

Priority Rewards Redemption Schedule

Applies to Personal, Private Banking and Business credit cards.



Earn valuable CashPoints towards your choice of rewards from your everyday purchases. You can redeem for 1% cash back, gift cards, airline tickets on available carriers, hotel accommodations, car rentals and more!^{1,5}

HOW TO REDEEM YOUR CASHPOINTS

Priority Rewards Business customers who have a designated Program Administrator will need the 4-digit PassCode created at time of account application to manage credit card rewards online or over the phone.

FHB Online® and Mobile Banking²

Log in to FHB Online or Mobile Banking, select your Priority Rewards Credit Card account, and select “Redeem CashPoints” button.

Business cardholders must have FHB Online Business Banking³ to grant additional cardholders access to manage credit card rewards online.

By Phone

Contact the Priority Rewards Redemption Center toll-free at **1-800-868-2856**.

Minimum CashPoints amounts apply for all redemptions.¹

Visit fhb.com/managerewards for additional information.

CASH REWARDS

Your CashPoints can be redeemed for cash back — \$25 up to \$5,000.

Reward	CashPoints
\$25 Cash	2,500
\$50 Cash	5,000
\$100 Cash	10,000
\$250 Cash	25,000
\$500 Cash	50,000
\$1,000 Cash	100,000
\$3,000 Cash	300,000
\$5,000 Cash	500,000

Redemption Calculator: 1 CashPoint = \$0.01 in redemption value

Checks issued upon request by the Program Administrator will be made payable to the Company and mailed to the Company address.

GIFT CARDS

Redeem your CashPoints for gift cards from local and national merchants or a Prepaid Mastercard® for maximum flexibility.

Gift Card	CashPoints
\$25 Gift Card (virtual only) ⁴	2,500
\$50 Gift Card	5,000
\$100 Gift Card	10,000
\$200 Gift Card	20,000
\$500 Gift Card	50,000

Redemption Calculator: 1 CashPoint = \$0.01 in gift card or prepaid card value

TRAVEL

Redeem CashPoints to book any flight and stay anywhere available on our Expedia-powered travel platform.⁵

Travel Redemptions (Airfare, Hotel, Car Rental)	CashPoints
\$25	2,500
\$50	5,000
\$100	10,000
\$500	50,000

Redemption Calculator: 1 CashPoint = \$0.01 in redemption value



First Hawaiian Bank®

¹ Minimum CashPoints amounts apply for all rewards. All reward items and travel redemptions are subject to availability, and First Hawaiian Bank reserves the right to withdraw, change or replace specific reward items at any time.

² Basic online banking services are free for personal customers. Additional fees may apply for certain optional services. See the FHB Online® Terms and Conditions at fhb.com/online/terms for additional details. Terms and conditions apply. You must have a mobile device with Internet to use FHB Mobile Banking.

³ Enroll in either FHB Online Business Basic or FHB Online Business Banking. FHB Online Business Basic includes basic online banking features, such as eStatements, transfers and mobile check deposit, and is free to business customers. FHB Online Business Banking includes basic features as well as Online Bill Pay, Zelle® and Entitlements. FHB Online Business Banking is free for Business Priority Banking customers and is \$5.99 per month for all other business customers. Fee waivers are applied on the first business day of the month. For Priority Banking fee waivers, you must have had an open Priority Banking checking account as of the last business day of the preceding month. See fhb.com/online/terms for details.

⁴ \$25 gift card is available for redemption on select merchants.

⁵ Travel bookings and reward redemptions are subject to platform availability. You may redeem CashPoints or book travel with any travel provider available on the Program travel platform, Travel with Rewards powered by Expedia. Exclusions and limitations apply. Tickets or other travel rewards may be issued in any designated individual's name, but must be redeemed by the Program Administrator.

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