Payment solutions for individual clients in Switzerland

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# Contents

What I should be aware of first of all  
General information  5

How do I make payments without using cash?  
Debit cards  6  
Credit cards  7

What types of bills will I encounter?  
Bill with red payment slip  8  
Bill with orange payment slip  9  
Bill without payment slip  10  
Direct debit (LSV+)  11  
SEPA Core Direct Debit scheme (with refund right)  11

How do I pay my bills?  
UBS e-banking  12  
Security in UBS e-banking  13  
UBS Multimat  14  
UBS easy  16  
UBS global  17  
UBS standing order  17

Financial market information and stock exchange orders  
UBS Quotes  18  
Stock exchange orders with UBS e-banking  18

Additional services  
For every stage of life  19  
UBS KeyClub  19

Contact information  19
A warm welcome to Switzerland. In this brochure we would like to give you some practical tips and useful information regarding day-to-day payment solutions in Switzerland. We hope to make your start in Switzerland easier with this brochure.

**General information**

**Cash**
Would you like to convert your cash into Swiss francs? Most of our branches offer this service for the most commonly used currencies. In addition, all our branches have at least one automated teller machine (ATM) at which you can withdraw Swiss francs or euros. You can find your nearest UBS branch here [www.ubs.com/locationfinder](http://www.ubs.com/locationfinder).

**Your account**
The very first thing you need is an account. Our Pay and Save basic offering combines the key banking services you need. For an attractive all-in fee you get a UBS personal account, a UBS Maestro Card, a UBS Credit Card, a UBS savings account, a UBS Fisca account and UBS e-banking. For accounts in other currencies, e.g. USD or GBP, the UBS current account would be the right choice. This package enables you to conduct your day-to-day banking business simply, efficiently and conveniently. [www.ubs.com/paysave](http://www.ubs.com/paysave).

**Your payments**
When you receive a bill in Switzerland it will in most cases have a payment slip attached. You use this to pay the bill within 30 days of receiving it. You will therefore have plenty of time after your arrival to open a bank account and familiarize yourself with the various means of payment available to you before you have to pay your first bill.

You can also make payments through Swiss Post, however. Switzerland has some 3,000 post offices where you can pay your bills in cash directly at the counter.

**Cheques**
Please be advised that cheques are not a common payment method in Switzerland.
How do I make payments without using cash?

Debit cards
UBS Maestro Card
Your UBS Maestro Card can be used to access your money at any time, anywhere, as well as to withdraw cash without being limited to bank opening hours and make cashless payments anywhere in the world. You can also withdraw cash in the respective local currency at more than 1,000,000 ATMs around the world. www.ubs.com/cards

Overview of services:
• Cash withdrawals in Swiss francs at all ATMs throughout Switzerland
• Cash withdrawals in euros at most ATMs in Switzerland
• View account information at UBS ATMs
• Pay in money at UBS Bancomat Plus ATMs
• Make payments at UBS Multimat machines
• Use the UBS Maestro Card to pay for your purchases in most shops and service stations

UBS customer card
The UBS customer card is the key to your bank account. It lets you take care of the most important banking transactions without having to worry about bank opening hours. You can use it to withdraw cash in Swiss francs or euros – but only at UBS ATMs. You can also conduct your banking transactions quickly and easily with the help of UBS Multimat machines. www.ubs.com/cards

Credit cards
UBS VISA and Master Cards
With a UBS Credit Card you can pay anywhere in the world and on the Internet, securely and without cash. www.ubs.com/cards

The UBS Classic/Standard Cards offer a host of additional services:
• Attractive UBS KeyClub bonus program¹
• Special car rental terms with Europcar
• Travel and aviation accident insurance: Disability or death, up to a maximum of CHF 300,000; rescue and repatriation, up to a maximum of CHF 60,000
• PIN code for cash withdrawals at ATMs all over the world
• Payment options: Paying-in slip with partial payment option², e-billing with partial payment option² or direct debit (LSV+)
• 24-hour SOS Assistance Service
• 24-hour customer service
• Overview of your spending at all times
• With UBS Mobile Services you stay on top of your finances even when you are on the go

UBS Gold Cards offer additional advantages including higher spending limits, double UBS KeyClub points, extended insurance coverage and a Priority Pass for access to selected airport lounges.

