



PRIORITY REWARDS PROGRAM AGREEMENT FOR PRIORITY REWARDS WORLD ELITE PRIVATE BANKING CREDIT CARDS

By requesting participation in the Priority RewardsSM World Elite Private Banking Program (“Program”), you agree to be bound by all the terms of this Priority Rewards World Elite Private Banking Program Agreement (“Agreement”). In this Agreement, the words “you” or “your” mean everyone who applied for or requested membership in the Program as well as any other person who is a joint cardholder on a Priority Rewards World Elite Private Banking Credit Card Account (“Card Account”) used under the Program. Authorized Users cannot apply or request membership in the Program and are not considered joint cardholders. The words “we,” “us,” “our,” or “Bank” mean First Hawaiian Bank and other agents we use under the Program. Unless otherwise defined herein, capitalized terms shall have the meanings given in the Priority Rewards Private Banking Credit Card Agreement governing your account (“Card Agreement”).

Program and Rewards Eligibility

1. You must be a Card Account holder to participate in the Program.
2. Membership in the Program is subject to this Agreement and the applicable Card Agreement. Any failure to comply with this Agreement or the Card Agreements, any fraud or misrepresentation of any information furnished to us or our affiliates by you, or anyone acting on your behalf, may result in the termination of membership in the Program and/or forfeiture of your CashPointsSM earned under your Card Account. Notwithstanding anything to the contrary in this Agreement, the terms of the applicable Card Agreement will control over any inconsistent term in this Agreement.
3. In order to earn or redeem CashPoints under the Program, your Card Account(s) must be open and in good standing. Any credit on your Card Account because of a return of goods or for any other reason will result in a corresponding deduction of CashPoints. Determinations of what constitutes a closed Card Account or Card Account in good standing will be made at our sole discretion.
4. You are not eligible to redeem any available CashPoints if your Card Account in the Program is closed.

Termination or Changes to the Program

5. We reserve the right to terminate the Program or to change the Program rules, benefits, or CashPoint levels, in whole or in part, at any time with or without notice, even though changes may affect your ability to use accumulated CashPoints. Your continued participation in the Program after any change shall be deemed to be your acceptance of any such change. If you do not agree to any change of this Agreement, you must immediately cease participation in the Program. The accumulated CashPoints do not entitle you to any vested rights with respect to CashPoints, credits, rewards, or benefits.

Accumulation of CashPoints

6. Priority Rewards World Elite Private Banking cardholders earn one and a quarter (1.25) CashPoints for every one (1) dollar of eligible purchases. CashPoints will be deducted for any returns or credits made on your Card Account.
7. The following types of transactions do not earn CashPoints: cash advances, balance transfers, convenience checks, ATM withdrawals, PIN transactions, money transfers (including P2P

payments), quasi cash transactions (including purchases of traveler's checks, money orders, foreign currencies and crypto currencies), lease and loan payments, truck stop transactions, tax payments, gambling transactions, unauthorized or fraudulent charges, finance charges and other card-related fees.

8. Purchases must be submitted by eligible merchants in order to earn CashPoints. Eligibility is determined by the merchant's Merchant Category Code (MCC). We will determine which MCCs are eligible to earn CashPoints; however, we do not control how MCCs are assigned to merchants. There may be times when a merchant is ineligible based on its MCC, even though the merchant or some of its merchandise or services do not appear to fit in an excluded category. First Hawaiian Bank reserves the right to determine which purchases qualify to receive additional CashPoints.
9. Questions as to what constitutes a qualifying purchase, as well as any exceptions, are at our sole discretion. We reserve the right to verify and adjust CashPoints at any time without notice.
10. CashPoints are earned and available for redemption after qualifying transactions have been posted. CashPoints balance and activity can be viewed in your FHB Online® Banking account or by calling the Redemption Center toll-free at **1-800-868-2856**. To view online, you must be enrolled in FHB Online Banking and your Card Account must be open and in good standing.

Expiration/Termination of CashPoints

11. Accrued CashPoints are located in your rewards account ("Rewards Account"). CashPoints accrued shall be maintained in the rewards account until they are redeemed or until they expire, whichever occurs first. CashPoints accrued shall be subject to expiration on the last day of the twenty four (24) months after the last account activity in the Card or Rewards Account. Activity includes Card purchase transactions and redemptions. In cases where CashPoints are for any reason removed from an account, such as for the redemption of rewards, and later returned, the return of the CashPoints to the account shall not count as account activity. CashPoints have no cash value except as described in connection with the Program and may not be used to repay other obligations to us or anyone else.
12. If your Card Account is closed for any reason, all unredeemed CashPoints on your rewards account shall automatically expire and cannot be used or redeemed for any purpose. Neither you, nor anyone claiming through you, are entitled to compensation from us or anyone else if CashPoints are lost or terminated in any way.

