UBS personal credit cards and debit card overview

The **UBS Visa Infinite and UBS Visa Signature credit cards**, offered by UBS Bank give you access to more of what you want—a flexible rewards program, exclusive benefits and access to cash at ATMs and banks worldwide with no cash advance fees and finance charges—provided you have sufficient funds available in your UBS Resource Management Account (RMA).[1] **The UBS Visa debit card,** offered by UBS Bank is accepted virtually everywhere and also allows you to get cash back at the checkout counter.







Fees and features	UBS Visa Infinite credit card	UBS Visa Signature credit card	UBS Visa debit card
Annual fee	• $650* • Redeem 50,000 points to cover fee • Up to 24 authorized users with no additional fee	None** • Up to 24 authorized users with no additional fee	$0
Foreign purchase transaction fees	None	None	3%[2] on purchases
ATM/Cash access	• No cash advance or finance charges (if funds are available in your linked UBS RMA)[1] • Unlimited ATM fee rebates on cash withdrawals in the US (up to $10 per transaction)[3] • No foreign transaction fees on international ATM cash withdrawals	• No cash advance or finance charges (if funds are available in your linked UBS RMA)[1] • Unlimited ATM fee rebates on cash withdrawals in the US (up to $5 per transaction)[3] • No foreign transaction fees on international ATM cash withdrawals	• 2% foreign transaction fees on international ATM cash withdrawals[2] • Unlimited number of ATM fee rebates for cash withdrawals made in the US (up to $5 per transaction)[3]

Featured credits

$500 Annual Credit based on spend[4]	✓	
$140 Annual Credit, spend requirement waived in first year[5]		✓
$500 Airline Fee Credit[6]	✓	
Global Entry® or TSA PreCheck® Receive statement credit when you apply[7]	✓	



UBS Visa Infinite credit card



UBS Visa Signature credit card



UBS Visa debit card

Rewards

***My Choice Rewards* points earned**	• 3x points on eligible commercial air travel[8] • 2x points on eligible groceries and select digital entertainment, newspapers and cable TV • 1 point on all other eligible purchases	1 point on all eligible purchases	Not offered
Points cap and forfeiture	• No cap • Points do not expire if the card is open[9]	• No cap • Points do not expire if the card is open[9]	Not applicable
Bonus points	Earn 25,000 points after spending $3,000 in first three months[10]	• Earn 5,000 bonus points after spending $3,000 in the first three months[10]	Not applicable
Redemption options	Gift cards, merchandise, travel, unique experiences, charity, statement credit[11]	Gift cards, merchandise, travel, unique experiences, charity, statement credit[11]	Not applicable
Air travel redemptions	• Redeem 25,000/50,000 points for one flight up to $350/$900[12] • No blackouts or restriction on flights • No booking fee	• Redeem 25,000/50,000 points for one flight up to $350/$900[12] • No blackouts or restriction on flights • $25 airline booking fee per ticket	Not applicable

Travel and entertainment benefits

UBS Concierge	Assistance with coordinating travel planning, dining, entertainment, event ticket access and much more[13]	Assistance with coordinating travel planning, dining, entertainment, event ticket access and much more[13]	Not offered
Lounge access	Unlimited complimentary access to 1,500+ Priority Pass™ Select lounges for cardholders and an unlimited number of guests (enrollment required)[14]	Not offered	Not offered
GigSky international data roaming	One annual complimentary 5GB, 30-day GigSky cellular data roaming plan in 125+ countries.	Not offered	Not offered
Leisure	Access to sightseeing and tours, private golf club access, ground transportation services, global luggage delay, global airport meet and greet	Access to sightseeing and tours, private golf club access, ground transportation services, global luggage delay, global airport meet and greet	Not offered

	 UBS Visa Infinite credit card	 UBS Visa Signature credit card	 UBS Visa debit card
Hotel upgrades and amenities	• Access to Visa Infinite Luxury Hotel Collection, with benefits including room upgrades (when available), complimentary breakfast, and early/late check-in/-out (when available) at participating hotels[15] • Access to additional luxury hotels and amenities, such as Mandarin Oriental, Waldorf Astoria Hotels and Resorts and Marriott International STARS, just to name a few[16]	Room upgrades (when available) and up to six more benefits at over 900 luxury hotels through Visa Signature Luxury Hotel Resort Collection[17]	Not offered
Auto rental	• Primary coverage reimbursement for collision or damage up to the value of most rental cars • Rental car discounts (Avis, National, etc.)[18]	• Secondary coverage reimbursement for collision or damage up to value of most rental cars • Rental car discounts (Avis, National)[18]	Not offered

