



## PRIORITY DESTINATIONS<sup>®</sup> WORLD AND WORLD ELITE CREDIT CARD DISCLOSURES (Personal and Priority Banking Accounts)

This disclosure was printed on 09/01/18. The information for this card is accurate as of that date and is subject to change after that date. For any changes since the print date, contact us at BankCard Center, P.O. Box 1959, Honolulu, HI, 96805.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>17.99%</b> for Personal World and World Elite Accounts</p> <p><b>15.99%</b> for Priority Banking World and World Elite Accounts</p> <p>These APRs will vary with the market based on the U.S. Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>4.99%</b> fixed APR for eight billing cycles beginning with the billing cycle on which the balance transfer appears.</p> <p>After that, the APR will be <b>17.99%</b> for Personal World and World Elite Accounts or <b>15.99%</b> for Priority Banking World and World Elite Accounts.</p> <p>These APRs will vary with the market based on the U.S. Prime Rate.</p>
<b>APR for Cash Advances</b>	<b>18.00%</b> Fixed
<b>Penalty APR and When it Applies</b>	<p><b>18.00%</b> Fixed</p> <p>This APR may be applied to your account if you make a late payment.</p> <p><b>How Long Will the Penalty APR Apply?:</b> This Penalty APR will apply until you make six consecutive Minimum Payments when due.</p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire New Balance by the Payment Due Date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
<b>Annual Fee</b>	<p><b>None</b> for Personal and Priority Banking World Accounts</p> <p><b>\$0</b> for Personal and Priority Banking World Elite Accounts for the first year. After that, the Annual Fee will be <b>\$50</b> for Personal and Priority Banking World Elite Accounts.</p>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Foreign Transaction <b>3%</b> of the U.S. dollar amount of any Purchase or Cash Advance made in a foreign currency (Fee waived for Personal and Priority Banking World Elite Accounts)</li> <li>• Balance Transfer Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater</li> <li>• Convenience Check Either <b>\$5</b> or <b>3%</b> of the amount of each check, whichever is greater</li> <li>• ATM/Over-the-counter Cash Advance Either <b>\$5</b> or <b>5%</b> of the amount of each Cash Advance, whichever is greater</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment Up to <b>\$38</b></li> <li>• Returned Payment Up to <b>\$38</b></li> </ul>

**How We Will Calculate Your Balance:** We use a method called “Average Daily Balance (including new Purchases).”

**Loss of Balance Transfer APR:** We may end your Balance Transfer APR and apply the Penalty APR if you make a late payment.

Any amount of your payment that is greater than the Minimum Payment Due is applied to the balances with the highest APR before being applied to balances with lower APRs. In addition, interest charges on balance transfers begin on the transaction date of each transfer and will be assessed even if your entire New Balance is paid by the Payment Due Date.

Unless otherwise defined herein, all capitalized terms shall have the meaning set forth in the applicable Priority Destinations World Elite Credit Card Agreement.

## TERMS AND CONDITIONS

### Important Information about the Priority Destinations<sup>®</sup> World and World Elite Credit Card Program

Priority Destinations<sup>®</sup> World cardholders ("Cardholders") will receive 3 Priority Destinations Priority Miles<sup>®</sup> ("Priority Miles") per \$1 spent for the first \$6,000 in a calendar year on net qualifying travel purchases and thereafter, 1.5 Priority Miles per \$1 spent on any subsequent net qualifying travel purchases, 1.5 Priority Miles per \$1 spent on net qualifying everyday spend (gas, grocery, cable TV, phone and other monthly utilities), and 1 Priority Mile per \$1 spent on all subsequent net qualifying purchases.

Priority Destinations World Elite cardholders ("Cardholders") will receive 5 Priority Destinations Priority Miles ("Priority Miles") per \$1 spent for the first \$6,000 in a calendar year on net qualifying travel purchases and thereafter, 2 Priority Miles per \$1 spent on any subsequent net qualifying travel purchases, 2 Priority Miles per \$1 spent on net qualifying everyday spend (gas, grocery, cable TV, phone and other monthly utilities), and 1 Priority Mile for every \$1 spent on all subsequent net qualifying purchases.

Purchases must be submitted by eligible merchants for travel, gas, grocery or utility bill payments to qualify for additional Priority Miles. Purchases at department stores, superstores and warehouse clubs are not eligible to receive additional Priority Miles. Additional terms and restrictions may apply.

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 Cardholder's Priority Destinations World or World Elite Credit Card account (the "Account") because of a return of goods or for any other reason will result in a corresponding deduction of Priority Miles from the Cardholder's Account. Accounts must be open and in good standing to earn and redeem Priority Miles. Priority Miles cannot be bought, sold, or transferred in any way by the Cardholder except Priority Miles can be transferred to other Priority Destinations World Cardholders and Priority Destinations World Elite Cardholders. Priority Miles accrued in a cardholder's account shall be maintained in the account until it is redeemed or until it expires, whichever occurs first. Priority Miles accrued shall be subject to expiration on the last day of the twenty four (24) months after the last account activity in the cardholder's account. Activity includes purchase transactions and redemptions. In cases where Miles are for any reason removed from an account, such as for the redemption of awards, and later returned, the return of the Priority Miles to the account shall not count as account activity. Questions regarding the redemption of Priority Miles for Priority Destinations World cardholders may be directed to our Rewards Center at 1-877-668-4662 or 1-877-676-5171 for Priority Destinations World Elite cardholders. See the applicable Priority Destinations Program Agreement and the Priority Destinations Credit Card Agreement for more information about the Priority Destinations Program and your Account.

Priority Miles have no cash value except as described in the applicable Priority Destinations Program Agreement. First Hawaiian Bank reserves the right to cancel or change the Priority Destinations 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 and World Elite Credit Card at any time.

World Mastercard<sup>®</sup> and World Elite Mastercard<sup>®</sup> features and many of its benefits are available only to World cardholders and World Elite cardholders, respectively. Mastercard 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 without notice.

Mastercard<sup>®</sup> is a registered trademark of Mastercard<sup>®</sup> International Incorporated.