

**FACTS****WHAT DOES BANK OF HAWAI'I CORPORATION  
DO WITH YOUR PERSONAL INFORMATION?****h Bank of Hawai'i**  
Corporation**Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us.

This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bank of Hawai'i Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Hawai'i Corporation share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit  
our sharing**

Call Us Toll-Free:  
 In Hawaii: 808-643-3888  
 In US Mainland and Canada: 1-888-643-3888  
 In Guam and Saipan: 1-877-553-2424  
 In Palau: 680-488-3338  
 – our menu will prompt you through your choice(s)

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**Questions?**

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 In Palau: 680-488-3338  
 or go to: <https://www.boh.com/security/privacy.asp>

Who we are	
<b>Who is providing this notice?</b>	Bank of Hawai'i Corporation and our affiliated companies, including Bank of Hawai'i, Bankoh Investment Services, Inc; Bank of Hawai'i Insurance Services, Inc; and Pacific Century Life Insurance Corporation.
What we do	
<b>How does Bank of Hawai'i Corporation protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  Additional security measures: information access controls, service provider oversight and confidentiality agreements, network security to limit access to customer information, proper disposal of customer information, periodic security training for personnel.
<b>How does Bank of Hawai'i Corporation collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• seek financial or tax advice or seek advice about your investments</li> <li>• make deposits or withdrawals from your account</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include others, such as Bank of Hawai'i; Bankoh Investment Services, Inc; Bank of Hawai'i Insurance Services, Inc; and Pacific Century Life Insurance Corporation.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Bank of Hawai'i Corporation does not share with nonaffiliates for purposes of marketing.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include credit card issuers, marketing services, and insurance companies.</i></li> </ul>