Redemption of CashPoints

13. All rewards, cash purchases and related fees are non-refundable and cannot be changed unless permitted by the terms specific to that redemption and/or purchase. Please review the specific terms and conditions provided at the time of redemption and/or purchase.
14. Minimum CashPoint amounts apply for all rewards.
15. The Redemption Schedule is available to you online at **fhb.com/priorityrewardsprogram**, your nearest branch, or by calling the Redemption Center toll – free at **1-800-868-2856**. CashPoints in your Rewards Account may only be redeemed while your Card Account is open and in good standing.
16. You may elect to transfer CashPoints to other Program participants (also known as gifting). There is no fee for transferring CashPoints. Transferred CashPoints are set to the expiration date of the account receiving the CashPoints. Transferring CashPoints does not qualify as redemption or purchase activity.
17. All Program redemptions, transferring of CashPoints and travel-related inquiries must be done by calling the toll-free number **1-800-868-2856**.

18. For information related to your Card Account, contact First Hawaiian Bank at **(808) 844-4444** (Oahu) or **(888) 844-4444** (Toll-Free).
19. Individual merchants and service providers are responsible for the quality and performance of any goods or services each provides as a benefit under this Program. Any rules of the merchants relating to returns and exchanges apply. We are not affiliated with the providers of goods and services offered through the Program, and we are not responsible for the goods or services offered through the Program. Any disputes concerning rewards will not affect your payment obligation to us on your Card Account. We are not responsible for any disputes among cardholder, authorized users, merchants or providers of the Program. Travel redemption services, travel bookings, and issuance of travel documentation are provided by the Program travel platform, Travel with Rewards powered by Expedia.

Redemption using Mastercard Pay with Rewards™ app

20. Your Card Account is eligible to use Mastercard Pay with Rewards™ to redeem CashPoints as a statement credit for qualifying purchase transactions at authorized merchants
21. Mastercard, at their sole discretion, will determine transaction eligibility and authorized merchant designation without further notice to you. Purchase transactions must be processed in-person, online, or as a recurring payment by the Mastercard payment network to be eligible for Pay with Rewards™. Purchase transactions requiring pre-authorization such as hotels, car and truck rental agencies, gas stations, and cruise ships are not eligible for Pay with Rewards™.
22. You can manage your Pay with Rewards™ redemption setting in the Pay with Rewards™ mobile app, in FHB Online Banking account, or by calling the Redemption Center toll-free at **1-800-868-2856**
23. When Pay with Rewards™ is enabled, you will be issued a statement credit in the amount of your single next qualifying purchase as long as your available CashPoints balance is sufficient and the transaction meets the Program minimum. If you do not have enough CashPoints to cover the entire transaction amount, a partial statement credit will be applied in whole dollars.
24. You may redeem CashPoints on past purchases processed within the previous 90 days and review transaction eligibility exclusively in the Pay with Rewards™ mobile app.
25. Statement credits will be applied to the Card Account used to make the eligible purchases and will appear approximately seven (7) calendar days after redemption.
26. First Hawaiian Bank will not reverse accidental or willful redemptions.

Travel and Activities

27. You may redeem your CashPoints for flights, hotels, car rentals, and activities offered through the Travel with Rewards platform powered by Expedia. Travel bookings are subject to availability. Exclusions and limitations apply.
28. You may access the Travel with Rewards website from your enrolled Card Account in FHB Online Banking to book travel. During checkout, you may elect to pay with your available CashPoints, your Card Account, or a combination of both.
29. All bookings are subject to the Travel with Rewards Terms of Service, available on the Travel with Rewards website. Additional terms and conditions provided by other travel providers such as an airline's conditions of carriage, a property's terms and conditions, or a car rental company's rental agreement will also apply to any bookings.
30. CashPoints will be deducted at the time of booking and are considered fully redeemed when booking is confirmed and an Expedia itinerary number is issued. All bookings will be sent a confirmation email with the itinerary number and all applicable terms and conditions to the

email address provided at time of booking. Flight bookings will also receive an eTicket number and record locator to manage your flight directly with the airline.

31. Should your booking be eligible for refund per the terms of the travel provider, your CashPoints will be returned to your Rewards Account within seven (7) calendar days.
32. No shows for travel and activity bookings will result in a total forfeiture of any payments made and/or CashPoints redeemed in connection with the booking, without credit due.
33. Tickets or other travel bookings may be issued in any designated individual's name but must be redeemed by you or a joint cardholder of the Card Account.
34. First Hawaiian Bank is not responsible for communication of flight schedule changes. You are responsible for checking the scheduled departure time of your flight before travel.

