

United MileagePlus® 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	16.74% for Personal and Personal World Elite accounts This APR for Purchases 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	\$60
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 	<p>Either \$5 or 3% of the amount of each check, whichever is greater</p> <p>Either \$5 or 3% of the amount of each check, whichever is greater</p>
<ul style="list-style-type: none"> • ATM Cash Advance • Over-the-counter Cash Advance 	<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 Balance Transfer APR: We may end your introductory Balance Transfer 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 United MileagePlus[®] Credit Card Agreement.

TERMS AND CONDITIONS

Important Information about the United MileagePlus[®] Credit Card Program

United MileagePlus[®] cardholders ("Cardholders") will receive one (1) United MileagePlus Mile ("Mile") for every \$1 of Purchases made using their United MileagePlus Credit Card and earn one (1) additional Mile for each \$1 for tickets purchased directly from United. 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 MileagePlus 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 MileagePlus 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 MileagePlus 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.

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 website and the MileagePlus Program rules. United and MileagePlus are registered service mark. For complete details about the MileagePlus Program, go to www.united.com.

Your Miles will not expire as long as there is activity on your credit card account, including paying your annual membership fee, and the credit card account is open and not in default. Upon cancellation of your credit card account your Miles will expire according to the MileagePlus Program rules.

First Hawaiian Bank reserves the right to add or delete benefits and services at any time without prior notice. See the United MileagePlus Credit Card Agreement for details.

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.