

Services and prices

for private clients,
valid from 24 June 2026



Digital edition – ubs.com/accounts-prices





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01 Payment

UBS Banking

UBS Banking (formerly UBS me banking) offers you everything you need for your day-to-day financial life – clearly arranged, easy to use and flexible. Getting started is extremely easy – with Easy, Classic, Gold, Platinum and our offer for children. The price depends on the respective individual fees (see page 6). The first six months are free of charge.

Additional information regarding the individual options is available upon request.

	Easy 	Classic 	Gold 	Platinum 	Children 
Prices per month and banking relationship					
Children from age 6 up to and including 11 years of age	–	–	–	–	Free of charge
Individuals from age 12 up to and including 17 years of age	–	Free of charge¹	–	–	–
Individuals from age 18 up to and including 25 and students² under 30 years of age	–	Free of charge	CHF 8³ / CHF 13⁴	CHF 35³ / CHF 40⁴	–
People aged 26⁵ or older	Free of charge	CHF 8³ / CHF 13⁴	CHF 18³ / CHF 23⁴	CHF 43³ / CHF 48⁴	–
Accounts					
UBS Personal Account CHF ⁶	–	✓	✓	✓	✓
UBS Personal Account Easy CHF ⁷	✓	–	–	–	–
UBS Savings Account CHF ⁸	✓	✓	✓	✓	✓
Cards					
UBS Debit Card	✓	✓	✓	✓	✓
UBS Credit Card ¹	–	UBS Classic/ Standard	UBS Gold	UBS Platinum	–
Currency		CHF	CHF	CHF/EUR/USD	
Cash withdrawals					
At UBS ATMs in CHF	✓	✓	✓	✓	✓
ATMs of other banks Switzerland module ⁹					
– In Switzerland	–	–	2 withdrawals included	–	2 withdrawals included
Worldwide module ⁹					
– In Switzerland	–	–	–	4 withdrawals included	–
– Abroad	–	–	–	2 withdrawals included	–

1 The issuance of credit cards is subject to fulfillment of the eligibility criteria and the application being accepted; if the eligibility criteria are not met or in the case of clients below age 18, only prepaid cards are available.

2 For students (full-time or part-time) with valid student ID in tertiary education according to the Swiss education system and PhD students aged 18 to 30 enrolled in a course of education of at least two years' duration. The monthly prices for individuals aged 26 or older apply after studies end or no later than when the account holder turns 30.

3 Price with total assets from CHF 10,000 or UBS Building Financing/Mortgage. Total assets include the accumulated account and custody account assets held with UBS under the same banking relationship excluding UBS Vested Benefits/Custody Account and prepaid/credit card account assets. For the reduced account maintenance fee to apply to the account, total assets must be at least CHF 10,000 (or equivalent in EUR) for the entire previous month.

4 Price with total assets up to CHF 10,000 and/or no UBS Building Financing/Mortgage.

5 Requirement is: electronic delivery of account-based bank documents (such as account statement or end-of-year account certificate) and/or credit/prepaid card statements.

6 Available for people up to age 25 (incl. students) as a UBS Personal Account for Young People.

7 UBS Personal Account Easy available exclusively in the "Easy" offer (maximum one account per banking relationship). Not available for joint accounts; preferential terms and conditions for young adults (age 12 to 30) are not applicable.

8 Available for people up to age 25 (incl. students) as a UBS Savings Account for Young People.

9 Applies for withdrawals with the UBS Debit Card from the UBS Personal Account and the UBS Current Account for Private Clients. Every other cash withdrawal at ATMs of other banks costs CHF 2 in Switzerland or CHF 5 abroad.

UBS Banking

Easy



Classic



Gold



Platinum



Children



Further services included

UBS Digital Banking	✓	✓	✓	✓	✓ ¹
UBS TWINT	✓	✓	✓	✓	–
UBS Safe	Basic	Classic	Classic	Classic	–
Electronic domestic payments in CHF	✓	✓	✓	✓	✓
UBS KeyClub membership ²	✓	✓	✓	✓	–



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¹ Only query rights for UBS Digital Banking.

² Collection rules and details see page 25.

UBS Banking individual fees

UBS Banking (formerly UBS me banking) offers you all the products you need for daily banking – from accounts to cards. The total price consists of the products you have selected, as shown in the following overview. For new clients¹, the offer comprises at least a UBS Personal Account, a UBS Debit Card and a UBS Credit or Prepaid Card. Special offer for new clients: The first six months are free of charge.

Prices per month and banking relationship	Children from 6 up to and including 11 years of age	People from age 12 up to and including 25 and students ² under 30 years of age	People aged 26 or older	
Accounts				
UBS Personal Account ³ CHF/EUR – With total assets ⁴ from CHF 10,000 or UBS Building Financing/Mortgage	Free of charge	First account free of charge, CHF 3 for every further account	First account free of charge with UBS Credit/Prepaid Card, CHF 3 otherwise and for each further account	
– Otherwise	Free of charge	First account free of charge, CHF 5 for every further account	CHF 5 per account	
UBS Personal Account Easy CHF ⁵	–	Free of charge	Free of charge	
UBS Savings Account CHF ⁶	Free of charge	Free of charge	Free of charge	
UBS Current Account for Private Clients	–	CHF 5	CHF 5	
Cards				
UBS Debit Card	Free of charge	First card free of charge, CHF 4 for every further card	CHF 4 ⁷	
UBS Customer Card	–	CHF 1	CHF 1	
UBS Credit Card ^{8, 9}				
Main card		With UBS Debit Card Otherwise	With UBS Debit Card	Otherwise
– UBS Classic/Standard CHF/EUR/Optimus Foundation	–	Free of charge Free of charge	CHF 4	CHF 8
– UBS Gold CHF/EUR/USD/GBP	–	CHF 8 CHF 16	CHF 12	CHF 16
– UBS Platinum CHF/EUR/USD	–	CHF 30 CHF 42	CHF 34	CHF 42
– UBS key4 standard CHF	–	Free of charge Free of charge	CHF 10	CHF 14
– UBS key4 premium CHF	–	CHF 14 CHF 22	CHF 18	CHF 22
Additional and partner cards ^{9, 10}				
– UBS Classic/Standard	–	Free of charge	CHF 2	
– UBS Gold	–	CHF 4	CHF 4	
– UBS Platinum	–	Free of charge	Free of charge	
– UBS key4 standard	–	Free of charge	CHF 2	
– UBS key4 premium	–	CHF 4	CHF 4	
UBS Prepaid Card CHF/EUR ^{9, 10}	–	Free of charge	CHF 4	
UBS key4 prepaid CHF ^{9, 10, 11}	–	Free of charge	CHF 8	

1 Only for clients who reside in Switzerland and are age 12 or above.

2 For students (full-time or part-time) with valid student ID in tertiary education according to the Swiss education system and PhD students aged 18 to 30 enrolled in a course of education of at least two years' duration. The monthly prices for individuals aged 26 or older apply after studies end or no later than when the account holder turns 30.

3 Available for people up to age 25 (incl. students) as a UBS Personal Account for Young People.

4 Total assets include the accumulated account and custody account assets held with UBS under the same banking relationship excluding UBS Vested Benefits/Custody Account and prepaid/credit card account assets. For the reduced account maintenance fee to apply to the account, total assets must be at least CHF 10,000 (or equivalent in EUR) for the entire previous month.

5 UBS Personal Account Easy available exclusively in the "Easy" offer (maximum one account per banking relationship). Not available for joint accounts; preferential terms and conditions for young adults (age 12 to 30) are not applicable.

6 Available for people up to age 25 (incl. students) as a UBS Savings Account for Young People.

7 UBS Banking Easy includes the UBS Debit Card free of charge.

8 The issuance of the credit cards is subject to fulfillment of the eligibility criteria and the application being accepted; in the case of clients below age 18, only prepaid cards are available.

9 Not available in combination with the UBS Personal Account Easy.

10 Free of charge in combination with a UBS Platinum main card. Virtual credit cards free of charge.

11 The UBS key4 prepaid card is no longer available to new clients and cannot be ordered as a first card.

UBS Banking individual fees

Prices per month and banking relationship	Children from 6 up to and including 11 years of age	People from age 12 up to and including 25 and students ¹ under 30 years of age	People aged 26 or older
Cash withdrawals			
UBS ATMs in CHF	Free of charge	Free of charge	Free of charge
ATMs of other banks Switzerland module ^{2, 3}	Free of charge	Free of charge	CHF 2
– 2 withdrawals in CHF in Switzerland			
Worldwide module ^{2, 3}	CHF 5	CHF 5	CHF 5 ⁴
– 4 withdrawals in CHF in Switzerland and – 2 withdrawals in a foreign currency abroad			
Other services			
Account-related bank documents ⁵ and credit card statements in paper form	Free of charge	CHF 5	CHF 5
International transfers			
FX subscription			
– UBS key4 FX basic	–	Free of charge	CHF 2
– UBS key4 FX standard	–	CHF 5	CHF 5
– UBS key4 FX premium	–	CHF 10	CHF 10



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1 For students (full-time or part-time) with valid student ID in tertiary education according to the Swiss education system and PhD students aged 18 to 30 enrolled in a course of education of at least two years' duration. The monthly prices for individuals aged 26 or older apply after studies end or no later than when the account holder turns 30.
2 Not available in combination with the UBS Personal Account Easy.

