



For every day.  
The UBS Credit Card Basic.

Free for the first year.



# Simple & inexpensive.



## The card for everyday use

The UBS Credit Card Basic offers a simple means of payment if you use your card frequently and primarily in Switzerland. It can be used to pay for everyday items securely and conveniently – whether in shops, restaurants or at petrol stations. You also benefit from worldwide acceptance at more than 24 million sales outlets, and you can withdraw cash from all ATMs in local currency.

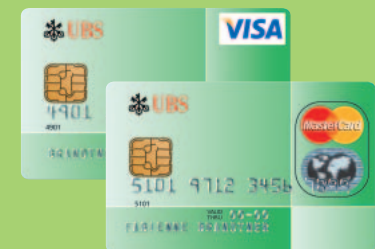
You can choose between a MasterCard and a VISA Card. The monthly limit is max. 4000 francs.

With its integrated chip the UBS Credit Card Basic – like all UBS credit cards – meets the latest security standards.

## Free if you make at least 24 purchases per year

The UBS Credit Card Basic is free for the first year, and remains free in subsequent years as long as you use it regularly. If you use your card 24 times per year, the annual fee of 40 francs will not apply. So, for example, you can benefit from a free credit card by making just two purchases per month.

With a partner card, those close to you can also enjoy the same benefits.



# Practical & flexible.

## Flexible payment options

You decide whether you want to pay your monthly bill in full<sup>1)</sup> or in installments<sup>2)</sup> (credit option). This will allow you to bridge any financial difficulties or take advantage of an attractive buying opportunity, even if you have other financial obligations to meet. Straight-forward, simple and discreet.

## UBS Cards Online

This free online service enables you to access your credit card data at any time, anywhere in the world. This means that you always have an overview of your spending, the remaining available limit, and much more. Simple and secure access is provided via UBS e-banking. Further information can be found at [www.ubs.com/e-banking](http://www.ubs.com/e-banking)

## Discounts on car rental

When you rent a car from our partner Europcar, you will receive a discount of up to 10% on the standard rate. In addition, you will not have to leave a deposit.

## Free 24-hour customer service

For questions, card blockings or in an emergency, simply contact our Customer Services team. Available 24 hours a day, 365 days a year. You only pay the cost of the call as set by your service provider.

# Personal & secure.

## UBS Credit Card with photo

Having your photo on the back of your UBS Credit Cards makes them unmistakably yours and gives you that extra degree of security. You can take advantage of this additional service for a one-off fee of 20 francs.



## UBS Travel Insurance Plus


This insurance package protects you and your family from unforeseen financial risks before and during travel. Whether for travel cancellation, medical treatment or loss of luggage – taking out this insurance cover for only 72 francs a year means that you can relax and feel secure on your travels. For more information, visit [www.ubs.com/travelinsuranceplus](http://www.ubs.com/travelinsuranceplus)

<sup>1)</sup> Payment within 15 days of the statement date

<sup>2)</sup> Payment of part of the amount (at least 5% of the balance or a minimum of CHF 50) within 15 days of the statement date; annual interest rate 15% (as at October 2006, subject to change). The granting of credit is forbidden if it leads to the overindebtedness of the consumer (Art. 3 of the Swiss Federal Act Against Unfair Competition).




# Clear & simple.

 <b>VISA Card Basic MasterCard Basic</b>	
<b>Fees</b>	
Main card in the first year – thereafter	free of charge CHF 40, or free of charge if used for at least 24 transactions per year
Partner card in the first year – thereafter	free of charge CHF 20, or free of charge if used for at least 24 transactions per year
Replacement cards	CHF 20
Cash withdrawals from an ATM at home/abroad	3% commission, min. CHF 5 per withdrawal
Exchange rate conversion for transactions in foreign currencies	UBS “sell” exchange rate plus processing surcharge of 2%
Interest rate for payment in installments (credit option)	annual interest rate of 15%
Payment reminder (in the event of late payment)	CHF 20
<b>Card limit</b>	
Monthly limit	standard limit of CHF 4000
<b>Services</b>	
Bonus system – main card – partner card	free of charge in subsequent year if used for 24 transactions per year free of charge in subsequent year if used for 24 transactions per year
Payment options	paying-in slip with payment in installments option or direct debit (LSV <sup>+</sup> )
UBS Cards Online (optional)	free of charge
Car rental via Europcar – discount on standard rate	up to 10%
24-hour customer service	free of charge
UBS Travel Insurance Plus (optional)	CHF 72 per year
Photo on back of card (optional)	CHF 20 (one-off charge, per card)

As at October 2006; UBS reserves the right to alter its prices and services at any time. These changes will then be communicated to the client in the appropriate manner.

