



Important information about your account upgrade addendum

We have updated certain account agreements and disclosures; although they may not directly affect your relationship with us today, we are required to notify you when we make changes to them. In this document, UBS Financial Services Inc. is referred to as "**we**" or "**UBS.**"

Highlights

- Important changes to the UBS Bank Sweep Programs
- Important changes to UBS FDIC-Insured Sweep Program

Why this is important

We provided to you the firm's *Important Information About Your Account Upgrade* booklet and other disclosures when you opened an account at UBS (collectively, "**Agreements and Disclosures**"). From time to time we make revisions to the Agreements and Disclosures to reflect operational and regulatory changes, as well as our current product and service offerings. This Addendum contains such revisions. The language in this Addendum modifies and **supersedes** any corresponding language in the Agreements and Disclosures, as they may have been modified by prior addenda. Please keep this Addendum for your reference as it contains information that may pertain to services you receive or elect to receive in the future.

Do you need to do anything?

No, you do not need to take any action. By this Addendum we are simply letting you know that certain terms have been updated. Your continued use of your account after the effective date of the change will be your acceptance of the updated terms.

When do these changes go into effect?

The changes made by this Addendum become effective on the dates provided under "What is changing" in the information section below for each of the UBS Bank Sweep Programs and the UBS FDIC-Insured Sweep Program.

For more information

Call Resource Line, our interactive voice response telephone unit, 24 hours a day, 7 days a week at 800-762-1000, Option "0" in the US Outside the US, call Resource Line collect at 201-352-5257.

TTY services: Call 844-612-0986.
Outside the US, call 201-352-1495.

Important information regarding changes to your UBS Bank Sweep Programs

Important changes to the UBS Bank Sweep Programs

The UBS Bank Sweep Programs, offered by UBS currently include the UBS Deposit Account Sweep Program, the UBS Business Account Sweep Program, and the UBS Insured Sweep Program. As part of our continuing efforts to enhance our offerings to our clients, we are making certain changes to the UBS Bank Sweep Programs.

What is changing

- **Disclosure Amendments.** Effective April 1, 2024, we are making changes to the “UBS Bank Sweep Programs Disclosure Statement” included in the *Important Information About Your Account Upgrade booklet* (“**Disclosure Statement**”). In the “FDIC Insurance” section of the Disclosure Statement, we are making editorial changes by simplifying language, correcting typographical errors, and re-grouping clauses to make the content more readable. We are also removing the paragraphs illustrating the application of FDIC insurance coverage, the rules regarding which change from time to time and may render the illustrations either inaccurate or irrelevant. Accordingly, the “FDIC Insurance” section will be amended by deleting it in its entirety and replacing it with the following:

FDIC Insurance

Deposit Accounts at AG Stamford Branch are not insured by the FDIC, SIPC or any governmental agency of the United States, Switzerland or any other jurisdiction. Deposit Accounts at AG Stamford Branch are obligations of AG Stamford Branch only, and are not obligations of UBS or of any of its other affiliates. The payment of principal and interest on Deposit Accounts at AG Stamford Branch is subject to the creditworthiness of UBS AG. In the unlikely event of the failure of AG Stamford Branch, you will be a general unsecured creditor of UBS AG.

The Deposit Accounts at Bank USA and the Program Banks are insured by the FDIC, an independent agency of the US government, to a maximum amount of \$250,000 per depositor (including principal and accrued interest) when aggregated with all other deposits held by the depositor in the same insurable capacity at Bank USA or the Program Bank. Examples of insurable capacities include individual, joint, retirement, business, and trust accounts.

Your funds become eligible for deposit insurance immediately upon placement in a Deposit Account. Any deposits (including certificates of deposit) that you maintain directly with Bank USA or a Program Bank, or through an intermediary (such as UBS or another broker-dealer), in the same insurable capacity will be aggregated with the Deposit Accounts at Bank USA or the Program Bank, as applicable, for purposes of calculating the maximum insurance amount. **You are responsible for monitoring the total amount of deposits that you have with Bank USA and each Program Bank in order to determine the extent of deposit insurance coverage available to you. Neither UBS nor UBS AG is responsible for any insured or uninsured portion of a Deposit Account.**

In the event that federal deposit insurance payments become necessary, you will be insured on principal plus unpaid and accrued interest up to, and including, the day Bank USA or the Program Bank fails. There is no specific time period during which the FDIC must make insurance payments available and UBS will not advance you funds prior to an FDIC insurance payment. Furthermore, you may be required to provide certain documentation to the FDIC and UBS before insurance payments are made. For example, if you hold deposits as a trustee for the benefit of trust participants, you may be required to furnish affidavits and provide indemnities regarding an insurance payment.

If you become the owner of deposits at Bank USA or a Program Bank after another depositor dies as a result of a survivorship feature of the account, such as a joint account or “payable on death” account, the FDIC provides a six-month “grace period” after the death of the other depositor during which time your deposits are eligible for the pre-death coverage. This allows you to restructure your deposits in order to obtain the maximum amount of deposit insurance for which you are eligible.

If deposits in your Deposit Accounts or other deposits at Bank USA or a Program Bank are assumed by another depository institution as a result of a merger or consolidation, such deposits will continue to be separately insured from deposits that you might have established with the acquirer until (i) the maturity date of any time deposits that were assumed, or (ii) with respect to deposits that are not time deposits, the expiration of a six-month period from the date of the acquisition. Thereafter, any assumed deposits will be aggregated with your existing deposits with the acquirer held in the same insurable capacity for purposes of federal deposit insurance. Any deposit opened at the acquirer after the acquisition will be aggregated with deposits established with the acquirer for purposes of federal deposit insurance.