3 Applies for withdrawals with the UBS Debit Card from the UBS Personal Account and the UBS Current Account for Private Clients. Every other cash withdrawal at ATMs of other banks costs CHF 2 in Switzerland or CHF 5 abroad.
4 The worldwide module is available free of charge with the "Platinum" offer.
5 Such as account statement or end-of-year account certificate.

Accounts

UBS Personal Account for Young People

UBS Personal Account for Students

Requirements

Suitability	For children and young people aged 6 to 26	For students aged 18 to 30
Use	For managing pocket money, own earnings and payments	For managing tuition fees, monthly budgets and financial transactions
Currency	CHF	

Terms and conditions at a glance

Interest rate/ interest payment limit	See separate overview for current interest rates at ubs.com/interest	
Deposit charge	A deposit charge may be levied depending on the interest rate situation and on the amount of the credit balance	
Withholding tax	35% if the gross interest income is over CHF 200 or if the account is balanced more than once per calendar year	
Opening/closing an account	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client. Account closures are also subject to the conditions listed under "Withdrawal arrangements"	
Account maintenance per month	Free of charge For UBS Banking, see pages 4 to 7. Included in UBS key4 banking and in the base price of the UBS me banking package, see pages 26 to 28	
Withdrawal arrangements	CHF 15,000 per calendar month, larger amounts subject to three-month notice period No notice period necessary for transfers to a UBS Fisca 3a or UBS investment solution, for the purchase of securities, UBS Funds, precious metals, time deposits or fiduciary investments via UBS or for interest or amortization payments on UBS Mortgages. If the withdrawal limit is exceeded without observing the notice period, 0.5% is automatically charged on the amount exceeding the limit. With effect from 1 August 2020, the withdrawal limit and the notice period are no longer applicable until further notice	
Account statements	Free of charge, monthly; other options possible	
Interest calculations	Free of charge, annually as at 31 December; quarterly if the net debit interest (debit interest less credit interest) is more than CHF 15	
Certification	Free of charge, annually as at 31 December	
Credit and debit advices	Normally no advice. All information is contained in the account statement. On request, CHF 1 per advice	
Shipping costs/ third-party expenses	No shipping costs	

Remarks

Automatic conversion into a UBS Personal Account when the account holder turns 26, with the UBS me banking package for young people after they turn 22, with the UBS me banking package for students after the end of their studies or no later than when the account holder turns 30



ubs.com/personal-accounts-youth

Accounts

	UBS Personal Account		UBS Personal Account EUR	
Requirements				
Suitability	For people aged 20 and over		For people aged 12 and over	
Use	For salary or pension deposits and for processing all payment and securities transactions		For salary deposits and for processing all payment and securities transactions	
Currency	CHF		EUR	
Terms and conditions at a glance				
Interest rate/ interest payment limit	See separate overview for current interest rates at ubs.com/interest			
Deposit charge	A deposit charge may be levied depending on the interest rate situation and on the amount of the credit balance			
Withholding tax	35% if the gross interest income is over CHF 200 (or equivalent in EUR) or if the account is balanced more than once per calendar year			
Opening/closing an account	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client. Account closures are also subject to the conditions listed under "Withdrawal arrangements"			
Account maintenance per month	Standard¹	Traditional¹	Standard¹	Traditional¹
– With total assets ² in excess of CHF 10,000 or UBS Building Financing/ Mortgage	CHF 3	CHF 7	CHF 3	CHF 7
– Otherwise	CHF 5	CHF 9	CHF 5	CHF 9
	For UBS Banking, see pages 4 to 7. Included in the base price of UBS key4 banking and the UBS me banking package, see pages 26 to 28		For UBS Banking, see pages 4 to 7. Included in the base price of the UBS me banking package, see pages 27 and 28	
Withdrawal arrangements	CHF 100,000 per calendar month – Larger amounts subject to three-month notice period – Overdraft: possible upon the Bank's approval		EUR 60,000 per calendar month – Larger amounts subject to three-month notice period – Overdraft: possible upon the Bank's approval	
	No notice period necessary for transfers to a UBS Fisca 3a or UBS investment solution, for the purchase of securities, UBS Funds, precious metals, time deposits or fiduciary investments via UBS or for interest or amortization payments on UBS Mortgages. If the withdrawal limit is exceeded without observing the notice period, 0.5% is automatically charged on the amount exceeding the limit. With effect from 1 August 2020, the withdrawal limit and the notice period are no longer applicable until further notice			
Account statements	Free of charge, monthly; other options possible			
Interest calculations	Free of charge, annually as at 31 December; quarterly if the net debit interest (debit interest less credit interest) is more than CHF 15			
Certification	Free of charge, annually as at 31 December			
Credit and debit advices	Normally no advice. All information is contained in the account statement. On request, CHF 1 per advice			
Shipping costs/ third-party expenses	Passed on			

 ubs.com/personal-accounts

- ¹ "Standard" means electronic delivery (UBS Digital Banking agreement required), while "Traditional" comprises the paper-based delivery of account-related bank documents (e.g. account statement or end-of-year account certificate).
- ² Total assets include the accumulated account and custody account assets held with UBS under the same banking relationship excluding UBS Vested Benefits/ Custody Account and prepaid/credit card account assets. For the reduced account maintenance fee to apply to the account, total assets must be at least CHF 10,000 (or equivalent in EUR) for the entire previous month.

Accounts

UBS Current Account for Private Clients

Requirements

Suitability	For people aged 18 and over
Use	For more substantial personal payment and securities transactions
Currency	CHF and foreign currencies

Terms and conditions at a glance

Interest rate/ interest payment limit	See separate overview for current interest rates at ubs.com/interest	
Deposit charge	A deposit charge may be levied depending on the interest rate situation and on the amount of the credit balance	
Withholding tax	35% if the gross interest income is over CHF 200 (or equivalent in foreign currency) or if the account is balanced more than once per calendar year	
Opening/closing an account	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client. Account closures are also subject to the conditions listed under "Withdrawal arrangements"	
Account maintenance per month	Standard ¹ CHF 5	Traditional ¹ CHF 9
	For UBS Banking, see pages 4 to 7	
Withdrawal arrangements	The total asset amount at all times	
Account statements	Free of charge, monthly; other options possible	
Interest calculations	Free of charge, annually as at 31 December; quarterly if the net debit interest (debit interest less credit interest) is more than CHF 15	
Certification	Upon request	
Credit and debit advices	Normally no advice. All information is contained in the account statement. Available on request	
Shipping costs/ third-party expenses	Passed on	

Remarks

In CHF only available with a UBS Custody Account



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¹ "Standard" means electronic delivery (UBS Digital Banking agreement required), while "Traditional" comprises the paper-based delivery of account-related bank documents (e.g. account statement or end-of-year account certificate).

01 Payment

Card and cash services

UBS Debit Cards

	UBS Visa Debit or UBS Mastercard® Debit	UBS Customer Card
<ul style="list-style-type: none"> – Owner card with UBS key4 banking or UBS me banking package – Owner card² – Authorized representative card² – Replacement card 	Included ¹ CHF 4 per month CHF 4 per month ³ CHF 40 per card or free of charge via UBS Digital Banking, free of charge for children from age 6 up to and including 11 years of age	– CHF 1 per month CHF 1 per month CHF 40 per card ⁴
Only 1 card per account for account holders and 1 card per account and power of attorney for authorized representatives (authorized representative card) allowed		
Blocking <ul style="list-style-type: none"> – Via UBS Helpline/client advisor – Via UBS Digital Banking 	Free of charge Free of charge	Free of charge –
Cashless payments		
<ul style="list-style-type: none"> – In Switzerland – Abroad 	Free of charge 2% of the amount, at least CHF 1, UBS foreign exchange sell rate ⁵	– –
Cash deposits at		
UBS Bancomat Plus		
<ul style="list-style-type: none"> – CHF – CHF into EUR account – EUR into CHF account – EUR into EUR account 	Free of charge Free of charge, UBS foreign exchange sell rate ⁵ Free of charge, UBS banknote buy rate 1% of the amount ⁶	
UBS counter		
<ul style="list-style-type: none"> – CHF into CHF account – Foreign currencies into CHF account – EUR, USD, GBP into account of the same currency (other currencies upon request) – Coin deposit 	Free of charge Free of charge, UBS banknote buy rate 2% of the amount, up to an equivalent of CHF 1,000, 1% for larger amounts up to an equivalent of CHF 50,000 Upon request	
Cash withdrawals from		
UBS Bancomat		
<ul style="list-style-type: none"> – CHF from CHF account – EUR from CHF account – EUR from EUR account 	Free of charge Free of charge, UBS banknote sell rate 1% of the amount ⁶	
If more than 6 cash withdrawals are made from a UBS Savings Account/UBS Sustainable Savings Account in a given calendar year, CHF 5 are 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. Withdrawals from all other accounts are not affected by this regulation		
UBS counter		
<ul style="list-style-type: none"> – CHF from UBS Personal Account CHF – CHF from UBS Current Account for Private Clients CHF – CHF from UBS Savings Account/ UBS Sustainable Savings Account – CHF from all other accounts – Foreign currencies from CHF account – EUR, USD, GBP from account of the same currency (other currencies upon request) 	CHF 2 per withdrawal (free of charge for children up to and including 11 years of age) CHF 2 per withdrawal Free of charge Free of charge Free of charge, UBS banknote sell rate 2% of the amount, up to an equivalent of CHF 1,000, 1% for larger amounts up to an equivalent of CHF 50,000 (above CHF 50,000 upon request)	
If more than 6 cash withdrawals are made from a UBS Savings Account/UBS Sustainable Savings Account in a given calendar year, CHF 5 are 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. Withdrawals from all other accounts are not affected by this regulation		

1 UBS Debit Card in CHF in UBS key4 banking and in the UBS me banking package; UBS Debit Card for the UBS Personal Account EUR included in the UBS me banking package for cross-border commuters in EUR.

