

Enjoy a wide range of extras

UBS Gold Credit Cards not only allow you to make cashless payments, but they also let you enjoy a wide range of extra perks

The ability to make payments securely and conveniently, for example; the extensive range of perks and extras are also attractive. With UBS Gold Credit Cards¹, you get both of these advantages. What's more, your cards are accepted worldwide and enable you to withdraw cash from almost any ATM in the local currency of the country you are in.

that protects you with its additional payment confirmation function when you shop online. For more information, visit ubs.com/secure

First-class 24-hour customer service

Our expert customer service team is available 24/7, 365 days a year, to deal with your questions, provide assistance in the event of an emergency, and block your card if required.

Additional services

UBS KeyClub bonus program

You'll get valuable KeyClub points every quarter for using your UBS Gold Credit Card. You can redeem these points like cash for offers from our KeyClub partners (1 KeyClub point = 1 Swiss franc). The points you collect will be credited to your KeyClub eStore account or sent to you as paper checks. Find out more about the UBS KeyClub eStore and UBS KeyClub at ubs.com/keyclubstore and ubs.com/keyclub

Access to airport lounges

Worth 99 US dollars, the Priority Pass gives you access to over 1200 airport lounges worldwide. These lounges are pleasant places to relax and freshen up if you have to wait between flights, or if there are delays. Each time you use a lounge, your UBS Credit Card will simply be debited the admission fee (see table "Benefits" for details).

UBS Digital Banking

Thanks to UBS E-Banking and the UBS Mobile Banking App, you have secure access to your card data, such as current transactions, available limits and statements, around the clock and wherever you are. In the event of loss or theft, you can block your UBS Credit Card directly in the app or in E-Banking, and automatically receive a replacement card. And if your UBS Credit Card is defective, you can order a new one easily at no extra cost. Furthermore, push notifications via the app, SMS or e-mail give you control over your spending at all times. Find out more about the many possibilities at ubs.com/digital

¹ UBS Gold Credit Cards are available for clients aged 18 or over (16 for partner cards). A UBS Account is required.



Card services

Two-card set

You receive two cards for the price of one: a Visa and a Mastercard®. This means you are prepared if the point of sale only accepts one or the other. You are also provided with a replacement card in case one card is defective or is lost. An itemized, monthly statement is issued for each card, allowing you to maintain an overview of your expenses.

Contactless payment

Contactless payment makes searching for small change a thing of the past. It's simple, practical and fast. For small amounts, all you need to do is hold the card briefly against the card reader and your payment is made. For larger amounts, you will automatically be asked for your PIN code for your security. For further information visit ubs.com/contactless

Secure technology

A latest-generation chip with a PIN function and a state-of-the-art early warning system for suspicious transactions ensure that your payments are optimally protected. We also support the "3-D Secure" international security standard

Paperless statement (standard)

You can view your electronic statement anywhere and any-time in UBS Digital Banking and settle the bill in a few clicks. You can also receive your monthly statement by mail (for a fee). Find out at ubs.com/paperless how you can change the delivery type of your card statement.

Flexible payment options

You decide whether you want to pay your monthly bill in full or in installments (credit option)². The credit option allows you to take advantage of attractive buying opportunities as and when they arise, even if you have other financial obligations to meet.

Discounts on car rental

When you rent a car from our partner Europcar, you will receive a discount of 15% in Switzerland and abroad.

Priceless[®] Cities: one-of-a-kind experiences

Priceless[®] Cities gives Mastercard cardholders access to exclusive events, promotions, shopping benefits and unique offers for travel, hotels, restaurants, museums and much more. For further information and to find out how to register, go to priceless.com

Insurance benefits

Travel and aviation accident insurance

You and your family automatically receive free accident insurance cover for travel on public transport, provided that you have paid for at least 80% of your journey using your UBS Gold Credit Card.

UBS Travel Insurance Plus (optional, with an extra fee)

The optional insurance package protects you and your family from risks before and during travel. Whether for travel cancellation, medical treatment or loss of luggage. UBS Travel Insurance Plus allows you to relax and feel secure on your travels. Find out more at ubs.com/travelinsuranceplus

Collision Damage Waiver³

This insurance pays the deductible for any damage or theft that occurs during a vehicle rental.

Best-price guarantee³

If you notice within 14 days of purchase that an article bought with your credit card is offered for at least 30 francs less in Switzerland, you are entitled to the difference in the price.

SOS Assistance Service

We also offer a 24-hour SOS Assistance Service that can provide you with medical and legal assistance worldwide and important travel information.

