

A quick guide to ensure *high security* when using your card.

Whether you are traveling, in the shop around the corner or shopping online, you can play it safe by taking note of the following tips.

When you get your card

- Sign your UBS Credit/Prepaid Card and UBS Maestro Card immediately on the reverse.
- Learn your **PIN by heart**.
- You can **change** your **PIN** at any ATM in Switzerland. Do not select easily identifiable combinations such as license plate numbers, dates of birth or telephone numbers, etc.

For more safety from your card's first use

- **Conceal** the keypad with your free hand or your wallet when typing in your PIN.
- Keep your PIN **secret** and do **not** allow yourself to be **watched** while entering it.

When you use your card at ATMs

- Should your card be locked in a device, **do not accept any help from unknown individuals**. Inform the helpline immediately and have your **card blocked**.
- Do not take any notice of any messages or notices that have been specifically attached to an ATM (for example, usage notices or faults). UBS does not attach notices to ATMs.
- Before using an ATM, check to make sure no **conspicuous or movable objects** or covers are attached. If they are, do not withdraw any money, but report your observation to the affected bank or, if necessary, the police.
- Wherever possible, use UBS ATMs for cash withdrawals, as they are subject to exemplary protection and monitoring from a technical perspective.

Maintaining control is important

- Always keep your cards in a **safe place** and check regularly that they are still there. Report their **theft** or **loss** to our helpline immediately.
- Check your **card expenditures** and **withdrawals** on a regular basis on your **monthly account** statements and in UBS e-banking. If you do not think that a debit is correct, let us know this **within 30 days**. After that time, the outgoing items will be deemed to have been approved by you.
- Now you can also keep an **overview** of your **spending** while **on the move**. With the UBS Mobile Banking App, you can find out about your latest bookings and get details of your most recent card statements. Or you can opt to receive automatic text updates on current transactions made with your card.

When making purchases online

- Check the **terms and conditions** before every purchase.
- Never reveal your card number for information purposes only.
- In principle, only make purchases online from companies that you trust.
- Should your card be debited without delivery, let us know in writing **within 30 days**.

Be suspicious of e-mail requests

- **Phishing** is a sort of fraud involving the use of apparently reputable e-mails, instant messages and Web sites. You will be asked for confidential and **personal data**. Never reveal any information! UBS will never ask you to reveal confidential personal data in this manner.
- Give your **mobile number** to our Customer Services (by writing or via UBS Cards Online). Our modern early-warning system generates a warning message in the event of suspicious credit card transactions. We will call you or send you an SMS to get in touch with you immediately.

Save these phone numbers on your mobile phone

UBS Credit/Prepaid Cards

UBS Card Center +41-44-828 31 34

UBS Maestro Card and UBS customer card

UBS Helpline +41-848 888 601

In the event of card **loss, theft** or **retention** in an ATM, please report this to us immediately by telephone. Our Customer Services team is available for you around the clock.

Find out more about cards: www.ubs.com/cards