Questions about FDIC Deposit Insurance Coverage

If you have questions about basic FDIC insurance coverage, please contact your Financial Advisor. You may wish to seek advice from your own attorney concerning FDIC insurance coverage of deposits held in more than one insurable capacity. You may also obtain information by contacting the FDIC, Division of Supervision and Consumer Protection:

- By mail: 550 17th Street, N.W., Washington, D.C. 20429
- By phone: 877-275-3342 or 800-925-4618 (TDD) or 202-942-3100
- By e-mail: dcainternet@fdic.gov
- Online: www.fdic.gov

What is not changing

Your deposits will continue to be insured by the Federal Deposit Insurance Corporation (“FDIC”) up to the maximum limits allowed by law. For additional information on the UBS Bank Sweep Programs, please refer to the Disclosure Statement. This document describes how the program works, the eligibility requirements, FDIC insurance, and your relationship with UBS and the Program Banks. The current version of the Disclosure Statement is available at ubs.com/sweepyields.

Important information regarding changes to your UBS FDIC-Insured Deposit Program

Important changes to the UBS FDIC-Insured Deposit Program

As part of the UBS FDIC-Insured Deposit Program (the "Program"), your cash balances in an eligible UBS account are swept to deposit accounts at institutions insured by the Federal Deposit Insurance Corporation ("FDIC"). This notice contains information regarding changes to the Program.

What is changing

- **Disclosure Amendments.** Effective April 1, 2024, we are making changes to the "UBS FDIC-Insured Deposit Program Disclosure Statement" included in the *Important Information About Your Account Upgrade* booklet ("**Disclosure Statement**"). In the "Information About FDIC Insurance" section of the Disclosure Statement, we are making editorial changes by simplifying language, correcting typographical errors, and re-grouping clauses to make the content more readable. We are also removing the paragraphs illustrating the application of FDIC insurance coverage, the rules regarding which change from time to time and may render the illustrations either inaccurate or irrelevant. Accordingly, the "Information about FDIC insurance" section will be amended by deleting it in its entirety and replacing it with the following:

Information about FDIC insurance

The Deposit Accounts at a Bank are insured by the FDIC, an independent agency of the US government, to a maximum amount of \$250,000 per depositor (including principal and accrued interest) when aggregated with all other deposits held by the depositor in the same insurable capacity at the Bank. Examples of insurable capacities include individual, joint, retirement, business, and trust accounts.

Your funds become eligible for deposit insurance immediately upon placement in a Deposit Account. Any deposits (including certificates of deposit) that you maintain directly with a particular Bank, or through an intermediary (such as UBS or another broker-dealer), in the same insurable capacity will be aggregated with the Deposit Accounts at the Bank for purposes of calculating the maximum insurance amount. **You are responsible for monitoring the total amount of deposits that you have with a Bank in order to determine the extent of deposit insurance coverage available to you. Neither UBS nor UBS AG is responsible for any insured or uninsured portion of a Deposit Account.**

In the event that federal deposit insurance payments become necessary, you will be insured on principal plus unpaid and accrued interest up to, and including, the day the Bank fails. There is no specific time period during which the FDIC must make insurance payments available and UBS will not advance you funds prior to an FDIC insurance payment. Furthermore, you may be required to provide certain documentation to the FDIC and UBS before insurance payments are made. For example, if you hold deposits as a trustee for the benefit of trust participants, you may be required to furnish affidavits and provide indemnities regarding an insurance payment.

If you become the owner of deposits at a Bank after another depositor dies as a result of a survivorship feature of the account, such as a joint account or "payable on death" account, the FDIC provides a six-month "grace period" after the death of the other depositor during which time your deposits are eligible for the pre-death coverage. This allows you to restructure your deposits in order to obtain the maximum amount of deposit insurance for which you are eligible.

If deposits in your Deposit Accounts or other deposits at a Bank are assumed by another depository institution as a result of a merger or consolidation, such deposits will continue to be separately insured from deposits that you might have established with the acquirer until (i) the maturity date of any time deposits that were assumed, or (ii) with respect to deposits that are not time deposits, the expiration of a six-month period from the date of the acquisition. Thereafter, any assumed deposits will be aggregated with your existing deposits with the acquirer held in the same insurable capacity for purposes of federal deposit insurance. Any deposit opened at the acquirer after the acquisition will be aggregated with deposits established with the acquirer for purposes of federal deposit insurance.

Questions about FDIC deposit insurance coverage

If you have questions about basic FDIC insurance coverage, please contact your Financial Advisor. You may wish to seek advice from your own attorney concerning FDIC insurance coverage of deposits held in more than one insurable capacity. You may also obtain information by contacting the FDIC, Division of Supervision and Consumer Protection:

- By mail: 550 17th Street, N.W., Washington, D.C. 20429
 - By phone: 877-275-3342 or 800-925-4618 (TDD) or 202-942-3100
 - By e-mail: dcainternet@fdic.gov
 - Online: www.fdic.gov
- **Bank List.** Effective May 16, 2024,¹ the list of banks (“**Program Banks**”) at which we make deposits through the UBS FDIC-Insured Deposit Program (“**Bank Priority List**”) will be updated. The revised Bank Priority List for the UBS FDIC-Insured Deposit Program are included below for your reference, and on the effective date, will be available at ubs.com/bankprioritylists. This version of the Bank Priority List will supersede any previous versions and is subject to change at any time.

