

Taking your own path

As an **individual**, benefit from our comprehensive banking solutions

Our Banking Package UBS Individual includes everything individuals aged 24 and older need for their daily banking business. This offer is available to you at an attractive all-inclusive price and is free of charge in the first year for new clients.

Accounts and payment services

UBS Personal Account in CHF

For banking transactions such as incoming salary payments, paying your bills and cash withdrawals around the clock.

UBS Savings Account in CHF

The ideal complement to the personal account. You get more interest on your savings and they are quickly available when you want to use them.

UBS Payment Services

Make payments with UBS E-Banking, UBS Mobile Banking or in our branches with UBS Multimat. For recurring payments, a UBS Standing Order or direct debit (LSV¹) are suitable options.

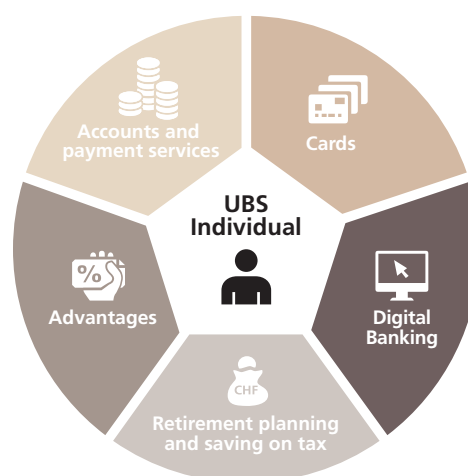
Cards

UBS Debit Card (V PAY/Maestro)

You can withdraw cash at ATMs and make cashless payments anywhere in the world – with the V PAY card you can even make contactless payments.

UBS Visa Card and UBS Mastercard¹

Thanks to our two-card set, you can make secure and cashless payments with over 30 million partners around the globe.



UBS Prepaid Card on a credit balance basis (Visa or Mastercard)

You set your budget in advance and keep your spending constantly under control – even when buying online.

UBS Digital Banking

UBS E-Banking and the UBS Mobile Banking App

The easiest way to carry out your banking transactions at home and on the move. Secure and easy login via smartphone with the UBS Access App.

UBS TWINT and UBS Safe

With UBS TWINT you can make cashless payments, send money to friends and pay for online purchases without a credit card. Store your important documents and passwords digitally and securely in UBS Safe.

Retirement planning and saving on tax

UBS Fisca Account

Thanks to personal retirement provision with pillar 3a, invest in the future while saving on tax today. You decide how much to pay in and when². An investment in a UBS Vitainvest Investment Fund enables you to participate in the developments on the financial markets and offers higher potential returns in the long term.

Benefit

UBS KeyClub

The bonus program that rewards you for making active use of the UBS banking services.

Banking package free of charge in the first year for new clients

¹ Subject to fulfillment of issuing criteria and acceptance of card application.

² Maximum amount 2019 for employed persons with a pension fund: CHF 6,826; for employed persons without a pension fund: 20% of the net earned income up to a maximum amount of CHF 34,128.

Earn points and benefit

Redeem UBS KeyClub points like cash on a 1:1 basis

The Banking Package UBS Individual includes participation in our bonus program. You'll receive valuable points and benefit from numerous offers and discounts.

Here's how KeyClub and KeyClub eStore work

When you pay with your UBS Credit and Prepaid Cards, you'll receive KeyClub points on a quarterly basis. You can use them the same as cash on offers from our KeyClub partners. The points you've collected will be credited to your KeyClub eStore account or sent to you as paper checks. You can manage and redeem your points even more conveniently in the KeyClub eStore. Register for this in UBS E-Banking now.