UBS Optimus Foundation Charity Card
The UBS Optimus Foundation Charity Card allows you to enjoy the advantages of the UBS Classic/Standard Card while at the same time helping to improve the welfare of children. UBS transfers 0.75% of your total credit card spending every year to the UBS Optimus Foundation. www.ubs.com/cards

¹ Excludes the Optimus Foundation Charity Card.
² Payment of the full amount or part thereof (at least 5% of the amount billed or CHF/USD/EUR 50) within 22 days of the invoice date; annual rate of interest of 15% (as of May 2012; subject to change, see section 3.2 GTC).

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).
What types of bills will I encounter?

It is standard practice in Switzerland to include a payment slip with every bill. You need this to pay the bill. There are red and orange payment slips.

**Bill with red payment slip**
The red payment slip is the classic payment slip (German acronym: ES) in Swiss francs. It is used to pay bills and transfer money to other accounts.
- In this example the ultimate payee (1) is someone who holds an account with a bank.
- The payment slip shows the bank account (International Bank Account Number (IBAN)) of the ultimate payee (2) as well as the payee's bank (3).
- For processing purposes, the post office account of the payee's bank (4) is indicated.
- The amount due (5) and the payer's details may be pre-printed by the payee. If not, you have to enter the amount in field (5) and your name and full address in field (6).
- It is advisable to include a short description of the “reason for payment” in field (7), e.g. a reference number on your bill.
- The payee receives the name and address of the payer on his/her credit advice.
- If the payee has a direct account with the post office, his/her name will appear directly under (3).

**Bill with orange payment slip**
The orange payment slip is a payment slip with reference number (German acronym: ESR). This reference number allows the payee to match the received payments automatically to his/her accounts receivable.
- In the example below the ultimate payee (A) holds an account with a bank (B).
- For processing purposes, the post office account of the payee's bank (C) is indicated.
- The amount due (E) and the payer's name (D) may be pre-printed by the payee. If not, you have to enter the amount in field (E) and your name and full address in field (D).
- No message to the payee is allowed in field (H).
- The reference number (F) is key for the payee to match your payment to his/her accounts receivable. When entering the details on your orange payment slip or in e-banking, it is crucial that you include this line.
- If you use a payment slip reader, you can also scan the coding line (G), as this line includes the details on the payee.
- The payee receives the details and the reference number on his/her credit advice.
- If the payee has a direct account with the post office, his/her name will appear directly under (B).
Bill without payment slip
If you receive a bill without a payment slip – from Switzerland or from abroad – but the bill does include the payee’s bank account details, you can also transfer the payment very easily. Whether in Swiss francs or a foreign currency, the amount will be debited from one of your accounts and credited to the payee’s account at his/her bank in Switzerland or abroad.

If you are to pay a bill without a payment slip trouble-free, it should include at least the following:

- Payee’s/biller’s details
- Payer’s details
- Description of product/service sold
- Amount to be paid
- Payee’s/biller’s bank account details, account number in IBAN (International Bank Account Number) format if possible
- Payment deadline

The IBAN account number format was created to streamline cross-border payments in Europe.

On bills received from countries in the EU/EEA, the payee’s account number is shown in IBAN format. In addition to the IBAN, the BIC (Business Identifier Code) of the payee’s bank is shown.

Including these two elements on every payment order ensures a reliable and rapid transfer of the funds to your payee.

European banks now require the IBAN and BIC for all payments. From 2007, payment orders submitted without this information can be refused by European banks.

