

BANK OF HAWAII®

"Bank of Hawaii Debit Card Shop to Fly Hawaiian Miles Sweepstakes" OFFICIAL RULES ("Official Rules")

NO PURCHASE OR BANK TRANSACTION NECESSARY TO ENTER OR WIN IN THE BANK OF HAWAII DEBIT CARD SHOP TO FLY HAWAIIAN MILES SWEEPSTAKES ("Sweepstakes"). VOID WHERE PROHIBITED OR RESTRICTED BY LAW. SWEEPSTAKES IS SUBJECT TO ALL APPLICABLE FEDERAL, STATE, AND LOCAL REGULATIONS. A PURCHASE WILL NOT IMPROVE YOUR CHANCE OF WINNING.

In this Official Rules, the term "you," "your," and "Entrant" refer to the person, Bank of Hawaii consumer debit cardholder, or Bank of Hawaii business debit card deposit account owner entering this Sweepstakes, and "Sponsor", "we," "us," and "our" refer to Bank of Hawaii. Sweepstakes runs from 12:01 a.m. HST on November 19, 2018 through 11:59 p.m. HST on December 31, 2018 ("Sweepstakes Period").

ELIGIBILITY: The Sweepstakes is only open to U.S. residents who are 18 years of age or older at the time of entry and U.S. businesses. Employees of Sponsor, its parent, affiliates and subsidiaries along with members of their immediate family and/or those living in the same household are not eligible. The term "immediate family" includes parents, children, spouses, siblings, and in-laws, whether or not they reside in the same household. "Household members" are persons residing in the same household. Void where prohibited or otherwise restricted by law. The Sponsor is solely responsible for all aspects of the Sweepstakes and for determination of eligibility. All entry information must be complete and accurate. Winners of any other Sponsor sweepstakes or contests within the past 30 days from this Sweepstakes' entry deadline are not eligible. Sponsor will not award a prize to anyone not meeting eligibility requirements at the time of entry. Sponsor reserves the right to disqualify any Entrant if these Official Rules are not followed. By entering this Sweepstakes, you agree to the terms and conditions of these Official Rules and make all of the Representations and Warranties as provided below. Only the Bank of Hawaii Visa® Debit Card, Bank of Hawaii Hawaiian Airlines® Visa Debit Card, EASE by Bank of Hawaii Visa Debit Card, Bank of Hawaii Visa Black Debit Card and Bank of Hawaii Debit Card for Business (each an "Eligible Card") are eligible for this Sweepstakes.

TWO WAYS TO ENTER:

There is no limit to the number of entries you may make during an Entry Period regardless of method of entry. Entries become the sole exclusive property of Sponsor, will not be acknowledged, and will not be returned.

1) Automatic entry. You will receive an automatic entry each time you (a Bank of Hawaii consumer debit cardholder or a Bank of Hawaii business debit card accountholder) make a valid purchase transaction using an Eligible Card in any amount

at a point of sale (“Qualifying Purchase”) during the Entry Periods described below. Transactions made at an ATM do not qualify as an entry. Any Fraudulent or unauthorized purchase is not a Qualifying Purchase.

2) Write-in entry. Enter without making a Qualifying Purchase by handwriting on a plain white unlined 3” x 5” index card all of the following: (1) date of entry; (2) your name; (3) your physical address; and (4) “I’m entering the Bank of Hawaii Debit Card Shop to Fly Hawaiian Miles Sweepstakes.” Place one completed handwritten entry into a white #10 envelope and drop into the clear plexi-glass box at any Bank of Hawaii Branch, or mail to: BOH Debit Card Department #0283, P.O. Box 2900, Honolulu, HI 96846-6000 during the Entry Periods described below. Each entry must be an original hand written entry. Photocopied or mechanically reproduced entries will not be accepted, and each white #10 envelope may contain only one entry. Postage due entries will not be accepted.

ENTRY PERIODS:

There will be three entry periods (each an “Entry Period”) during the Sweepstakes Period as follows (Start Times are at 12:01 a.m. HST and End Times are at 11:59 p.m. HST): **(11/19-12/2; 12/3-12/16; 12/17-12/31)**

Period	Start Date	End Date	Drawing Date
1	11/19/18	12/2/18	on or about 12/03/2018
2	12/3/18	12/16/18	on or about 12/17/2018
3	12/17/18	12/31/18	on or about 1/2/2019

To be eligible, an entry must be received by Sponsor during the Entry Period, regardless of method of entry. Late entries will not be eligible.

RANDOM DRAWINGS: For each Entry Period, a drawing will be held from among all eligible entries received during that Entry Period. Entries will not be eligible for any other Entry Period. A winner will no longer be eligible in remaining Entry Periods.