2 For UBS Banking, see pages 4 to 7.

3 Included in the UBS me banking package for families and couples.

4 If the previous card was in circulation for less than 2 years.

5 The exchange rate includes a surcharge. This can be consulted at ubs.com/debitcards when using the UBS exchange rate and requested from customer service.

6 Free of charge with the UBS me banking package for cross-border commuters when making deposits/withdrawals in EUR from the UBS Personal Account EUR.

Card and cash services

UBS Debit Cards

Cash withdrawals at

Bancomats and ATMs of other banks

Switzerland module

From UBS Personal Account and UBS Current Account for Private Clients

– 2 withdrawals in CHF per month in Switzerland or

Worldwide module

From UBS Personal Account and UBS Current Account for Private Clients

– 4 withdrawals in CHF per month in Switzerland and

– 2 withdrawals in foreign currency (UBS foreign exchange sell rate²) per month abroad

Otherwise

– In Switzerland in CHF

– In Switzerland in EUR

– Abroad, in the applicable local currency

– Not available as part of the UBS me banking package for families and cross-border commuters. The prices under "Otherwise" apply.

Free of charge in the first six months for UBS Banking, UBS key4 banking and UBS me banking package new clients

– Third-party expenses may be passed on to the cardholder

UBS Visa Debit or UBS Mastercard® Debit

CHF 2 per month. Free of charge for children, young people and students with UBS Banking¹, UBS key4 banking¹ and the UBS me banking package for young people and students

CHF 5 per month

CHF 2 per withdrawal³

CHF 5 per withdrawal, UBS foreign exchange sell rate²

CHF 5 per withdrawal, UBS foreign exchange sell rate²

¹ Free of charge for people up to age 26 and students with valid student ID under age 30.

² The exchange rate includes a surcharge. This can be consulted at ubs.com/debitcards when using the UBS exchange rate and requested from customer service.

³ Included in the UBS me banking package for families and couples.

01 Payment

Card and cash services

UBS Credit/Prepaid Cards

Minimum age: 18 years for credit card, 12 to 17 years for prepaid card.

For prices with UBS Banking, see pages 4 to 7; for UBS key4 banking and the UBS me banking package, see pages 26 to 28.

	UBS Visa/UBS Mastercard®				UBS key4 cards		
	Prepaid	Classic/ Standard ^{1, 2}	Gold ²	Platinum ²	prepaid ³	standard ²	premium ²
Price without UBS Banking, UBS key4 banking, UBS me banking package: main card annual fee	CHF 50 EUR 40	CHF 100 (first year CHF 50) EUR 80 (first year EUR 40)	CHF 200 (first year CHF 100) EUR 130 (first year EUR 65) USD 150 (first year USD 75) GBP 150 (first year GBP 75)	CHF 500 (first year CHF 250) EUR 350 (first year EUR 175) USD 400 (first year USD 200)	CHF 100 (first year CHF 50)	CHF 200 (first year CHF 100)	CHF 300 (first year CHF 150)
Partner card per year	–	CHF 25 EUR 20	CHF 50 EUR 30 USD 50 GBP 40	Included	–	CHF 50	CHF 75
Virtual card (as additional card in CHF, requirement is a physical UBS Credit Card)	–	Free of charge	Free of charge	Free of charge	–	–	–
Replacement card (free of charge if the order is executed via UBS Digital Banking)	CHF 20 EUR 14	CHF 20 EUR 14	Free of charge	Free of charge	CHF 20	CHF 20	Free of charge
Currency	CHF, EUR	CHF, EUR ⁴	CHF, EUR, USD, GBP	CHF, EUR, USD ⁵	CHF	CHF	CHF
With UBS Travel Insurance Plus	–	Plus CHF 98 per year		Included	–	Plus CHF 98 per year	
Monthly statements – In paper form ⁶			CHF 2.80 / EUR 2.80 / USD 2.80 per statement	Free of charge	CHF 2.80 per statement		
– Paperless ⁷ or with eBill			Free of charge	Free of charge	Free of charge		
Cash withdrawals in Switzerland and abroad			4% of the amount, at least CHF 10 / EUR 8 / USD 10 per withdrawal. The virtual credit card does not yet have a PIN. It is therefore not possible to make cash withdrawals				
Lottery (except Swisslos/Loterie Romande), betting and casino transactions (gambling)			4%, maximum CHF 100 / EUR 100 / USD 100 per transaction				
Currency conversion for transactions in foreign currencies			Card organization rate ⁸ plus 1.75% processing fee		Mastercard® exchange rate plus 0.5% surcharge		
CHF transactions abroad ⁹			1.75% processing surcharge		–		
Interest rate for payment in installments	–	Annual interest rate 12%			–	Annual interest rate 12%	
Card blocking		Free of charge					

1 Prices also apply to UBS Optimus Foundation Credit Cards.

2 A second card is included in the price of a Classic/Standard and of a Gold Credit Card – not applicable for UBS Banking. Gold Credit Card in GBP only available as a Visa card. With the UBS key4 standard card, the second card includes a UBS Visa Classic or Optimus Foundation card, while the UBS key4 premium card includes a UBS Visa Gold – not applicable for UBS Banking. For UBS Platinum Credit Card holders, the UBS key4 premium card is included in the Platinum price.

3 The UBS key4 prepaid card is no longer available to new clients and cannot be ordered as a first card.

4 Only the UBS Visa Classic is available in EUR, but without a second card and without Travel Insurance Plus (only possible with confirmation of domicile in Switzerland or the Principality of Liechtenstein).

5 Partner cards are also available in a currency other than that of the main card.

6 For cards with UBS Banking, see pages 4 to 7; for UBS key4 banking and the UBS me banking package, see pages 26 to 28. For clients with UBS Retained Mail Service, statements in paper form are free of charge.

7 The paperless statement can be activated in UBS Digital Banking. More at: ubs.com/paperless

8 The exchange rate includes a surcharge. The amount of the surcharge depends on the currency and can vary between 1.7% and 3.6%. Further information can be found at ubs.com/cards or obtained from our customer service.

9 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 or a CHF transaction via e-commerce that is processed abroad.

01 Payment

Card and cash services

UBS Credit/Prepaid Cards

Minimum age: 18 years for credit card, 12 to 17 years for prepaid card.

	UBS Visa/UBS Mastercard®				UBS key4 cards		
	Prepaid	Classic/ Standard ¹	Gold	Platinum	prepaid	standard	premium
Reimbursements of card balances	CHF 20 EUR 14	–	–	–	CHF 20 EUR 14	–	–
Reminder fee	–	CHF 30 to CHF 60		–	–	CHF 30 to CHF 60	
Passing on of third-party costs	All third-party expenses incurred (e.g. postage costs, fees for payments at post office counters, courier costs for card delivery abroad, costs for visits to airport lounges) may be passed on. For detailed price information please contact our customer service						

Order and delivery service for foreign currencies

Banknotes (per order)	
– Foreign currencies charged to CHF account	UBS banknote sell rate ²
– EUR, USD charged to account of the same currency	1% of the amount
– CHF charged to CHF account	1.5% of the amount, at least CHF 30, maximum CHF 100
Minimum order amount (per order)	CHF 100 or equivalent
Maximum order amount (per order)	
– Via client advisor	CHF 25,000 or equivalent
– Via UBS E-Banking/UBS Mobile Banking App/ UBS Multimat	CHF 15,000 or equivalent
Processing and shipping (per order)	Free of charge

¹ Prices also apply to UBS Optimus Foundation Credit Cards.

² Within the scope of this service, UBS serves as a counterparty and acts in its own interest.

