

## Bank of Hawaii® Deposit for Miles Promotion

### Terms and Conditions

#### Eligibility

To be eligible for the promotion, enroll online at [www.boh.com/depositformiles](http://www.boh.com/depositformiles) by 01/31/2023. You must provide your full name (“You,” “Your”) as used for your Bank of Hawaii deposit accounts, email address (“Your email”), and Your HawaiianMiles number. We will aggregate all Bank of Hawaii consumer savings and checking accounts domiciled in the State of Hawaii where You are the primary account holder and Your email matches the email for the account(s) (“Eligible Account(s)”). We will send you an enrollment confirmation and You will be considered the Registrant of the Eligible Accounts. We will notify You at Your email if there are: (1) no matching Eligible Accounts; (2) if the email provided is being used by another Registrant; (3) multiple bank customer profile records are identified as the primary accountholder for Your name and Your email; or (4) we are otherwise unable to confirm Your enrollment. We request that You respond or contact us within 10 business days to complete Your enrollment. Failure to respond within this time frame will result in the cancellation of Your pending enrollment. Limit one enrollment per Bank of Hawaii customer and HawaiianMiles account.

#### How to earn HawaiianMiles

Increase and maintain combined deposit balances for Your Eligible Accounts. Your balance increase (“Qualified Deposit Amount”) will be calculated based on Your Eligible Accounts’ total end of day current balance on 01/31/2023 (“Ending Balance”) minus their total end of day current balance on 11/21/2022 (“Starting Balance”). Any new Eligible Accounts opened on or after 11/21/2022 will have a Starting Balance of zero. To qualify, Your Qualified Deposit Amount must be at least \$25,000. To receive the HawaiianMiles award, You must maintain Your Qualified Deposit Amount within the same Tier Level You achieved on 01/31/2023 through 02/28/2023. Any withdrawals between 01/31/2023 and 2/28/2023 that reduce your Qualified Deposit Amount to a lower Tier Level will lower Your payout to that corresponding Tier Level, or disqualify You if Your Qualified Deposit Amount falls below \$25,000. You cannot increase in Tier level after 01/31/2023. Even if your 02/28/2023 Qualified Deposit Amount is higher than your 01/31/2023 Qualified Deposit Amount, You will receive the amount of HawaiianMiles based on your Tier Level as of 01/31/2023. HawaiianMiles earned by Tier Level will be awarded by May 31, 2023.

Tier Level	Qualified Deposit Amount	HawaiianMiles earned if Tier Level is Maintained through 02/28/2023
1	\$25,000 - \$49,999	10,000
2	\$50,000 - \$99,000	25,000
3	\$100,000 +	60,000

### **Awarding HawaiianMiles**

To receive Your HawaiianMiles award, You must be the registered member for the Hawaiian Airlines Mileage account number (“HA number”) You entered at promotion enrollment. The Registrant is responsible for inputting the correct HA number in the enrollment form. Bank of Hawaii is not responsible if an incorrect HA number was entered into the enrollment form and Your HawaiianMiles award is credited to that HA number. If a valid Hawaiian Airlines Mileage account cannot be identified, Bank of Hawaii will inform You via Your email and You will have 10 business days to provide Your correct HA number. Failure to respond to that email will may result in forfeiture of Your HawaiianMiles award. HawaiianMiles award will be based on the terms and conditions provided above and will be credited to the HA number contained in the confirmed enrollment form. We are not responsible for any discrepancies with regard to the HawaiianMiles program, miles or rewards or any delay in posting of HawaiianMiles. We make no warranties or representations of any kind, expressed or implied, with respect to any reward acquired through the HawaiianMiles program and shall not be liable for any loss, claim, expense, accident or inconvenience that may arise in connection with the redemption or use of any reward.

### **Bonus Award**

A Registrant who does not have any direct deposits going into any Eligible Accounts (either by them or a joint accountholder) and who qualifies to receive a HawaiianMiles award based on their Eligible Account balances on 01/31/2023 and 02/28/2023 can also qualify for an additional award of 10,000 HawaiianMiles by enrolling for direct deposit to a checking account that is an Eligible Account. Direct deposit enrollments are defined as a checking account that receives at least one ACH credit of \$500 or more each month for at least two consecutive months during the period between 11/21/2022 and 04/28/2023. Bank of Hawaii checking accounts with ACH credits of \$500 or more in the months following 9/1/2022 are considered to already have direct deposit established and will not qualify for the additional 10,000 HawaiianMiles award. Limit of one direct deposit award per Registrant. Bonus Award will be made by July 31, 2023.

### **1099**

A Registrant who earns a HawaiianMiles award to the HA number contained in the confirmed enrollment form will receive a 1099 INT from Bank of Hawaii based on the fair market value of the miles awarded.

HawaiianMiles	Estimated Fair Market Value (\$)
10,000	100
25,000	250
60,000	600