What is not changing

Your deposits will continue to be insured by the FDIC up to the maximum limits allowed by law. For additional information on the Program, please refer to the Disclosure Statement. This document describes how the Program works, the eligibility requirements, FDIC insurance, and your relationship with UBS and the Banks. The current version of the Disclosure Statement is available at ubs.com/sweepyields.

¹ In the event of delay due to unforeseen circumstances, these changes will become effective as soon as feasible after this date.

UBS FDIC-Insured Deposit Program

The Bank Priority Lists for the UBS FDIC-Insured Deposit Program are shown below for your reference. For all states except California, simply identify the Bank Priority List for your state. For California, you will need to refer to the zip code of the address of record on your account to identify your Bank Priority List.

Effective May 16, 2024*

CA (3 Digit Zip Code 000-912)	CA (3 Digit Zip Code 913-925)	CA (3 Digit Zip Code 926-940)	CA (3 Digit Zip Code 941-999)
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
Wells Fargo Bank, National Association	Wells Fargo Bank, National Association	HSBC Bank USA, National Association	Wells Fargo Bank, National Association
State Street Bank and Trust Company	State Street Bank and Trust Company	State Street Bank and Trust Company	State Street Bank and Trust Company
HSBC Bank USA, National Association	HSBC Bank USA, National Association	Wells Fargo Bank, National Association	Citibank, National Association
Customers Bank	Customers Bank	Customers Bank	Customers Bank
East West Bank	Truist Bank	East West Bank	East West Bank
Tristate Capital Bank	Tristate Capital Bank	Tristate Capital Bank	Tristate Capital Bank
Flagstar Bank, National Association	Flagstar Bank, National Association	Flagstar Bank, National Association	Flagstar Bank, National Association
Citibank, National Association	Citibank, National Association	Truist Bank	HSBC Bank USA, National Association
Centennial Bank	Centennial Bank	Centennial Bank	Centennial Bank

FL	NY	TX	DE, ME, NH, PA, RI, VT, WA
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
HSBC Bank USA, National Association	Citibank, National Association	HSBC Bank USA, National Association	Tristate Capital Bank
State Street Bank and Trust Company	State Street Bank and Trust Company	State Street Bank and Trust Company	State Street Bank and Trust Company
Citibank, National Association	HSBC Bank USA, National Association	Citibank, National Association	HSBC Bank USA, National Association
Customers Bank	Customers Bank	Customers Bank	Customers Bank
Wells Fargo Bank, National Association	East West Bank	East West Bank	East West Bank
Tristate Capital Bank	Tristate Capital Bank	Tristate Capital Bank	Citibank, National Association
Flagstar Bank, National Association	Flagstar Bank, National Association	Flagstar Bank, National Association	Truist Bank
Truist Bank	Wells Fargo Bank, National Association	Wells Fargo Bank, National Association	Wells Fargo Bank, National Association
Centennial Bank	Centennial Bank	Centennial Bank	Centennial Bank

*In the event of delay due to unforeseen circumstances, these changes will become effective as soon as feasible after this date.

CO, IA, IN, KS, MO, NE, NM, OK, WI	DC, GA, HI, MA, MD, MI, MT, TN, UT, WY	AK, AL, ID, IL, KY, ND, NJ, OH, SC, SD, VA	AR, AZ, CT, LA, MN, MS, NC, NV, OR, PR, WV, All Other
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
Citibank, National Association	State Street Bank and Trust Company	State Street Bank and Trust Company	Tristate Capital Bank
State Street Bank and Trust Company	Tristate Capital Bank	Citibank, National Association	State Street Bank and Trust Company
Wells Fargo Bank, National Association	Truist Bank	HSBC Bank USA, National Association	Wells Fargo Bank, National Association
HSBC Bank USA, National Association	Customers Bank	Customers Bank	HSBC Bank USA, National Association
Customers Bank	Wells Fargo Bank, National Association	East West Bank	Customers Bank
East West Bank	Citibank, National Association	Tristate Capital Bank	Truist Bank
Tristate Capital Bank	Flagstar Bank, National Association	Flagstar Bank, National Association	Citibank, National Association
Flagstar Bank, National Association	East West Bank	Wells Fargo Bank, National Association	Flagstar Bank, National Association
Centennial Bank	Centennial Bank	Centennial Bank	Centennial Bank

UBS Visa Signature and UBS Visa Infinite Credit Card Terms and Conditions

Account summary table

Interest rates and interest charges

Card Program Level	UBS Visa Infinite credit card	UBS Visa Signature credit card
Annual Percentage Rate (APR) for purchases	23.49% This APR will vary with the market based on the Prime Rate.	
APR for balance transfers	23.49% This APR will vary with the market based on the Prime Rate.	
APR for cash advances	29.99% This APR will vary with the market based on the Prime Rate.	
Penalty APR and when it applies	29.99% This APR may be applied to your account if you: 1. Make a late payment; or 2. Make a payment that is returned. This APR will vary with the market based on the Prime Rate. Maximum APR 29.99%. How long will the Penalty APR apply? If your APRs are increased for any of these reasons, the Penalty APR may apply to your balances indefinitely.	
Paying interest	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.	
For Credit Card tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at consumerfinance.gov/learnmore .	

