



**UNITED® CREDIT CARD DISCLOSURES**

This disclosure was published on 9/1/2022. 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.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>18.00%</b> This APR will vary with the market based on the U.S. Prime Rate.
<b>APR for Balance Transfers</b>	<b>2.99%</b> Intro fixed APR for your first eight (8) billing cycles following the opening of your account for balance transfers made within thirty days of account opening. After that, the APR will be <b>18.00%</b> . This APR will vary with the market based on the U.S. Prime Rate.
<b>APR for Cash Advances</b>	<b>18.00%</b> Fixed
<b>Penalty APR and When it Applies</b>	<b>18.00%</b> Fixed 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 New Balance by the Payment Due Date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
<b>Fees</b>	
<b>Annual Fee</b>	<b>\$0</b> introductory Annual Fee for the first year. After that, the Annual Fee will be <b>\$99</b> per account.
<b>Transaction Fees</b> • Foreign Transaction • Balance Transfer Cash Advance	<b>None</b> Either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater Either <b>\$10</b> or <b>5%</b> of the amount of each Cash Advance, whichever is greater
<b>Penalty Fees</b> • Late Payment • Returned Payment	Up to <b>\$40</b> Up to <b>\$40</b>

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

**Loss of Introductory Balance Transfer APR:** We may end your introductory Balance Transfer APR and apply the Penalty APR if you make a late payment.

Unless otherwise defined herein, all capitalized terms shall have the meaning set forth in the applicable United Credit Card Agreement.

**TERMS AND CONDITIONS**  
**Important Information about the United® Credit Card Program**

United® Credit Card cardholders (“Cardholders”) will receive one (1) United MileagePlus Mile (“Mile”) for every \$1 of Purchases made using their United Credit Card and earn one (1) additional Mile for each \$1 spent on gas, groceries, and United Airlines tickets purchased through United ticketing channels. Cash advances, cash equivalents (such as purchase of traveler’s checks or cashier’s checks) and other account fees do not earn Miles. Any credit on a Cardholder’s United Credit Card 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 only will be awarded to the United MileagePlus Program account of a Primary Cardholder whose United Credit Card account is open and not delinquent on the statement billing date. Miles earned will be reflected on the Primary Cardholder’s monthly credit card statement. Co-applicants will not be automatically enrolled in the United MileagePlus Program as a result of this application. Miles awarded through the use of the co-applicant’s United Credit Card only will be credited to the Primary Cardholder’s United MileagePlus Program account. Miles cannot be assigned or transferred in any way unless authorized by United. If you aren’t already a MileagePlus member, you’ll be automatically enrolled when you’re approved for this credit card. You will receive an email confirming your enrollment and email subscriptions.

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 to 8 weeks after completed qualifying activity for Miles to be posted to your account. United may change the United MileagePlus Program including, but not limited to, rules, regulations, travel awards and special offers or terminate the United MileagePlus Program at any time and without notice. United, its subsidiaries, affiliates and agents are not responsible for any products and services of other participating companies or 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 Credit Card Agreement for details.