

Do a good deed

Every time you use the **UBS Optimus Foundation Credit Card**, the children of this world benefit too

Every time you use the UBS Optimus Foundation Credit Card¹, you benefit from the advantages of a UBS Credit Card and support the UBS Optimus Foundation at the same time. Make cashless payments all around the globe and improve the welfare of children.



Card services

Use your card and support those in need

Using the UBS Optimus Foundation Credit Card is a simple and direct way to make a commitment to the children of this world with every transaction you make. UBS transfers 0.75% of your total credit card spending² every year to the UBS Optimus Foundation. By doing so, you can help to open up new prospects for thousands of children.

UBS Optimus Foundation

The UBS Optimus Foundation is a charitable foundation that helps UBS clients use their assets for positive social change among children. The charity brings clients closer to inspirational

entrepreneurs, new technologies and proven philanthropic models. It selects programs that sustainably improve the health, education and protection of children. And because UBS bears all the costs for administration, control and program management, 100 percent of your donation goes to the program of the Optimus Foundation partner. For more information, visit: ubs.com/optimus

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 more 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 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.

¹ The UBS Optimus Foundation Credit Cards are available for clients aged 18 or over (16 for partner cards). A UBS account is required.

² Excluding cash withdrawals, interest and other charges.

Additional services

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 case 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

Paperless statement (standard)

You can view your electronic statement anywhere and anytime 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).³ 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

³ 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).

Insurance services

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 Optimus Foundation 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

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 (for families and couples, incl. partner cards). Further information is available at ubs.com/banking-packages

Key points:

- Pay without cash and withdraw cash anywhere in the world
- Support the UBS Optimus Foundation each time you use the card
- Two cards for the price of one
- Contactless payment
- Useful additional services included
- Free 24-hour customer service
- Latest security technology

Overview of fees and services

| Fees | |
|---|--|
| Two-card set (Visa and Mastercard) | |
| – in the first year | CHF 50 ¹ |
| – in each subsequent year | CHF 100 ¹ |
| Partner two-card set ² (Visa and Mastercard) | |
| – per year | CHF 25 ¹ |
| Replacement card | CHF 20 ³ |
| Monthly invoice | |
| – in paper form ⁴ | CHF 1.80 per invoice |
| – paperless ⁵ or with eBill | free of charge |
| Cash withdrawals ⁶ | 4%, min. CHF 10 |
| in Switzerland and abroad | 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 ⁷ or card organization rate ⁷ 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 ⁸ incurred may be passed on |

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| Benefits | |
|---|---|
| UBS contribution to the UBS Optimus Foundation | 0,75% of annual credit card spending |
| Travel and aviation accident insurance | |
| – death and disability | max. CHF 300 000 |
| – rescue and repatriation | max. CHF 60 000 |
| UBS Travel Insurance Plus (optional) | CHF 72 per year |
| UBS Digital Banking (optional) | free of charge |
| 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 5000 |

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

² The UBS Optimus Foundation Credit Card cannot be ordered as a second or partner card for the following products: UBS Mastercard Excellence, Mastercard Gold International and Visa Card in foreign currency.

³ Free when ordering on UBS E-Banking or the UBS Mobile Banking App.

⁴ 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.

⁵ Paperless invoices can be activated in UBS E-Banking or in the UBS Mobile Banking App. More at: ubs.com/paperless

⁶ 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.

⁷ 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.

⁸ E.g. carriage charges, fees for payments at post office counters, courier costs for card delivery abroad. 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

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8098 Zurich