Fees

Card Program Level	UBS Visa Infinite credit card	UBS Visa Signature credit card
Annual fee	\$495	\$0
Transaction fees: – Balance transfer – Cash advance	Either \$10 or 5% of the amount of each transfer, whichever is greater. Either \$10 or 5% of the amount of each cash advance, whichever is greater.	
Foreign transaction	None	
Penalty fees: – Late payment – Over-the-Credit-Line – Returned payment	Up to \$38 \$0 Up to \$38	

How we will calculate your balance: We use a method called “daily balance (including new purchases).”

Loss of Introductory APR: We may end your Introductory APR and apply the Penalty APR if you make a late payment.

Billing Error rights: Information about your rights to dispute transactions and how to exercise those rights is included in the account opening disclosures.

See next page for more important information about your account.

Terms and conditions

Terms and conditions authorization: I understand that the use of any credit card account opened or any card issued in connection with this offer will constitute my acceptance of and will be subject to the terms and conditions of these Terms and Conditions and the Cardmember Agreement that will be sent to me. I agree to be responsible for all charges incurred according to the Cardmember Agreement. I understand that after my account is opened, the terms of my account are subject to change as provided in the Cardmember Agreement.

About your application and this offer: Credit cards are issued by UBS Bank USA (referred to as Bank, or “we,” “us,” and “our”). Depending on our review of your application and your credit history, or if the income you report is insufficient based on your current obligations, we may be unable to open an account for you. You also understand that if your application is approved for an account, the APR and the type of account that you receive may be determined based on your creditworthiness. Please review the materials provided with your Cardmember Agreement for more details. Omission of any information requested on this application may result in a denial of credit. This offer is available only to applicants who are permanent residents of the 50 United States, the District of Columbia and US Territories.

Changes to account and benefits terms: We reserve the right to change the APR and other account terms in accordance with the Cardmember Agreement, Utah law and the Federal Truth in Lending Act. We also reserve the right to change the benefits and features associated with the card or the account.

About your credit report, your credit performance, and your credit information: You agree that we have the right to obtain a current credit report in connection with our review of your application and, subsequently, in connection with a requested charge to any account with us, the renewal, review or collection of your account, a change in your credit line and to enable us and our affiliates to provide additional products or services that may be of interest to you. We have the right to report to others our experience with you without disclosing your credit eligibility information. Upon your request, we will tell you the name and address of each consumer reporting agency from which we obtained a consumer report about you. After your account is opened, we will periodically review your credit performance.

If you are a client of UBS Financial Services Inc. (UBS FSI), you further agree that UBS FSI may share credit eligibility and other related information with the Bank in connection with our review of your application.

How the variable APRs on your account will be determined: The APRs on your account will be determined each billing cycle by adding a margin to the Prime Rate (which will be the highest rate published in the Money Rates column of The Wall Street Journal on the last business day of each month). See your Cardmember Agreement for more detail. The APRs noted above are current as of December 2023 using a Prime Rate of 8.50%. To find out what may have changed please call 800-762-1000.

Important information about procedures for opening a new account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you apply for an account, we will ask for your name, street address, date of birth, social security number, and other information that will allow us to identify you. We may also ask to see copies of identifying documents.

Notice to married Wisconsin residents: No provision of any marital property agreement, unilateral statement under Section 766.59 of the Wisconsin statutes, or court order under Section 766.70 adversely affects the interest of the Bank, unless the Bank, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the Agreement, Statement or Decree, or has actual knowledge of the adverse provision. **If I am a married Wisconsin resident, credit extended under this account will be incurred in the interest of my marriage or family.**

Balance transfers. Here's how it works: To request a balance transfer please enter the 15 or 16 digit account number from the MasterCard®, Visa, American Express®, or Discover card account that you want us to process a balance transfer to. Upon approval of your application we will provide you with your Cardmember Agreement and to the extent permitted by your credit line we will process the requested balance transfer payment to the credit card account(s) which you have requested. If the total amount you request exceeds the assigned credit line on this account, we may either decline the request or send a partial payment to your creditor(s) in the order you provided them to us. The amount of available credit on this account will be reduced by the amount of the balance transfer and the related balance transfer fees. We reserve the right to decline to process any requested balance transfer. We will not process a request to transfer a balance from any other account you may have with us. Balance transfers incur interest from the transaction date and they do not have the same dispute rights as transactions conducted with a credit card.

A balance transfer may take up to four weeks to post to your other credit card accounts. Continue to pay each creditor until the balance transfer appears on the other account as a credit. If you would like to complete a balance transfer from another account that is not a Visa, MasterCard, American Express, or Discover card, please call the phone number on the back of your new credit card once you are approved.

Automatic re-payment of Cash Advances through CashConnect: The *CashConnect* feature on your UBS credit card Account will automatically repay new Cash Advances obtained from ATMs and financial institutions (*CashConnect* Cash Advances), each night, with available funds (up to your Withdrawal Limit, as defined in the Agreements and Disclosures document found at ubs.com/disclosuredocuments) from your UBS Resource Management Account (RMA) (referred to as UBS Account). The *CashConnect* feature does not repay Cash Equivalent transactions. The *CashConnect* feature is available only for cardholders who have the UBS credit card connected to a UBS Account. You will incur no interest charges on *CashConnect* Cash Advances, as long as there are sufficient available funds (up to your Withdrawal Limit) in your UBS Account to repay your *CashConnect* Cash Advance transaction in full when we first seek payment from your UBS Account. If sufficient available funds (up to your Withdrawal Limit) are not available in your UBS Account to pay off the *CashConnect* Cash Advances balance in full, then the APR on Cash Advances (as listed in the Account Summary Table) will apply as of the original transaction date on any remaining balance. You will be charged the APR on Cash Advances on your remaining *CashConnect* Cash Advance balance until it is repaid in full. Applicable ATM surcharge fees may apply. No other Account balances are paid through the *CashConnect* feature. If you have a UBS Account and choose not to participate in the *CashConnect* feature, please contact UBS Financial Services Inc. at 800-762-1000.

