

Day in, day out

The **UBS Basic Credit Card** is the perfect means of payment for daily use

Whether in Switzerland or abroad, the **UBS Basic Credit Card**¹ is a convenient and secure way to pay for your day-to-day shopping and can be used to withdraw cash from almost any ATM worldwide.



Card services

Transaction bonus

The UBS Basic Credit Card is free for the first year. If you use your card regularly, the annual fee is also waived thereafter. It is free of charge if you make as little as 24 purchases or more per year.

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.

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).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 5% 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

¹ The UBS Basic Credit Card is available for clients aged 18 or over (16 for partner cards). A UBS account is required.

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 over-indebtedness 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 Basic 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.

Key points:

- Annual fee of only CHF 40 and free of charge if used for at least 24 transactions per year
- Pay without cash and withdraw cash anywhere in the world
- Useful additional services included
- Free 24-hour customer service
- Latest security technology

¹ Free when ordering on UBS E-Banking or the UBS Mobile Banking App.

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.

⁷ 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.

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UBS Switzerland AG
P.O. Box
8098 Zurich

Overview of fees and services




Fees

Main card	
– in the first year	free of charge
– in each subsequent year	CHF 40, or free of charge if used for at least 24 transactions a year
Partner card	
– in the first year	free of charge
– in each subsequent year	CHF 20, or free of charge if used for at least 24 transactions a year
Replacement card	
	CHF 20 ¹
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 2% processing surcharge
CHF transactions abroad	
	2% processing surcharge
Interest rate for payments 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

Benefits

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	5%
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 ⁷)
Spending limit (standard)	
	CHF 4000

For all your questions

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