Unlock your cash potential

Limited-time promotion on UBS Bank USA certificates of deposit

There are many reasons to keep a portion of your assets in cash. A competitive rate is one.
Annual Percentage Yield (APY):

4.15% APY

for a 3-month term or a 6-month term.[4, 5]

4.40% APY

for a 9-month term.[4, 5]

Limited-time promotional offer for UBS clients (subject to availability)[1]
As a client, you can enjoy an attractive yield for a net new cash UBS Bank USA Certificate of Deposit (CD) issued by UBS Bank.[2, 3, 4] Choose between three different options or select one, two or all three. **The promotional offer is available beginning June 15, 2026 through June 30, 2026.** Each CD must be funded entirely with net new cash in an eligible UBS Financial Services Inc. account. Net new cash is the total amount of new cash inflows from an external account deposited into your eligible account minus cash outflows from the same eligible account starting May 1, 2026 through the date of the CD purchase.[5] The minimum purchase amount is $1,000.[6]

Plan ahead with purpose
Upon maturity, the principal will automatically roll over into UBS Bank USA Core Savings and interest will be deposited as cash into your eligible UBS account. From there, your UBS Financial Advisor can help you explore a range of available solutions—including our suite of advisory or brokerage solutions—to thoughtfully deploy proceeds in a way that aligns with your broader financial goals and risk tolerance. To view current rates, visit ubs.com/coresavings.[7]

At UBS, we can help your cash work harder with competitive rates and the safety of Federal Deposit Insurance Corporation (FDIC) insurance, up to applicable limits, when you make a net new cash deposit into a UBS Bank USA CD.[1, 2, 3] For more information on FDIC insurance, please see footnote †.

Contact your UBS Financial Advisor to learn more about this offer or explore our latest promotional deposit opportunities.

UBS

"UBS Bank" is UBS Bank USA, N.A. Member FDIC, NMLS no. 947868. UBS Bank is a subsidiary of UBS Group AG.

† **About FDIC Insurance:** UBS Bank is a member of the Federal Deposit Insurance Corporation (FDIC). Funds on deposit at UBS Bank are eligible for FDIC insurance up to $250,000 (including principal and accrued interest) per depositor for each insurable capacity (e.g., single or joint) in which the deposit is held, provided that the requirements for deposit insurance have been met. For purposes of FDIC insurance, your deposits will be aggregated with your other deposit balances held in the same insurable ownership capacity at UBS Bank, including any UBS Bank issued certificates of deposit you own, UBS Bank USA Core Savings deposits and deposits placed at UBS Bank through participation in the UBS Deposit Sweep Program or through sweep programs offered by third-party broker-dealers. FDIC deposit insurance only covers the failure of an insured bank. UBS Financial Services Inc. is not an FDIC-insured bank. You are responsible for monitoring the total amount of deposits at UBS Bank. In order to determine the extent of FDIC deposit insurance coverage or for more information about FDIC insurance, please visit the FDIC website at fdic.gov/deposit/deposits.

The FDIC's regulations impose conditions for obtaining FDIC insurance coverage for deposits held through agents, such as UBS Financial Services Inc. These conditions include recordkeeping requirements applicable to the agent. FDIC deposit insurance only covers the failure of an insured bank.

[1] Subject to availability. Total amount of CDs to be issued under this offer is limited. This offer may be withdrawn at any time and may be subject to other restrictions.

[2] This CD offer is not available for advisory accounts, which are accounts enrolled in certain advisory services offered at UBS Financial Services Inc. Additional restrictions may apply. Please contact your Financial Advisor for additional information.

[3] UBS Bank USA Certificates of Deposit (CDs) must be purchased with **net new cash** in an account at UBS Financial Services Inc. (UBS) for the promotional rate to apply. Cash is considered net new if (i) the funds are inflows from sources other than an existing UBS account, and (ii) the amount exceeds the aggregate amount of outflows from the account during the period commencing on May 1, 2026 and ending on the date that the CD is purchased. Cash inflows may include: direct deposits (e.g., payroll or annuity); check deposits (including through mobile deposit capture); and wire, ACH and other funds transfer inflows. Cash outflows may include: checks; bill payments; ATM withdrawals and debit card purchases; autopayments (e.g., credit card); and wire, ACH and other funds transfer outflows. Net new cash does not include: internal transfers; dividends and interest; maturities and redemptions; other assets transferred in or out (i.e., securities as well as cash-like securities such as money market funds); or fees.