01 Payment

Payment services

Outgoing payments

Prices in CHF and per payment ¹ , charged on a monthly basis	In Switzerland				Abroad ²	
	CHF with UBS Banking, UBS key4 banking, with a UBS me banking package in CHF ³ , with a fee exemption ⁴ for individual products	CHF for other cases	EUR with a UBS me banking package in EUR ³	EUR for other cases	Other foreign currencies	All currencies
Electronic order						
UBS Digital Banking/UBS Multimat						
– Single payment order, standing order	Free of charge	CHF 0.30	Free of charge	CHF 0.30 ⁵	CHF 5 ⁵	CHF 5 ⁵
– SEPA payments	–	–	Free of charge ⁶	–	–	CHF 0.30 ^{5,6}
– “Abroad extra” payments	–	–	–	–	–	CHF 10 incl. third-party expenses ⁷
– Surcharge for express ⁸	–	–	–	–	–	–
– Surcharge for instant payment ⁹	CHF 5	CHF 5	CHF 5	CHF 5	CHF 5	CHF 5
Direct debit						
– LSV ⁺	Free of charge	CHF 0.30	Free of charge	CHF 0.30	–	–
– SEPA direct debit	–	–	–	–	–	CHF 0.30 ⁶
Paper-based order						
UBS easy						
– Per payment slip ¹⁰	CHF 1	CHF 1	–	–	–	–
UBS easy international						
– Per payment slip ¹⁰	CHF 1	CHF 1	CHF 4	CHF 4	–	–
UBS Standing Order ¹¹	CHF 1	CHF 1	CHF 1	CHF 1	CHF 5	CHF 5
UBS Standing Order Fisca	Free of charge	Free of charge	–	–	–	–
UBS global	CHF 2	CHF 2	CHF 4	CHF 4	CHF 10	CHF 10
One-time order ¹² by letter/telephone	CHF 60	CHF 60	CHF 60	CHF 60	CHF 60	CHF 100
Other						
Payments from savings accounts	Surcharge of CHF 5 on all the above fees for the savings account for young people/savings account/sustainable savings account; payments are not included in UBS Banking, UBS key4 banking or the UBS me banking package, no fee exemption					
Account transfers	Free of charge under the same banking relationship. For transfers to the card account (UBS Credit or Prepaid Cards), the prices stated above for domestic payments in CHF or in EUR apply. If made by the client advisor, a charge of CHF 35 per transfer applies					
Incoming payments						
Credit to UBS account (from Switzerland and abroad)	Free of charge ¹³					

1 For collective orders, the prices are calculated per executed payment.

2 All prices exclude third-party expenses. For payments in EUR to an EU/EEA country without an IBAN, the ordering client incurs in addition a charge of CHF 8.

3 For UBS Banking, UBS key4 banking, UBS me banking package for young people, students, young professionals, individuals, families and couples for payments from the UBS Personal Account. For the UBS me banking package for cross-border commuters for payments from the UBS Personal Account EUR.

4 Applies if total assets never fell below CHF 10,000 at any point in the previous month or if you have a UBS Building Financing or a UBS Mortgage. Total assets include the accumulated account and custody account assets held with UBS under the same banking relationship excluding UBS Vested Benefits/Custody Account and prepaid/credit card account assets. Prices are valid for payments from the UBS Personal Account.

5 Included in UBS key4 FX, provided a foreign currency conversion takes place and the currency in question is included in the subscription.

6 Only for international SEPA payments in EUR; included in the UBS me banking package for cross-border commuters.

7 CHF 5 with UBS key4 FX, provided a foreign currency conversion takes place and the currency in question is included in the subscription.

8 For orders placed between 12:30 p.m. and 4:00 p.m. with execution date “today”.

9 If selecting instant payment in UBS Digital Banking. You will find information on the availability of the option to pay in different currencies on ubs.com/instant-payment

10 Payment part of QR-bill.

11 UBS Special Standing Order: only available for payments within UBS, price upon request.

12 Account transfers within the same banking relationship are free. A charge of CHF 35 applies to payments within UBS Switzerland AG. There are no charges for closing an account with subsequent transfer to a third-party bank.

13 Depending on the cost option that the ordering client arranges with their bank, some costs, i.e. costs incurred by the banks involved, may be deducted from the incoming transfer amount as well as UBS costs for which UBS invoices the client separately. See page 16 “Other costs and prices”.

Payment services

Outgoing payments with foreign currency conversion

The UBS exchange rate includes a surcharge. This can be consulted at ubs.com/ubskey4-fx-en and requested from customer service.

UBS key4 FX – subscriptions for outgoing payments with foreign currency conversion via UBS Digital Banking

	UBS key4 FX basic	UBS key4 FX standard	UBS key4 FX premium
Price per month ¹	CHF 2 ²	CHF 5	CHF 10
Reduced surcharge ³	1.2%	0.8%	0.4%

Other costs and prices

Outgoing payments⁴

Cost options for foreign payments (all currencies) and domestic payments (excluding CHF/EUR):

"All costs to be borne by the ordering client (OUR)"	The ordering client pays the UBS costs and a third-party flat-rate fee of CHF 20, which covers the additional costs until credited to the beneficiary bank
"Breakdown of costs (SHA)" ⁵	The ordering client pays the UBS costs and the beneficiary pays the third-party expenses, which are deducted from the transfer amount
"All costs to be borne by the beneficiary (BEN)"	The beneficiary pays the UBS costs and the third-party costs, which are deducted from the transfer amount

Incoming payments

From abroad (not SEPA) or in foreign currencies within Switzerland (excluding EUR), depending on the cost option selected:

"All costs to be borne by the ordering client (OUR)"	No costs
"Breakdown of costs (SHA)" ⁵	UBS costs of CHF 6 ⁶
"All costs to be borne by the beneficiary (BEN)"	UBS costs of CHF 6 ⁶

Inquiries to UBS⁷

Clarifications and order amendments ⁸	CHF 30
Cancellations before booking ⁸	CHF 30
Cancellation after booking	CHF 50
Additional evidence regarding a payment order	CHF 30
Particularly time-consuming inquiries (upon consultation with the client)	CHF 120 per hour

Third-party expenses

Third-party costs from PostFinance and other banks are generally charged to the client. These include, for example: fees for deposits at the post office counter, rejection fees⁹, payment returns or processing fees

Ordering forms

Payment forms	Free of charge
Creation of a UBS QR-bill ¹⁰	Free of charge

1 Free of charge for the first six months for UBS Banking and UBS key4 banking new clients.
 2 With UBS Banking and UBS key4 banking, free of charge for people from age 12 up to and including 25 and students under 30 years of age.
 3 Reduced surcharge on the foreign currency rate. Only applies to outgoing payments up to CHF 25,000 (or equivalent in foreign currency) per month.
 4 Please note that some banks levy a fee on incoming payments. UBS has no control over this.
 5 The option "Breakdown of costs (SHA)" is used as the default if no other cost option is selected.

6 The costs charged by the third-party banks involved are already included in the incoming amount; UBS costs are invoiced separately to the client.
 7 Prices are billable provided the Bank has exercised all customary due care and diligence. Third-party costs are charged to the client.
 8 Pending orders can be amended free of charge if entered in UBS Digital Banking.
 9 Payment parts of QR-bill that cannot be processed automatically by PostFinance.
 10 You can create your QR-bills free of charge on ubs.com/qportal. More information on QR-bill on ubs.com/qr-bill

Savings accounts

UBS Savings Account for Young People

Requirements

Suitability	For children and young people up to age 26
Use	The ideal gift for your child, godchild or grandchild. Can also be opened by the young people themselves when they are aged 12 or above
Currency	CHF

Terms and conditions at a glance

Interest rate/ interest payment limit	See separate overview for current interest rates at ubs.com/interest
Deposit charge	A deposit charge may be levied depending on the interest rate situation and on the amount of the credit balance
Withholding tax	35% if the gross interest income is over CHF 200 or if the account is balanced more than once per calendar year
Opening/closing an account	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client. Account closures are also subject to the conditions listed under "Withdrawal arrangements"
Account maintenance	<ul style="list-style-type: none"> – Free of charge, for UBS Banking see pages 4 to 7; included in UBS key4 banking and in the UBS me banking package, see pages 26 to 28 – Maintenance fee of CHF 2 monthly for existing savings books (only for CHF)
Withdrawal arrangements	<p>CHF 50,000 per calendar year, larger amounts subject to three-month notice period</p> <p>No notice period necessary for transfers to a UBS Fisca 3a or UBS investment solution, or for interest or amortization payments on UBS Mortgages. If the withdrawal limit is exceeded without observing the notice period, 0.5% is automatically charged on the amount exceeding the limit</p>
Account statements	Free of charge, annually as at 31 December; other options possible
Interest calculations	Free of charge, annually as at 31 December
Certification	Free of charge, annually as at 31 December
Credit and debit advices	Free of charge, monthly; other options possible
Shipping costs/ third-party expenses	No shipping costs. Other third-party expenses are passed on

