

Priority RewardsSM Credit Card Disclosures

This application was published on 03/01/17.

The information for these cards are 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 | 16.74% for Personal Platinum and Personal World Accounts 14.74% for Priority Banking Platinum and Priority Banking World Accounts. These APRs 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 balance by the 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 | |
| • Foreign Transaction | 3% of the U.S. dollar amount of any Purchase or Cash Advance made in a foreign currency |
| • Convenience Check | Either \$5 or 3% of the amount of each check, whichever is greater |
| • ATM Cash Advance | Either \$5 or 5% of the amount of each Cash Advance, whichever is greater |
| • Over-the-counter Cash | Either \$5 or 5% of the amount of each Cash Advance, whichever |

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|---------------------|----------------------|
| Advance | is greater |
| Penalty Fees | |
| • Late Payment | Up to \$38.00 |
| • Returned Payment | Up to \$38.00 |

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 applicable Priority Rewards Credit Card Agreement.

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

Priority Rewards Credit Card cardholders (“Cardholders”) earn one (1) CashPoint for every one (1) dollar of eligible purchases. Cash advances, ATM withdrawals, PIN transactions, cash equivalents (such as the purchase of traveler’s checks or cashier’s checks), convenience checks, balance transfers, finance charges, unauthorized or fraudulent charges, and credit card related fees do not earn CashPoints. CashPoints will be deducted for any returns or credits made on your credit card account (“Account”). Accounts must be open and in good standing to earn and redeem 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 Program Agreement (“Program Agreement”). CashPoints shall be maintained in your rewards account until they are redeemed or until they expire, whichever occurs first. 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. In cases where CashPoints are removed from your rewards account for any reason, such as for the redemption of rewards, and later returned, the return of the CashPoints to the rewards account shall not count as account activity. Questions regarding the redemption of CashPoints may be directed to our Redemption Center at 1-800-868-2856. See the Priority Rewards Program Credit Card Agreements for additional information about the Priority Rewards Program and your Account.

CashPoints have no cash value except as described in the Program Agreement and may not be used to repay other obligations to us or anyone else. First Hawaiian Bank reserves the right to cancel or change the Priority Rewards 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 Credit Card at any time without prior notice.

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

MasterCard® is a registered trademark of MasterCard® International Incorporated.

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.