UBS Banking Packages

Attractive all-inclusive price

With UBS Banking Packages, you receive UBS Credit Cards and all other important products and services at an attractive flat fee. Further information is available at ubs.com/banking-packages

Key points:

- Pay without cash and withdraw cash anywhere in the world
- Two cards for the price of one
- Contactless payment
- With attractive UBS KeyClub bonus scheme
- Access to airport lounges
- Free 24-hour customer service
- Latest security technology

² Only for clients domiciled in Switzerland. Payment of the full amount or part thereof (at least 5% of the amount billed or CHF 50) within 22 days of the invoice date; annual rate of interest of 12%. The granting of credit is prohibited if it leads to the overindebtedness of the consumer (Art. 3 of the Swiss Federal Act Against Unfair Competition).
³ Detailed conditions and further information about comprehensive insurance coverage is available at ubs.com/cards

Overview of fees and services

Fees	
Two-card set (Visa and Mastercard)	
– in the first year	CHF 100 ¹
– in each subsequent year	CHF 200 ¹
Partner two-card set (Visa and Mastercard)	
– per year	CHF 50 ¹
Replacement card	free of charge
Monthly invoice	
– in paper form ²	CHF 1.80 per invoice
– paperless ³ or with eBill	free of charge
Cash withdrawals ⁴ in Switzerland and abroad	4%, min. CHF 10 per withdrawal
Lottery (except Swisslos/Loterie Romande), betting and casino transactions (gambling)	4%, max. CHF 100 per transaction
Currency conversions for transactions in foreign currencies	UBS foreign exchange sell rate ⁵ or card organization rate ⁵ plus 1.75% processing surcharge
CHF transactions abroad	1.75% processing surcharge
Interest rate for payment in installments (credit option)	annual interest rate of 12%
Card blocking	free of charge
Reminder fees	CHF 30 to CHF 60
Passing-on of third-party costs	Any third-party costs ⁶ incurred may be passed on

This publication is intended for information only. It is not intended as a recommendation, an offer, a solicitation of an offer or as legal or tax advice. Before making a decision, you should obtain professional advice. UBS reserves the right to alter its services, products or prices at any time without prior notice. Individual services and products are subject to legal restrictions and hence may not be offered throughout the world without restriction. Complete or partial reproduction without explicit consent of UBS is not permitted.

© UBS 2019. The key symbol and UBS are among the registered and unregistered trademarks of UBS. All rights reserved. January 2019. 84461E

Benefits	
UBS KeyClub (optional)	
– for every CHF 1000 spent	4 points
Travel and aviation accident insurance	
– death and disability	max. CHF 600,000
– rescue and repatriation	max. CHF 60,000
Collision Damage Waiver (deductible insurance for vehicle rental)	max. CHF 10,000 per insured event
Best-price guarantee	max. CHF 2,000 per year
UBS Travel Insurance Plus (optional)	CHF 72 per year
UBS Digital Banking (optional)	free of charge
Priority Pass for access to airport lounges (worth USD 99)	free of charge The admission fee of EUR 22 is debited to your Credit Card each time you use a lounge
24-hour customer service	free of charge
24-hour SOS Assistance Service	free of charge
Car hire from Europcar	
– discount on standard rates in Switzerland and abroad	15%
Priceless® Cities for one-of-a-kind experiences	for Mastercard cardholders only
Payment options	paying-in slip with payment in installments option or direct debit (LSV ⁺)
Spending limit (standard)	CHF 10,000

¹ Attractive all-inclusive price with UBS banking packages. Further information is available at ubs.com/banking-packages

² Included in the Traditional package price for cards in banking packages. For clients with UBS Retained Mail Service invoices in paper form are free of charge.

³ Paperless invoices can be activated in UBS E-Banking or in the UBS Mobile Banking App. More at: ubs.com/paperless

⁴ Max. 40% of the monthly limit or 100% of the additional amounts deposited into your credit card account; ATMs: max. CHF 1,000 per day.

⁵ The exchange rate includes a surcharge. This can be consulted at ubs.com/cards when using the UBS exchange rate and requested from customer service.

⁶ E.g. carriage charges, fees for payments at post office counters, courier costs for card delivery abroad, costs for visits to airport lounges. For detailed price information, please contact our customer services.

For all your questions

 ubs.com/cards

 UBS Service Line for Private Clients at 0848 848 054

 Find your nearest branch ubs.com/locations

UBS Switzerland AG
P.O. Box
8098 Zurich

