Cross-border

Make payments cost-effectively and securely to anywhere in the world

We open up the world for you
As a global financial services firm and a leading bank in Switzerland, we are also a pioneer in developing payment services in Europe and throughout the world. You benefit from customized services that give you a wide range of payment options to transfer your money safely, quickly and economically.

Your money takes the best route to the right place
No matter where in the world your payments are directed, UBS will find the best route to the recipient using one of our payment systems or via our partner banks abroad. You can choose how you want your international payments to be processed. Simply select the appropriate option from our broad range of products.

International payments

<table>
<thead>
<tr>
<th>The low-cost method – electronically</th>
<th>The conventional method – on paper</th>
</tr>
</thead>
<tbody>
<tr>
<td>UBS e-banking via the internet or UBS Multimat</td>
<td>UBS standing order</td>
</tr>
<tr>
<td>UBS e-banking and UBS Multimat (available in many UBS 24-hour zones) are there to help you enter your international payments. You can be confident that the lowest-cost execution option will be suggested to you.</td>
<td>Recurring payments of fixed amounts to the same recipients.</td>
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<tr>
<td>UBS KeyDirect</td>
<td>UBS standing order</td>
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<tr>
<td>Payments (including salary payments) via the internet or a direct connection, including debits from third-party bank accounts - worldwide (UBS KeyDirect Multibanking).</td>
<td>Recurring payments of fixed amounts to the same recipients.</td>
</tr>
<tr>
<td>UBS KeyLink</td>
<td>UBS easy international</td>
</tr>
<tr>
<td>Orders via the internet in SWIFT format to be debited from accounts at UBS and third-party banks worldwide.</td>
<td>Order form for all payments using an international payment slip (IPI).</td>
</tr>
<tr>
<td>UBS standing order</td>
<td>UBS global</td>
</tr>
<tr>
<td>Recurring payments of fixed amounts to the same recipients.</td>
<td>Order form for payments without a paying-in slip.</td>
</tr>
</tbody>
</table>
The simplest method is to use the national currency
The easiest solution is for you to execute your payment in the currency of the recipient. We will carry out the currency exchange at the latest exchange rate. For currencies not traded on the market, please contact your client advisor who can advise you on the best way to process those payments.

The quickest method is via the internet or a direct connection
Do you need to make an international transfer as quickly as possible? Our electronic products give you a direct connection to us and enable you to submit your international payment orders at any time.

The conventional method – on paper
Do you have a non-urgent payment and prefer conventional order methods? If so, you can process your international transfer on paper. We can offer you tried-and-tested services for this payment method. However, the paper method does result in an additional workload, which means that the charges for this option are higher.

The low-cost method
SEPA, the Single Euro Payments Area, has been in place since January 2008, and now has financial institutions in more than 30 countries participating in it. The cheapest payment order for payments in euros to payees in EU/EEA countries is the “SEPA transfer,” available with all electronic UBS payment products (UBS e-banking, UBS Multimat, UBS KeyDirect and UBS KeyLink). Thanks to SEPA, euro transfers can be made to participating financial institutions in the EU and the EEA more easily, transparently, securely, quickly and inexpensively.

For further information on SEPA, please refer to the UBS information sheet on SEPA euro payments: “International payments – as inexpensive as domestic payments.”

“International payment” in UBS e-banking
International payments in euros – as inexpensive as domestic payments

For all other transfers of limited amounts in the currency of the destination country to Europe and the USA, you can use the “International extra” option, which is available at an attractive flat rate. You can also execute this order via UBS e-banking or using a UBS Multimat.

The method for regular payments
Do you make regular fixed payments to the same beneficiaries abroad? You can submit standing orders to us via UBS e-banking, UBS Multimat, or on paper. You can also use the “Payment templates” function in UBS e-banking for recurring payments.

Fees and third-party charges: your choice
If you use the “SEPA transfer” and the “International extra” option, you will not incur any third-party charges and you can be sure that the beneficiary will receive the full amount. For “SEPA payment orders,” some recipient banks charge beneficiaries a fee for payments received, which they will communicate in advance.