UBS AG  
Flughofstrasse 35  
P.O. Box  
CH-8152 Glattpfarrugg

  
 Geschäftsansantwortung Invio commerciale-risposta  
 Envoi commercial-réponse  
 Nicht frankieren  
 Ne pas affranchir  
 Non affrancare

Free for the first year.



### Convincing arguments

- Inexpensive: annual fee of CHF 40, or free of charge if used for at least 24 transactions per year
- Global: pay without cash or withdraw cash
- Practical: useful additional services included
- Supported: free 24-hour customer service
- Secure: with the latest chip technology

### Find out more about the advantages of UBS Credit Cards

UBS offers a comprehensive range of credit cards for a wide variety of needs. Ask your UBS advisor about the other card products or go to [www.ubs.com/cards](http://www.ubs.com/cards)



UBS AG  
Flughofstrasse 35  
P.O. Box  
CH-8152 Glattbrugg  
Tel. +41-44-828 33 23



[www.ubs.com/cards](http://www.ubs.com/cards)





# General Terms and Conditions for the Use of UBS Credit Card Basic

These General Terms and Conditions govern the legal relationship between UBS AG (hereinafter UBS) and holders of UBS VISA Card Basic and/or UBS MasterCard Basic credit cards (collectively referred to as "Cardholders").

## 1. Issue of Card

1.1 Upon approval of the card application by UBS, the applicant receives a personal UBS VISA Card Basic and/or UBS MasterCard Basic credit card (hereinafter Card) in his/her name. The applicant receives the General Terms and Conditions, a copy of his/her card application and his/her individual PIN code together with the written confirmation of acceptance from UBS. By signing and/or using the Card, the applicant/Cardholder confirms that he/she has received, read, understood, and accepted the confirmation of acceptance and the General Terms and Conditions.

1.2 The Cardholder may request the issue of second and partner cards (hereinafter Card/s).

1.3 Each Card issued remains the property of UBS.

## 2. Use of the Card

2.1 Transactions may be authorized at VISA or MasterCard merchants worldwide (hereinafter Merchant/s), subject to the individual card and cash withdrawal limits:

- a) by signing the sales slip (for example when paying for goods or services and when withdrawing cash at a bank counter), or
- b) by inputting the PIN code (for example when withdrawing cash from an ATM), or
- c) by giving the Cardholder's name, the card number and expiry date (for example when paying for goods or services by telephone, over the Internet or by correspondence).

The Cardholder acknowledges all transactions authorized in this manner and the resulting claims of Merchants. At the same time, he/she irrevocably instructs UBS to automatically settle the claims of Merchants.

2.2 In the event of transactions in a different currency than the card currency, the exchange rate is fixed on the day preceding the date of booking, and an additional processing fee is charged. A commission is also charged for withdrawing cash either within Switzerland or abroad. Details of the current processing fee, the relevant cash withdrawal commission rates and the applicable exchange rates may be obtained from Customer Services (point 9). Certain figures (for example the current processing fee) are also shown on the monthly statement.

2.3 The Cardholder undertakes to use his/her Card only to the extent that his/her financial circumstances allow. UBS may at any time extend, restrict or cancel the options for using Cards and PIN codes as well as card and cash withdrawal limits. The card limit is shown on the monthly statement or may – as can the cash withdrawal limit – be requested from Customer Services (point 9). It is prohibited to use the Card for illegal purposes.

## 3. Obligation to exercise due care

The Cardholder is in particular obliged to exercise the following duties of care:

- a) **The Card** must be **signed** by the Cardholder, in the area provided for this purpose, immediately upon receipt.
- b) **The Card and PIN code** must be kept with particular care and **separate from each other**. The Card and PIN code may under **no circumstances be passed to others** or made accessible in any other way. In particular, the PIN code must not be noted on the Card (even in an altered form). PIN codes changed by the Cardholder must not consist of easily ascertainable combinations of numbers (such as a telephone number, date of birth, car license number, etc.).
- c) The Cardholder must **check monthly statements upon receipt** against sales slips, which should be retained for this purpose. Any discrepancies, in particular debits resulting from misuse of the Card, must be **reported immediately** (point 9), and **written notice of complaint** must be sent to UBS (point 9) **within 30 days** (date of postmark) of the statement date, failing which, the monthly statement shall be deemed to have been accepted.

d) The Cardholder must **report** any instance of **loss, theft, confiscation or suspicion of misuse immediately** to Customer Services (point 9) regardless of any time difference. In the event that a criminal act has occurred, he/she must further report this to the local police and, in the event of loss or damage, take all reasonable steps to assist in clearing up the matter and minimizing the loss or damage incurred.

e) **Changes** to the information given on the card application (name, address, account number, etc.) must be **reported to UBS in writing within 15 days** (point 9).

f) If the Cardholder **fails to receive a new Card at least 15 days before the expiry** of the preceding Card, he/she must **report** this to Customer Services (point 9) **immediately**. Once a new Card has been received, the previous Card should be cut up without delay.

