

Save sustainably for your future

UBS Sustainable Savings Account opens the way

Would you like your money to contribute to environmental objectives?

The UBS Sustainable Savings Account lets you do just that – and the quarterly depositor report gives you transparency over how the deposits are making a sustainable effect.

The UBS Sustainable Savings Account

Sustainability means thinking and acting for the long term and helping to bring about environmental change. The UBS Sustainable Savings Account is the ideal account for saving sustainably.

Here's how it works

UBS takes the money that you pay into the account and allocates it to sustainable loans that are in line with one or more of the UN's [Sustainable Development Goals](#). UBS currently considers the following types of loans as sustainable:

Financing or refinancing of energy-efficient buildings with a [Minergie](#) certificate. Minergie-certified buildings are characterized by low energy consumption and a high proportion of renewable energies. It targets the UN Sustainable Development Goal No. 11: Sustainable Cities & Communities.

What distinguishes our UBS Sustainable Savings Account?

Your deposits are allocated to eligible green assets as defined in the UBS Green Funding Framework. The current maximum balance of cash deposited on your Sustainable Savings Account is CHF 100,000. A UBS Sustainable Savings Account quarterly depositor report will be made available. It will give an overview of how the entire savings volume has a sustainable effect and informs you of any adjustments to the sustainable assets.

Sustainability standards applied on the qualifying loans

UBS has defined principles and standards in the [Code of Conduct and Ethics](#) and the [Sustainability and Climate Risk Policy Framework](#). Managing environmental and social risk is a key component of our corporate responsibility. In addition, the financing of energy-efficient buildings with a Minergie certificate are defined as eligible green loans in the [UBS Green Funding Framework](#). An independent [Second-Party Opinion](#) provider has reviewed the UBS Green Funding Framework concluding that the Framework is credible and impactful. UBS intends to originate new eligible loans in an aggregate amount of at least 30% of the growth in sustainable savings in the 5 years after launching the Framework¹.

Services

With the UBS Sustainable Savings Account, you can use the following products and services:

- Quarterly digital report that describes how the savings are having a sustainable impact (www.ubs.com/depositor-report)
- UBS Digital Banking
 - UBS E-Banking / UBS Mobile Banking App for convenient banking
 - UBS Safe for storing documents and passwords
 - Paperless account management with digital annual account statement and tax certificate
- UBS Multimat for account, interest, and exchange rate information

The main points at a glance:

- Your money is allocated to sustainable loans¹
- Free account management
- Quarterly UBS Sustainable Savings Account impact report
- Annual account statement including tax certificate

¹ Cumulative net eligible asset growth as measured from 30.06.2021 over a period of 5 years.

Conditions

Currency CHF

Interest rate/interest payment limit:

See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet.

Maximum credit

CHF 100,000

Any surplus amounts must be held on an alternative account. The credit limit can be adjusted by UBS.

Withholding tax

35%, if gross interest income exceeds CHF 200, or if the account is balanced on multiple occasions during a calendar year

Account opening / closing Free of charge

Conditions

The UBS Sustainable Savings Account can only be opened in conjunction with an associated transaction account.

Account management Free of charge

Deposit charge in CHF

A deposit charge may be levied depending on the size of the credit balance. The applicable conditions are available on request.

Withdrawals

Up to CHF 50,000 per calendar year; three-month notice period for higher amounts

Account statements

Annually on 31 December Free of charge

Depositor report

This quarterly report, which includes an impact reporting section, provides transparency on the sustainable use of your money (www.ubs.com/depositor-report)

Interest settlements

Annually on 31 December, with certificate Free of charge

Credit/debit notes

Monthly (digital) Free of charge

Mailing / third-party costs

will be passed on

Cash withdrawals in CHF

Six free withdrawals per calendar year, then CHF 5 per withdrawal. Applies to each UBS banking relationship for all cash withdrawals, precious metal purchases at bank counters and ATM withdrawals.

Payment transactions

A surcharge of CHF 5 on all payment transaction prices for payments made from a sustainable savings account (excluding account transfers within the same banking relationship)

Due to limited capacities for sustainable loans, the current maximum credit is CHF 100,000. Any surplus amounts must be held on an alternative account. UBS reserves the right to contact the client if necessary. The balance limit is subject to change at any time and will be communicated by UBS in the UBS Sustainable Savings Account quarterly depositor report or in a similarly appropriate manner.

The UBS Green Funding Framework (the "Framework") describes how the proceeds UBS realizes from the deposits will be allocated in order to further sustainability or environmental objectives. In addition, the Framework provides an overview of UBS's intended strategy and actions regarding sustainability and environmental, social and governance ("ESG") objectives. The information contained herein and in the Framework may be updated or amended from time to time and such information may change materially. Except as described in the Framework, UBS makes no representation that the deposits comply with any third party framework or classification system for green or sustainable investment products.

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