

Thank you for applying for a personal loan or personal line of credit online. Here are the steps you'll have to complete:

- 1. Read and accept the electronic disclosures below.
- 2. Receive an instant decision.*
- 3. If approved:

for a Personal Loan

• You can visit any of our conveniently located branches to sign for your new loan. If you want to take advantage of our Debt Cancellation Plans**, one of our Customer Service Representatives can help you when you visit our branch. Debt Cancellation may eliminate the need to pay the rest of your loan back should one of the covered situations occur.

for a Personal Line of Credit

• You can visit any of our conveniently located branches to sign for your new loan. If you want to take advantage of our Debt Cancellation Plans**, one of our Customer Service Representatives can help you when you visit our branch. Debt Cancellation may eliminate the need to pay the rest of your loan back should one of the covered situations occur.

*Subject to credit approval. If instant approval is not received, we will contact you as soon as possible regarding the status of your application. For questions regarding your application, please call us at 643-LOAN for Hawaii and 1-800-403-7167 for Guam.

**Debt Cancellation Disclosure: Your purchase of a First Hawaiian Bank (the "Bank") Debt Cancellation Plan (the "Plan") is optional and whether or not you purchase the Plan will have no effect on your application for credit, the terms of your loan, or any other credit arrangement you have with the Bank. You may cancel the Plan by written notice to us within 30 days from purchase and receive a full refund. You will receive additional Plan information before you are required to start paying for the Plan, which will include a copy of the Plan contract. There are Plan eligibility requirements, conditions and exclusions that could prevent you from receiving benefits under the Plan. You should carefully read the Plan contract for a full explanation of the Plan terms.

Please note for personal loans and lines of credit, we currently only accept online applications from residents of Hawaii, Guam & CNMI. For all loans and lines of credit (excluding Business MasterCard), we accept only ONE application per person within a 90 day period.

CONSENT TO RECEIVE ELECTRONIC DISCLOSURES

IMPORTANT INFORMATION Read Carefully and Print or Retain a Copy for Your Records This Consent to Receive Electronic Disclosures Notice is being provided to you by First Hawaiian Bank to inform you of your rights when receiving legally required information and disclosures electronically.

You must consent to First Hawaiian Bank providing you important information and disclosures electronically. If you wish to receive important information and disclosures on paper, please call Loan By Phone (643-5626) to apply over the phone, as it will not be possible for you to apply for this loan on this website. Guam residents, please call 1-800-403-7167.

If you consent to receive the disclosures and other important information in electronic format, your consent applies only to this loan application. You may withdraw your consent to receive future disclosures in electronic format by writing to First Hawaiian Bank, Consumer Service Center, P.O. Box 1959, Honolulu, HI, 96805-1959.

Disclosures required by Federal and State law will be provided to you in electronic format during the course of this loan application.

To receive and retain information and disclosures in electronic format, you will need a computer and printer; a communications link (usually through a traditional or cellular telephone service provider or a cable connection and a modem or other device for connecting your computer to the Internet); an Internet service provider; a browser that supports 128-bit encryption security; and an email address where disclosures can be sent in electronic format. Disclosures provided are intended to be viewed online with a computer monitor set at an 800 x 600 screen resolution and margins set at 0.50". In order to keep copies for your records, you will need to have access to a printer or have the ability to download information.

You may request a written (non-electronic) copy of any disclosures provided to you electronically by writing to First Hawaiian Bank, Consumer Service Center, P.O. Box 1959, Honolulu, HI, 96805-1959.

Important Information About Procedures for Opening a New Account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you:

When you open a new account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.