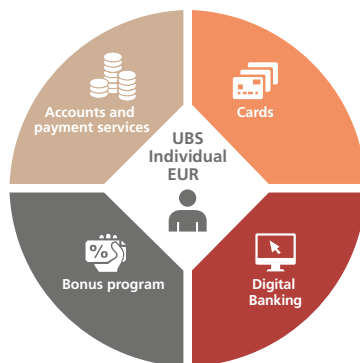


# Banking without borders

As a client domiciled abroad or a cross-border commuter, you too can enjoy all the benefits of a Swiss bank

**The Banking Package UBS Individual EUR for individuals offers you the most important banking services for your daily requirements at an attractive flat fee. This way, you can conduct your banking business in the Eurozone with a Swiss bank. What's more, you can use the UBS Debit Card in UBS Bancomats throughout Switzerland to make withdrawals from and payments into the UBS Personal Account EUR and CHF at no extra cost. The UBS Visa Card Classic EUR can also be used free of charge to make EUR payments within the Eurozone. The banking package is free of charge in the first year.**

## Banking Package UBS Individual EUR



### Accounts and payment services

#### UBS Personal Account EUR and CHF

The UBS Personal Account EUR is pivotal in your banking relationship with UBS. Use this account for receiving payments, transfers and for cash withdrawals in euros. For even greater flexibility, you also receive the UBS Personal Account CHF.

#### UBS Savings Account EUR

The UBS Savings Account EUR is the easiest way to make small and big wishes come true in the near future. You benefit from a preferential interest rate and easy access to your credit balance.

#### UBS Payment Services

We offer various ways of making payments faster and simpler – with UBS e-banking from the comfort of your home, the UBS Mobile Banking app while on the move and the UBS Multimat in our branches. Your transfers in euros from a UBS Personal Account EUR within Switzerland and your SEPA payments in the EU/EEA member countries are free of charge.

### Cards

#### UBS Debit Card

With the UBS Debit Card V PAY, you can withdraw cash and make cashless payments in Switzerland and Europe; with the UBS Debit Card Maestro you can do this anywhere in the world. Moreover, withdrawals from and cash deposits to the UBS Personal Account EUR and CHF at UBS Bancomats are free of charge for you.

#### UBS Visa Card Classic EUR

With the UBS Visa Card Classic EUR, you can make cashless payments around the globe – easily, comfortably and securely, and free of charge for EUR transactions in the Eurozone. The free bonus program UBS KeyClub rewards you for purchases with your credit card. Other advantages include free travel and flight accident insurance, perpetual access to your own credit card data around the globe and first-class 24-hour customer service.

### Digital Banking

#### UBS e-banking and UBS Mobile Banking app<sup>1</sup>

Whether it is asset, account or card information, payments, securities trading, notifications or changes of address you want, UBS e-banking makes all your banking transactions simple and convenient – and with the UBS Mobile Banking app, you can even do it on the move.

### Bonus program

#### UBS KeyClub<sup>2</sup>

The KeyClub bonus program is our way of saying thank you for actively using our banking services.

**The UBS Individual EUR Banking Package is free of charge in the first year for new clients.**

### Find out more

 [ubs.com/bankingpackage-euro](https://ubs.com/bankingpackage-euro)

<sup>1</sup> Access subject to local restrictions.

<sup>2</sup> Requirements: you must be a resident of Switzerland or Germany, Austria, Liechtenstein, Italy or France.

# Earning points

Collect valuable points with the UBS KeyClub bonus program

**The Banking Package UBS Individual EUR includes participation in our bonus program. You'll receive valuable points and benefit from numerous offers and discounts, which means you get more for less.**

## How KeyClub works<sup>1</sup>

KeyClub is our bonus program that rewards you for making active use of our banking services. By using your UBS Visa Card Classic EUR (see "Collecting points at a glance") you collect points, which you can redeem just like cash for special offers and the entire range of our KeyClub partners either with the partner in the form of paper checks or online as electronic points in the KeyClub eStore. The points you collect are sent to you quarterly in the form of paper checks or credited to your KeyClub eStore account.

## KeyClub eStore

Electronic points and the KeyClub eStore, the online platform of KeyClub and its many partners, make it even easier for you to manage and redeem your KeyClub points. Register via UBS e-banking and benefit from the new additional offers.

## Find out more

-  [ubs.com/keyclub](https://ubs.com/keyclub)
-  [ubs.com/keyclubestore](https://ubs.com/keyclubestore)

## Collecting points at a glance

The point collection model is simple and easy to understand and is regularly supplemented by promotions allowing you to collect additional points.