With the “International” option, as the initiator you can decide who pays the UBS service charge and the costs levied by the foreign bank:
• You can assume all the costs and have a complete overview (OUR).
• You can cover the UBS service charge, but the beneficiary is charged the third-party costs (SHA).
• The beneficiary covers both the UBS service charge and the third-party costs (BEN).

Please refer to our current price list for details of the charges.

Cut-off time for accepting orders without delays
We will process your payment orders by your requested deadline if they reach us by the relevant cut-off time. Electronic payment orders have more favorable cut-off times than payment orders on paper. You’ll find more details on this on our list of cut-off times for payment orders and payment receipts.

We do not delay payment in order to earn interest, and will forward your payment to its international destination on the same day as the amount is debited from your account. This special UBS service is free of charge for our clients.

You are free to choose the execution date for your payment. For example, you can give us your orders before you go on vacation, and we’ll execute them for you while you’re away.

Execution times from Monday to Friday
We execute your payment orders on bank business days from Monday to Friday. We’ll even process your electronic international payment orders in the most important foreign currencies on Swiss public holidays.

Make the most of our attractive acceptance and execution times

Transfer time of one working day
A payment to the EU or the US normally takes one working day to reach the beneficiary’s bank. Transfers to other countries can take slightly longer. If the beneficiary’s bank delays payment to earn interest, your payment will not be credited to the beneficiary’s account until the following day.

Guaranteed flat rate for third-party costs without supplementary charges
If you as the initiator decide to cover all the costs (OUR), you’ll pay the UBS service charge and a guaranteed flat rate for third-party charges. This guarantee means that all the charges made by foreign banks that are directly related to processing your payment order are covered when you submit your order.
Checklist for fast order processing
We’ll process your orders quickly and cost-effectively.
To do so, we need the following information:
• Amount and currency.
• Name and address of the beneficiary’s bank with the international Business Identifier Code (BIC – also known as the SWIFT address) or national bank code.
• Name and address of the beneficiary abroad with the International Bank Account Number (IBAN) or account number.

Please don’t forget the IBAN and BIC
An IBAN (International Bank Account Number) identifies any bank account beyond doubt by including information on the country, the financial institution and the account number.

The IBAN is now used in Europe as well as in several other countries. Under an established international standard, each country sets IBANs with a certain form and length. For example, the IBAN has 21 characters in Switzerland, 27 characters in France, and 22 characters in Germany. The country code and the check digits are shown in the first four characters.

For example, an IBAN for Germany:

<table>
<thead>
<tr>
<th>Country code</th>
<th>Check digits</th>
<th>Bank identifier (= sort code)</th>
<th>Account number</th>
</tr>
</thead>
<tbody>
<tr>
<td>DE 89</td>
<td>37040044</td>
<td>0532013000</td>
<td></td>
</tr>
</tbody>
</table>

Payments in Europe – always use the IBAN and BIC
The IBAN enables automatic processing of your payment order all the way through to the beneficiary’s bank. This means that the payment can be processed far more quickly. In addition, UBS will verify the IBAN check digits, thus reducing possible sources of error.

The BIC is only required for cross-border payments. A BIC is a code established under an international ISO standard that uniquely identifies the bank, the country, the town or city, and the branch of the banking institution.

Example of a BIC (11 characters):

<table>
<thead>
<tr>
<th>UBSW</th>
<th>CH</th>
<th>ZH</th>
<th>80A</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Financial institution | Country | City | Branch

European banks require the recipient’s IBAN and BIC to be stated. If this information is missing, the recipient bank will charge additional third-party costs and is even entitled to reject the payment.

We therefore recommend that you state the IBAN and BIC on your payment orders. These details are mandatory for the “SEPA transfer” and the “International extra” option.

For further information about IBAN international account numbers, please refer to the UBS information sheet on IBAN and BIC: “Important standards for simple and secure payment transactions.”

Professional support from our specialists
We can help you to optimize your international payments. If you have any questions, our advisors will be happy to help at any time at: UBS e-banking Support 0848 848 064 (if you’re calling from abroad: +41-848 848 064).

You can find information on all our payment transaction products on the internet at www.ubs.com/payments