Remarks

- When managed as a gift savings account: A Topsy piggy bank and a gift certificate are given when the account is presented to the recipient
- Access to Topsy's world on ubs.com/topsy
- When opened as a gift savings account, the UBS Savings Account for Young People is always in the child's name. The right of disposal is transferred to the young person no later than when he/she has reached the age of majority
- Automatic conversion into a UBS Savings Account when the account holder turns 26, with the UBS me banking package for young people after they turn 22, with the UBS me banking package for students after the end of their studies or no later than when the account holder turns 30
- A charge of CHF 5 per payment applies in addition to the payment transaction charges in the case of payments from the UBS Savings Account for Young People, see page 15
- We recommend that you use your UBS Personal Account for payments



ubs.com/savings-accounts-youth

Savings accounts

UBS Savings Account

UBS Sustainable Savings Account

Requirements

Suitability	– In CHF for people aged 20 and above – In EUR for all age groups	Within UBS key4 banking for all age groups
Use	Personal savings	For private savings up to the maximum credit balance limits ¹
Currency	CHF and EUR	CHF

Terms and conditions at a glance

Interest rate/ interest payment limit	See separate overview for current interest rates at ubs.com/interest	
Deposit charge	A deposit charge may be levied depending on the interest rate situation and on the amount of the credit balance	
Withholding tax	35% if the gross interest income is over CHF 200 (or equivalent in EUR) or if the account is balanced more than once per calendar year	
Opening/closing an account	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client. Account closures are also subject to the conditions listed under "Withdrawal arrangements"	
Account maintenance	– Free of charge, for UBS Banking see pages 4 to 7; included in UBS key4 banking and UBS me banking package, see pages 26 to 28 – Maintenance fee of CHF 2 monthly for existing savings books (only for CHF)	Free of charge, included in UBS key4 banking, see page 26
Withdrawal arrangements	CHF 50,000 / EUR 30,000 per calendar year, larger amounts subject to three-month notice period	CHF 50,000 per calendar year, larger amounts subject to three-month notice period
	No notice period necessary for transfers to a UBS Fisca 3a or UBS investment solution, or for interest or amortization payments on UBS Mortgages. If the withdrawal limit is exceeded without observing the notice period, 0.5% is automatically charged on the amount exceeding the limit	
Account statements	Free of charge, annually as at 31 December; other options possible	
Interest calculations	Free of charge, annually as at 31 December	
Certification	Free of charge, annually as at 31 December	
Credit and debit advices	Free of charge, monthly; other options possible	
Shipping costs/ third-party expenses	Passed on	

Remarks

- A charge of CHF 5 per payment applies in addition to the payment transaction charges in the case of payments from the UBS Savings Account/UBS Sustainable Savings Account, see page 15
- If more than 6 cash withdrawals are made from a UBS Savings Account/UBS Sustainable Savings Account in a given calendar year, CHF 5 are charged for each withdrawal, see page 11
- We recommend that you use your UBS Personal Account for payments and regular cash withdrawals



ubs.com/savings-accounts

¹ The maximum credit balance limit is currently CHF 100,000. Amounts in excess of this must be held in another account. Changes to the maximum credit balance limits will be notified by UBS. Only one UBS Sustainable Savings Account per client may be opened.

Savings accounts

UBS Rental Deposit Account

Requirements

Suitability	For people aged 18 and over or companies
Use	For the secure deposit of security deposits from tenants during a tenancy
Currency	CHF

Terms and conditions at a glance

Interest rate/ interest payment limit	See separate overview for current interest rates at ubs.com/interest
Deposit charge	A deposit charge may be levied depending on the interest rate situation and on the amount of the credit balance
Withholding tax	35% if the gross interest income is over CHF 200 (or equivalent in EUR) or if the account is balanced more than once per calendar year
Opening/closing an account	Generally free of charge. In special cases, account closings may cause additional costs that are passed on to the client
One-time account maintenance fee	Free of charge
Withdrawal arrangements	The deposit is paid out with the consent of the account holder and the landlord/management in accordance with the "Order for repayment of the rental deposit" on the basis of the provisions of Art. 257e CO. No withdrawal limit is applied
Account statements	Free of charge, annually as at 31 December
Interest calculations	Free of charge, annually as at 31 December
Certification	Free of charge, annually as at 31 December
Credit and debit advices	Free of charge
Shipping costs/ third-party expenses	Passed on

Remarks

- As a rule, payment transactions only take place when the security deposit is paid in and the capital is repaid, i.e. when the contract is terminated, and transactions are therefore free of charge
- Use the UBS Personal Account for payment transactions and regular cash withdrawals

 ubs.com/rental-deposit

Investment accounts

UBS key4 smart investing

The digital investment solution for asset accumulation with UBS Investment Funds. Also available as the ideal investment solution gift for your child, godchild or grandchild.

Requirements

Suitability	For all age groups with a Swiss domicile, a valid UBS Digital Banking agreement (as an individual client relationship) and without US person status. Can be opened as an investment solution gift for children and young people up to age 18. If the requirements are no longer met, the product must be terminated
Currency	CHF
Opening/closing	The opening is free of charge via UBS Digital Banking. An account can be closed via Support. In special cases, closing may result in additional costs When opened as an investment solution gift, the banking relationship with UBS key4 smart investing is always in the child's name. The right of disposal is transferred to the young person when he/she has reached the age of majority
Deposits/purchase	Deposits possible at any time. Automatic purchase of the personally selected UBS Investment Funds and ETFs once a minimum amount of CHF 50 is reached
Disposals	Possible at any time, for fund units/fractions via UBS Digital Banking

Terms and conditions at a glance

Price	– Flat rate of 0.9% p.a. ¹ , quarterly charge to the UBS key4 smart investing account – 50% discount for individuals under 26 and students under 30 ² with UBS key4 banking or with the UBS me banking package for students Third-party expenses, duties (VAT, withholding tax, federal stamp duties) not included are charged separately. For further details see ubs.com/custodyandtransactions-ch , further information at ubs.com/fnsa
Interest rate	See separate overview for current interest rates at ubs.com/interest
Withholding tax	35% of earnings on investment funds under Swiss law

Other services

Reporting	– Free-of-charge individual settlement of each investment fund transaction – Free-of-charge asset statement, account statement including certification at year-end
Tax certificate	– Optional tax certificate for CHF 10 p.a. (plus statutory VAT). Free of charge for the 2025 tax year – The tax certificate comprises all UBS Fund Accounts and UBS key4 smart investing products in a client relationship, and is only valid for clients domiciled in Switzerland. Pricing, if applicable, is charged to the UBS Personal Account/UBS Savings Account/UBS Current Account, or otherwise directly to the UBS Fund Account or the UBS key4 smart investing account
UBS Mobile Banking App	– Transparency about investments and their performance – Adjustment of the investment instructions with transaction-based investment advice – Recording or adjustment of standing orders
With investment solution gift	– Piggy bank can be obtained at a branch office – Gift certificate for presenting the banking relationship at a later date – Topsy's world: ubs.com/topsy
Alternative product	UBS Investment Fund Account with personal advice provided at the branch



ubs.com/ubskey4-invest-en

1 The flat rate includes transaction-based investment advice via the app, automatic purchase of UBS Investment Funds according to investment instructions, account and custody account management, subscription/redemption of UBS Investment Fund units as well as purchases/disposals from securities trading, access to investment classes/investment funds without distribution remuneration (if available).

2 Standard prices without preferential conditions apply once the account holder finishes their studies or at the latest after the holder turns 30.

Investment accounts

UBS key4 trading

The digital trading solution for private individuals to independently trade equities, investment funds and ETFs via UBS Digital Banking.

Requirements

Suitability	Individuals from age 18 or older domiciled in Switzerland and with a valid UBS Digital Banking agreement. If the requirements are no longer met, the product must be terminated
Available instruments	Trade equities, investment funds and ETFs from three markets: – Switzerland: SIX Swiss Exchange (SWX) – USA: New York Stock Exchange (NYSE) and NASDAQ – Germany: Deutsche Börse Xetra
Opening/closing	– Opening is free of charge via the UBS Mobile Banking App and takes just a few minutes – Closing via the UBS Helpline or by the client advisor. Under certain circumstances, closing an account can cause extra costs for the client

Terms and conditions at a glance

Price	<ul style="list-style-type: none"> – Transaction costs: 0.75% of the trade value for buying and selling all instruments offered by UBS key4 trading, with a minimum fee of CHF 10 per transaction – For transactions in foreign currencies, a price surcharge on foreign exchange transactions of up to 1.70% of the trade value is applied. Price surcharge is waived if a foreign currency account in the relevant currency is used for the respective transaction – Custody account fee¹: 0.35% p.a. on the portfolio value. Debited from the CHF account specified during the UBS key4 trading account opening process <p>50% discount for individuals² under 26 and students under 30³ with UBS key4 banking or with UBS me banking package for students</p>
Additional costs	Taxes and external fees – such as federal stamp duty, stock exchange fees or statutory levies (VAT, withholding tax) – are not included in the price and will be charged separately. You can find further information at ubs.com/finsa in the brochure “Prices for custody accounts, transactions and other services”

Other services

Reporting	<ul style="list-style-type: none"> – Free, individual billing of each individual transaction – Free-of-charge asset statement, account statement including certification at year-end
Tax certificate	<ul style="list-style-type: none"> – Swiss tax statement optionally available for CHF 50 (plus statutory VAT) – The price is only valid if the business relationship exclusively comprises UBS key4 trading custody accounts. Standard conditions apply to additional custody accounts – The tax statement includes all relevant tax information for assets booked through the business relationship during the tax year
UBS Mobile Banking App	<ul style="list-style-type: none"> – Purchases/sales possible at any time – Transparency about investments and their performance
Alternative product	UBS custody account: opening via the UBS Helpline or by the client advisor

 ubs.com/ubskey4-trading

1 The price calculation is based on the holdings and the total value of the UBS key4 trading portfolio on the reference dates in question. The quarterly charge is made to the CHF account selected during the UBS key4 trading opening process.

