

# The perfect match for your euro account

With the **UBS Visa Card Classic in euro**, you avoid foreign exchange losses when you use your card in the eurozone

**The right way to pay with your euro account: if you are often in the euro currency area, then the UBS VISA Card Classic in euro<sup>1</sup> is your ideal travel companion. It is also easy to use for cashless payments worldwide.**



## Card services

### For payments in EUR

Use your UBS Visa Card Classic in euros for payments in euros 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 further information, visit [ubs.com/contactless](https://ubs.com/contactless)

<sup>1</sup> The UBS Visa Card Classic in euro is available for clients aged 18 or over (16 for partner cards). 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.

## 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. Further information is available at [ubs.com/secure](https://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 Classic 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 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](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

### **Flexible payment options**

You decide whether you want to pay your monthly bill in full or in installments (credit option).<sup>3</sup> 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.

### **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 Classic in euro.

#### **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.

<sup>3</sup> Only for clients domiciled in Switzerland. Full or partial payment (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).

### **UBS Banking Package in euro**

#### **Attractive all-inclusive price**

With the Banking Package UBS Individual EUR, you receive the UBS Visa Card Classic in euro (main card) 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:**

- No foreign exchange losses in countries with the same currency as your card
- 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 <sup>st</sup> year thereafter	EUR 40 <sup>1</sup> EUR 80 <sup>1</sup>
Partner card	EUR 20
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, 6</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>7</sup> or card organization rate <sup>7</sup> plus 1.75% processing surcharge
Interest rate for payment in installments (credit option)	annual interest rate of 12%
Card blocking	free of charge
Reminder fees	EUR 25 to EUR 50
Passing on of third-party costs	Any third-party costs <sup>8</sup> incurred may be passed on

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Benefits	
UBS KeyClub <sup>9</sup> (optional)	
– for every CHF 1000 spent	2 points
Travel and aviation accident insurance	
– death and disability	max. CHF 300,000
– rescue and repatriation	max. CHF 60,000
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%
Payment options	IPI (International Payment Instruction) with payment in installments option or direct debit (LSV*)
Spending limit (standard)	EUR 4000

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

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

<sup>6</sup> As a rule, cash can only be withdrawn in the relevant local currency.

<sup>7</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>8</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>9</sup> 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](https://ubs.com/cards)

 UBS Service Line for Private Clients at 0848 848 054

 Find your nearest branch [ubs.com/locations](https://ubs.com/locations)

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