What is considered a Cash Advance

The purchase of a money order, travelers' check, foreign currency, lottery ticket, gambling chip, or wire transfer is a cash advance.

The Cash Advance Transaction Fee applies, and is equal to \$10 or 5% of the amount of each transaction, whichever is greater.

Authorized Card Manager

Authorized Card Manager means the person you designate to manage your Account, make decisions about your Account, and obtain information about your Account.

About Us and this Credit Card program

This credit card program is issued and administered by UBS Bank USA, located in Salt Lake City, Utah. Any credit card account opened in response to this application shall be governed by federal law and, to the extent state law applies, the laws of the State of Utah. Visa is a registered trademark of Visa USA, Inc. and is used by us pursuant to a license.

The information contained in these disclosures is accurate as of December 2023 and may change after this date.

UBS Visa Signature and UBS Visa Infinite Credit Card Terms and Conditions

Account summary table (For residents of Iowa and Puerto Rico only)

Interest rates and interest charges

Card Program Level	UBS Visa Infinite credit card	UBS Visa Signature credit card
Annual Percentage Rate (APR) for purchases	23.49% This APR will vary with the market based on the Prime Rate.	
APR for balance transfers	23.49% This APR will vary with the market based on the Prime Rate.	
APR for cash advances	29.99% This APR will vary with the market based on the Prime Rate.	
Penalty APR and when it applies	29.99% This APR may be applied to your account if you: 1. Make a late payment; or 2. Make a payment that is returned. This APR will vary with the market based on the Prime Rate. Maximum APR 29.99%. How long will the Penalty APR apply? If your APRs are increased for any of these reasons, the Penalty APR may apply to your balances indefinitely.	
Paying interest	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the posting date.	
For Credit Card tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at consumerfinance.gov/learnmore .	

Fees

Card Program Level	UBS Visa Infinite credit card	UBS Visa Signature credit card
Annual fee	\$495	\$0
Transaction fees: – Balance transfer – Cash advance	Either \$2 or 2% of the amount of each transfer, whichever is greater (maximum fee: \$10) Either \$2 or 2% of the amount of each cash advance, whichever is greater (maximum fee: \$10)	
Foreign transaction	None	
Penalty fees: – Late payment – Over-the-Credit-Line – Returned payment	Up to \$15 \$0 Up to \$15	

How we will calculate your balance: We use a method called “average daily balance (including new purchases).”

Loss of Introductory APR: We may end your Introductory APR and apply the Penalty APR if you make a late payment.

Billing Error rights: Information about your rights to dispute transactions and how to exercise those rights is included in the account opening disclosures.

See next page for more important information about your account.

Terms and conditions

Terms and conditions authorization: I understand that the use of any credit card account opened or any card issued in connection with this offer will constitute my acceptance of and will be subject to the terms and conditions of these Terms and Conditions and the Cardmember Agreement that will be sent to me. I agree to be responsible for all charges incurred according to the Cardmember Agreement. I understand that after my account is opened, the terms of my account are subject to change as provided in the Cardmember Agreement.

About your application and this offer: Credit cards are issued by UBS Bank USA (referred to as "Bank," or "we," "us," and "our"). Depending on our review of your application and your credit history, or if the income you report is insufficient based on your current obligations, we may be unable to open an account for you. You also understand that if your application is approved for an account, the APR and the type of account that you receive may be determined based on your creditworthiness. Please review the materials provided with your Cardmember Agreement for more details. Omission of any information requested on this application may result in a denial of credit. This offer is available only to applicants who are permanent residents of the 50 United States, the District of Columbia and US Territories.

Changes to account and benefits terms: We reserve the right to change the APR and other account terms in accordance with the Cardmember Agreement, Utah law and the Federal Truth in Lending Act. We also reserve the right to change the benefits and features associated with the card or the account.

About your credit report, your credit performance, and your credit information: You agree that we have the right to obtain a current credit report in connection with our review of your application and, subsequently, in connection with a requested charge to any account with us, the renewal, review or collection of your account, a change in your credit line, and to enable us and our affiliates to provide additional products or services that may be of interest to you. We have the right to report to others our experience with you without disclosing your credit eligibility information. Upon your request, we will tell you the name and address of each consumer reporting agency from which we obtained a consumer report about you. After your account is opened, we will periodically review your credit performance.

If you are a client of UBS Financial Services Inc. (UBS FSI), you further agree that UBS FSI may share credit eligibility and other related information with the Bank in connection with our review of your application.

How the variable APRs on your account will be determined: The APRs on your account will be determined each billing cycle by adding a margin to the Prime Rate (which will be the highest rate published in the Money Rates column of The Wall Street Journal on the last business day of each month). See your Cardmember Agreement for more detail. The APRs noted above are current as of December 2023 using a Prime Rate of 8.50%. To find out what may have changed please call 800-762-1000.

Important information about procedures for opening a new account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you apply for an account, we will ask for your name, street address, date of birth, social security number, and other information that will allow us to identify you. We may also ask to see copies of identifying documents.

