

Heritage Credit Card Disclosures

This application was published on 03/01/17.

The information for this card is accurate as of today's date.

Read Carefully and Print or Retain a Copy for Your Records

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	2.99% Intro fixed APR for your first eight billing cycles following the opening of your account. After that, the APR will be 16.74% . This APR will vary with the market based on the U.S. Prime Rate.
APR for Balance Transfers	2.99% Intro fixed APR for your first eight billing cycles following the opening of your account for balance transfers made within thirty days of account opening. After that, the APR will be 16.74% . This APR will vary with the market based on the U.S. Prime Rate.
APR for Cash Advances	18.00% Fixed
Penalty APR and When it Applies	18.00% Fixed This APR will apply to your account if you make a late payment. How Long Will the Penalty APR Apply?: The Penalty APR will apply until you have made six consecutive Minimum Payments when due.
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 interest 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 www.consumerfinance.gov/learnmore .

Fees

Annual Fee	None
Transaction Fees <ul style="list-style-type: none">Foreign Transaction	3% of the U.S. dollar amount of any Purchase or Cash Advance made in a foreign currency

<ul style="list-style-type: none"> • Balance Transfer • Convenience Check • ATM Cash Advance • Over-the-counter Cash Advance 	<p>Either \$5 or 3% of the amount of each transfer, whichever is greater</p> <p>Either \$5 or 3% of the amount of each check, whichever is greater</p> <p>Either \$5 or 5% of the amount of each Cash Advance, whichever is greater</p> <p>Either \$5 or 5% of the amount of each Cash Advance, whichever is greater</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$38.00</p> <p>Up to \$38.00</p>

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 applicable Heritage Credit Card Agreement.

Certification; Additional Terms and Conditions

You (as applicant) certify that: (1) everything you have stated in this application is true, correct and complete; (2) you are at least 18 years of age or older; and (3) you are a resident of Hawaii, Guam or the CNMI.

You authorize First Hawaiian Bank (“we”, “us” and “our”), both now and in the future, to check your credit and employment history and to answer questions about our credit experience with you. You understand that we will retain this application whether or not it is approved, and you understand that you may be asked to supply additional information to us.

You understand that your application is subject to our confirmation of the accuracy of information that you have provided and we may decline to make advances you request by use of your credit card, or terminate your credit card account without prior notice if we reasonably believe that the information you supplied is not accurate.

You authorize us to provide your name(s), address, phone number, account number and other account information to our service provider(s) who provide, or assist with providing, cardholders with online access to account or statement information and our service provider(s) who operate, or assist with operating, the credit card rewards program.

You promise to pay all amounts charged to your credit card account.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. **What this means to you:** When you open an account, we will ask your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

If you subsequently want the disclosures, terms, and conditions contained in this Important Information scroll box to be mailed to you without cost, please call us at 1-800-215-4149.