Direct debit (LSV+ / BDD / SDD)
As an alternative to making regular payments to the same recipient, you can authorize him/her to debit the amounts directly from your account. This way your obligations are met reliably and on time, and you have the right to contest a debit at any time in a specific period and have it reversed. To request payment by direct debit please contact your payee, who will send you the relevant forms.

Purpose
Regular payments in Swiss francs and euros to Swiss bank accounts. Examples: rent, insurance premiums, telephone bills, electricity bills, credit card bills, etc.

Your benefits
- You save time
- One-time signature for each direct debit authorization – that’s all it takes

Requirements
- Account with UBS
- Debit authorization form must be signed

SEPA Core Direct Debit scheme (with refund right)
The SEPA Core Direct Debit scheme allows you pay conveniently and securely for one-off and recurring euro purchases within SEPA (Single Euro Payments Area).

The SEPA Core Direct Debit scheme is equivalent to Switzerland’s LSV+ scheme. It is based on the SEPA Core Direct Debit mandate, which you sign to authorize the payee to collect funds. If you do not agree with a collection, you can request a refund without giving a reason at any time during the eight weeks following the debiting of your account.

Request the SEPA Core Direct Debit Mandate from your biller. Your signature authorizes the biller to collect any amounts due. Complete the mandate and send it back to the biller. To ensure that amounts can be collected smoothly from your account, please send us the completed Declaration of consent to SEPA Core Direct Debit. You will find this at www.ubs.com
How do I pay my bills?

**UBS e-banking**
With UBS e-banking you can execute your banking and stock market transactions anywhere and anytime via the Internet. Our online banking solution is easy to use and complies with the strictest security standards. [www.ubs.com/e-banking](http://www.ubs.com/e-banking)

**Purpose**
- Execute and manage payments and standing orders for Switzerland and abroad as well as account transfers
- Store and manage payment templates
- View account information
- Receive and pay e-bills

**Benefits**
- Low-cost method of payment
- Overview of pending and executed payments
- Simple, secure and reliable
- Available 24 hours a day, no matter where you are
- Convenient payment order entry with one of the many payment slip readers available on the market

**Requirements**
- Account with UBS
- UBS e-banking agreement
- Computer with standard operating system, recommended browser version and Internet access

**Service offering**
- View account and custody account information
- Arrange account transfers
- Issue payment orders (Switzerland and abroad)
- Enter and manage standing orders
- View exchange rates and security prices
- Issue stock exchange orders

**E-bill in UBS e-banking**
Rather than receiving paper bills with a payment slip in your post box, you receive e-bills in UBS e-banking. You can view your e-bills and store them on your PC. The pre-completed payment slip can be released for payment or rejected in the event of objections. E-bills are a time-saving way to pay your bills.

To receive e-bills, sign up for the service in UBS e-banking and inform the biller in question. You can be notified by e-mail when an e-bill arrives. All you have to do then is view the delivered bill and pay it with a single click.

**Security in UBS e-banking**
UBS e-banking complies with the strictest security standards and uses a chip card-based solution that automatically encrypts all data sent via the Internet and uses highly secure algorithms to protect it.

What you need for efficient authorization:
- UBS e-banking or online banking agreement number
- PIN for your Access Card
- Access Card
- Card reader or UBS Access Key

You will use the card reader equipment to securely log in to UBS e-banking as well as to confirm the beneficiary. The equipment also ensures that your beneficiary details cannot be manipulated by third parties.
If you would prefer a simpler and more convenient solution, especially for the confirmation of beneficiaries, order the UBS Access Key. The UBS Access Key contains the same security features as the card reader, but is easier to use.

