

BANK OF HAWAII MOBILE AND ONLINE BANKING**e-Sign Agreement****PLEASE PRINT AND SAVE**

Please read the Bank of Hawaii (BOH) Mobile and Online Banking e-Sign Agreement (this "Agreement"). It contains important information about giving your electronic consent for the BOH Mobile and Online Banking Services. If you have a printer, you should print a copy of this Agreement for your future reference. If you do not have a printer, you may obtain a copy by contacting us at the locations listed in SECTION A below.

This Agreement governs and contains important disclosures required by applicable federal law about our BOH e-Sign Agreement.

SECTION A: HOW TO CONTACT US

You may contact us at these addresses and phone numbers or visit one of our nearby Bank of Hawaii branches if you have questions about the BOH e-Sign Agreement.

- In Hawaii: 808-643-3888
- In U.S. Mainland and Canada: 1-888-643-3888
- In Guam and Saipan: 1-877-553-2424
- In Palau: 1-680-488-3338
- TTY/TDD: 1-888-643-9888

Or write us at: Bank of Hawaii, Mobile and Online Banking #361, P.O. Box 2900, Honolulu, HI 96846-6000

e-SIGN AGREEMENT

You agree that we may provide you with all disclosures, notices and other communications, about the BOH Mobile and Online Banking Services, including your BOH Mobile and Online Banking Terms of Use and any future amendments (collectively the "Notices"), in electronic form for as long as you subscribe to BOH Mobile and Online Banking Services; the Notices will be binding upon you.

We will provide all future changes to the BOH Mobile and Online Banking Terms of Use and this eSign Agreement, by presenting them to you upon first sign-on to your device. For all other types of Notices, we will provide all future Notices by sending them to you at the email address we have on file.

In addition, you may access, download, and print the Notices for Mobile and Online Banking from your computer by going to the Disclosure page in BOH Mobile or Online Banking or via BOH.com if you have the hardware and software described in the link below. These Notices will be available to you for a period of at least 30 days.

To print or download the Notices you must have a printer connected to your PC or sufficient harddrive space to save the Notices. You may update your email address to receive copies of the Notices by signing on to the Mobile or Online Banking Service and clicking on the Profile icon to edit your contact information.

System requirements:

In order for you to access and retain information and records in connection with the BOH Mobile and Online Banking Services and to receive the Notices in electronic form, your system must meet the hardware and software requirements listed in the following link:

[View the system requirements](#)

At your request, we agree to provide you with a paper copy of the Notices. You may request paper copies of the Notices by calling our Customer Service Center, see SECTION A. We will not charge you any fees for providing a paper copy of any Notices.

You have the right to withdraw your consent to receive Notices electronically, but if you do, we will immediately terminate your participation in the BOH Mobile and Online Banking Services. You may continue to do your banking with us through other methods. Termination of this Authorization (either by you or by us), will not affect the legal effectiveness, validity or enforceability of any electronic Agreement, Notices or communications that were made available to you prior to the termination. To withdraw your consent, please contact us by any method listed in SECTION A.