Travel benefits

Trip Cancellation/Trip Interruption coverage	Up to $10,000 for eligible travel expenses such as common carrier fare, lodging and tours	Not offered	Not offered
Emergency Evacuation and Transportation coverage	Up to $100,000	Not offered	Not offered
Travel Accident Insurance	Up to $1,000,000	Up to $250,000	Not offered
Baggage Delay coverage	Up to $100 per day for 3 days and a total of $300 spend per 12 month period	Up to $100 per day for 3 days and a total of $300 spend per 12 month period	Not offered
Trip Delay reimbursement	Up to $500 per ticket to reimburse cost of meals and lodging if trip is delayed more than 6 hours	Not offered	Not offered
Lost Luggage reimbursement	Up to $5,000	Up to $3,000	Not offered



UBS Visa Infinite credit card



UBS Visa Signature credit card



UBS Visa debit card

Personal protection services

Cell Phone Protection	Up to $750/claim and $1,500/year[19]	Up to $750/claim and $1,500/year[19]	Not offered
Purchase Security	Up to $10,000 per claim and $50,000 per year	Up to $500 per claim and $50,000 per year	Not offered
Price Protection	Up to $500 per claim and $1,500 per year	Not offered	Not offered
Return Protection	Up to $300 per claim and $1,000 per year	Up to $250 per claim and $1,000 per year	Not offered
Event Ticket Protection	Up to $500 per event ticket , $2,000 per event, and $5,000 per year	Not offered	Not offered
Extended Warranty Protection	• Warranty coverage extended by 1 additional year (for warranties 3 years or less) • Up to $10,000 per claim and $50,000 per year	• Doubles warranty time period coverage up to one additional year (for warranties 3 years or less) • Up to $10,000 per claim and $50,000 per year	Not offered
Zero liability for fraudulent purchases[20]	Yes	Yes	Yes

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*__Important information about the UBS Visa Infinite credit card:__ 21.99% variable APR for purchases, 21.99% variable APR for balance transfers, 28.99% variable APR for cash advances, and 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). APRs vary with the market based on the prime rate. Annual fee: $650. For balance transfers, a fee of $10 or 5% of the amount of the transfer, whichever is greater, applies. For cash advances, a fee of $10 or 5% of the amount of the cash advance, whichever is greater, applies. For residents of Iowa and Puerto Rico only, the balance transfer fee and cash advance fee are equal to $2 or 2% of the amount of the transfer or advance, whichever is greater (maximum fee is $10). Foreign transaction fee: None. Subject to credit approval. Information is accurate as of October 2026, and may have changed after that date. To learn what may have changed, please call 800-762-1000.

**__Important information about the UBS Visa Signature credit card:__ 21.99% variable APR for purchases, 21.99% variable APR for balance transfers, 28.99% variable APR for cash advances, and 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). APRs vary with the market based on the prime rate. Annual fee: None. For balance transfers, a fee of $10 or 5% of the amount of the transfer, whichever is greater, applies. For cash advances, a fee of $10 or 5% of the amount of the cash advance, whichever is greater, applies. For residents of Iowa and Puerto Rico only, the balance transfer fee and cash advance fee are equal to $2 or 2% of the amount of the transfer or advance, whichever is greater (maximum fee is $10). Foreign transaction fee: None. Subject to credit approval. Information is accurate as of October 2026, and may have changed after that date. To learn what may have changed, please call 800-762-1000.

Benefits are subject to change and cancellation at any time. Certain conditions, limitations and exclusions apply. Certain restrictions may apply for usage of UBS Visa credit card benefits by non-US residents. For more information on benefits, see ubs.com/uscards.

[1] There must be sufficient funds to repay the cash advance that night or you will incur applicable cash advance fees and interest charges. The automatic transfers used to pay off your *CashConnect* cash advances will reduce the available funds in your UBS Resource Management Account (RMA) or Business Services Account BSA that is linked to your UBS Visa credit card and as a result could affect other transactions dependent on cash, such as fee payments, investment purchases, online bill pay, debit card usage and outstanding checks. Please make sure that you have sufficient available funds (up to your Withdrawal Limit) in your UBS Financial Services Inc. account linked to your UBS Visa credit card to cover these items, as well as the *CashConnect* cash advance. The *CashConnect* feature is available only for cardholders who have the UBS Visa credit card connected to a RMA or Business Services Account BSA.

[2] You will be charged a fee of 3% of the US dollar amount for each foreign transaction made using your UBS Visa debit card and a fee of 2% of the US dollar amount if you use your debit card to obtain foreign currency from an ATM or a financial institution located outside the United States.

[3] We are able to rebate ATM fees only in cases where the transaction fee surcharge is submitted to UBS by the ATM operator and/or network used. In the event that you do not receive a rebate for a fee that you believe is eligible, please call 800-762-1000 or from outside the US call 201-352-5257 for assistance. ATM rebates are only available for cardholders who have the UBS card linked to a UBS Resource Management Account (RMA). We do not reimburse international ATM fees.