UBS Multimat
The UBS Multimat enables you to carry out your banking transactions quickly, easily and electronically. Using your UBS customer card or your UBS Maestro Card you can obtain all the information on your accounts, check the balance or print a detailed statement, enter Swiss or foreign payment orders, make transfers from one account to another and manage your standing orders. You can also obtain information on exchange and interest rates. The Multimat is accessible 24 hours a day in most UBS branches.

www.ubs.com/atms

Purpose
• Execute and manage payments and standing orders for Switzerland or abroad in Swiss francs or foreign currencies and carrying out account transfers in all account currencies
• View account information
• Information on exchange and interest rates

Benefits
• Low-cost method of payment
• Overview of pending and executed payments
• Automatic scanning of payment slips
• Available 24 hours a day
• Available in most UBS branches

Requirements
• Account with UBS
• UBS customer card or UBS Maestro Card with a personal PIN
• CHF 50,000 limit per calendar month and card for payments/standing orders

Service offering
• View account and custody account information
• Arrange account transfers
• Issue payment orders (Switzerland and abroad)
• Enter and manage standing orders
• View price and rate information
UBS easy form
The simple way to pay bills from home: Fill out the UBS easy form, attach the completed payment slips and send it to UBS. Keep the left part of the payment slips for your records. Use UBS easy to make day-to-day payments quickly and conveniently while benefiting from low processing costs.

Purpose
• Execute payment orders within Switzerland

Benefits
• You can issue the order as early as six months before the required date of execution
• Easy to use
• UBS easy order forms provided free of charge
• No technical requirements

Requirements
• Account with UBS

UBS global form
UBS global allows you to make international payments in Swiss francs or in a foreign currency conveniently and securely without the need for technical tools.

Purpose
• Easy-to-make payments abroad
• Payments within Switzerland for which you do not have payment slips
• Transfers to other UBS accounts

Your benefits
• Payments can be executed in Swiss francs or in any foreign currency
• UBS global order forms provided free of charge
• No technical requirements

Requirements
• Account with UBS

UBS standing order form
The advantage of the UBS standing order is that you only need to enter your payment details and schedule once. Your payments will then be executed automatically.

Purpose
• Transfer of fixed amounts in any currency on fixed dates to the same recipient within Switzerland or abroad

Benefits
• Straightforward and clear payment processing in any currency
• Can be used for payments to postal and bank accounts in Switzerland or abroad
• No technical requirements

Requirements
• Account with UBS
**Financial market information and stock exchange orders**

**UBS Quotes**
UBS Quotes provides you with comprehensive information and the latest news from the world’s most important financial markets. UBS clients benefit from an exclusive and expanded offering. In addition to the extensive financial and research information, you can also group together financial instruments relevant to you in virtual portfolios, keep track of prices, and keep yourself informed about upcoming maturities and reached limits via SMS or e-mail notification. [www.ubs.com/quotes](http://www.ubs.com/quotes)

**Stock exchange orders with UBS e-banking**
You can issue stock exchange orders with no time delay on the following electronic exchanges: SWX (Zurich), NASDAQ, AMEX and NYSE (New York), LSE and SWX Europe (London), MSE (Milan), XETRA (Frankfurt) and EURONEXT (Paris, Amsterdam, Brussels). Your orders are executed as rapidly as possible on the world’s leading financial markets.

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**Additional services**

**For every stage of life**
We offer a wide selection of products and services for your individual needs. Depending on your personal situation, you have the choice of a wide selection of solutions. Find out more at [www.ubs.com/lifecycle](http://www.ubs.com/lifecycle).

**UBS KeyClub**
UBS KeyClub is the bonus program of UBS that rewards you for your making active use of our basic banking services. Its simple rules allow you to collect points that can be spent just like cash on attractive offers and the full range of products and services at our KeyClub partners. As a KeyClub member, you also have access to our attractive and exclusive event experiences, such as Zurich Opera House or the Spengler Cup in Davos. [www.ubs.com/keyclub](http://www.ubs.com/keyclub)

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**Contact information**
If you have any questions, please do not hesitate to get in touch with us via the following channels:

By telephone: UBS Service Line for private clients on **0848 848 054**
Personal consultations: Monday to Friday, 8 a.m. to 6 p.m.

By e-form: [www.ubs.com/contact](http://www.ubs.com/contact)

By visiting your nearest branch: [www.ubs.com/locationfinder](http://www.ubs.com/locationfinder)