CASH REWARDS CREDIT CARD AGREEMENT  
(Personal Accounts)

Interest Rates and Interest Charges

<table>
<thead>
<tr>
<th>Annual Percentage Rate (APR) for Purchases</th>
<th>18.00%</th>
</tr>
</thead>
<tbody>
<tr>
<td>APR for Cash Advances</td>
<td>18.00%</td>
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<tr>
<td>Penalty APR and When it Applies</td>
<td>18.00%</td>
</tr>
</tbody>
</table>

**Interest Rates and Interest Charges**

- **Annual Percentage Rate (APR) for Purchases:** 18.00%
  - This APR will vary with the market based on the U.S. Prime Rate.

- **APR for Cash Advances:** 18.00%

- **Penalty APR and When it Applies:** 18.00% Fixed
  - This APR may be applied to your account if you make a late payment.

**How Long Will the Penalty APR Apply?**

- **How Long Will the Penalty APR Apply?**
  - This Penalty APR will apply until you make six consecutive Minimum Payments when due.

**Paying Interest**

- **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.**

**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](http://www.consumerfinance.gov/learnmore).**

**Fees**

<table>
<thead>
<tr>
<th>Annual Fee</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction Fees</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>
</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**

| Late Payment | Returned Payment | Up to $39 |

**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.

**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 Agreement will cover any Platinum Mastercard® or World Mastercard account (individually or collectively called “Credit Card account”) that you have with us. If you agree to be bound by all the terms of this Agreement. In this Agreement, the words “you” or “your” mean everyone who has requested or obtained a Credit Card account. The words “we,” “us,” or “our” mean Bank.

1. Use. Your Platinum Mastercard or World Mastercard (individually or collectively called “Card”) may be used to purchase for goods or services from participating merchants (“Purchases”) or to get Cash Advances from us or any other financial institution displaying the “Mastercard” logo. You may not use your Card or Credit Card account for any unlawful purposes. You may not use your Card (i) to make Purchases or access to your checking, savings, and Credit Card accounts. You are responsible for all such charges, even if your account has been closed for any reason.

2. Temporary Reduction of Credit Limit/Revolve Line. Merchants, such as car rental companies and hotels, may request prior credit approval from us for an estimated amount of your Purchases, even if you ultimately do not make any payment by credit. If your available Credit Limit/Revolve Line will temporarily be reduced by the amount authorized by us. If you do not ultimately use your Credit Card account for your Purchases or if the actual amount charged to your Credit Card account is less than the authorized amount, we will refund the excess amount to you. The temporary reduction of your available Credit Card account will result in a temporary reduction of your available Credit Limit/Revolve Line, but will not increase the amount you owe us under this Agreement.

3. 4. Temporary Reduction of Credit Limit/Revolve Line. We may reduce your Credit Limit/Revolve Line if we notice excessive use of your Card or other suspicious activities or if we reasonably believe the Card is or has been used for fraud. Without limiting the foregoing, we may also decline an authorization request experience with other creditors, and our understanding of your resources.

4. 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 accordance with the minimum payment amount. The “Minimum Payment Due” amount 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 follows: First, to the Purchases, then the Balance Transfers and Convenience Check Transaction Fees, late charges, membership fees, and other fees that may be charged to your account. The payment due date will show, among other things, your “Previous Balance,” your “New Balance,” and your minimum monthly payment, which will be shown as “Minimum Payment Due.” If you 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 online.

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9. Minimum Payment–Late Charge. At least the amount of the “Minimum Payment Due” must be received by us by the “Payment Due
9. When You Must Pay to Avoid Interest Charges. There may be different treatment of interest charges for Purchases and Cash Advances, even if you use both of them to purchase the same tangible item. If you pay the new balance early enough to reach us by the Payment Due Date, we may charge the maximum allowable rate. The "Minimum Payment Due" will include the amount calculated by using the table below, and will also include that month's Unpaid Balance. The minimum charge will include the past due amounts as part of the "Minimum Payment Due."