[4] Eligible UBS Visa Infinite card accounts must have cumulative spending of $25,000 or greater during either the current calendar year-to-date or the prior calendar year. Credits must be requested and will be no greater than the amount of the restaurant transactions, the Amazon Prime membership fees and airport lounge access charged to your eligible UBS Visa Infinite card account, up to $500 per calendar year. You may claim up to $500 in credit(s) for each calendar year in which you qualify for the benefit. If you claim more than $500 in credits in a calendar year, the credits issued will be capped at $500 for that year. If you do not claim the maximum eligible credit in a year, the unclaimed portion will not carry over into subsequent years. You must claim the credits for the same calendar year in which the applicable purchase transactions posted to your card account. A credit must be claimed within 120 days of the transaction date.

Amazon Prime is provided by Amazon.com, Inc. and not by UBS Bank or its affiliates. UBS makes no representation or warranties with respect to any product or service offered by Amazon.com, Inc. and UBS will have no input concerning such products and services. UBS and Amazon.com, Inc. are independent of each other and do not have an agency, partnership or employment relationship, and UBS may not act for or bind Amazon.com, Inc. in any manner. All requests for products or services must be made directly with Amazon.com, Inc. and are subject to its internal review and approval process.

[5] Enrollment required. Eligible accounts must have cumulative spending of $12,000 or greater each year as marked by the anniversary date of your enrollment in the benefit. You may receive up to $140 in credit(s) for each year in which you qualify for the benefit. If you do not receive the maximum eligible credit in a year, the unused portion will not carry over into subsequent years. Credit(s) will only be applied to Amazon Prime membership fees charged to your card account.

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[6] You must enroll in this benefit on UBS Online Services and select one of the eligible domestic US carriers. The selected airline applies to all cards in the enrolled card account. Qualifying Airline Purchases must be charged to the enrolled card account and may vary by airline. UBS and Visa rely on airlines to submit the correct information for these transactions.

[7] You must be an eligible UBS Visa Infinite cardholder to participate in this offer.

You must complete either the Global Entry® or TSA PreCheck® application(s) and pay the application fee(s) with your UBS Visa Infinite card.

Global Entry® is a US Government program, operated by US Customs and Border Protection (CBP). Visa and UBS Bank have no control over the program including, but not limited to, application, approval process or enrollment, fees charged by CBP, and no liability with regards to the Global Entry® program. For complete details on the Global Entry® program, including full terms and conditions, go to cbp.gov/global-entry/about.

TSA PreCheck® is a US Government program administered by the Transportation Security Administration ("TSA"), a component of the U.S. Department of Homeland Security ("DHS").Visa and UBS Bank have no control over the program including, but not limited to, application, approval process or enrollment, fees charged by TSA, and no liability with regards to the TSA PreCheck® program. For complete details on the TSA PreCheck® program, including full terms and conditions, go to tsa.gov/precheck. The TSA PreCheck® trademark is used with the permission of the US Department of Homeland Security.

Global Entry® also includes TSA PreCheck® benefits when departing US airports. Travelers must include their Global Entry® PASS ID # (located on the back of the Global Entry® card) into travel reservations to activate their TSA PreCheck® benefit.

Eligible cardholders are entitled to up to $120 in a statement credit per eligible Visa Infinite account number on one qualifying transaction every four (4) years for completing the following qualifying transactions: Global Entry® application fee or TSA PreCheck® applications fees. Cardholders can continue to earn up to $120 in statement credit(s) for application fees every 4 years. The 4-year period is based on the date of the first qualified transaction. Please allow 6 – 8 weeks after either the Global Entry® or TSA PreCheck® program application fee is charged to an eligible Visa Infinite card for the statement credit to be posted to your account.

Cardholders are responsible for payment of all charges until the statement credit posts to the account.

Visa and UBS Bank reserve the right to modify or cancel this offer at any time and without notice.

[8] Extra points are based on merchant category code. To be eligible for extra points, purchases must be made directly with a qualified merchant. For example, air travel booked through online booking sites other than the airlines' own sites may not qualify for extra points. Groceries not bought at stand-alone grocery stores (such as purchases within a larger retail store) may not qualify for extra points. Purchases at superstores and warehouse clubs do not qualify for extra points. Digital Entertainment, Newspapers and Cable TV include all transactions within the "Cable, Satellite and Other Pay Television/Radio/Streaming Services" merchant category, which at present includes the following services: Disney+, ESPN+, FuboTV, Hulu, Max, Netflix, Pandora Radio, Paramount+, Peacock, Showtime, SiriusXM, Sling, Spotify and Vudu. In addition, recurring subscriptions to Audible, Pandora Internet Radio, Wall Street Journal, New York Times, USA Today, Los Angeles Times, Washington Post, Boston Globe, Chicago Tribune, Houston Chronicle, Newsday, New York Post, Sun Sentinel and San Francisco Chronicle will also receive extra points. The list of subscriptions qualifying for extra points remains at the discretion of UBS Bank and may change periodically and without notice. Please note that any streaming platforms purchased or subscribed for via Apple shall be excluded for the purposes of extra points. Please call the number on the back of your card with any questions.