Balance transfers. Here's how it works: To request a balance transfer please enter the 15 or 16 digit account number from the MasterCard®, Visa, American Express®, or Discover Card account that you want us to process a balance transfer to. Upon approval of your application we will provide you with your Cardmember Agreement and to the extent permitted by your credit line we will process the requested balance transfer payment to the credit card account(s) which you have requested. If the total amount you

request exceeds the assigned credit line on this account, we may either decline the request or send a partial payment to your creditor(s) in the order you provided them to us. The amount of available credit on this account will be reduced by the amount of the balance transfer and the related balance transfer fees. We reserve the right to decline to process any requested balance transfer. We will not process a request to transfer a balance from any other account you may have with us. Balance transfers incur interest from the transaction date and they do not have the same dispute rights as transactions conducted with a credit card.

A balance transfer may take up to four weeks to post to your other credit card accounts. Continue to pay each creditor until the balance transfer appears on the other account as a credit. If you would like to complete a balance transfer from another account that is not a Visa, MasterCard, American Express, or Discover card, please call the phone number on the back of your new credit card once you are approved.

Automatic re-payment of Cash Advances through CashConnect: The *CashConnect* feature on your UBS credit card Account will automatically repay new Cash Advances obtained from ATMs and financial institutions (*CashConnect* Cash Advances), each night, with available funds (up to your Withdrawal Limit, as defined in the Agreements and Disclosures document found at ubs.com/disclosuredocuments) from your UBS Resource Management Account (RMA) (referred to as UBS Account). The *CashConnect* feature does not repay Cash Equivalent transactions. The *CashConnect* feature is available only for cardholders who have the UBS credit card connected to a UBS Account. You will incur no interest charges on *CashConnect* Cash Advances, as long as there are sufficient available funds (up to your Withdrawal Limit) in your UBS Account to repay your *CashConnect* Cash Advance transaction in full when we first seek payment from your UBS Account. If sufficient available funds (up to your Withdrawal Limit) are not available in your UBS Account to pay off the *CashConnect* Cash Advances balance in full, then the APR on Cash Advances (as listed in the Account Summary Table) will apply as of the original transaction date on any remaining balance. You will be charged the APR on Cash Advances on your remaining *CashConnect* Cash Advance balance until it is repaid in full. Applicable ATM surcharge fees may apply. No other Account balances are paid through the *CashConnect* feature. If you have a UBS Account and choose not to participate in the *CashConnect* feature, please contact UBS Financial Services Inc. at 800-762-1000.

What is considered a Cash Advance

The purchase of a money order, travelers' check, foreign currency, lottery ticket, gambling chip, or wire transfer is a cash advance.

The Cash Advance Transaction Fee applies, and is equal to \$2 or 2% of the amount of each transaction, whichever is greater (maximum fee: \$10).

Authorized Card Manager

Authorized Card Manager means the person you designate to manage your Account, make decisions about your Account, and obtain information about your Account.

About us and this credit card program: This credit card program is issued and administered by UBS Bank USA, located in Salt Lake City, Utah. Any credit card account opened in response to this application shall be governed by federal law and, to the extent state law applies, the laws of the State of Utah. VISA, VISA SIGNATURE and VISA INFINITE are registered trademarks owned by Visa International Service Association and used under license. UBS Visa Signature credit cards, UBS Visa Infinite credit cards and UBS Visa debit cards are issued by UBS Bank USA with permission from Visa USA Inc. All other trademarks, registered trademarks, service marks and registered service marks are of their respective companies.

The information contained in these disclosures is accurate as of December 2023 and may change after this date.

UBS Visa Signature Business, UBS Visa Infinite Business and UBS Cash Rewards Visa Business Card

Account summary table

Interest rates and interest charges

Card Program Level	UBS Visa Infinite Business card Signature Business card	UBS Visa Signature Business card	UBS Cash Rewards Visa Business card
Annual Percentage Rate (APR) for purchases	23.49% This APR will vary with the market based on the Prime Rate.		
APR for balance transfers	23.49% This APR will vary with the market based on the Prime Rate.		
APR for cash advances	29.99% This APR will vary with the market based on the Prime Rate.		
Penalty APR and when it applies	29.99% This APR may be applied to your account if you: 1. Make a late payment; or 2. Make a payment that is returned. This APR will vary with the market based on the Prime Rate. Maximum APR 29.99%. How long will the Penalty APR apply? If your APRs are increased for any of these reasons, the Penalty APR may apply to your balances indefinitely.		
Paying interest	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.		

Fees	UBS Visa Infinite Business card	UBS Visa Signature Business card	UBS Cash Rewards Visa Business card
Annual fee	\$550	\$0	\$150
Transaction fees: – Balance transfer – Cash advance	Either \$10 or 5% of the amount of each transfer, whichever is greater. Either \$10 or 5% of the amount of each cash advance, whichever is greater.		
Foreign transaction	None		
Penalty fees: – Late payment – Over-the-Credit-Line – Returned payment	Up to \$38 \$0 Up to \$38		

How we will calculate your balance: We use a method called “daily balance (including new purchases).”

Loss of Introductory APR: We may end your Introductory APR and apply the Penalty APR if you make a late payment.

Billing Error: Information about disputing transactions is included in your Cardmember Agreement.

See next page for more important information about your account.

Terms and conditions

Terms and conditions authorization: You agree on behalf of the company and yourself that use of any business credit card account opened or any card issued in connection with this offer will constitute acceptance by you and the company of these Terms and Conditions and the Cardmember Agreement that will be sent to you. You and the company will be jointly and severally liable for all charges incurred according to the Cardmember Agreement. After your account is opened, the terms and conditions are subject to change as provided in the Cardmember agreement. You and the company may only use the business credit cards for business purposes.