2 Concerns people with an individual client relationship.

3 Standard prices without preferential conditions apply once the account holder finishes their studies or at the latest after the holder turns 30.

Investment accounts

UBS Investment Fund Account (with associated UBS Investment Fund Custody Account)

Requirements

Suitability	Individuals from 18 years domiciled in Switzerland and without US person status. Can be opened as a gift investment fund account for children and young people up to age 18. If the requirements are no longer met, the product must be terminated
Use	For asset accumulation with UBS Investment Funds
Currency	CHF, several UBS Investment Fund Accounts possible
Opening/closing	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client
Deposits/purchase	Deposits possible at any time. Automatic purchase of the personally selected UBS Investment Funds once a minimum amount of CHF 50 is reached
Disposals	Possible at any time

Terms and conditions at a glance

Price	<p>Administration fee</p> <ul style="list-style-type: none"> – 0.20% p.a. on selected UBS Investment Strategy Funds¹ with a monthly deposit of at least CHF 50 – 0.35% p.a. for all other UBS Investment Funds, regardless of the deposit amount <p>Transaction prices for buying and selling UBS Investment Funds</p> <ul style="list-style-type: none"> – For details, see ubs.com/custodyandtransactions-ch; further information is available at ubs.com/finsa² or directly from your client advisor – In addition, the customary commission and costs are charged, depending on the respective fund regulations <p>Third-party expenses and duties² (e.g. VAT, withholding tax, federal stamp duties) are charged separately</p> <p>Preferential conditions for young bank clients³</p> <ul style="list-style-type: none"> – No administration fee on selected UBS Investment Strategy Funds¹ with a monthly deposit of at least CHF 20 – 0.20% p.a. for all other UBS Investment Funds, regardless of the deposit amount – 50% reduction on transaction prices³ for buying and selling UBS Investment Funds; other commissions and costs are charged separately to the standard terms and conditions
Interest rate	See separate overview for current interest rates at ubs.com/interest
Withholding tax	35% of earnings on investment funds under Swiss law

Other services

Reporting	Free of charge: account statement, end-of-year account certificate, statement of assets, annually as at 31 December
Tax certificate	<ul style="list-style-type: none"> – Optional tax certificate for CHF 10 p.a. (plus statutory VAT). Free of charge for the 2025 tax year – The tax certificate comprises all UBS Fund Accounts and UBS key4 smart investing products in a client relationship, and is only valid for clients domiciled in Switzerland. Pricing, if applicable, is charged to the UBS Personal Account/UBS Savings Account/UBS Current Account, or otherwise directly to the UBS Fund Account or the UBS key4 smart investing account
Opened as a gift investment fund account	<ul style="list-style-type: none"> – When opened as a gift savings account, the UBS Investment Fund Account is always in the child's name. The right of disposal is transferred to the young person when he/she has reached the age of majority – Piggy bank can be obtained at a branch office – Gift certificate for presenting the banking relationship at a later date – Topsy's world: ubs.com/topsy
Alternative product	Digital alternative product without personal advice: UBS key4 smart investing



ubs.com/fundaccount

1 For the current and comprehensive selection of UBS Investment Funds, please see ubs.com/fundaccount

2 Further information, e.g. on Swiss stamp duty, external charges, product costs as well as price surcharges on foreign exchange transactions per transaction, can be found at ubs.com/finsa in the brochure "Prices for custody accounts, transactions and other services" or directly at ubs.com/custodyandtransactions-ch

3 Young bank clients: persons with individual client relationship under 26 and students under 30 with UBS Banking, UBS key4 banking or with the UBS me banking package for students. Shall also apply to gift investment fund account up to the age of 18.

Accounts

	UBS key4 pension 3a/ UBS Fisca 3a (restricted pension 3a)	UBS Vested Benefits Account
Requirements		
Suitability	For people who pay OASI contributions	For people with assets from an occupational pension plan (pillar 2)
Use	Retirement solution for tax-deductible saving (pillar 3a)	Solution for maintaining an occupational pension plan
Currency	CHF	CHF
Terms and conditions at a glance		
Interest rate/ interest payment limit/ deposit charge	See separate overview for current interest rates at ubs.com/interest	
Withholding tax	None	
Opening/closing an account	Opening free of charge, more than one retirement solution possible. Digital opening also possible with UBS key4 pension 3a via UBS Digital Banking	Account opening free of charge
	For withdrawals and closures, the remarks under "Withdrawal arrangements" apply	For withdrawals and account closures, the remarks under "Withdrawal arrangements" apply
Account maintenance per month	Free of charge	CHF 3 Charged annually as at 31 December
Withdrawal arrangements	Payment no earlier than 5 years prior to reaching the reference age or in accordance with statutory or regulatory provisions	Payment no earlier than 5 years prior to and no later than 5 years after reaching the reference age or in accordance with statutory or regulatory provisions
Account statements	Free of charge, annually as at 31 December	
Interest calculations	Free of charge, annually as at 31 December	
Certification	Free tax certificate, annually as at 31 December	–
Credit and debit advices	Free of charge, monthly; other options possible	Free of charge
Shipping costs/ third-party expenses	Free of charge	Free of charge
Services		
	<ul style="list-style-type: none"> – UBS Vitainvest Investment Fund – UBS investment instructions (free of charge) – UBS Standing Order Fisca (free of charge) – UBS investment plan (free of charge) – UBS Digital Banking 	<ul style="list-style-type: none"> – UBS Vitainvest Investment Fund – UBS Vested Benefits Account investment plan (free of charge)
Remarks		
	<ul style="list-style-type: none"> – Financing owner-occupied residential property: <ul style="list-style-type: none"> – Pension assets can be pledged and used for indirect amortization – Tax benefits: <ul style="list-style-type: none"> – Deposits are deductible from taxable income – Interest income and pension assets not taxable until paid out – Taxation at reduced rate on payout of pension assets – For foundation fees, see fees regulation at ubs.com/fisca 	<ul style="list-style-type: none"> – Tax benefits: <ul style="list-style-type: none"> – Interest income and savings capital not taxable until paid out – Taxation at reduced rate on payout of capital – Financing owner-occupied residential property: <ul style="list-style-type: none"> – Pension assets can be pledged – For foundation fees, see fees regulation at ubs.com/vb – The UBS Vested Benefits Account can be displayed in UBS Digital Banking

UBS Digital Banking

UBS E-Banking/UBS Mobile Banking App

With UBS Digital Banking, you perform your banking transactions anytime, anywhere – on your computer or via app.

Services at a glance

- **Flexible access:** Use UBS E-Banking for an overview at home and the UBS Mobile Banking App for quick access when you're on the move
- **Everything in one place:** Manage your UBS products centrally, such as accounts, cards, investments, pension products and mortgages
- **Always informed:** Stay up to date with notifications via push message, email or SMS
- **Easy to make payments:** Pay bills quickly and conveniently with the QR code scanner
- **Spending at a glance:** Analyze your spending, keep track of subscriptions and discover money-saving tips
- **Personalized start page:** Customize your start page with widgets and favorites to suit your needs
- **Maximum security:** Log in with the UBS Access App and use the security notifications and individual security settings

Means of access

UBS Access App	Free of charge; login via app with PIN or biometric authentication
Access Card Display	CHF 40 (incl. VAT); no login in UBS Mobile Banking, UBS TWINT and UBS Safe
Card reader	CHF 20 (incl. VAT)

 ubs.com/digital

UBS TWINT

Services at a glance

- Send and request money
- Cashless payment for goods and services using a smartphone – in a store, at a machine and online
- Partner functions such as parking, cash withdrawals, digital vouchers, charitable donations or Super Deals

Requirements

To register with UBS TWINT, you will need a mobile phone number from Switzerland, Germany, France, Italy, Austria or Liechtenstein and a UBS Bank Account or a UBS Credit/Prepaid Card

 ubs.com/twint

UBS Safe

Services at a glance

- Secure safekeeping of personal documents
- Administration and consultation of passwords
- 24/7 access directly via UBS E-Banking or on your smartphone via UBS Safe App
- Data storage on servers in Switzerland

Subscription options

	Basic	Classic	Professional
Storage capacity			
Personal documents	30 MB	3 GB	30 GB
Number of passwords	30	Unlimited	Unlimited
Price per month (incl. VAT)			
Clients with UBS Banking, UBS key4 banking, UBS me banking package or investment solution (UBS Advice™, UBS Manage™)	Free of charge	Free of charge	CHF 4
Other clients	Free of charge	CHF 5	CHF 9

Requirements

- Banking relationship with UBS Switzerland AG
- Access to UBS Digital Banking and resident in Switzerland
- Initial activation via UBS E-Banking
- No US person
- For the UBS Safe App: iPhone with iOS version 16 or higher or smartphone with Android version 10 or higher

 ubs.com/safe

05 More banking offers

Bonus program

UBS KeyClub

UBS KeyClub is the bonus program from UBS that rewards you for making active use of certain banking services and for a successful recommendation. The points you collect can be redeemed for offers from our partners in the KeyClub eStore: each point equals one franc.

