



**UNITED MILEAGEPLUS® 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.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>15.49%</b></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>
<b>APR for Cash Advances</b>	<b>18.00%</b> Fixed
<b>Penalty APR and When it Applies</b>	<p><b>18.00%</b> Fixed</p> <p>This APR will apply to your account if you make a late payment.</p> <p><b>How Long Will the Penalty APR Apply?:</b> The Penalty APR will apply until you have made six consecutive Minimum Payments when due.</p>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Fees</b>	
<b>Annual Fee</b>	<b>\$45/card</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Foreign Transaction</li> <li>ATM/Over-the-counter Cash Advance</li> </ul>	<p><b>3%</b> of the U.S. dollar amount of any Purchase or Cash Advance made in a foreign currency. Either <b>\$10</b> or <b>3%</b> of the amount of each Cash Advance, whichever is greater.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	<p><b>\$19.00</b> if balance is less than or equal to \$250; <b>\$39.00</b> if balance is greater than \$250.</p> <p><b>\$24.95</b></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 United MileagePlus Business Credit Card Agreement.

**See Next Page for Important Information about the United MileagePlus Business Credit Card Agreement**

## TERMS AND CONDITIONS

### Important Information about the United MileagePlus Business Credit Card Agreement

United MileagePlus Business cardholders ("Cardholders") will receive one United MileagePlus® Mile ("Mile") for every \$1 in purchases made using their United MileagePlus Business Credit Card and earn 1 additional Mile for each \$1 spent on tickets purchased directly from United through United ticketing channels. Cash Advances, cash equivalents (such as the purchase of traveler's checks or cashier's checks) and account fees do not earn Miles. Any credit on a Cardholder's United MileagePlus Business Credit Card account ("Account") because of a return of goods or for any other reason will result in a corresponding deduction of Miles from the Cardholder's United MileagePlus Program account maintained by United. Miles will only be awarded to an Account that is open and not delinquent as of the statement date.

Miles earned will be reflected on the primary Cardholder's statement. Miles cannot be assigned or transferred in any way unless authorized by United. Miles have no cash value, except as described in the United MileagePlus Program. The company will not be enrolled in the United MileagePlus Program as a result of this application. Miles awarded through the use of the United MileagePlus Business Credit Card will only be credited to the employee's United MileagePlus account to whom a United MileagePlus Business Credit Card has been issued.

Miles accrued, awards, and benefits issued are subject to change and are subject to the rules of the United MileagePlus program, including without limitation the Premier® program (the "MileagePlus Program"), which are expressly incorporated herein. Please allow 6-8 weeks after completed qualifying activity for miles to post to your account. United may change the MileagePlus Program including, but not limited to, rules, regulations, travel awards and special offers or terminate the MileagePlus Program at any time and without notice. United and its subsidiaries, affiliates and agents are not responsible for any products or services of other participating companies and partners. Taxes and fees related to award travel are the responsibility of the member. Bonus award miles, award miles and any other miles earned through non-flight activity do not count toward qualification for Premier status unless expressly stated otherwise. The accumulation of mileage or Premier status or any other status does not entitle members to any vested rights with respect to the MileagePlus Program. MileagePlus Program participation may not be permitted in some countries. All calculations made in connection with the MileagePlus Program, including without limitation with respect to the accumulation of mileage and the satisfaction of the qualification requirements for Premier status, will be made by United Airlines and MileagePlus in their discretion and such calculations will be considered final. Information in this communication that relates to the MileagePlus Program does not purport to be complete or comprehensive and may not include all of the information that a member may believe is important, and is qualified in its entirety by reference to all of the information on the [united.com](http://united.com) website and the MileagePlus Program rules. United and MileagePlus are registered service marks. For complete details about the MileagePlus Program, go to [www.united.com](http://www.united.com).

First Hawaiian Bank reserves the right to add or delete benefits and services at any time without prior notice. See the United MileagePlus Business Credit Card Agreement for details.