## 4. Statement of account/methods of payment

4.1 The Cardholder undertakes to pay for all authorized transactions and in particular to pay the relevant annual fee and the cost of services used. The Cardholder shall receive a statement of account (monthly statement) every month. He/she may choose between the following types of payment:

- a) Payment of the full outstanding amount within 15 days of the statement date;
- b) Payment of any part of the amount (subject to a minimum of 5% of the statement amount or CHF 50, whichever is the greater) within 15 days of the statement date.

4.2 If payment in accordance with point 4.1.a is not received within the stipulated period or if the Cardholder makes use of the payment in installments option under point 4.1.b, annual interest amounting to a maximum of 15% shall be charged on all transactions from the date of the transaction in question. The card and cash withdrawal limit(s) of main and any second and partner cards shall be reduced by the amount still outstanding on the statement. If payment is not made, or if less than the minimum payment (point 4.1.b) is made, UBS shall further have the right to request immediate payment of the entire outstanding amount (including interest) and to block the Card(s). Any reminder and collection charges shall be borne by the Cardholder.

4.3 If the Cardholder is domiciled outside Switzerland, all payments must be made in full by direct debit. The payment in installments option (point 4.1.b) may not be used.

## 5. Responsibility

5.1 **Until the Card is blocked, the Cardholder is responsible for all transactions authorized** in accordance with point 2.1. The risks arising out of misuse of the Card are thus borne by the Cardholder unless a complaint (point 3.c) is filed within the stipulated period. Where a complaint is filed within the stipulated period, UBS shall assume responsibility for loss or damage resulting from misuse of the Card by third parties, provided the Cardholder has in all respects complied with the General Terms and Conditions (in particular the duties of care under point 3), and to the extent that he/she is not in any way to blame (subject to an excess of CHF 100). Spouses and persons living in the same household as the Cardholder shall not be deemed to be third parties.

5.2 Responsibility for all **transactions** authorized **using the PIN code** shall be borne by the Cardholder.

5.3 **The holder of the main Card shall be jointly and severally liable for all liabilities arising out of the use of second and partner card(s)** even if the holders of said Cards receive separate monthly statements.

5.4 The Cardholder bears sole responsibility for the transactions conducted using the Card; in particular any discrepancies, including complaints relating to goods or services, and claims must be settled directly with the involved Merchant. When returning goods, the Cardholder must request from the involved Merchant a credit confirmation; when canceling a transaction he/she must request a confirmation of cancellation. Disputes do not release the Cardholder from the obligation to pay the amount on the monthly statement.