Cash Rewards

35. Checks issued upon request by you or a joint cardholder of the Card Account, will be made payable to both the primary cardholder (identified as the applicant on the application) and the secondary cardholder, and mailed within fourteen (14) days of request. Checks shall be delivered to the billing address by uninsured first-class mail. YOU ASSUME ALL RISK AND RESPONSIBILITY for lost, stolen, or otherwise destroyed checks.
36. Cash reward statement credits, including Pay with Rewards redemptions, will appear approximately seven (7) days after redemption.

Prepaid Cards

37. CashPoints may be redeemed for prepaid cards only in amounts set forth in the Program. Prepaid cards may be used at most places that accept Mastercard worldwide. They are non-reloadable and cannot be used at an ATM or bank for cash.
38. Bank is not the issuer of the prepaid cards. Separate terms and conditions, including fees, apply. Please see the cardholder agreement that comes with the prepaid card for more information. Prepaid cards cannot be returned.
39. Prepaid cards ship approximately 2-3 weeks after redemption and are delivered by uninsured first-class mail. YOU ASSUME ALL RISK AND RESPONSIBILITY for lost, stolen, or otherwise destroyed cards.

Gift Cards

40. Bank is not affiliated with any of the listed merchants and the listed merchants are not sponsors of this Program. Names and logos are registered trademarks and cannot be used by any person or company without written approval from the individual merchants.
41. Gift cards may be applied toward the cost of any eligible merchandise and merchant services at participating vendors only, through the expiration date, if any, except where prohibited by law. If your purchase exceeds the value remaining on the gift card, you must pay for the excess at the time of purchase. You agree to settle all disputes about purchases you make using your gift card with the merchant. Gift cards/certificates/e-certificates cannot be resold and are non-refundable.
42. Applicable fees may vary by individual merchant. Please see the merchant's website for additional terms and conditions, which are subject to change.
43. Physical gift cards are shipped via standard U.S. mail to the mailing address associated with your Card Account. Virtual gift cards are emailed to the email address associated with your Card Account. To update the contact information on your Card Account, contact First Hawaiian Bank at **(808) 844-4444** (Oahu) or **(888) 844-4444** (Toll-Free).

44. Gift cards will not be replaced if lost, stolen, or destroyed, unless the merchant allows such replacement. Please see the merchant's website for specific terms and conditions related to lost or stolen gift cards.

Mastercard Benefits

45. Additional cardholder benefits are available to you as described in your applicable Mastercard® Guide to Benefits for Credit Cardholders and is available at **fhb.com/GTB**.
46. Accessing some of these benefits may involve charges to your account. You are responsible for all such charges, even if your account has been closed for any reason.

Miscellaneous

47. Rewards accounts may not be combined with other rewards accounts. CashPoints may not be combined with any other type of promotion, frequency rewards program, or certificate(s).
48. Accumulated CashPoints do not constitute your property and cannot be bought, sold or transferred in any way (including by reason of death, as a part of a domestic relations matter, or otherwise by operation of law) unless specified herein or otherwise provided by us. Any violation of the foregoing restriction may subject the Card Account to termination, deduction of CashPoints from his or her Card Account, and/or liability for damages and litigation and transaction costs.
49. Please consult your tax advisor concerning any income or other tax consequences that may be related to the Program. Liability for any applicable federal, state, or local tax arising out of the accumulation or redemption of CashPoints shall be your sole responsibility.
50. The Program is void where prohibited by federal, state, or local law.
51. Neither our failure to exercise any of our rights under this Agreement, nor our delay in enforcing or exercising any of our rights, shall constitute a waiver of such rights. If we waive any right under this Agreement on one occasion, such waiver shall not operate as a waiver to any other occasion.

Limitation of Liability

52. Neither we nor any of our agents connected to the Program shall be liable for any bodily harm and/or property damage that may result from your participation in the Program, redemption of CashPoints, or for the performance by any airline for transportation services or any other type of goods or services whatsoever provided or to be provided through the Program. We do not endorse, guarantee, or warrant the goods and services offered by any airline, cruise provider, lodging establishment, or any other travel vendor, retailer, or other type of service or product supplier participating in the Program. To the fullest extent permitted by law, we specifically disclaim any representations or warranties, express or implied, regarding the Program, CashPoints, travel rewards, and any products or services, including any **WARRANTY OF MERCHANTABILITY** or **FITNESS FOR A PARTICULAR PURPOSE** or implied warranties arising from course of dealing or course of performance.