"New Balance" $ 0.01 - $24.99

"Minimum Payment Due" Entire "New Balance" $25.00 or more

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 add up all of your daily balances for Purchases each day, divide by the number of days in the period, and then round the result up to the nearest dollar.

b. Average Daily Balance. To get the "Average Daily Balance" of Cash Advances, we add up all of your daily balances for Cash Advances each day, divide by the number of days in the period, and then round the result up to the nearest dollar.

c. Variable Rate. The current ANNUAL PERCENTAGE RATE for Purchases is shown on page 1 of this Agreement. The Daily Periodic Rate for Purchases is 0.0493%. The Daily Periodic Rate and the corresponding ANNUAL PERCENTAGE RATE may change (decrease or increase) on the first day of each of your billing cycles that begin in March, June, September, and December. Each date on which the Rate is calculated 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 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 a substitute index based on computational approximation and will give you notice of this change by the next due date for the Minimum Payment. The "Minimum Payment Due" for Purchases based on a variable rate is equal to the sum of the Current Index plus a "Base Rate" of 12.99 percentage points. (The Rate Spread is also called the "Margin")

11. Minimum Interest Charge. If the interest charge for all balances on your Credit Card account is less than $1.00, we will charge you the Minimum Interest Charge shown on page 1. This charge is in lieu of any other interest charge.

12. Foreign Transaction Fee. If you make a Purchase or Cash Advance in a foreign currency, it will be billed to your Credit Card account in the currency in which the transaction occurs. The minimum charge for foreign currency transactions will be assessed even if your entire New Balance is paid by the Payment Due Date.

13. Other Transaction Fees. We will charge your Credit Card account when appropriate the following Transaction Fees shown on page 1, each based on the transaction amount. 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 device 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 request made by you, we may also charge you for these expenses.

15. Authorizing Transactions. We reserve the right to decline a transaction of any kind, in our sole discretion, for any reason, including but not limited to operational considerations, your account being in default, or we suspect fraudulent or unlawful activity. We are not responsible for any losses suffered if a transaction is declined for any reason, either by us or a third party, even if you have sufficient credit available on your account.

16. Credit Insurance is Optional. If you choose to purchase credit insurance, the premium will be computed on the Average Daily Balance of Purchases or Cash Advances, including insured purchases and charges, including finance and other charges, up to $5,000. The cost for credit insurance is $5.00 per $100 of your average daily balance of Purchases and Cash Advances. During months when you have a balance of $100 or more, the credit insurance premium will be paid to the credit card issuer for all of your Credit Card accounts or for the account to which the payment was applied. If you elect not to purchase credit insurance, we will determine the balance for all Credit Card accounts or for the account to which the payment was applied.$ 20.00/hour

Payable at Time of Delivery

17. Default. We may decline the entire balance for all Credit Card accounts or for the account to which the payment was applied if you are declared in default for any reason, either by us or a third party, even if you have sufficient credit available on your account.

18. Governing Law. This Agreement is governed by and construed under the laws of the State of California (other than any rules that would require interpretation of this Agreement in accordance with the laws of a different jurisdiction).

Cash Rewards - Personal Page 3 of 5 Rev. Date 3/30/19
If you tell us within two business days, you can lose no more than $50 if someone used your Card at an automated terminal without your permission. If the loss or theft of your Card and we can prove that if you had told us, we could have stopped the charge, you will not have to pay the amount in question, along with applicable interest and fees. 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.

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. We will send you at least 30 days’ notice before the change is effective. You will have the 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 already owe under this Agreement would continue, and you must return your Card to us.

29. Other Agreements. Use of your Card is subject to the terms of existing regulations governing deposit accounts 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 the State of Hawaii for your benefit and convenience.

32. 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 service you receive.

33. Emergency Situation. In the event of an emergency situation beyond our reasonable control, such as an "act of God," fire, war, or natural disaster, services involving your account could be unavailable in a modified or limited 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

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 number: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your billing, 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 due, 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 we will not investigate to see whether or not you have a possible valid claim or to settle any potential dispute.

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/resolve 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.
- 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 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.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent, and we must let those organizations know when we cannot report you as delinquent, and we must let those organizations know when you are disputing 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 between us.

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:

- 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.)
- 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.
- You cannot yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, you can return it as follows:

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.