## Collection rule

Spending on your UBS Visa Card Classic EUR	3 points per CHF 1,000 <sup>2</sup>
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<sup>1</sup> Requirements: you must be a resident of Switzerland or Germany, Austria, Liechtenstein, Italy or France.

<sup>2</sup> Spending is converted into CHF using the official UBS sell exchange rate and apportioned in line with the rules applying to points.

## Useful information

- One point equals one Swiss franc. You can make a payment towards an offer using KeyClub points and pay for any outstanding amount directly or in the KeyClub eStore with your UBS Visa Card Classic EUR. This lets you collect more points and thus benefit even more.
- Choose how you want to receive your KeyClub points, either as a paper check or electronically as ePoints.
- Would you like to find out more? For more information, our free hotline **+41 800 810 600** is available Monday through Friday, 8.00 until 17.00.

Some of our redemption partners for paper checks:



Some of our redemption partners in the KeyClub eStore:



# At a glance

The Banking Package UBS Individual EUR for individuals is free of charge in the first year

## Products and services at a glance

### Products and services included

• <b>UBS Personal Account EUR<sup>1</sup></b>	included
• <b>UBS Personal Account CHF</b>	included
• <b>UBS Savings Account EUR<sup>1</sup></b> (more than one possible)	included
• <b>UBS Debit Card<sup>1</sup></b> (V PAY or Maestro, owner card) for the UBS Personal Account EUR	included
• <b>UBS Visa Card Classic EUR<sup>1</sup></b> (main card)	included
• <b>Digital Banking<sup>2</sup></b>	included
– UBS e-banking (including information on assets and cards, payments, the Personal Financial Assistant, e-documents, stock exchange trading, financial market data, notifications via SMS or e-mail, e-billing)	
– UBS Mobile Banking app (account and card information, payments, notifications via push, stock exchange trading, financial market data)	
• <b>Free withdrawals<sup>3</sup> and deposits</b>	included
for the UBS Personal Account EUR and CHF when you use your UBS Debit Card at a UBS Bancomat	
• <b>Free euro payments</b>	included
when you use the UBS Visa Card Classic EUR in the Eurozone	
• <b>SEPA payments in the EU/EEA member countries and transfers in EUR within Switzerland<sup>4</sup></b>	included
(electronic debits to the UBS Personal Account EUR)	
• <b>Participation in the UBS KeyClub bonus program<sup>5</sup></b>	included

## Conditions at a glance

### Who can benefit?

- People aged 18 and above

### Attractive conditions

- Free in the first year
- CHF 10 per month from the second year

### Additional options (at standard prices)

- Banking Package UBS Individual in CHF
- UBS Debit Card (V PAY or Maestro) for the UBS Personal Account CHF
- UBS Savings Account CHF
- UBS Fisca Account
- UBS Investment Fund Account

Please refer to the brochure "Banking packages and individual products. Services and prices for private clients." for additional price information.

<sup>1</sup> These products are required components of the banking package.

<sup>2</sup> Access subject to local restrictions.

<sup>3</sup> If more than 6 cash withdrawals are made from a UBS Savings Account in a given calendar year, CHF 5 is charged for each withdrawal. This rule applies per UBS banking relationship and account currency, for all cash withdrawals and also for purchases of precious metals.

<sup>4</sup> The UBS Savings Account is not suitable for payment transactions (surcharge of CHF 5 added to payment transaction fees).

<sup>5</sup> Requirements: you must be a resident of Switzerland or Germany, Austria, Liechtenstein, Italy or France.

# Service

Take advantage of our advisory services

## Our most important products and services for your banking business can be found in our Banking Package UBS Individual EUR.

However, our service starts much sooner – during your personal consultation. Tell us your needs and plans. We can then provide you with an offering suitable to your circumstances. For instance, we will show you how you can provide for your retirement with UBS. We will also be pleased to advise you how to invest your assets according to your expectations so that you can enjoy the freedoms in your life.

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### For all your questions

 [ubs.com/bankingpackage-euro](https://ubs.com/bankingpackage-euro)

 UBS Service Line Private Clients +41 848 848 054

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

### Key points

- Banking Package UBS Individual EUR at an attractive flat fee – free of charge in the first year.
- Free SEPA payments and withdrawals from the UBS Personal Account EUR with UBS Debit Card at UBS Bancomats.
- Free euro payments when you use the UBS Visa Card Classic EUR in the Eurozone.
- Digital Banking with UBS e-banking and UBS Mobile Banking app.
- Competent advisory team for your financial interests.
- Free participation in the UBS KeyClub bonus program with attractive offers and exclusive events.
- Individual solutions for asset-building as well as for financing residential property in Switzerland.

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