[4] Interest will be paid monthly. The CDs are issued by UBS Bank and offered by UBS Financial Services Inc. (UBS), an affiliate of UBS Bank. The CDs will be held in brokerage accounts at UBS in which standard account fees may apply. UBS is not required to maintain a secondary market in CDs and if maintained, such market may be limited. CDs sold prior to maturity are subject to market risk and therefore investors may receive more or less than the amount invested or the face value. Any principal losses that may occur as a result of selling prior to maturity in the secondary market and premiums paid in the secondary market are not insured by the Federal Deposit Insurance Corporation (FDIC). Early withdrawal is not permitted in most circumstances.

[5] A CD purchased by June 30, 2026 will be issued on July 2, 2026 and will have a 3-month term, 6-month term or a 9-month term.

[6] **Deposit limits:** Minimum purchase amount per account/ Marketing Relationship is $1,000 and the maximum purchase amount per account/ Marketing Relationship is $100,000,000.

[7] You can opt out of this rollover at any time prior to maturity, or withdraw your deposit balances from UBS Bank USA Core Savings at any time after maturity, by contacting your Financial Advisor.

About UBS Bank USA Core Savings

UBS Bank USA Core Savings deposits are made through an account at UBS Financial Services Inc., an affiliate of UBS Bank. UBS Financial Services Inc., as your agent and custodian, will open a deposit account with UBS Bank. Certain advisory accounts, non-resident aliens and financial institutions are not eligible for UBS Bank USA Core Savings. For more information, please see the UBS Bank USA Core Savings Disclosure Statement available at ubs.com/coresavingsdisclosure or contact your Financial Advisor.

UBS Bank USA Core Savings is not intended for clients who need frequent access to their funds. For non-advisory accounts, UBS Financial Services Inc. will charge $25 for each withdrawal in excess of ten (10) withdrawals in a calendar month. For advisory accounts, if you make more than ten (10) withdrawals in any month, your entire UBS Bank USA Core Savings position (principal plus accrued interest) will be liquidated at the eleventh (11th) withdrawal and deposited in your advisory account. Your funds will not automatically go back into UBS Bank USA Core Savings the next month. Ask your Financial Advisor to transfer funds back if you want to deposit again. A withdrawal will be considered to occur on the day on which the funds are actually withdrawn from UBS Bank USA Core Savings, which may not be the same day on which you place an order for the withdrawal with your Financial Advisor. Any applicable fees will be posted to your account at UBS Financial Services Inc. the business day following the excess withdrawal, and may reduce your earnings. You may incur a withdrawal fee or your position may be liquidated, as applicable, even if the withdrawal is involuntary such as if a withdrawal is made by UBS Financial Services Inc. to meet a margin call.

About UBS Financial Services Inc.
The Resource Management Account (RMA), Business Services Account BSA and International Resource Management Account (IRMA) are brokerage accounts with UBS Financial Services Inc., a registered broker-dealer and a Member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at sipc.org. These accounts provide access to cash management services through arrangements with affiliated banks and other third-party banks, and provide access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services Inc. UBS Financial Services Inc. is not a bank.

Investment, insurance and annuity products: Not FDIC insured • Not a deposit • No bank guarantee • May lose value

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Personalized recommendations or advice.
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You should compare the rates of return and other features of the CDs to other available investments before deciding to purchase a CD. The rates paid with respect to the CDs may be higher or lower than the rates on deposits or other investments available directly from the issuer or through the firm.

The Securities and Exchange Commission periodically publishes tips for investors in various financial products, including CDs, on its website. You may access these investor tips at sec.gov.

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