Collection rules

Applies to clients who reside in Switzerland or a neighboring country

	Young people and students ¹	Adults
Payment with UBS Prepaid Card (as part of UBS Banking, UBS key4 banking and of the UBS me banking package in CHF)	5 points per half year for a minimum of 10 payments	–
Spending on UBS Credit/Prepaid Card (including cards in foreign currencies EUR/USD) ²	1 point per quarter for every CHF 100 spent (CHF 1,000 limit)	2 points for every CHF 1,000 spent: UBS Prepaid Card/UBS key4 prepaid ³ and UBS Credit Card Classic/Standard, Virtual Classic, UBS key4 standard 4 points for every CHF 1,000 spent: Gold, Virtual Gold, UBS key4 premium 6 points for every CHF 1,000 spent: Platinum, Virtual Platinum

Welcome gift

Opening UBS Banking, UBS key4 banking, a UBS me banking package for young people, students or young professionals⁴

50 points as a welcome gift



ubs.com/keyclub
ubs.com/keyclubestore

Recommending is rewarding

For a new client referral when opening UBS key4 banking or a UBS me banking package

50 points for the intermediary (does not apply to clients domiciled outside Switzerland)

For a new client referral on conclusion of a mortgage or retirement consultation

250 points for the intermediary and 250 points for the new client⁵



ubs.com/recommend

1 Young people up to age 22 and students with valid ID under 30 years of age, as well as young people and students with UBS Banking, UBS key4 banking and UBS me banking package. Applies to clients who reside in Switzerland or a neighboring country.
2 Cards in foreign currencies (EUR/USD): Spending is converted into CHF at the UBS foreign exchange sell rate and the points calculated according to the collection rules.

3 Does not apply to clients with UBS key4 banking.

4 Does not apply when opening UBS Banking Easy.

5 Applies cumulatively: In case of the referral of a new client, for example, who concludes a UBS me banking package and a mortgage or retirement consultation, the intermediary receives 300 points and the new client 250 points.

05 More banking offers

UBS key4 banking

The digital basic offer for your daily banking – everything easy to use in one app. Available to individuals who are older than 12 and reside in Switzerland. UBS key4 banking is no longer available to new clients; existing clients may continue to use UBS key4 banking until further notice at the current terms and conditions.

That is the basis for all

UBS Digital Banking	Electronic delivery of all account-related bank documents and credit/prepaid card statements. Requirement: UBS Digital Banking agreement
UBS Personal Account/UBS Personal Account for Young People and Students	CHF
UBS Savings Account/UBS Savings Account for Young People (up to age 25)	Several, CHF
UBS Sustainable Savings Account	The maximum credit balance limit is currently CHF 100,000. Amounts in excess of this must be held in another account. Changes to the maximum credit balance limits will be notified by UBS. Only one UBS Sustainable Savings Account per client may be opened
UBS Debit Card	The base price includes the monthly fee for the UBS Debit Card
UBS Prepaid Card	The base price includes the respective monthly fee for the prepaid card or the UBS key4 prepaid card. The UBS key4 prepaid card is no longer available to new clients and cannot be ordered as a first card

Base price per month

Account-related bank documents (e.g. account statement or end-of-year account certificate) and credit/prepaid card statements in paper form

Free of charge

CHF 5 (surcharge per month)

Credit cards¹ (surcharge per month)

	People from age 18 up to and including 25 and students ² under 30 years of age	People aged 26 or older
Main card (minimum age: 18 years)		
– UBS Classic/Standard	Included	CHF 8
– UBS Gold	CHF 8	CHF 16
– UBS Platinum	CHF 30	CHF 38
– UBS key4 standard	Included	CHF 14
– UBS key4 premium	CHF 14	CHF 22
Partner card (minimum age: 16 years)		
– UBS Classic/Standard	Included	CHF 2
– UBS Gold	CHF 4	CHF 4
– UBS Platinum	Included	Included
– UBS key4 standard	Included	CHF 2
– UBS key4 premium	CHF 4	CHF 4
Special offer: six months free of charge for new clients	✓	✓

All other terms and conditions relating to credit cards on page 13.

Other services

Cash withdrawals at UBS Bancomats in Switzerland	CHF, with UBS Debit Card from UBS Personal Account
UBS Safe Classic	✓
Electronic domestic payments	CHF
cashyou (cashyou.ch)	For people from age 12 up to and including 25 and students ² under 30 years of age
UBS KeyClub	In accordance with the collection rules on page 25
Referral gift	In accordance with the collection rules on page 25

 ubs.com/ubskey4

All other terms and conditions relating to the products and services from page 8 onwards.

1 The issuance of the credit cards is subject to fulfillment of the eligibility criteria and the application being accepted.
2 For students (full-time or part-time) with valid student ID in tertiary education according to the Swiss education system and PhD students aged 18 to 30 enrolled

in a course of education of at least two years' duration. The monthly prices for individuals aged 26 or older apply after studies end or no later than when the account holder turns 30.

05 More banking offers

UBS me banking package

UBS me is the banking package with basic products such as accounts and cards. It can be flexibly adapted to your personal needs and individually expanded. UBS me is currently no longer available to new clients, with the exception of UBS me for families and couples. Existing clients, however, may continue to use the offer at the current terms and conditions.

	Young people and students ¹		Young professionals ²		Individuals		Families and couples		Cross-border commuters	
Suitability	Young people from age 12 to 22, students from age 18 to 30 ¹		From age 22 to 32 ²		From age 24		From age 20		From age 18	
	Once the age limit is reached, automatic conversion to the offer for young professionals or individuals						For people living in the same household, with or without children		For cross-border commuters or clients living outside Switzerland	
Basic offer										
UBS Personal Account ³	CHF		CHF		CHF		Several, CHF		EUR, CHF	
UBS Savings Account ³	Several, CHF		Several, CHF		Several, CHF		Several, CHF		Several, CHF	
UBS Debit Card ⁴	✓		✓		✓		Several		✓	
UBS Prepaid Card ⁴ and/or	CHF		CHF		CHF		CHF		EUR	
UBS Credit Cards ⁴ (Classic/Standard/Optimus Foundation)	CHF		CHF		CHF		CHF (incl. partner cards)		EUR (UBS Visa Classic)	
	Standard ⁶	Traditional ⁶	Standard ⁶	Traditional ⁶	Standard ⁶	Traditional ⁶	Standard ⁶	Traditional ⁶	Standard ⁶	Traditional ⁶
	With total assets ⁷ from CHF 10,000 or with UBS Building Financing/Mortgage									
Base price per month ⁵	Free of charge	CHF 5	CHF 4	CHF 8	CHF 8	CHF 13	CHF 15	CHF 20	CHF 10	CHF 15
	Otherwise									
					CHF 13	CHF 18	CHF 25	CHF 30		
Special offer: six months free of charge ⁸	✓		✓		✓		✓		✓	
Also included										
Cash withdrawals ⁹ at UBS Bancomats in Switzerland	CHF		CHF		CHF		CHF		EUR/CHF	
UBS Digital Banking	✓		✓		✓		✓		✓	
UBS Safe Classic	✓		✓		✓		✓		✓	
Electronic domestic payments	CHF		CHF		CHF		CHF		EUR	
Payments (SEPA)	–		–		–		–		EUR	
cashyou (cashyou.ch)	✓		✓		–		–		–	
UBS KeyClub ¹⁰	✓		✓		✓		✓		✓	
Referral gift ¹⁰	✓		✓		✓		✓		–	

1 For students (full-time or part-time) with valid student ID in tertiary education according to the Swiss education system and PhD students enrolled in a course of education of at least two years' duration. The package can be extended after two years if the course of study is extended.

2 Maximum term of two years. For former students, the course of study must not have been completed more than two years ago.

3 For young people and students: the UBS Personal Account for Young People or the UBS Personal Account for Students as a UBS Personal Account and the UBS Savings Account for Young People as a UBS Savings Account.

4 The monthly fee for UBS Debit Cards and the annual fee for UBS Prepaid Cards and/or UBS Credit Cards are included in the base price. The issuance of the credit cards is subject to fulfillment of the eligibility criteria and the application being accepted.

