

It goes with your foreign currency account

The **UBS Visa Card Gold in foreign currencies** is the right way to pay with your euro or US dollar account

If you have a EUR or USD account and often visit the corresponding currency region, the UBS Visa Card Gold¹ in foreign currency is the perfect way to pay and your ideal travel companion. It is also easy to use for cashless payments worldwide.



Card services

For payments in EUR and USD

You receive a foreign currency UBS Visa Card Gold in euros or US dollars. Use this card for payments in the card's currency and save the processing fee for the currency conversion as well as any loss on exchange.

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.

Additional services

UBS KeyClub bonus program

You'll get valuable KeyClub points every quarter for using your UBS Visa Card Gold in foreign currency². 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).

¹ The UBS Visa Card Gold in a foreign currency is available for clients aged 18 or over (16 for partner cards). A UBS Account is required.

² Requirement: Resident in Switzerland or in Germany, Austria, Liechtenstein, Italy or France. Please note the UBS KeyClub membership conditions.

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

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.

³ Only for clients domiciled in Switzerland. Payment of the full amount or part thereof (at least 5% of the amount billed or USD/EUR 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).

⁴ Detailed conditions and further information about comprehensive insurance coverage is available at ubs.com/cards

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 Visa Card Gold in foreign currency.

Collision Damage Waiver⁴

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

Best-price guarantee⁴

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.

Key points:

- No foreign exchange losses in countries with the same card currency
- Pay without cash and withdraw cash anywhere in the world
- Contactless payment
- With attractive UBS KeyClub bonus scheme
- Free 24-hour customer service
- Latest security technology

Overview of fees and services

| Fees | |
|-------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| Main card 1 st year | EUR 65 / USD 75 |
| in each subsequent year | EUR 130 / USD 150 |
| Partner card | EUR 30 / USD 50 |
| Replacement card | free of charge |
| Monthly invoice | |
| – in paper form ¹ | EUR 1.70 / USD 1.90 per invoice |
| – paperless ² or with eBill | free of charge |
| Cash withdrawals ^{3, 4} | 4%, min. EUR 8 / USD 10 |
| in Switzerland and abroad | per withdrawal |
| Lottery (except Swisslos/ Loterie Romande), betting and casino transactions (gambling) | 4%, max. EUR/USD 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 |
| Interest rate for payments in installments (credit option) | annual interest rate of 12% |
| Card blocking | free of charge |
| Reminder fees | EUR 25–50 / USD 30–60 |
| Passing on of third-party costs | Any third-party costs ⁶ incurred may be passed on |

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| Benefits | |
|----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| UBS KeyClub ⁷ (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 rented cars) | max. CHF 10,000 per event |
| Best-price guarantee | max. CHF 2000 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 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% |
| Payment options | IPI (International Payment Instruction) with payment in installments option or direct debit (LSV ⁺) |
| Spending limit (standard) | EUR 6,000 / USD 8,000 |

¹ 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.

² Paperless invoices can be activated in UBS E-Banking or in the UBS Mobile Banking App. More at: ubs.com/paperless

³ As a rule, cash can only be withdrawn in the relevant local currency.

⁴ Max. 40% of the monthly limit or 100% of the additional amounts deposited into your credit card account; ATMs: max. EUR/USD 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. For detailed price information please contact our customer services.

⁷ To calculate the points due, card spending will be converted into Swiss francs at the currently applicable UBS "sell" exchange rate.

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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