



## PRIORITY REWARDS<sup>SM</sup> BUSINESS CREDIT CARD DISCLOSURES

This disclosure was published on 12/1/2022. The information for this card is accurate as of that date and is subject to change after that date. For any changes since the date published, contact us at BankCard Center, P.O. Box 1959, Honolulu, HI, 96805.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>17.99%</b> 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%.
<b>APR for Cash Advances</b>	<b>18.00% Fixed</b>
<b>Penalty APR and When it Applies</b>	<b>18.00% Fixed</b> This APR will apply to your account if you make a late payment.  <b>How Long Will the Penalty APR Apply?:</b> The Penalty APR will apply until you have made six consecutive Minimum Payments when due.
<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.
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Foreign Transaction</li> <li>ATM/Over-the-counter Cash Advance</li> </ul>	<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.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	<b>\$19.00</b> if balance is less than or equal to \$250; <b>\$39.00</b> if balance is greater than \$250. <b>\$24.95</b>

**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 Credit Card Program**

**TERMS AND CONDITIONS**  
**Important Information about the Priority Rewards Business Credit Card Program**

Priority Rewards Business cardholders (“Cardholders”) earn three (3) CashPoints for every one (1) dollar spent on office supplies, and one (1) CashPoint per \$1 spent on all other purchases. Merchant registration may affect the amount of CashPoints earned on 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 order, 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 your credit card account (“Account”) because of a return of goods, or for any other reason, will result in a corresponding deduction of CashPoints. Accounts must be open and in good standing to earn and redeem CashPoints. CashPoint balances and activity can be viewed online at [fhbrewards.com](http://fhbrewards.com) or by calling the Redemption Center at 1-800-868- 2856. The information will be listed on the individual employee’s online rewards account for individually awarded CashPoints or on the consolidated Company online rewards account for combined CashPoints. 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) except as provided in the Priority Rewards Business Program Agreement (“Program Agreement”). 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. Activity includes credit card purchase transactions and redemptions. Questions regarding the redemption of CashPoints may be directed to our Redemption Center. Travel and booking subject to availability. Airline ticket rewards are subject to a non-refundable redemption ticketing fee. See the Priority Rewards Business Program and Credit Card Agreements for more information about the Priority Rewards Business Program and your Account.

CashPoints have no cash value except as described in the Program Agreement. First Hawaiian Bank reserves the right to cancel or change the Priority Rewards Business 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 Business Credit Card at any time without notice.

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