About your application and this offer: Business credit cards are issued by UBS Bank USA (referred to as "Bank," or "we," "us," and "our"). Depending on our review of your application and the credit history of the company and yourself, or if the income you report is insufficient based on your current obligations, we may be unable to open an account for you. You also understand that if your application is approved for an account, the APR, the credit limit, and the type of account that you receive may be determined based on the creditworthiness of yourself and the company, including consideration of income. Please review the materials provided with your Cardmember Agreement for more details. Omission of any information requested on this application may result in a denial of credit. This offer is available only to applicants who are permanent residents of the 50 United States, the District of Columbia, or Puerto Rico.

Changes to account and benefits terms: We reserve the right to change the APR and other account terms in accordance with the Cardmember Agreement and Utah law. We also reserve the right to change the benefits and features associated with the card or the account.

About your credit report, your credit performance, and your credit information: You (both the company and any responsible individuals) agree that we may request credit reports, including consumer credit reports, from one or more credit reporting agencies in connection with your application and the review, administration and collection of your Account. You also authorize us to exchange credit information concerning you or your account with (and answer questions and requests from) others, such as merchants, other lenders and credit reporting agencies. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit reports. Upon your request, we will tell you the name and address of each consumer reporting agency from which we obtained a consumer report about you.

If you are a client of UBS Financial Services Inc. (UBS FSI), you further agree that UBS FSI may share credit eligibility and other related information with the Bank in connection with our review of your application.

How the variable APRs on your account will be determined: The APRs on your account will be determined each billing cycle by adding a margin to the Prime Rate (which will be the highest rate published in the Money Rates column of The Wall Street Journal on the last business day of each month). See your Cardmember Agreement for more detail. The APRs noted above are current as of December 2023 using a Prime Rate of 8.50%. To find out what may have changed please call 800-762-1000.

Important information about procedures for opening a new account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you apply for an account, we will ask for your name, street address, date of birth, social security number, and other information that will allow us to identify you. We may also ask to see copies of identifying documents.

Balance transfers. Here's how it works: To request a balance transfer please enter the 15 or 16 digit account number from the MasterCard®, Visa, American Express®, or Discover Card account that you want us to process a balance transfer to. Upon approval of your application we will provide you with your Cardmember Agreement and to the extent permitted by your credit line we will process the requested balance transfer payment to the business credit card account(s) which you have requested. If the total amount you request exceeds the assigned credit line on this account, we may either decline the request or send a partial payment to your creditor(s) in the order you provided them to us.

The amount of available credit on this account will be reduced by the amount of the balance transfer and the related balance transfer fees. We reserve the right to decline to process any requested balance transfer. We will not process a request to transfer a balance from any other account you may have with us. Balance transfers incur interest from the transaction date and they do not have the same dispute rights as transactions conducted with a business credit card.

A balance transfer may take up to four weeks to post to your other credit card accounts. Continue to pay each creditor until the balance transfer appears on the other account as a credit. If you would like to complete a balance transfer from another account that is not a Visa, MasterCard, American Express, or Discover card, please call the phone number on the back of your new business credit card once you are approved.

Automatic re-payment of Cash Advances through CashConnect: The *CashConnect* feature on your UBS credit card Account will automatically repay new Cash Advances obtained from ATMs and financial institutions (*CashConnect* Cash Advances), each night, with available funds (up to your Withdrawal Limit, as defined in the Agreements and Disclosures document found at ubs.com/disclosuredocuments) from your UBS Business Services Account BSA (referred to as UBS Account). The *CashConnect* feature does not repay Cash Equivalent transactions. The *CashConnect* feature is available only for cardholders who have the UBS credit card connected to a Business Services Account BSA. You will incur no interest charges on *CashConnect* Cash Advances, as long as there are sufficient available funds (up to your Withdrawal Limit) in your UBS Account to repay your *CashConnect* Cash Advance transaction in full when we first seek payment from your UBS Account. If sufficient available funds (up to your Withdrawal Limit) are not available in your UBS Account to pay off the *CashConnect* Cash Advances balance in full, then the APR on Cash Advances (as listed in the Account Summary Table) will apply as of the original transaction date on any remaining balance. You will be charged the APR on Cash Advances on your remaining *CashConnect* Cash Advance balance until it is repaid in full. Applicable ATM surcharge fees may apply. No other Account balances are paid through the *CashConnect* feature. If you have a UBS Account and choose not to participate in the *CashConnect* feature, please contact UBS Financial Services Inc. at 800-762-1000.

What is considered a Cash Advance
A cash advance is the use of a card or account number to obtain cash loans at any financial institution or ATM that accepts the card, the use of a Cash Advance Check or the purchase of Cash Equivalents. Cash Equivalent means the use of a card or account number to obtain money orders, traveler's checks, foreign currency, lottery tickets, gambling chips, or to make wagers or similar betting transactions, wire transfers or similar cash-like transactions including but not limited to cryptocurrencies.

The Cash Advance Transaction Fee applies, and is equal to \$10 or 5% of the amount of each transaction, whichever is greater.

Authorized Card Manager
Authorized Card Manager means the person you designate to manage your account, make decisions about your account, and obtain information about your account.

About us and this credit card program: This credit card program is issued and administered by UBS Bank USA, located in Salt Lake City, Utah. Any credit card account opened in response to this application shall be governed by federal law and, to the extent state law applies, the laws of the State of Utah.

The information contained in these disclosures is accurate as of December 2023 and may change after this date.

