Cash Advances is a Fixed Rate of .0493%, and the corresponding ANNUAL PERCENTAGE RATE of 18.00%.

d. Introductory and Promotional Rates. If you take advantage of a introductory or promotional ANNUAL PERCENTAGE RATE and the Daily Periodic Rate for Purchases would be to increase the amount of interest you must pay and the current rate shown on page 1 of this Agreement. The fee will be charged on your periodic statement shortly after the date on 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 all or a portion of the annual fee.

13. Foreign Transaction Fee. If the interest charge for all balances on the Card is greater than the maximum allowable by law, in which case we will only charge you the rate permitted 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 you the rate permitted by law.

11. Annual Membership Fee. We will determine the new interest rate for Purchases when you open your Credit Card account, or a promotional ANNUAL PERCENTAGE RATE for Balance Transfers. This Agreement will be subject to change and this Agreement, including but not limited to the Penalty APR described in the paragraph of this Agreement called "Default". We will provide you with information before the offering, the time period for introductory or promotional ANNUAL PERCENTAGE RATE is in effect in the documents that accompany your Credit Card or in the materials we send you about the offer after your Credit Card 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. In general, the cost of consumer credit can be greater than the rate of interest charged because it includes other charges and fees.

14. Other Transaction Fees. 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 all or a portion of the annual fee.

15. 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 all or a portion of the annual fee.

16. Authorizing Transactions. We reserve the right to decline a transaction on your account for any reason including but not limited to

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

<table>
<thead>
<tr>
<th>Destination</th>
<th>Fee</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>At a Hawaiian ATM</td>
<td>$0.50</td>
<td>N/A</td>
</tr>
<tr>
<td>At a Network ATM</td>
<td>$1.50</td>
<td>N/A</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).
operational considerations, your account being in default, or we suspect fraudulent or unlawful activity. We are not responsible for any losses incurred if a transaction or your account is delayed for any reason, either by us or a third party, even if you have sufficient credit available.

17. Default. We may declare the entire balance for all Credit Card accounts due and payable at once 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 you may have to us.
   b. If you violate any terms of this Agreement.

If you are in Default, we may terminate your Credit Card account, make no more advances, and take action short of terminating your Credit Card account. In a Default, we may in our sole and absolute discretion convert your Credit Card account to any other type of account that we may deem appropriate. In the event of a Default, we may accelerate all amounts due under this Agreement. We may repossess and sell any or all of those rights, we may in our sole and absolute discretion convert your Credit Card account, and we may use the proceeds of such conversion to satisfy all obligations you owe us.

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.)

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 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 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 for utilities or make payments due by the Bank.
      - 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 interim 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 may not be available at all Network ATMs):
      - Withdraw cash from your checking or savings account.
      - Make deposits to your checking or savings account.
      - Get a Cash 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.
      - You may use your Card at a POS terminal to purchase certain merchandise or services. The amount of your purchase will automatically be charged to your Credit Card account as a Purchase.
   iii. Limits of Automated Terminal Services.
      - Withdraw Cash Advances. You may withdraw cash or get a Cash Advance from a First Hawaiian ATM up to an aggregate amount of $500 each calendar day, provided that this amount does not exceed your available balance or Revolve Line. This amount may be less for cash withdrawals and Cash Advances from Network ATMs. You authorize us to charge any Cash Advance or withdrawal by use of your Card to your checking account or savings account as though you had specifically signed a withdrawal authorization. If there are insufficient funds in your account to cover such a withdrawal, you agree that we may treat the amount of such withdrawal either as a Cash Advance or as an overdraft that you will be obligated to pay us interest on.
      - Deposits. You may deposit up to $50,000 per transaction using a First Hawaiian ATM. All deposits made with your Card and placed in a First Hawaiian ATM must be made on opening the First Hawaiian ATM and verification of the items and the amount.
      - Minimum Stocks. You may move up to $50,000 per transaction between your checking and savings account or from your Credit Card account to your checking account using a First Hawaiian ATM.
      - Payments. You may pay certain utility bills and make payments due by the Bank using a First Hawaiian ATM up to $50,000 per transaction. The amount of your payment will be credited against the loan, but subject to collection of the funds.
   iv. Fees for Using Automated Terminal Services. The fees for using certain automated terminal services are disclosed in the paragraph of this Agreement called "Other Fees."
   v. E and Secret Code Use. You are responsible for all transactions that are carried out using your Card in an automated terminal, or 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 to you upon request. You are responsible for maintaining the confidentiality of the secret code and for keeping 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 mechanical or operating failure 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 when asked.

f. Time of Transaction. All transactions are subject to the time necessary to process them. Any transaction takes place on a holiday or after regular banking hours may be held by us until the next business day. Any transaction involving an account or matter located at any other office of the Bank, be 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 request 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 for your checking account each regular statement period. If you have arranged for electronic access to your savings account, you will get a savings statement. If there are transfers in a particular month, you will get a savings statement that month as well.

h. In Case of Errors or Questions About Your Electronic Transferring/Checking/Savings Account. Call or write to us at the telephone number and address stated in the paragraph of this Agreement called "Where to Call or Write" as soon as you can if you believe there is an error in your statement or you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the first statement on which the problem or error appeared. When reporting an error or requesting more information:
   i. Tell us your name and account number.
   ii. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
   iii. Tell us the dollar amount of the suspected error.
   iv. A detailed description of the error or missing information.
   v. The name of the person you spoke to and other identifying information
   vi. The date you were first aware of the error or supposed error.
   vii. The name and address of any person you spoke to about your error.
   viii. The office of the Bank is subject to receipt at the other office and the time necessary to process it.