5 Payment with UBS KeyClub points is possible for young professionals, individuals, families and couples.

6 "Standard" means electronic delivery (UBS Digital Banking agreement required), while "Traditional" comprises the paper-based delivery of account-related bank documents (e.g. account statement or end-of-year account certificate) and/or credit/prepaid card statements.

7 Total assets include the accumulated account and custody account assets (excluding UBS Vested Benefits/Custody Account and credit/prepaid card account) of a banking relationship, or for families the assets of the registered members of the same family (including their children, provided that the right of disposal exists). For the lower package price to apply, total assets/family assets must be at least CHF 10,000 for the entire previous month.

8 Free of charge in the first six months for new clients or existing clients without a UBS Debit Card. During this period, families and couples pay only half if one partner is a new client or if only one partner has had a UBS Debit Card until now.

9 Applies for withdrawals with the UBS Debit Card from the UBS Personal Account.

10 Collection rules and details see page 25.

05 More banking offers

UBS me banking package

Prices per month	Young people and students ¹	Young professionals ²	Individuals	Families and couples	Cross-border commuters
Suitability	Young people from age 12 to 22, students from age 18 to 30 ¹ Once the age limit is reached, automatic conversion to the offer for young professionals or individuals	From age 22 to 32 ²	From age 24	From age 20 For people living in the same household, with or without children	From age 18 For cross-border commuters or clients living outside Switzerland
Additional products and services for selection					
Cash withdrawals from ATMs of other banks					
Switzerland module ^{3, 4}					
– 2 withdrawals in CHF per month in Switzerland	Free of charge	CHF 2	CHF 2	– ⁵	– ⁶
Worldwide module ^{3, 4}					
– 4 withdrawals in CHF per month in Switzerland and – 2 withdrawals in a foreign currency per month abroad	CHF 5	CHF 5	CHF 5	– ⁶	– ⁶
Credit/prepaid cards^{3, 7}					
Main card (minimum age: 18 for credit card)					
– UBS Prepaid Card ⁸	Included	Included	Included	Included	Included
– UBS Classic/Standard ^{8, 9}	Included	Included	Included	Included	Included
– UBS Gold	–	CHF 8	CHF 8	CHF 8	–
– UBS Platinum	–	CHF 30	CHF 30	CHF 30	–
– UBS key4 prepaid ¹⁰	Included	CHF 2	CHF 4	CHF 6	–
– UBS key4 standard	Included	CHF 3	CHF 6	CHF 10	–
– UBS key4 premium	–	CHF 11	CHF 14	CHF 18	–
Partner card (minimum age: 16 years)					
– UBS Classic/Standard ⁹	–	CHF 2	CHF 2	Included	–
– UBS Gold	–	CHF 4	CHF 4	Included	–
– UBS Platinum	–	Included	Included	Included	–
– UBS key4 standard	–	CHF 2	CHF 2	Included	–
– UBS key4 premium	–	CHF 4	CHF 4	Included	–
UBS Investment Fund Account/ UBS Investment Fund Custody Account	Preferential terms and conditions	Preferential terms and conditions ¹¹	✓	✓	–
UBS Fisca 3a	Free of charge				–
Additional UBS Personal Account CHF	From CHF 3 per account			Included in the base price	From CHF 3 per account
Additional UBS Personal Account EUR	From CHF 3 per account				
UBS Current Account for Private Clients	From CHF 5 per account				
UBS Safe Professional	CHF 4				–
UBS Travel Insurance Plus ¹²	CHF 98 per year				–



All other terms and conditions relating to the products and services from page 8 onwards.

- For students (full-time or part-time) with valid student ID in tertiary education according to the Swiss education system and PhD students enrolled in a course of education of at least two years' duration. The package can be extended after two years if the course of study is extended.
- Maximum term of two years. For former students, the course of study must not have been completed more than two years ago.
- Free of charge in the first six months for new clients or existing clients without a debit card. Half price in the first six months for families and couples if one partner is a new client, or with existing clients if only one partner currently has a UBS Debit Card.
- Applies for withdrawals with the UBS Debit Card from the UBS Personal Account and the UBS Current Account for Private Clients. Every other cash withdrawal at ATMs of other banks costs CHF 2 in Switzerland or CHF 5 abroad.
- Cash withdrawals in CHF from the UBS Personal Account CHF at ATMs of other banks in Switzerland are included in the base price.
- The terms and conditions on page 12 apply.
- In addition to the physical credit card, additional virtual credit cards in CHF are available free of charge from Visa and/or Mastercard[®]. This also applies for the partner card for families and couples.
- Prepaid cards in CHF/EUR and credit cards in CHF are included. The UBS Visa Classic in EUR and/or the UBS Visa Prepaid in EUR/CHF is included for cross-border commuters.
- Prices also apply to UBS Optimus Foundation Credit Cards.
- The UBS key4 prepaid card is no longer available to new clients and cannot be ordered as a first card.
- Preferential terms and conditions up to the account holder's 26th birthday.
- Included in Platinum Credit Cards.

05 More banking offers

Other services

Check transactions

Check credited to account

"Subject to collection"	
– Payable at a domestic bank	CHF 20 per check
– Payable at a foreign bank	CHF 20 per check
– Travelers checks	
– In CHF	Free of charge
– In foreign currency	CHF 5 per check
"Upon receipt"	
– Payable at a domestic bank	CHF 30 per check
– Payable at a foreign bank	CHF 40 per check

Third-party expenses

All additional costs charged by other involved banks are debited in full

Other charges

Reordering and dispatch of bank documents (copies)¹

– 1–10 statements	CHF 10
– 11–20 statements	CHF 20
– 21–30 statements	CHF 30
– etc.	

UBS Safe Deposit Box

Upon request

Charges for dormant accounts

CHF 50 per quarter (plus statutory VAT)

The Bank's usual charges also apply to dormant accounts. The Bank may also charge the costs it incurs in connection with inquiries and the special treatment and monitoring of dormant assets. If these costs exceed the value of the assets, the client relationship may be terminated

UBS numbered account relationship

CHF 480 per quarter

UBS Retained Mail Service

– Retained Mail Service	CHF 240 per quarter (plus statutory VAT)
– Additional charge for dispatch of UBS Retained Mail Service	CHF 150 per year (plus statutory VAT)
– Costs for courier dispatch of documents in special circumstances	CHF 100 per year (plus statutory VAT)

¹ Such as account statements, tax certificates, statements of assets, advices.

Other services

Other charges

Surcharge for domiciliary companies

Applies to client relationships with domiciliary companies in accordance with the Swiss banks' code of conduct, CDB Art. 39

CHF 500 per quarter (exempt from VAT)

For domiciliary companies requiring increased administration effort, a higher annual surcharge or an additional opening fee may be applied

Additional charge for domicile abroad

Valid for individuals above age 20 who are domiciled outside Switzerland and the Principality of Liechtenstein¹

CHF 30 per month²

The charge will not apply in the following cases:

- Clients who pay the additional charge for wealth management service
- Client relationships with total assets³ booked at UBS in Switzerland of over CHF 250,000 (or equivalent)
- Clients with a UBS Manage™ or UBS Advice™ investment solution
- Clients who are domiciled in Germany, France, Italy or Austria if there is a regular monthly salary deposit of at least CHF 500 per month⁴
- Clients with a life-insurance-based investment solution
- Clients with a UBS Mortgage or a UBS Building Financing
- Clients with a UBS me banking package for young people or for students
- Clients with UBS Banking and UBS key4 banking under age 26 and students under 30 years of age
- Client relationships that are exclusively a UBS Rental Deposit Account or UBS Retirement Account (pillars 2 and 3)
- Clients with a UBS numbered account relationship
- Client relationships with UBS Retained Mail Service
- New clients during the first three months

Additional charge for wealth management service

Valid for individuals with access to personal UBS Wealth Management service who are domiciled outside Switzerland and the Principality of Liechtenstein¹

CHF 330 per month²

The charge will not apply in the following cases:

- Client relationships with total assets³ booked at UBS in Switzerland of over CHF 500,000 (or equivalent)
- Clients with a UBS Manage™ or UBS Advice™ investment solution
- Clients with an investment amount over CHF 250,000 (or equivalent) in asset allocation funds
- Clients with a life-insurance-based investment solution
- Clients with a UBS Mortgage or a UBS Building Financing
- Clients with a UBS numbered account relationship
- New clients during the first three months

The additional charge for Wealth Management service includes any additional charge for domicile abroad

1 For clients of external asset managers, the conditions are shown on a separate price list.




2 The charge is debited monthly in the same way as any account maintenance fees/banking package fees that are due. Depending on the account debited, the notification will be sent at the time of the debit or at the latest with the mailing of the account statement.

3 Total assets include the accumulated account and custody account assets held with UBS under the same client relationship excluding UBS Vested Benefits/Custody Account and prepaid/credit card account assets. To qualify for a fee exemption, the required total assets must be booked at UBS in Switzerland for the entire previous month.

4 The salary deposits must each have been equal to at least CHF 500 during the last three months and must have been made to a CHF or EUR account at UBS.

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