UBS Visa Signature Business, UBS Visa Infinite Business and UBS Cash Rewards Visa Business Card Terms and Conditions

Account summary table (For residents of Puerto Rico only)

Interest rates and interest charges

Card Program Level	UBS Visa Infinite Business card Signature Business card	UBS Visa Signature Business card	UBS Cash Rewards Visa Business card
Annual Percentage Rate (APR) for purchases	23.49% This APR will vary with the market based on the Prime Rate.		
APR for balance transfers	23.49% This APR will vary with the market based on the Prime Rate.		
APR for cash advances	29.99% This APR will vary with the market based on the Prime Rate.		
Penalty APR and when it applies	29.99% This APR may be applied to your account if you: 1. Make a late payment; or 2. Make a payment that is returned. This APR will vary with the market based on the Prime Rate. Maximum APR 29.99%. How long will the Penalty APR apply? If your APRs are increased for any of these reasons, the Penalty APR may apply to your balances indefinitely.		

Paying interest Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the posting date.

Fees	UBS Visa Infinite Business card	UBS Visa Signature Business card	UBS Cash Rewards Visa Business card
Card Program Level			
Annual fee	\$550	\$0	\$150
Transaction fees: – Balance transfer – Cash advance	Either \$2 or 2% of the amount of each transfer, whichever is greater (maximum fee: \$10) Either \$2 or 2% of the amount of each cash advance, whichever is greater (maximum fee: \$10)		
Foreign transaction	None		
Penalty fees: – Late payment – Over-the-Credit-Line – Returned payment	Up to \$38 \$0 Up to \$15		

How we will calculate your balance: We use a method called “average daily balance (including new purchases).”

Loss of Introductory APR: We may end your Introductory APR and apply the Penalty APR if you make a late payment.

Billing Error: Information about disputing transactions is included in your Cardmember Agreement.

See next page for more important information about your account.

Terms and conditions

Terms and conditions authorization: You agree on behalf of the company and yourself that use of any business credit card account opened or any card issued in connection with this offer will constitute acceptance by you and the company of these Terms and Conditions and the Cardmember Agreement that will be sent to you. You and the company will be jointly and severally liable for all charges incurred according to the Cardmember Agreement. After your account is opened, the terms and conditions are subject to change as provided in the Cardmember agreement. You and the company may only use the business credit cards for business purposes.

About your application and this offer: Business credit cards are issued by UBS Bank USA (referred to as "Bank," or "we," "us," and "our"). Depending on our review of your application and the credit history of the company and yourself, or if the income you report is insufficient based on your current obligations, we may be unable to open an account for you. You also understand that if your application is approved for an account, the APR, the credit limit, and the type of account that you receive may be determined based on the creditworthiness of yourself and the company, including consideration of income. Please review the materials provided with your Cardmember Agreement for more details. Omission of any information requested on this application may result in a denial of credit. This offer is available only to applicants who are permanent residents of the 50 United States, the District of Columbia, or Puerto Rico.

Changes to account and benefits terms: We reserve the right to change the APR and other account terms in accordance with the Cardmember Agreement and Utah law. We also reserve the right to change the benefits and features associated with the card or the account.

About your credit report, your credit performance, and your credit information: You (both the company and any responsible individuals) agree that we may request credit reports, including consumer credit reports, from one or more credit reporting agencies in connection with your application and the review, administration and collection of your Account. You also authorize us to exchange credit information concerning you or your account with (and answer questions and requests from) others, such as merchants, other lenders and credit reporting agencies. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit reports. Upon your request, we will tell you the name and address of each consumer reporting agency from which we obtained a consumer report about you.

If you are a client of UBS Financial Services Inc. (UBS FSI), you further agree that UBS FSI may share credit eligibility and other related information with the Bank in connection with our review of your application.

How the variable APRs on your account will be determined:

The APRs on your account will be determined each billing cycle by adding a margin to the Prime Rate (which will be the highest rate published in the Money Rates column of The Wall Street Journal on the last business day of each month). See your Cardmember Agreement for more detail. The APRs noted above are current as of December 2023 using a Prime Rate of 8.50%. To find out what may have changed please call 800-762-1000.

Important information about procedures for opening a new account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you apply for an account, we will ask for your name, street address, date of birth, social security number, and other information that will allow us to identify you. We may also ask to see copies of identifying documents.

Balance transfers. Here's how it works: To request a balance transfer please enter the 15 or 16 digit account number from the MasterCard®, Visa, American Express®, or Discover Card account that you want us to process a balance transfer to. Upon approval of your application we will provide you with your Cardmember Agreement and to the extent permitted by your credit line we will process the requested balance transfer payment to the business credit card account(s) which you have requested. If the total amount you request exceeds the assigned credit line on this account, we may either decline the request or send a partial payment to your creditor(s) in the order you provided them to us.

The amount of available credit on this account will be reduced by the amount of the balance transfer and the related balance transfer fees. We reserve the right to decline to process any requested balance transfer. We will not process a request to transfer a balance from any other account you may have with us. Balance transfers incur interest from the transaction date and they do not have the same dispute rights as transactions conducted with a business credit card.

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The Cash Advance Transaction Fee applies, and is equal to \$2 or 2% of the amount of each transaction, whichever is greater (maximum fee: \$10.)

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Authorized Card Manager means the person you designate to manage your account, make decisions about your account, and obtain information about your account.

About us and this credit card program: This credit card program is issued and administered by UBS Bank USA, located in Salt Lake City, Utah. Any credit card account opened in response to this application shall be governed by federal law and, to the extent state law applies, the laws of the State of Utah.

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