

# UBS MasterCards – helping us tackle fraud

## What should be done?

### Tips for looking after your card

The majority of offences are a result of UBS MasterCards being stolen. So the most important thing is to prevent UBS MasterCards being lost. The following tips should be useful for holders of UBS MasterCards.

- Handle your UBS MasterCards **as carefully as you would cash**. Never leave your cards unattended in a car, office or changing room where thieves can easily find them. Always keep your card **in a safe place** and check regularly that it is still in your possession.
- **Communicate your mobile number to UBS Customer Services by mail or telephone** (tel. 00800 832 832 33 / 00800 833 833 33). That way we can contact you quickly and easily to check transactions and avoid further inconveniences caused by possible fraudulent transactions.
- **Sign your UBS MasterCard** on the reverse **immediately** upon receipt.
- Never keep **your cheque book and card** together.
- **Destroy your old card** by cutting through the magnetic strip and the chip.
- For security reasons you will receive your Personal Identification Number (PIN) under separate cover. We advise you to **learn your PIN by heart or to change it** and to **destroy** our letter. Never write down your PIN or divulge it to anyone. **Always** keep your **PIN and card strictly separate**.
- When buying goods and services always check the currency and the total amount on the sales voucher **before** you sign it and ensure that it is your UBS MasterCard that is returned.
- **Carefully retain your card sales vouchers** and do not simply throw them in the bin. **Check your statement against the purchases you have made as quickly as possible**. Destroy incorrect, signed vouchers – including the carbon copy. If you are staying abroad for some time, **please make sure someone you trust can check your invoices**.
- **Read the General Terms and Conditions**, especially the **sections on liability**; these set out your obligations in terms of taking good care of your UBS MasterCard. **Complaints about transactions must be made in writing** to the UBS Assistance Centre **within 30 days** of the statement date.

### Tips in an emergency

If you are no longer in possession of your UBS MasterCard, because of loss or theft, or your UBS MasterCard has been retained by an ATM for reasons which are unclear, you must report this immediately to our 24-hour UBS Assistance Centre (by reverse charges/collect call if necessary).

For UBS MasterCard Gold and Platinum:

**International freephone number: 00800 832 832 32\***

For countries that cannot be reached via the freephone number: **tel.** +41 44 828 33 04 (reverse charging possible).

For UBS MasterCard Excellence:

**International freephone number: 00800 833 833 33\***

For countries that cannot be reached via the freephone number: **tel.** +41 44 838 33 05 (reverse charging possible).

\*Calls may be monitored or recorded in order to maintain high levels of security and quality of service.