

BANK OF HAWAII MOBILE AND ONLINE BANKING
External Transfer Service Supplement and Terms of Use
PLEASE PRINT AND SAVE

Please read this Bank of Hawaii Mobile and Online Banking External Transfer Service Supplement and Terms of Use (this "External Transfer Supplement") which supplements your Bank of Hawaii Mobile and Online Banking Terms of Use ("Agreement") for use of the External Transfer Service ("External Transfer Service"). This External Transfer Service Supplement together with the Agreement serves as the disclosure and agreement and contains important information and disclosures required by applicable federal law about the External Transfer Service. The External Transfer Service permits you to move funds from your external financial accounts to your Bank of Hawaii deposit account.

If you have a printer, you should print a copy of this External Transfer Supplement 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 of the Agreement.

By enrolling for the External Transfer Service, you are agreeing to the terms of use in this External Transfer Supplement. If you do not agree with these terms of use in this External Transfers Supplement, please select "Cancel" and you will not have access to the External Transfer Service.

SECTION A: AVAILABILITY

The External Transfer Service is available for consumer customers that own a Bank of Hawaii Deposit Account and who have enrolled for Bank of Hawaii Mobile and Online Banking. The External Transfer Service is not available for business Accounts or Accounts domiciled in Palau.

SECTION B: THE EXTERNAL TRANSFER SERVICE

1. DEFINITIONS.

To make this External Transfer Supplement easier to read, we gave the following words and phrases specific meanings. **Although they are bolded in this section, usage of these words are not bolded throughout this External Transfer Supplement:**

"Authorized Financial Institution" are financial institutions other than Bank of Hawaii, in the United States and its territories that have a valid ABA routing number.

"Enabled External account" is any checking, savings, or money market account at an Authorized Financial Institution from which accounts you are authorized to access and have previously verified ownership through the External Transfer Service and enabled to have transfer capabilities to your Enabled Deposit Accounts.

"Enabled Deposit Account" is your Bank of Hawaii checking, savings, or money market Account which you have enabled to have transfer capabilities from your Enabled External accounts.

“External Transfers” are transfers to your checking, savings, and money market Enabled Deposit Accounts from your Enabled External accounts, through the External Transfer Service.

Any other capitalized terms not defined herein have the same meaning as provided in the Agreement.

2. FEATURES PROVIDED.

Once you have enrolled, you may use this External Transfer Service to make External Transfers. External Transfers can be one-time, scheduled, or recurring transfers.

3. ENABLED EXTERNAL ACCOUNTS.

You may have up to twenty-five (25) Enabled External accounts at any one time.

4. OBTAINING AND SHARING INFORMATION ON ENABLED EXTERNAL ACCOUNTS.

By establishing Enabled External accounts, you agree that we may obtain information about your Enabled External accounts and disclose that information to third parties in order to facilitate the proper handling and crediting of your External Transfers. Whenever requested to do so by us, you shall cause to be executed, acknowledged, or delivered any and all such further instruments and documents as may be necessary or proper to carry out the intent and purpose of your agreement that we may obtain information about your Enabled External accounts and disclose that information to third parties.

5. HOW EXTERNAL TRANSFERS ARE MADE.

By using the External Transfer Service, you authorize us to initiate ACH debit transfers from your Enabled External accounts.

6. PROCESSING YOUR EXTERNAL TRANSFER REQUESTS.

We will begin processing a transfer request on the same day as the request only if we receive the request prior to 6:00 p.m. Central Standard Time on a Business Day.

Transfers will be made on the date that you schedule the External Transfer (“Transfer Date”) unless that day is not a Business Day. If the Transfer Date is not a Business Day, it will be scheduled on the next Business Day. For recurring External Transfers, transfers are made beginning on the date you schedule the transfers or the next Business Day depending on when you schedule the transfer to begin (“Start Date”).

7. TIMING OF YOUR EXTERNAL TRANSFERS FROM AN ENABLED EXTERNAL ACCOUNT TO YOUR ENABLED DEPOSIT ACCOUNT.

For a one-time transfer from an Enabled External account to your Enabled Deposit Account, we will request the funds from your Enabled External account at the Authorized Financial Institution on the Transfer Date. For recurring transfers from an Enabled External account to your Enabled Deposit Account, we will request the funds from your Enabled External account on the Start Date and we will continue to request funds from this Enabled External account for subsequent transfers using the Start Date as a reference point based on the frequency you schedule. Thereafter, the date upon which the subsequent External Transfers are to be made will be the Transfer Date.

FUNDS AVAILABILITY: When you transfer funds from an Enabled External account to your Enabled Deposit Account, the funds may not be available for your use or withdrawal until 4 Business Days after the pending transfer credit first appears in your Enabled Deposit Account, even if such transfer is reflected in your current balance.

8. CHANGING OR CANCELLING TRANSFERS.

You may change or cancel a One-Time External Transfer until 6:00 p.m. Central Standard Time on the Transfer Date and all future recurring transfers until 6:00 p.m. Central Standard Time on the next Transfer Date using Bank of Hawaii Mobile or Online Banking. You may not change or cancel External Transfers by using e-mail.

9. LIMITATIONS.

You may make transfers to your Enabled Deposit Accounts from your Enabled External accounts at Authorized Financial Institutions, and you agree not to transfer funds between these accounts unless you have authority to do so.

You may use the External Transfer Service to perform an unlimited number of transfers to your Enabled Deposit Accounts from your Enabled External accounts, provided, however, in any one (1) Business Day, the total aggregate dollar amount of all transfers to Enabled Deposit Accounts from Enabled External accounts shall not exceed \$2,500, and in any one (1) calendar month, the total aggregate amount of all transfers to Enabled Deposit Accounts from Enabled External accounts shall not exceed \$10,000.

We reserve the right to increase these limits with notification to you. We also reserve the right to decrease these limits or to suspend access to the External Transfer Service at any time; we will provide you advance notice when required by law.

If your Deposit Account is domiciled in Guam, Saipan, or Palau (accounts with a routing number of 121401015), you may be unable to add it as an external account at another financial institution.

10. Cancelling External Transfer Service.

If you would like to cancel the External Transfer Service as to any or all of your Enabled External accounts, please contact us as provided in SECTION A of the Agreement.