



PRIORITY REWARDS BUSINESS CREDIT CARD DISCLOSURES

This disclosure was published on 06/01/2020. The information for this card is accurate as of that date and is subject to change after that date. For any changes since the date published, contact us at BankCard Center, P.O. Box 1959, Honolulu, HI, 96805.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>15.49%</p> <p>The APR for Purchases may vary on the first day of each of your billing cycles, which begin in March, June, September and December. The rate will be determined by adding 10.99 percentage points to the Index, which is the highest U.S. Prime Rate published in the "Money Rates" section of <i>The Wall Street Journal</i> within the three months immediately preceding the calendar month in which the Change Date occurs. The Current Index will not be less than 4.50%.</p>
APR for Cash Advances	18.00% Fixed
Penalty APR and When it Applies	<p>18.00% Fixed</p> <p>This APR will apply to your account if you make a late payment.</p> <p>How Long Will the Penalty APR Apply?: The Penalty APR will apply until you have made six consecutive Minimum Payments when due.</p>
How to Avoid Paying Interest on Purchases	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 balance by the due date each month.
Fees	
Annual Fee	None
<p>Transaction Fees</p> <ul style="list-style-type: none"> Foreign Transaction ATM/Over-the-counter Cash Advance 	<p>3% of the U.S. dollar amount of any Purchase or Cash Advance made in a foreign currency. Either \$10 or 3% of the amount of each Cash Advance, whichever is greater.</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> Late Payment Returned Payment 	<p>\$19.00 if balance is less than or equal to \$250; \$39.00 if balance is greater than \$250.</p> <p>\$24.95</p>

How We Will Calculate Your Balance: We will use a method called "Average Daily Balance (including new Purchases)."

Unless otherwise defined herein, all capitalized terms shall have the meaning set forth in the Priority Rewards Business Credit Card Agreement.

See Next Page for Important Information about the Priority Rewards Business Program

TERMS AND CONDITIONS
Important Information about the Priority Rewards Business Program

Priority Rewards Business Credit CardSM cardholders ("Cardholders") will receive three (3) CashPoints for every \$1 spent on office supplies, and 1 CashPoint per \$1 spent on all other net qualifying purchases. The following 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, tax payments, gambling transactions, unauthorized or fraudulent charges, finance charges, and other card-related fees. Any credit on a Priority Rewards Business Credit Card account ("Account") because of a return of goods or for any other reason will result in a corresponding deduction of CashPoints from the Cardholder's Account. Accounts must be open and in good standing to earn and redeem CashPoints. CashPoints earned, redeemed and available will be reflected on the company's online rewards account at fhbrewards.com. CashPoints cannot be bought, sold or transferred in any way, except CashPoints can be transferred to other Priority Rewards cardholders and will be subject to the receiving cardholder's expiration date policy. 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 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. Questions regarding the redemption of CashPoints may be directed to our Redemption Center at 1-800-868-2856. Travel bookings are subject to availability. Airline tickets are subject to a non-refundable ticketing fee. Terms, conditions, and restrictions may apply. See the Priority Rewards Business Program Agreement and the Priority Rewards Business Credit Card Agreement for more important information about the Priority Rewards Business Program and your Account.

CashPoints have no cash value, except as described in the Priority Rewards Business Program Agreement. First Hawaiian Bank reserves the right to cancel or change the 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. The current Redemption Schedule is available at First Hawaiian Bank or www.fhb.com.

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 is a registered trademark of Mastercard International Incorporated.