

# UBS Business Card Basic.

## Attractive services for SMEs.



The UBS Business Card Basic is the credit card for SMEs. It simplifies expenses management and creates greater transparency. Employees who hold a corporate credit card can settle their business expenses without the need for cash – simply and conveniently at over 24 million businesses, restaurants, hotels and filling stations worldwide. Your costs for managing expenses are reduced and you can maintain an overview of spending at all times.

### Basic services

#### Main account/limits

The UBS Business Card Basic credit card account is held in your company's name. The specified main account limit is the maximum total amount that can be spent using all the Business Cards Basic. You set the card limit for each individual employee. This is the maximum amount that the card holder can spend, provided the main account limit has not been reached.

#### Card PIN

You can decide separately for each employee whether they can also make cash withdrawals using their card.



#### Invoicing

You receive a detailed statement each month. You can decide whether card bills are settled individually or whether you receive a group invoice for the company as a whole. This will bill you for all spending, though the separate amounts will be shown for each card.

#### Terms of payment

The payment deadline is 25 days from the date of the statement. You decide whether you want to settle your outstanding balances by direct debit (LSV+) or payment slip.

#### Interest on credit balances

Whether the payments are made at company or cardholder level, you enjoy a preferential rate of interest on credit balances between CHF 200 and CHF 50,000. Plus, you will always have the total credit balance at your disposal.

#### Credit card account and maximum number of cards

The UBS Business Card Basic credit card account is issued under your company's name. A business card can be requested for up to a maximum of five employees per company.

### Additional benefits

#### Spending bonus system

We credit annual spending bonuses to your company, based on the main account transactions. You will receive CHF 70 for every CHF 10,000 of the total of all card spending (from a maximum of five cards). This allows you to recoup the cost of your annual fees.

#### Credit card with photo

Each cardholder can decide whether or not to have their photo on the reverse side of the UBS Business Card Basic. This makes the card unmistakable and even more secure. This additional service costs CHF 20.

#### Discounts on car rental

When you rent a car from our partner Europcar, you will receive a discount of up to 20% on the standard rates.

## Customer Service & Assistance-Benefits

### Free 24-hour customer service and SOS assistance

For questions, emergencies and card blockings, simply contact our Customer Services team – available 24 hours a day, 365 days a year. You only pay the cost of the call charged by your service provider.

### Insurance package (optional)

#### Collective travel accident insurance

If cardholders pay for their business trip or car rental using their UBS Business Card Basic, they receive accident insurance cover for travel on public transport or by rental car.

Max. insured sums <sup>1)</sup>	
Disability or death	CHF 300,000
Rescue and repatriation costs	CHF 60,000

<sup>1)</sup> Paid 100% with UBS Business Card Basic (max. cash advance 20%)

#### Additional insurance cover

If at least 50% of a trip was paid for using the UBS Business Card Basic, the traveller is insured for the following:

Max insured sums	
Travel delays (min. 4 hours)	USD 480
Late arrival/loss of luggage	USD 900
Document replacement	USD 1,500
Legal expenses (legal support)	USD 2,500
Medical emergencies while travelling abroad	Advice and/or assistance

## Clear & transparent

### Fees & services

Fees <sup>2)</sup>	
Main account maintenance	no charge
Card fee in 1st year	no charge
Card fee from 2nd year onwards	CHF 70
Costs for replacement card	CHF 20
Photo on reverse of card (optional)	CHF 20
Insurance package (optional)	CHF 25
PIN code	no charge
Additional information (company name)	no charge
Worldwide cash withdrawals	
• at ATM	
Commission	2.5%
Minimum	CHF 5
• at bank counters	
Commission	4%
Minimum	CHF 10
Currency conversion for transactions in foreign currencies	UBS "sell" exchange rate plus 1% processing surcharge

Card limit	
Minimum limit	CHF 2000

Benefits	
Maximum number of cards per main account	5 cards
Spending bonus system	For every CHF 10,000 in annual turnover (excluding fees and cash withdrawals), you are reimbursed CHF 70 up to a maximum of the total of all annual card fees paid.
Discount on standard rates at Europ-car	up to 20%
Credit interest on MasterCard account	For credit balances from CHF 200 to a maximum of CHF 50,000
Flexible invoicing system	- Collective invoice with individual statements - Individual statements
Payment options	Direct debit or paying-in slip
Billing	Monthly
Payments due	25 days after the invoice date
Interest charged on overdue balances	annual interest rate of 15%
24-hour customer service	Telephone: +41-44-828 37 37
24-hour SOS Assistance Service	Telephone: +41-22-719 11 77

<sup>2)</sup> Any third-party costs may be passed on.

### Convincing arguments

- ✓ The UBS Business Card Basic helps you manage your expenses – simply and conveniently.
- ✓ The flexible billing system allows you to maintain a complete overview of expenses generated by your staff at all times.
- ✓ Attractive spending bonus system that allows you to recoup the cost of your annual card fees.
- ✓ For company owners: clear distinction between private and business expenses (if you also use a private credit card).

### UBS AG

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