

UBS Gold Card.

Prestigious card - attractive additional services.



The UBS Gold Card allows you to make simple and convenient cashless payments. It is welcome at over 24 million shops, restaurants, hotels and filling stations worldwide. In addition to the services offered by the UBS Classic/Standard Card, the UBS Gold Card allows you to enjoy a wide range of extra perks.

Attractive & comprehensive

Main and additional cards

According to your individual requirements, you can choose to have a VISA Card, a MasterCard – or both. Holding a second card means you always have the right card at hand and remain flexible even if one of your cards is lost or damaged. With a partner card, someone close to you can enjoy all the benefits of a UBS Gold Card at a special rate.



Powerful & effective

Discounts on car rental

When you rent a car from our partner Europcar, you will receive a discount of up to 25% on the standard rate. In addition, you will not have to leave a deposit.

Priority Pass – worldwide access to airport lounges

Worth USD 99, the Priority Pass is available to you free of charge, giving you access to over 600 exclusive airport lounges worldwide. These lounges provide you with an ideal place to relax and freshen up if you have to wait a long time between flights, or if there are unexpected delays.

Flexible payment options

You decide whether you want to pay your monthly bill in full¹⁾ or in installments²⁾ (credit option). This will allow you to bridge any temporary financial difficulties or take advantage of an attractive buying opportunity, even if you have other financial obligations to meet. Straightforward, simple and discreet.

UBS KeyClub, the attractive bonus scheme

You receive 6 bonus points for every CHF 1,000 spent using your UBS Gold Card. You can exchange your bonus points for UBS KeyClub events or cash them in at one of our partners for a wide range of attractive offers. In most cases, 1 point = 1 franc. Bonus points are accepted by all partners as a method of payment. Go to www.ubs.com/keyclub for more information.

UBS Cards Online

This free online service enables you to access your credit card data at any time anywhere in the world meaning you always have an overview of your spending, the remaining available limit, and much more. Further information can be found at www.ubs.com/e-banking

Free 24-hour customer service and SOS assistance

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.

Itemized statements

You receive a detailed statement each month. All purchases and cash withdrawals are listed separately for each individual card.

¹⁾ Payment within 15 days of the statement date.

²⁾ 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 of 15% (as at September 2008, 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 (UWG/LCD)).

Personal & secure

Credit card with photo

Having your photo on the back of your UBS Gold makes it unmistakably yours and thus gives you an extra degree of security. This additional service is free of charge.

Optimum security

The latest chip technology and a modern early-warning system for monitoring suspect transactions guarantee you optimum security when making payments. In addition, we support the "3-D Secure" international security standard, a password system which provides you with better protection against unauthorised access when making online purchases. More information on "3-D Secure" is available at www.ubs.com/secure

Travel and aviation accident insurance

You will receive accident insurance cover automatically and free of charge for travel on public transport, provided you pay for at least 80% of your journey with your UBS Credit Card.

Maximum insured sums

Death and disability	CHF 600,000
Rescue and repatriation costs	CHF 60,000

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 CHF 72 a year means that you can relax and feel secure on your travels. For more information, visit

www.ubs.com/travelinsuranceplus

Convincing arguments

- ✓ Worldwide: pay without cash and withdraw cash
- ✓ Practical: useful additional services included
- ✓ Attractive: UBS KeyClub bonus system
- ✓ Relaxing: access to airport lounges
- ✓ Supported: free 24-hour customer service
- ✓ Secure: with the latest chip technology

UBS AG

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Clear & transparent

Fees & services

Fees ¹⁾	
Main card 1 st year	CHF 100
• thereafter	CHF 200
Second card for main cardholder/ partner card	CHF 50
Replacement cards	no charge
Cash withdrawals from ATMs	
• in Switzerland and abroad	2.5% commission, min. CHF 5
• with funds in credit card account	Switzerland: free of charge; abroad: flat fee of CHF 5
Currency conversion for transactions in foreign currencies	UBS "sell" exchange rate plus 1% processing surcharge
Interest rate for payments in installments (credit option)	Annual interest rate of 15%

Card limit

Monthly limit	Standard limit of CHF 10,000
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Services

UBS KeyClub (optional)	
• per CHF 1,000 spent	6 points
• per CHF 1,000 increase in spending (compared with previous year)	6 points
Travel and aviation accident insurance	
• death and disability, up to max.	CHF 600,000
• rescue and repatriation, up to max.	CHF 60,000
Payment options	Paying-in slip with payment in install- ments option or direct debit (LSV ⁺)
UBS Cards Online (optional)	no charge
Priority Pass for access to airport lounges (worth USD 99)	no charge The admission fee of CHF 38 (USD 27 for lounges abroad) is debited to your card each time you use a lounge.
Car hire from Europcar	
• discount on standard rates	up to 25%
24-hour customer service	no charge
24-hour SOS Assistance Service	no charge
UBS Travel Insurance Plus (optional)	CHF 72 per year
Photo on reverse of card (optional)	Free for new cards
UBS Cardfolio newsletter	no charge

¹⁾ Third-party costs may be passed on.

Find out more about 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

We would be pleased to pre-
sent you with your new UBS
Gold Card soon.