PRIZES: The Sponsor will select winners at random from all eligible entries received during the Entry Period on each of the Drawing Dates as indicated above. Each official winner(s) will receive 100,000 HawaiianMiles. Approximate retail value of each prize is \$2,956. You must have a HawaiianMiles account to accept a prize. If a winner does not have a HawaiianMiles account, the winner must open a HawaiianMiles account or forfeit the prize. If a winner is a business, the prize will be awarded to the HawaiianMiles account designated by the business.

Limit one prize per person/business during the Sweepstakes. Odds of winning depend on the number of eligible entries received during an Entry Period. A potential winner is not an official winner until his/her eligibility has been verified and he/she has been notified that verification is complete. Sponsor will only make one attempt to notify a potential winner. Only when a potential winner returns the signed copy of the Sweepstakes Statement of Eligibility provided by us and W-9 form back using the return envelope provided, will the prize be awarded. If Statement of Eligibility is not returned by the date specified in the confirmation letter sent (potential winners will have 10 business days from date the forms are mailed), another winner will be selected by Sponsor. No more than the stated number of prizes in these official rules will be awarded. Sponsor intends to award all prizes.

CONDITIONS AND RELEASE OF LIABILITY: By entering the Sweepstakes, each entrant agrees: (a) to abide by these Official Rules and decisions of Sponsor which shall be final and binding in all respects relating to this Sweepstakes; (b) to release, discharge and hold harmless Sponsor and their respective parents, affiliates, subsidiaries, and advertising and promotion agencies, and the respective officers, directors, shareholders, employees, agents and representatives of the forgoing (collectively, "Released Parties") from any and all injuries, liability, losses and damages of any kind to any persons or property, including death resulting, in whole or in part, directly or indirectly, from participation in the Sweepstakes or any Sweepstakes-related activity or the acceptance, possession, use or misuse of any awarded prize; and (c) to the use of participant's name, voice, performance, photograph/video, image and/or likeness for programming, advertising, publicity and promotional purposes in any and all media, now or hereafter known, worldwide and on the Internet, and in perpetuity by Sponsor and its designees, without compensation (unless prohibited by law) or additional consents from participant or any third party and without prior notice, approval or inspection, and to execute specific consent to such use if asked to do so. Participant agrees not to release any publicity or other materials on their own or through someone else regarding their participation in the Sweepstakes without the prior consent of the Sponsor, which it may withhold in its sole discretion.

GENERAL: Sponsor has the sole power and absolute discretion to terminate or modify the Sweepstakes or these Official Rules at any time, for any reason and without prior notice, and to interpret the rules and make decisions regarding the interpretation of the rules. Any modification to these Official Rules will be posted at www.boh.com/shoptofly-rules. No participant or winner shall have any right to challenge or contest any decision of Sponsor concerning the Sweepstakes, its rules, interpretations, determinations, eligibility, verification, timeliness, winners, prizes or any other matter. All federal, state and local laws and regulations apply. Taxes are solely the winner's responsibility. Winners may be required to complete an Affidavit of Eligibility/Liability Release and unless prohibited by

law, a Publicity Release. All documents must be returned within the timeframe stated above. If documents are not returned within the time period specified, a prize winner will be disqualified and an alternate winner will be selected. Prize winners may be required to execute additional legal documents requested by Sponsor, including but not limited a W-9 form. By entering this Giveaway, winner consents to Sponsor's use of his/her name, photograph, voice recording and likeness for publicity purposes without additional compensation or permission, except where prohibited by law. Neither Sponsor nor any partner nor any advertising and promotion agencies, nor any service providers are responsible for incorrect or inaccurate transcription of entry information, or for any human error, technical malfunctions, lost/delayed data transmission, omission, interruption, deletion, defect, line failures of any telephone network, computer equipment, software, inability to access any service, or any other error or malfunction, or for late, stolen, lost, illegible or misdirected entries or email, or for entries that are processed late or incorrectly. Entry materials that have been tampered with or altered are void. Activity deemed abusive or improper by Sponsor, in its sole discretion, will result in disqualification of participant from this Sweepstakes.

If Sponsor in its sole discretion, deems that the Sweepstakes cannot be fairly conducted if any fraud, technical failures or any other factor beyond Sponsor's reasonable control impairs the integrity or proper functioning of the Sweepstakes, as determined by Sponsor in its sole discretion, Sponsor reserves the right to cancel, suspend and/or modify the Sweepstakes, or any part of it. In such event, Sponsor reserves the right to award the prizes at random from among the eligible entries received up to the time of the impairment.

WINNER'S NAME: For name of winners, send a stamped, self-addressed envelope to: BOH Debit Card Department #0283, P.O. Box 2900, Honolulu, HI 96846-6000 Requests for Winner's name must be received by BOH Debit Card Department #0283, P.O. Box 2900, Honolulu, HI 96846-6000 within 60 days following the end of the Sweepstakes

SPONSOR: Bank of Hawaii, Honolulu, HI. Member FDIC. Equal Housing Lender.