More information

 ubs.com/keyclub

 ubs.com/keyclubestore

Collecting points at a glance

The basic rule is: 1 KeyClub point = 1 Swiss franc

Spending on UBS Credit Card/Prepaid Card

– UBS Prepaid Card and UBS Credit Card Classic/Standard, Special Edition 2 points, Gold 4 points, Platinum 6 points for every CHF 1,000 spent

KeyClub advice and contact

0800 810 600

Monday through Friday, 13.00 until 18.00

Information on products and orders in the KeyClub eStore

0800 810 610

Monday through Friday, 13.00 until 18.00

Some of our redemption partners in the KeyClub eStore:



GLOBUS

MIGROS



Some of our redemption partners for paper checks:



At a glance

The Banking Package UBS Individual for individuals

All these products and services are included in the banking package

- **UBS Personal Account¹ in CHF**
- **UBS Savings Account¹ in CHF** (more than one possible)
- **UBS Fisca Account** (pillar 3a, more than one possible)
- **UBS Debit Card^{1,2}** (V PAY or Maestro, owner card)
- **UBS Credit Cards^{1,2} in CHF** (Classic/Standard, Special Edition, UBS Optimus Foundation, incl. second card) **and/or UBS Prepaid Card^{1,2} in CHF**
- **UBS Digital Banking (details at ubs.com/digital)**
 - UBS E-Banking/UBS Mobile Banking App
 - UBS Access App
 - UBS TWINT
 - UBS Safe and UBS Safe App with Basic or Classic subscription alternatives
- **Cash withdrawals in CHF within Switzerland from a UBS Personal Account³** with the UBS Debit Card (V PAY or Maestro) at all UBS Bancomats and ATMs
- **Payments in CHF within Switzerland from a UBS Personal Account⁴** with UBS E-Banking, UBS Mobile Banking App, UBS Multimat, UBS Standing Order, LSV+ (direct debits)
- **Participation in the UBS KeyClub bonus program**

Conditions at a glance

Clients aged 24 and older

Price of the banking package per month (payments can also be made using UBS KeyClub points)

- **Standard⁵:** digital bank documents and paperless credit/prepaid card statements
 - CHF 10⁶ with total assets⁷ of at least CHF 10,000 held with UBS or with a building financing/mortgage from UBS
 - Otherwise CHF 15⁶
- **Traditional:** banking documents and/or credit/prepaid card statements on paper
 - CHF 15⁶ with total assets⁷ of at least CHF 10,000 held with UBS or with a building financing/mortgage from UBS
 - Otherwise CHF 20⁶

Special offer in the first year

- Free of charge for new clients or existing clients without a UBS Debit Card (V PAY/Maestro)
- UBS Gold Credit Card: additional charge of CHF 8 per month⁶
- UBS Platinum Credit Card: additional charge of CHF 30 per month⁶

You can find more details of prices in our brochure "Banking packages and individual products. Services and prices for private clients" or online: ubs.com/accounts-prices

¹ These products are required components of the banking package. The UBS Visa Card Prepaid in euro is available as an additional option.

² The annual fee for the UBS Debit Card, UBS Credit Cards and/or UBS Prepaid Cards is included in the price of the banking package.

³ If more than 6 cash withdrawals are made from a UBS Savings Account in a given calendar year, CHF 5 is charged for each withdrawal. This rule applies per UBS banking relationship and account currency, for all cash withdrawals and also for purchases of precious metals.

⁴ The UBS Savings Account is not suitable for payment transactions (surcharge of CHF 5 added to payment transaction fees).

⁵ Electronic delivery of bank documents (digital bank documents) and all credit/prepaid card statements. A UBS Digital Banking agreement is required.

⁶ Other available options: UBS Gold Credit Card (additional charge of CHF 8 per month) or UBS Platinum Credit Card (additional charge of CHF 30 per month).

No additional charge in the first year for new clients or existing UBS clients without a UBS Debit Card (V PAY/Maestro).

⁷ Total assets include all account and custody account balances managed at UBS as part of the same banking relationship (excluding UBS Vested Benefits Custody/Account and credit/prepaid card account). To ensure that clients benefit from the lower package price, their total assets must amount to at least CHF 10,000 for the entire preceding month.




Service

Take advantage of our advisory services

The Banking Package UBS Individual includes our most important products and services for individuals. But our service begins much earlier: with personal advice.

Tell us about your needs and plans. That will enable us to adjust our services to your circumstances. We will show you possible ways of financing your own home and the various options for securely providing for your retirement. We will also be pleased to explain to you how you can invest your assets according to your ideas and preferences. Give us a call. We will be happy to help you.

For all your questions

-  ubs.com/individual
-  UBS Service Line Private Clients 0848 848 054
-  Find your nearest branch ubs.com/locations

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P.O. Box
8098 Zurich

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