

Pay discreetly worldwide

The **World Mastercard® Gold International** is a hit among clients thanks to its neutral design and is available in Swiss francs, euros or US dollars

If you want a neutral design, the World Mastercard Gold International¹ is the right credit card for you. Its comprehensive range of services offers special flexibility for travel.



Card services

For payments in CHF, EUR and USD

You receive the World Mastercard Gold International in Swiss francs, 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

Spending bonus

If you spend a set amount with the World Mastercard Gold International, the following year, the annual fee will be reduced or even waived entirely (please see table).

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 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.

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 World Mastercard Gold International is available for clients age 18 or over (16 for partner cards). A UBS account is required.

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 World Mastercard Gold International.

Collision Damage Waiver²

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

Best-price guarantee²

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.

² Detailed conditions and further information on comprehensive insurance coverage are available at ubs.com/cards

Key points:

- Discreet
- No foreign exchange losses in countries with the same card currency
- Contactless payment
- Pay without cash and withdraw cash anywhere in the world
- Additional services included
- Thanks to the spending bonus, the card fee is reduced or waived the following year
- Free 24-hour customer service

Overview of fees and services

Fees	
Main card	
– in the first year	CHF 200 / EUR 130 / USD 150
– in the following year	50% discount from an annual transaction volume ¹ of CHF 7,500 / EUR 4,000 / USD 5,000 100% discounts from an annual transaction volume ¹ of CHF 15,000 / EUR 8,000 / USD 10,000
Partner card	free
Replacement cards	free
Monthly invoice	
– in paper form ²	CHF 1.80 / EUR 1.70 / USD 1.90 per invoice
– paperless ³ or with eBill	free of charge
Cash withdrawals ^{4,5} in Switzerland and abroad	4%, min. CHF 10 / EUR 8 / USD 10 per withdrawal
Lottery (except Swisslos/Loterie Romande), betting and casino transactions (gambling)	4%, max. CHF/EUR/USD 100 per transaction
Currency conversions for transactions in foreign currencies	UBS foreign exchange sell rate ⁶ or card organization rate ⁶ plus 1.75% processing surcharge
CHF transactions abroad	1.75% processing surcharge
Card blocking	free
Reminder fees	CHF 30–60, EUR 25–50, USD 30–60
Interest rate for late payment	12%
Passing on of third-party costs	Any third-party costs ⁷ incurred may be passed on

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Benefits	
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 Digital Banking (optional)	free of charge
24 hour free customer service	free of charge
24-h-SOS Assistance Service	free of charge
Priceless® Cities for one-of-a-kind experiences	for Mastercard cardholders only
Payment options	Paying-in slip, IPI (International Payment Instruction) or direct debit (LSV*)
Spending limit (standard)	CHF 10,000 / EUR 6,000 / USD 8,000

¹ Cash advances, card and service fees as well as purchases made on additional cards not included.

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

⁵ Max. 40% of the monthly limit or 100% of the additional amounts deposited into your credit card account; ATMs: max. CHF/EUR/USD 1,000 per day.

⁶ 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.

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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