

Processing surcharge for card payments abroad in Swiss francs

Frequently asked questions (FAQ)

Processing surcharge for transactions in CHF abroad with UBS private and company cards

1. What does this mean?	<p>On CHF transactions at foreign points of acceptance, the following processing surcharges are levied:</p> <ul style="list-style-type: none"> • 1.75% for all private credit cards (excl. Basic Cards) and prepaid cards • 2% for Basic Cards • 1.5% for company cards 																				
2. What are CHF transactions abroad?	<p>Transactions that are charged to a credit or prepaid card at a foreign point of acceptance in Swiss francs are deemed to be foreign transactions. This is either a CHF transaction at a foreign point of acceptance on site (see answer 3) or a CHF transaction via e-commerce that is processed abroad (see answer 5 also).</p>																				
3. How can I tell if a transaction was processed abroad?	<p>The point of sale is abroad (e.g. a store) or the company headquarters of an online shop is located abroad. With respect to e-commerce, the general business conditions provide information on the provider's company headquarters.</p>																				
4. How can I see on a statement that I've bought something from a foreign trader?	<p>The card statement will show the country where the transaction was processed:</p> <table border="1" data-bbox="416 1305 1458 1489"> <thead> <tr> <th>Shopping</th> <th>Text</th> <th>Charge CHF</th> <th>Credit CHF</th> <th>Posting</th> </tr> </thead> <tbody> <tr> <td>05 Dec 2017</td> <td>XYZ INC. 415-7428640 USA</td> <td>CHF 145.00</td> <td></td> <td>07 Dec 2017</td> </tr> <tr> <td></td> <td>CD and record store</td> <td></td> <td></td> <td></td> </tr> <tr> <td>05 Dec 2017</td> <td>+1.75% CHF surcharge abroad</td> <td>CHF 2.53</td> <td></td> <td>07 Dec 2017</td> </tr> </tbody> </table>	Shopping	Text	Charge CHF	Credit CHF	Posting	05 Dec 2017	XYZ INC. 415-7428640 USA	CHF 145.00		07 Dec 2017		CD and record store				05 Dec 2017	+1.75% CHF surcharge abroad	CHF 2.53		07 Dec 2017
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5. I bought something atch and now I'm being charged a surcharge. Why is that?	<p>Some online shops have a .ch address even though the point of acceptance is domiciled abroad. In these cases it is possible that the CHF transaction will be processed abroad. The general business conditions of the provider give information on the company headquarters.</p>																				
6. How can I avoid additional costs when using my card abroad?	<p>Traders abroad are more and more frequently offering the opportunity to pay in Swiss francs. However, it is often unclear what rate and what additional fees will be applied for the conversion. UBS uses the UBS foreign exchange sell rate or the rate of the card organization (Visa or Mastercard) for conversion purposes. This is listed transparently on the card statement alongside the processing surcharge (1.5% for company credit cards, 1.75% for Prepaid, Standard, Gold, Platinum and Excellence cards, 2% for Basic cards). Insist on paying in the local currency. This variant is usually cheaper than paying in CHF.</p>																				
7. Can I avoid the processing surcharge completely?	<p>For clients who make lots of purchases abroad, we offer cards in EUR and USD. If you pay using these cards in the relevant currency zone, no additional UBS transaction fees will be charged (except in the case of cash withdrawals and the fee for lottery, betting and casino transactions).</p>																				
8. Why do I pay 0.25% more as the holder of a Basic Card?	<p>The Basic Card is intended for use in Switzerland. You can use it to pay for your daily purchases securely and conveniently. In the first year and if you make more than 24 payments a year, the card is free. For occasional use abroad, we recommend the Mastercard Standard or Visa Classic.</p>																				