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 will be responsible for the error. But we will not be liable for any losses or damages. However, there are some exceptions. We will not be liable, for instance,
   i. If, through no fault of ours, you do not have enough money in your account to make the transfer;
   ii. If the transfer would go over the credit limit on your overdraft line;
   iii. If the automated terminal where you are making the transfer does not have enough cash;
   iv. If the automated terminal was not working properly and you knew about the breakdown when you started the transfer;
   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.

j. Disclosure of Account Information to Third Parties. We may disclose information to third parties about your account or the transfers you make:
   i. Where it is necessary for completing transfers;
   ii. Where it is necessary for legal process.
ii. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
iii. If you request your account information, our records, or to change or update our records, or to verify the accuracy of our records.
iv. If you request a statement or other account information, our records, or to verify the accuracy of our records.

19. ATM Safety. It is important to be aware of your surroundings when using an ATM, especially at night. When you are using an ATM, you should secure any cash you withdraw before leaving the ATM. If you need to use an ATM at night, consider taking someone you know with you, and only use an ATM that is well-lit and unobstructed from view. If anything appears to be suspicious, do not use the ATM. Always call 911 in the event of an emergency or to report any suspicious activity. If you have any questions or comments about the safety of any of our ATMs, please call us on Oahu at (808) 844-4444 or 1-888-844-4444 from the neighbor islands, Guam, the CNMI or Continental U.S.

20. Lost or Stolen Card. You are responsible for any unauthorized use of your Card until we receive notice from you that your Card has been lost or stolen. If you believe your Card has been lost or stolen, you may be liable for the first $50 of unauthorized use of your Card, and up to $500 for unauthorized use thereafter, unless you notify us at the telephone number or address stated in the paragraph of this Agreement called “Where to Call or Write,” orally or in writing, of loss, theft, or possible unauthorized use. In any case, your liability for unauthorized use of your Card as a credit card will not exceed $50.

21. To Call or Write. If you believe your Card has been lost or stolen or that someone has transferred or may transfer money from your account or otherwise use your Card or Credit Card account without your permission, call: (808) 847-4444 on Oahu; Neighbor Islands, Guam, Commonwealth of the Northern Mariana Islands (CNMI), or Continental U.S call 1-888-342-2778, or BankCard Security Service, Department of Security, P.O. Box 1959, Honolulu, Hawaii 96805.

22. Our Business Days. Our business days are Monday through Friday, except for legal holidays.

23. 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 your credit experience with you in response to legitimate credit inquiries. If you believe that we have incorrect information or have reported inaccurate information about you to a credit bureau, please call us at (808) 847-4444 from a toll-free at (808) 847-4444 or 1-888-844-4444.

24. Security Interest. We have no security for any amounts which become due under this Agreement unless you have given us a specific security interest in connection with the Agreement, which is described on the Security Agreement Supplement to this Agreement.

25. Collective Bargaining. We may call all collective-bargaining units, including, without limitation mailing and delivery charges, reasonable attorneys’ fees and court costs at trial and on appeal, all as permitted by law.

26. One Year Statute of Limitations. Each time you individually, or all of you together, will be liable under this Agreement. We may collect from or sue any one of you, or make any settlements or extensions with any one of you, without giving us the rights to the above actions, or any change that you may make Purchases or get Cash Advances under this Agreement which will be binding upon all of you.

27. No Waiver of Rights. You are not entitled to choose to waive any of the terms or conditions 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. If we do not mean that we have waived or given up, our right to exercise any of our rights or remedies under 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 dependence on the existence or nonexistence of any security for such modification, reduction, or unavailability of services caused by an emergency situation.

28. Changing Terms. We can change, add to, delete, or otherwise modify the terms of this Agreement at any time in any way permitted by law. Except as otherwise provided herein, we will send you advance notice of any change to this Agreement. If the change affects use of your Card in an automated terminal, we will give you advance notice of the change unless the change has to be 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 right to stop payment. 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.

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

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

31. Governing 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.

32. Monitoring/Recording Telephone Calls. Our supervisory personnel may listen to your telephone calls at any time for the purpose of monitoring and improving the quality of service you receive.

33. 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 involving your account could be available only in a modified or reduced form or could be entirely unavailable. Unless expressly prohibited by applicable law, you agree that we will have no liability to you for such modification, reduction, or unavailability of services caused by an emergency situation.

YOUR BILLING RIGHTS: Keep This Notice for Future Use

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: At least 3 business days before an automated payment is
• Date statement was mailed: to us, we will extend the time periods.
• Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
• From: If you do not notice us within 60 days after the statement was mailed to you, you may not get back any money
• Last day you can file a claim: 60 days if we can prove that we could have stopped someone from taking any money if you had told us in time.
• If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

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 change in question may remain on your statement.
• You 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 revolve line.

After we finish our investigation, one of two things will happen:
1. If we believe there was a mistake: We will correct the error. We will send you a statement 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.
2. If we do not believe there was a mistake: We will send you a statement of the amount you owe and the payment is due. We may then report you as delinquent if you do not pay the payment amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us in 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled or closed.

If we do not follow all of the rules above, you do not have to pay the first $500 of interest or other charges by us.

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 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 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 not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing 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 we think you owe an amount and you do not pay, we may report you as delinquent.