

## Get the most from your First Hawaiian Bank United Credit Card

Make every flight count! Use your First Hawaiian Bank United® Credit Card or First Hawaiian Bank United® World Elite Business Credit Card to purchase United flights and earn up to 15 miles per dollar.

Maximize your earning potential on United tickets purchased through United ticketing channels as a United credit cardholder and MileagePlus® member.

MileagePlus status	First Hawaiian Bank United Cardholder <sup>1 2</sup>	United MileagePlus Member <sup>2 3</sup>	Total miles you earn
<b>General</b>	<b>3 miles per \$1 spent</b> on United flights when booking with a FHB United card	<b>+ 6x miles per \$1</b> spent earned on United flights	<b>= 9 miles per \$1</b>
<b>Premier® Silver</b>	<b>3 miles per \$1 spent</b> on United flights when booking with a FHB United card	<b>+ 8x miles per \$1</b> spent earned on United flights	<b>= 11 miles per \$1</b>
<b>Premier Gold</b>	<b>3 miles per \$1 spent</b> on United flights when booking with a FHB United card	<b>+ 9x miles per \$1</b> spent earned on United flights	<b>= 12 miles per \$1</b>
<b>Premier Platinum</b>	<b>3 miles per \$1 spent</b> on United flights when booking with a FHB United card	<b>+ 10x miles per \$1</b> spent earned on United flights	<b>= 13 miles per \$1</b>
<b>Premier 1K®</b>	<b>3 miles per \$1 spent</b> on United flights when booking with a FHB United card	<b>+ 12x miles per \$1</b> spent earned on United flights	<b>= 15 miles per \$1</b>

### Terms and conditions:

1. Earn 3 Miles per \$1 spent on United tickets purchased through United ticketing channels when using your United Credit Card or United World Elite Business Credit Card. Purchases must be submitted by eligible merchants to qualify for additional Miles beyond one (1) Mile per \$1 spent. Eligibility is determined by the merchant's Merchant Category Code (MCC). Please see the United Credit Card Program Agreement or the United World Elite Business Credit Card Program Agreement for details. All miles are awarded to the Primary Cardholder or the Business Cardholder's MileagePlus account.

2. United Credit Cardholders will earn miles to the United MileagePlus account associated with the credit card for ticket purchases from April 2, 2026. If you aren't already a MileagePlus member at the time of application, you'll be automatically enrolled when you're approved for this credit card. Please refer to <https://www.united.com> for details.

3. MileagePlus members earn miles per dollar calculated based on the fare. Members can earn a maximum of 75,000 miles per ticket which includes Premier bonus miles. This includes all flights operated by United and United Express. Star Alliance™ and MileagePlus partner airline tickets issued by United also earn miles at this rate. Premier members will earn bonus miles on every flight. The amount depends on the purchased fare and status level on the date of travel. The fare is the base fare of the ticket plus carrier-imposed surcharges, excluding any government-imposed taxes and surcharges. For tickets purchased in a currency other than U.S. dollars, we will convert the purchase to U.S. dollars using an industry-standard exchange rate and then calculate the number of miles you will earn. Please note that the price displayed when purchasing a ticket on [united.com](https://www.united.com) includes up to a 7.5% U.S. Federal Transportation Tax on the base amount of the fare on itineraries wholly within the United States. This tax also applies to certain itineraries between the U.S. and Canada or Mexico. You will not earn PQP or miles for the full amount of the displayed price for these itineraries because the U.S. Federal Transportation tax is not eligible to earn PQP or miles.