- 5.5 Loss or damage incurred by the Cardholder in connection with the possession or use of his/her Card(s) shall be borne by the Cardholder. UBS assumes no liability if a Merchant refuses to accept the Card as a means of payment or if, due to a technical defect, limit adjustment, termination or blocking, the Card cannot be used. Similarly, UBS assumes no liability in respect of the benefits or additional services provided automatically with the Card. Moreover, UBS assumes no responsibility for loss or damage covered by an insurance policy.
- 5.6 Loss or damage resulting from the forwarding of the Card and/or PIN code shall be borne by the Cardholder.
- 6. Period of validity/renewal of the Card**
- 6.1 The Card as well as the benefits and additional services connected therewith shall expire at the end of the month/year embossed on the Card. A new Card shall automatically be supplied to the Cardholder in good time unless the contractual relationship has been terminated.
- 6.2 If the Cardholder does not wish to receive a new Card or does not wish to renew second and/or partner cards, he/she must notify UBS in writing at least two months before the expiry of the Card (point 9), failing which, the annual fee will be charged.
- 6.3 Replacement of an unexpired Card and/or a PIN code shall be subject to a fee.
- 7. Blocking/cancellation**
- 7.1 The Cardholder or UBS may at any time and without giving reasons arrange for the Card to be blocked and/or the contractual relationship to be terminated. Termination of the main card automatically entails termination of second and partner cards.
- 7.2 Upon termination, all sums outstanding on the Card(s) automatically become due for payment. Upon termination, the Card (including second and partner cards) must be cut up and returned to UBS forthwith and without further request. The Cardholder has no entitlement to pro rata reimbursement of the annual fee if the Card is either returned voluntarily or recalled by UBS.
- 7.3 Notwithstanding any termination/blocking, UBS remains entitled to invoice the Cardholder in respect of all debit arrangements entered into prior to the effective return of the Card(s) (for example debits relating to recurring services such as newspaper subscriptions, memberships, online services).
- 8. Obtaining, processing and disclosure of data/involvement of third parties**
- 8.1 The applicant/Cardholder authorizes UBS to obtain from public bodies, the applicant's/Cardholder's employer and bank, and the Central Credit Information Office (hereinafter ZEK; members of ZEK include companies from the consumer credit, leasing and credit card sectors) all information required to check the card application and process the contract, and to notify ZEK accordingly in the event of blocked Cards, serious payment arrears or misuse of Cards. ZEK is expressly authorized to make this information available to its other members. To this extent, the Cardholder releases these entities from the obligation of banking secrecy and official confidentiality. The Cardholder further acknowledges that under the Swiss Consumer Credit Act, UBS is obliged to obtain from the Consumer Credit Information Office (hereinafter IKO) information relating to liabilities of the Cardholder reported to said Office. In addition, under the Consumer Credit Act, UBS is obliged under certain circumstances to report any amounts outstanding to IKO.
- 8.2 The Cardholder accepts that UBS may engage the services of third parties in order to perform its duties. In particular, he/she agrees that UBS Card Center Ltd – which conducts UBS card business on behalf of UBS – and its contractors (e.g. for the production of cards) shall be given access to his/her data insofar as this is necessary for the diligent performance of the tasks assigned to them. The international card organizations (VISA International and MasterCard International) and their contractors responsible for processing card transactions on their behalf shall, however, be informed solely of the relevant transaction data (e.g. information about the merchant, card number, expiry date, transaction amount, transaction date, and – depending on the transaction in question – name of the Cardholder). The Cardholder further accepts that the relevant data shall be forwarded to the card issuer UBS via the global VISA and MasterCard networks even in respect of transactions conducted in Switzerland.
- 8.3 UBS shall be authorized to assign all claims in respect of Cardholders to third parties at any time.
- 9. Customer Services**
- Customer Services is available to Cardholders for all matters in relation to the issue and use of Cards by telephone on **+41-44-828 33 23 or fax +41-44-810 34 35 (24 hours a day, 7 days a week for Card blocking)**. The address for correspondence is **UBS AG, Flughafenstrasse 35, P.O. Box, 8152 Glattbrugg**.
- 10. Further conditions**
- 10.1 UBS reserves the right to modify these General Terms and Conditions at any time (including changing the applicable annual fees, interest rates, commissions, etc.). Changes shall be communicated in an appropriate form and shall be deemed to have been accepted if the Card is not returned before the changes come into effect.
- 10.2 The legal relationship between the Cardholder and UBS shall be **exclusively** governed by and construed in accordance with **Swiss law**. If the Cardholder is resident in Switzerland, the place of jurisdiction for any disputes arising out of or in connection with this legal relationship shall be the competent court at the Cardholder's domicile. The Cardholder may, however, also choose to take legal action before the competent authority in Zurich or Basel. Should the Cardholder be domiciled outside Switzerland, the place of performance of all obligations of both parties, the place of debt collection as well as the exclusive place of jurisdiction for any disputes arising out of or in connection with this legal relationship shall be Zurich. UBS reserves the right, however, to take legal action against the Cardholder before the authority of the latter's domicile or before any other competent authority.

October 2006

## Establishment of the Beneficial Owner's Identity.

In accordance with the agreement on the Swiss banks' code of conduct with regard to the exercise of due diligence (CDB)

### Main card holder

Last name, first name: \_\_\_\_\_ Home address: \_\_\_\_\_

Postcode, city: \_\_\_\_\_ Country of domicile: \_\_\_\_\_

Nationality: \_\_\_\_\_ Date of birth: [ ] [ ] [ ] [ ] [ ] [ ]

### Holder of partner card (if applicable)

Last name, first name: \_\_\_\_\_ Home address: \_\_\_\_\_

Postcode, city: \_\_\_\_\_ Country of domicile: \_\_\_\_\_

Nationality: \_\_\_\_\_ Date of birth: [ ] [ ] [ ] [ ] [ ] [ ]

### In relation to the assets used to settle credit card bills of the main card and of the partner card (if applicable) or paid to the issuer of the card in excess of such amount, I as the main card holder hereby declare that:

(Please mark with a tick where appropriate, tick one only)

- the **main card holder** is the sole beneficial owner
- the **holder of the partner card** is the sole beneficial owner
- the **main card holder and the holder of the partner card** are joint beneficial owners
- the following **third party/parties** is/are the beneficial owner(s):  
(Please provide all the following information on the third party/parties)

**Last name, first name, nationality, date of birth, home address, postcode, city, country of domicile:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

The main card holder undertakes to inform UBS AG, of his own accord, about any changes. Wilfully entering false information in this form is a criminal offense (art. 251 of the Swiss Penal Code, forgery of documents; under penalty of penal servitude of up to five years or a prison sentence).

Place, date: \_\_\_\_\_

Signature of main card holder: **X** \_\_\_\_\_

Please send the duly completed and signed form to:

**UBS AG**  
**Flughofstrasse 35**  
**P.O. Box**  
**CH-8152 Glattbrugg**