



# First Hawaiian Bank.

## PRIORITY UNLIMITED 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>0%</b> Intro fixed APR for the first six (6) billing cycles following the opening of your new account. 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 Balance Transfers</b>	<b>4.99%</b> Intro fixed APR for the first eight (8) billing cycles following the opening of your account. 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. We will begin charging interest on Cash Advances on the transaction date.
<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> .
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Foreign Transaction</li> <li>Balance Transfer</li> <li>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>\$5</b> or <b>3%</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> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	Up to <b>\$41</b> Up to <b>\$41</b>

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

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

Any amount of your payment that is greater than the Minimum Payment Due is applied to the balances with the highest APR before being applied to balances with lower APRs. In addition, interest charges on balance transfers begin on the transaction date of each transfer and will be assessed even if your entire New Balance is paid by the Payment Due Date.

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

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

Priority Unlimited Credit cardholders ("Cardholders") will earn 2% unlimited cash rewards on all qualifying purchases for customers with an additional qualifying account ("Qualifying Account") with First Hawaiian Bank of which a Cardholder is an owner or joint owner. A Qualifying Account includes any personal deposit account (checking, savings, CD, IRA), mortgage, home equity loan, HELOC, or private banking relationship with FHB. Owner does not include agents, beneficiaries, custodians, guardians, personal representatives, guarantors, and other types of non-owners. Cardholders without an additional Qualifying Account will earn 1.5% unlimited cash rewards on all qualifying purchases. The Qualifying Account must be open as of the last day of the Program Year (October 31), which is when the applicable cash rewards rate (2.0% v. 1.5%) will be determined and applied for qualifying purchases made during the Program Year. Cash rewards will be automatically redeemed on an annual basis for a statement credit at the end of the Program Year, as long as your Card Account is, at that time, open and in good standing. Your annual statement credit will be applied in November and will appear on your November or December statement (depending upon your cycle date). The amount of the statement credit will depend on whether you have any qualifying purchases and a Qualifying Account open as of the last day of the Program Year, as indicated above.

The following types of transactions do not earn cash rewards: cash advances, balance transfers, convenience check advances, ATM withdrawals, PIN transactions, money transfers (including P2P payments), quasi cash transactions (including purchases of traveler's checks, money orders, foreign currencies and cryptocurrencies), lease and loan payments, truck stop transactions, tax payments, gambling transactions, unauthorized or fraudulent charges, finance charges and other card-related fees.

Cash rewards have no cash value except as described in the Priority Unlimited Program Agreement. Cash rewards will be reflected on the primary Cardholder's credit card statement and cannot be bought, sold or transferred in any way. Any credit on a Cardholder's Priority Unlimited Credit Card account (the "Card Account") because of a return of goods or for any other reason will result in a corresponding deduction of cash rewards. Accounts must be open and in good standing to earn and redeem cash rewards. First Hawaiian Bank reserves the right to cancel or change the Priority Unlimited Program at any time without prior notice.

Questions regarding the redemption of cash rewards for Priority Unlimited Cardholders may be directed to our Rewards Center at 1-833-251-6394. See the Priority Unlimited Program Agreement and the Priority Unlimited Credit Card Agreement for more information about the Priority Unlimited Program and your Card Account.

World Mastercard® features and many of its benefits are available only to World cardholders. 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.