



First Hawaiian Bank.

PRIORITY REWARDSSM CREDIT CARD DISCLOSURES (Personal and Private Banking Accounts)

This disclosure was printed on 6/1/2022. The information for this card is accurate as of that date and is subject to change after that date. For any changes since the print date, contact us at BankCard Center, P.O. Box 1959, Honolulu, HI, 96805.

| Interest Rates and Interest Charges | |
|---|---|
| Annual Percentage Rate (APR) for Purchases | <p>0% Intro fixed APR for the first six (6) billing cycles following the opening of your new account.</p> <p>After that, the APR will be:</p> <p>16.99% for Personal Accounts</p> <p>11.99% for Private Banking Accounts</p> <p>These APRs will vary with the market based on the U.S. Prime Rate.</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 New Balance by the Payment Due Date each month. |
| Minimum Interest Charge | If you are charged interest, the charge will be no less than \$1.00. |
| For Credit Card Tips from the Consumer Financial Protection Bureau | To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore . |
| Fees | |
| Annual Fee | None |
| Transaction Fees <ul style="list-style-type: none"> Foreign Transaction Cash Advance | <p>3% of the U.S. dollar amount of any Purchase or Cash Advance made in a foreign currency</p> <p>Either \$10 or 5% of the amount of each Cash Advance, whichever is greater</p> |
| Penalty Fees <ul style="list-style-type: none"> Late Payment Returned Payment | <p>Up to \$40</p> <p>Up to \$40</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 applicable Priority Rewards Credit Card Agreement.

TERMS AND CONDITIONS

Important Information about the Priority Rewards Credit Card Program

Priority RewardsSM Credit Card cardholders ("Cardholders") earn one (1) CashPoint (1.25 CashPoint for Private Banking customers) for every \$1.00 of net qualifying purchases. You will not earn CashPoints on the following: 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. Any credit on a Cardholder's 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 will be reflected on the Cardholder's (identified as the applicant in the application) online account on fbbrewards.com and cannot be bought, sold, or transferred in any way except CashPoints can be transferred to Priority Rewards Cardholders and Priority Rewards Premier World Elite Cardholders. CashPoints accrued shall be subject to expiration on the last day of the twenty-four (24) months after the last account activity in the rewards account. Airline ticket rewards are subject to a non-refundable redemption ticketing fee. Questions regarding the redemption of CashPoints may be directed to our Redemption Center at 1-800-868-2856. See the Priority Rewards Program Agreement and the Priority Rewards Credit Card Agreement for more information about the Priority Rewards Program and your Account.

CashPoints have no cash value except as described in the Priority Rewards Program Agreement. First Hawaiian Bank reserves the right to cancel or change the Priority Rewards 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. We reserve the right to change the features and benefits associated with your Priority Rewards Credit Card at any time without prior notice. The current Redemption Schedule is available online at fbbrewards.com. World Mastercard® features and many of its benefits are available only to World cardholders.

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