

# The perfect match for your euro account

With the **UBS Visa Card Prepaid in euro**, you keep track of your spending at all times

If you are often in the euro currency area, then the **UBS Visa Card Prepaid in euro<sup>1</sup>** is your ideal travel companion. Load your prepaid card quickly and free of charge via **UBS E-Banking**, the **UBS Mobile Banking App**, at a **UBS Multimat** or by using a payment slip. This means that you are always in control of the credit balance on your card and can keep control over your spending.



## Card services

### For payments in EUR

Use your UBS Visa Card Prepaid in euros for payments in euros and save the processing fee for the currency conversion as well as any loss on exchange.

### Loading your card

You can charge your UBS Visa Card Prepaid in euro from your UBS account directly on ordering (minimum load EUR 20/maximum credit balance EUR 8000). Once your prepaid card has been charged, you can start using it right away. Making sure your card is regularly loaded with credit is simple; you set up a standing order in favor of your UBS Visa Card Prepaid in euro through UBS E-Banking. Find out more at [ubs.com/prepaid-load](https://ubs.com/prepaid-load)

<sup>1</sup> The UBS Visa Card Prepaid in euro is available for customers age 12 or over. Until age 18, parental consent is required. A UBS account is required.

<sup>2</sup> Subject to the condition that you are resident in Switzerland or in Germany, Austria, Liechtenstein, Italy or France. Please note the UBS KeyClub Conditions of Participation.

### 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 further information, visit [ubs.com/contactless](https://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](https://ubs.com/secure)

### Using the card

Please note: Your UBS Visa Card Prepaid in euro can only be used on a credit balance basis, which is checked in real time when you use it in stores and online. This means that the use of the prepaid card may occasionally be restricted, e.g. at toll gates, in taxis or car hire agencies.

### 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 Prepaid in euro.<sup>2</sup> 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](https://ubs.com/keyclubstore) and [ubs.com/keyclub](https://ubs.com/keyclub)

## 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 Visa Card Prepaid in euro directly in the app or in E-Banking, and automatically receive a replacement card. And if your UBS Visa Card Prepaid in euro 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](https://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](https://ubs.com/paperless) how you can change the delivery type of your card statement.

## UBS Banking Packages

### Attractive all-inclusive price

With the banking package UBS Individual EUR, you receive the UBS Visa Card Prepaid in euro and all other important products and services at an attractive flat fee. Further information is available at [ubs.com/banking-packages-euro](https://ubs.com/banking-packages-euro)

### Key points

- Pay without cash and withdraw cash anywhere in the world
- Spend only within the limits of your credit: no danger of falling into debt
- Available to persons from 12 years, without credit check
- With attractive UBS KeyClub bonus scheme
- Charge the card quickly and easily
- Full transparency thanks to UBS Digital Banking
- Free 24-hour customer service
- Latest security technology

UBS Switzerland AG  
P.O. Box  
8098 Zurich

## Overview of fees and services

### Fees

UBS Visa Card Prepaid EUR	
– in the first year	EUR 40 <sup>1</sup>
– in each subsequent year	EUR 40 <sup>1</sup>
Replacement card	EUR 14 <sup>2</sup>
Monthly invoice	
– in paper form <sup>3</sup>	EUR 1.70 per invoice
– paperless <sup>4</sup> or with eBill	free of charge
Cash withdrawals <sup>5</sup> in Switzerland and abroad	4%, min. EUR 8 per withdrawal
Lottery (except Swisslos/Loterie Romande), betting and casino transactions (gambling)	4%, max. EUR 100 per transaction
Currency conversions for transactions in foreign currencies	UBS foreign exchange sell rate <sup>6</sup> or card organization rate <sup>6</sup> plus 1.75% processing surcharge
Card loading	free of charge
Maximum balance	EUR 8000
Card blocking	free of charge
Passing on of third-party costs	Any third-party costs <sup>7</sup> incurred may be passed on
Reimbursement of credit balances	EUR 14, free of charge on exchange for UBS Credit Card

### Benefits

UBS KeyClub <sup>8</sup> (optional)	
– for every CHF 1000 spent <sup>9</sup>	2 points
UBS Digital Banking (optional)	free of charge
24-hour customer service	free of charge
Loading options	paying-in slip/UBS E-Banking/ UBS Mobile Banking App/ UBS Multimat

<sup>1</sup> Attractive all-inclusive price with UBS Banking Packages. Further information is available at [ubs.com/banking-packages-euro](https://ubs.com/banking-packages-euro)

<sup>2</sup> Free when ordering on UBS E-Banking or the UBS Mobile Banking App.

<sup>3</sup> 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.

<sup>4</sup> Paperless invoices can be activated in UBS E-Banking or in the UBS Mobile Banking App. More at: [ubs.com/paperless](https://ubs.com/paperless)

<sup>5</sup> Maximum withdrawal limit from ATMs: EUR 1,000 per day.




<sup>6</sup> The exchange rate includes a surcharge. This can be consulted at [ubs.com/cards](https://ubs.com/cards) when using the UBS exchange rate and requested from customer service.

<sup>7</sup> 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.

<sup>8</sup> To calculate the points due, card spending will be converted into Swiss francs at the currently applicable UBS foreign exchange sell rate.

<sup>9</sup> With the Banking Package UBS Generation or UBS Campus: 5 points per half year for a minimum of 10 payments made with the prepaid card. 1 point per quarter for every 100 Swiss francs spent (maximum of 10 points).

## For all your questions

-  [ubs.com/cards](https://ubs.com/cards)
-  UBS Service Line Privat Clients 0848 848 054
-  Find your nearest branch [ubs.com/locations](https://ubs.com/locations)