

# Online Account Opening for Deposit Accounts

## AGREEMENTS AND DISCLOSURES



### Bank of Hawaii E-Sign Authorization and Agreement for Deposit Accounts

The Electronic Signatures in Global and National Commerce Act requires your approval before we can electronically provide you with the consumer deposit account agreement (“Agreement”), all required disclosures, and all other deposit account opening documents which are applicable to our deposit accounts (“Notice” or “Notices”).

Please read this E-Sign Authorization and Agreement for Deposit Account (“Authorization”) carefully and save or print a copy for your records. In this Authorization, the terms “you” and “your” refer each and all of the persons requesting us to open a deposit account (“Account”) on-line, and the terms “us,” “we,” and “our” refer to Bank of Hawaii.

By clicking on the box acknowledging that you have read, consent and agree to the terms of the E-Sign authorization, you are consenting and agreeing to the terms of this Authorization, and you are consenting to and authorizing us to provide you with the Agreement and Notices electronically and you agree that the Agreement and Notices will be binding on you. We will provide you with one or more links to access the Agreement and Notices. After the Account is opened and funded, you may obtain copies of the Agreement and Notices on <https://www.boh.com> or call our Customer Service Center. You may access, download and print the Agreement and Notices from your computer if you have the hardware and software described below. **If you wish to open the Account on-line, you must accept electronic delivery of the Agreement and Notices.**

You have the right to withdraw your consent to receive the Agreement and Notices electronically by calling us at our Customer Service Center. If you withdraw your consent prior to the funding of the Account, your request to open the Account on-line will not be processed.

In order for you to receive, access and retain the Agreement and Notices electronically, your personal computer (“PC”) system must meet the hardware and software requirements listed in the following link:

#### System Requirements

In the future, you may obtain updated system requirements by visiting <https://www.boh.com> or calling our Customer Service Center. If you need to change your e-mail address please call the Customer Service Center.

In order to print or download the Agreement and Notices, you must have a printer connected to your PC or sufficient hard-drive space on your PC to save the Agreement and Notices.

If you request us to do so, we will provide you with a paper copy of the Agreement and other Notices. To make your request, please call us at our Customer Service Center. We will not charge you any fees for providing a paper copy of the Agreement or other Notices.

You understand and agree that we may cancel this Authorization, change the terms of your use, or send Notices in paper form to you at any time. 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.

#### US Patriot Act & Credit Report Disclosure

Our bank complies with Section 326 of the USA Patriot Act. This law mandates that we obtain and verify certain information about you, including your name, legal address, date of birth and social security or tax identification number, while processing your account application. Additionally, we will take certain steps to verify your identity such as asking for your driver’s license or other identifying documents or checking other sources.

In addition, by agreeing to this Authorization, you are authorizing us to qualify you for the Account by any means, including by use of consumer credit reports, and to share and report information about our experience with you and the Account now and in the future.

Our Customer Service Center is available 24 hours a day, 7 days a week: 1-888-643-3888