[9] If you voluntarily close your card account, or if UBS Bank closes your card account due to inactivity, and your card account is in good standing, you will be allowed 90 days following the effective date of termination of the UBS card account to redeem outstanding rewards points for gift cards or merchandise. In the event UBS Bank closes your card account for any reason other than inactivity, your points will be immediately forfeited.

[10] To receive the 25,000/5,000 bonus points offer, you must make $3,000 in eligible purchases on your UBS Visa Infinite credit card/UBS Visa Signature credit card respectively within the first 3 months from card account approval. Your period to spend the total $3,000 may be shorter than 3 months, if there is a delay in receiving your card. Also, purchases may fall outside the 3 month period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped.) Eligible purchases do NOT include fees of any kind, including annual fee, interest charges, unauthorized or fraudulent charges, balance transfers, cash advances, travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, or any checks that access your account. There is only one bonus awarded per card account, regardless of the number of cardholders on that card account. All cardholder spend counts towards the spend requirements. This offer cannot be combined with any other promotional acquisition offers. If you receive and apply for this offer but do not satisfy the requirements, you will not receive any new account bonus. This promotional offer is only available for clients who have a UBS account at the time of credit card application. All applications subject to credit approval. To be eligible for this bonus offer, account must be open and not in default at the time of fulfillment. 25,000/5,000 points will be credited to your account as soon as your spend reaches $3,000 in posted transactions. Points can be redeemed at any time after they have been earned as long as your card account stays open and in good standing.

[11] When redeeming, point value varies depending on redemption category.

[12] Redeem 25,000 or 50,000 rewards points for one ticket up to $350 or $900, respectively on any commercial airline. There is a $25 booking fee for this redemption option with the UBS Visa Signature credit card. Tickets must be booked through UBS Online Services or by calling our UBS Rewards Desk and charged to your UBS Visa credit card linked to your rewards account. Once your purchase is complete, applicable rewards points per ticket will be deducted from your account and a credit posted to your credit card account for the ticket price. For tickets costing more than $350 or $900, you must pay the difference using additional rewards points at a rate of 5,000 points for any additional cost of up to $50 of ticket value. Additional payments may be made only in increments of 5,000 points. You must cover the full cost of ticket with rewards points. Please refer to the program and benefits guide that comes with your card for complete rules on redeeming your points. Restrictions apply.

[13] Cardholders are responsible for the cost of any goods or services purchased through the UBS Concierge.

[14] Priority Pass™ Select offers access to over 1,500 participating airport lounges worldwide. Membership is required to access participating lounges. To request your complimentary membership card, visit ubs.com/prioritypassselect.

[15] Benefits vary by property. In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases the hotel may or may not provide a substitute benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Infinite Luxury Hotel Collection website or through UBS Concierge for benefits to apply. Some properties may require a minimum night stay or require booking certain room categories to receive the additional complimentary benefit. Please consult the terms and conditions for each property.

[16] Select hotel offers are available when reservations are booked through the UBS Concierge. These offers are subject to change and cancellation at any time. Certain conditions, limitations and exclusions may apply. For more information on benefit details, terms and conditions go to ubs.com/mycardbenefits or ubs.com/uscards.

[17] Benefits vary by property. In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases, the hotel may or may not provide a substitute benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Signature Luxury Hotel Collection website or through UBS Concierge for benefits to apply. Please consult the terms and conditions for each property.

[18] The Car Rental Privileges benefits are subject to each car rental company's terms and conditions, which are subject to change. For more information on benefits, go to ubs.com/mycardbenefits or ubs.com/uscards.

[19] This benefit is supplemental coverage for theft of, damage to or involuntary and accidental parting of your cell phone. Once all other applicable insurance has been exhausted, Cellular Telephone Protection will provide coverage up to $750 per claim, up to two (2) claims and $1,500 per twelve (12) month period. Please see complete terms and conditions for details.

[20] Cardholder must take care of protecting their card and notify UBS Bank immediate of any unauthorized use. Conditions may apply. Please see cardmember agreement for details.

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About UBS Financial Services inc.
The Resource Management Account (RMA) and Business Services Account BSA are brokerage accounts with UBS Financial Services Inc., a registered broker-dealer and Member SIPC. The RMA and Business Services Account BSA provide access to cash management products and services through arrangements with affiliated banks and other third-party banks. UBS Financial Services Inc. is not a bank.

Investment products: Not FDIC insured • Not a deposit • No bank guarantee • May lose value

Important information about brokerage and advisory services.
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