

Optimize your expenses

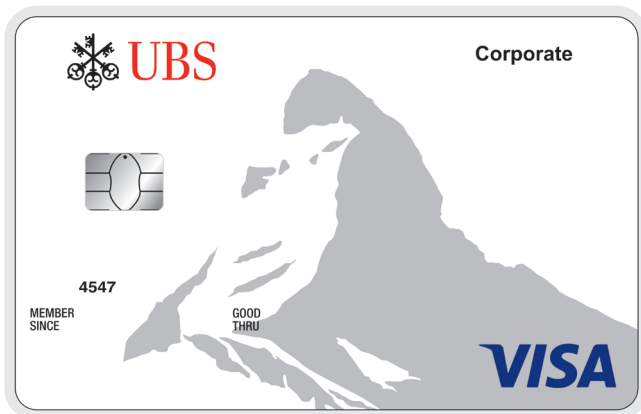
With a **UBS Corporate Credit Card**, managing travel and entertainment expenses is easy

What's the best way to pay my business expenses?

With your UBS Corporate Credit Card¹

If you're a frequent business traveler or entertain clients on a regular basis, the UBS Corporate Credit Card is exactly what you need. Make cash-free payments worldwide – it's simple, convenient and safe. Your card is widely accepted by over 38 million partners worldwide.

You can streamline your company's expenses by eliminating inefficient cash payments and expense advances. Using the card increases transparency and helps your company detect areas of overspending. It also keeps you informed on your top operating (and nonoperating) expenses, and provides a breakdown of your company and cardholders' travel and entertainment costs.



Collaboration with UOB

The UBS Corporate Credit Card is available for clients in Hong Kong and Singapore in collaboration with United Overseas Bank Limited ("UOB"), the card issuer. Thanks to this partnership, UBS clients receive the cards free of charge.²

Card acceptance and settlement currencies

The UBS Corporate Credit Card is widely accepted in South East Asia and at over 38 million Visa merchant locations worldwide. It is available in Hong Kong Dollars (HKD), Singapore Dollars (SGD) and US Dollars (USD).

Your benefits at a glance:

- **Greater business flexibility** – simplify your company's expense management and keep administrative effort to a minimum
- **Maximum transparency on your employees'** expenses at all times – gain online access to information on spending
- **Better control** over outgoings – set up separate spending limits and authorization levels for cash withdrawals for each card
- **Rewards** – earn a rebate of 0.3% on spending with the UBS Corporate Credit Card
- **Travel insurance³** – enjoy up to SGD 1,000,000 in travel personal accident coverage and other travel inconvenience benefits such as loss of luggage, connecting flight delay, and emergency medical evacuation
- **Corporate liability waiver insurance** – protect your company against unauthorized employee card expenditure with coverage of up to USD 1,650,000 capped at USD 25,000 per cardholder per annum

Customer support services

- For card administrators and cardholders: the UOB Call Center is open 24-7 for operational enquiries such as billing/transaction enquiries, card cancellation/lost cards, new applications and emergencies
- For card administrators: a dedicated account manager will assist you with regular program reviews, new data requirements, additional services, etc.

The UBS Corporate Credit Card is designed to help you better manage your travel and entertainment (T&E) expenses. Providing superior flexibility and control, the UBS Corporate Credit Card is your ideal tool for reducing costs and streamlining the end-to-end processes involved in managing and reconciling your T&E expenses.

For more information on consolidating your company's expenses for convenience and visibility, please contact us at sh-sd-apac@ubs.com or visit ubs.com/apac-corporate

¹ In collaboration with United Overseas Bank Limited (UOB). The cards are issued by and are the property of UOB.

² Additional costs apply if enhanced reporting and expensing capabilities are required.

³ Terms and conditions apply for insurance.

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