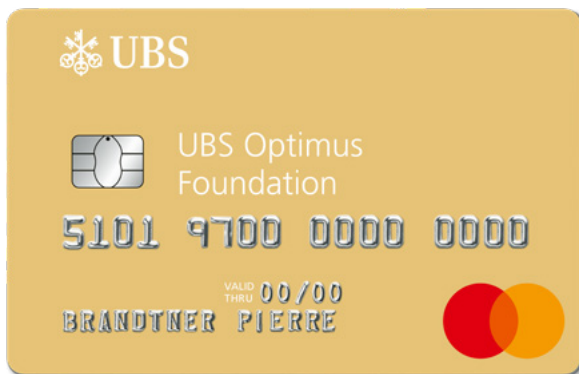


Do a good deed

Every time you use the **UBS Optimus Foundation Credit Card**, the children of this world benefit too

Every time you use the UBS Optimus Foundation Credit Card¹, you benefit from the advantages of a UBS Credit Card and support the UBS Optimus Foundation at the same time. Make cashless payments all around the globe and improve the welfare of children.



What is the UBS Optimus Foundation Credit Card?

The UBS Optimus Foundation Credit Card is now composed of the plastic substitute PLA which is more than 80% biodegradable. PLA is a bioplastic produced from the renewable raw material corn. Corn is also used for producing ethanol and animal feeds and has no impact on human food sources.

Card services

Use your card and support those in need

Using the UBS Optimus Foundation Credit Card is a simple and direct way to make a commitment to the children of this world with every transaction you make. UBS transfers 0.75% of your total credit card spending² every year to the UBS Optimus Foundation. By doing so, you can help to open up new prospects for thousands of children.

UBS Optimus Foundation

The UBS Optimus Foundation is a charitable foundation that helps UBS clients use their assets for positive social change among children. The charity brings clients closer to inspirational entrepreneurs, new technologies and proven philanthropic models. It selects programs that sustainably improve the health, education and protection of children. And because UBS bears all the costs for administration, control and program management, 100 percent of your donation goes to the program of the Optimus Foundation partner. For more information, visit: ubs.com/optimus

Contactless payment

Contactless payment makes searching for small change a thing of the past. It's simple, practical and fast. For small amounts, all you need to do is hold the card briefly against the card reader and your payment is made. For larger amounts, you will automatically be asked for your PIN code for your security. For more information visit ubs.com/contactless

Secure technology

A latest-generation chip with a PIN function and a state-of-the-art early warning system for suspicious transactions ensure that your payments are optimally protected. We also support the "3-D Secure" international security standard that protects you with its additional payment confirmation function when you shop online. For more information, visit: ubs.com/secure

First-class 24-hour customer service

Our expert customer service team is available 24/7, 365 days a year, to deal with your questions, provide assistance in the event of an emergency, and block your card if required.

¹ The UBS Optimus Foundation Credit Cards are available for clients aged 18 or over (16 for partner cards). A UBS account is required.

² Excluding cash withdrawals, Twint P2P payments, quasi-cash transactions (e.g. third-party payment card top-ups, money transfers via third parties, or cryptocurrency purchases), interest and other charges.

Additional services

UBS Digital Banking

Thanks to UBS E-Banking and the UBS Mobile Banking App, you have secure access to your card data, such as current transactions, available limits and statements, around the clock and wherever you are. In case of loss or theft, you can block your UBS Credit Card directly in the app or in E-Banking, and automatically receive a replacement card. And if your UBS Credit Card is defective, you can order a new one easily at no extra cost. Furthermore, push notifications via the app, SMS or e-mail give you control over your spending at all times. Find out more about the many possibilities at ubs.com/digital

Mobile Payment

All you need is your smartphone to make contactless payments by card worldwide. In just a few steps you can digitally register your card with a mobile payment solution (wallet or wearable). UBS Credit and Prepaid Cards work with the following solutions:

- Google Pay and Samsung Pay on Android
- Apple Pay on iOS
- Watches and smartwatches
- UBS TWINT in Switzerland on Android and iOS

Paperless statement (standard)

You can view your electronic statement anywhere and anytime in UBS Digital Banking and settle the bill in a few clicks. You can also receive your monthly statement by mail (for a fee). Find out at ubs.com/paperless how you can change the delivery type of your card statement

Flexible payment options

You decide whether you want to pay your monthly bill in full or in installments (credit option).³ The credit option allows you to take advantage of attractive buying opportunities as and when they arise, even if you have other financial obligations to meet.

Discounts on car rental

When you rent a car from our partner Europcar, you will receive a discount of 15% in Switzerland and abroad.

Park your car at the airport for a special price

Enjoy an exclusive 5% discount at Zurich and Geneva airports.

Priceless® Cities: one-of-a-kind experiences

Priceless® Cities gives Mastercard cardholders access to exclusive events, promotions, shopping benefits and unique offers for travel, hotels, restaurants, museums and much more. For further information and to find out how to register, go to priceless.com

Insurance services

Travel and aviation accident insurance

You and your family automatically receive free accident insurance cover for travel on public transport, provided that you have paid for at least 80% of your journey using your UBS Optimus Foundation Credit Card.

UBS Travel Insurance Plus (optional, with an extra fee)

The optional insurance package protects you and your family from risks before and during travel. Whether for travel cancellation, medical treatment or loss of luggage. UBS Travel Insurance Plus allows you to relax and feel secure on your travels. Find out more at ubs.com/travelinsuranceplus

SOS Assistance Service

We also offer a 24-hour SOS Assistance Service that can provide you with medical and legal assistance worldwide and important travel information.

Banking offer

Cleverly combine accounts and cards

The right banking package for every need and at attractive conditions. More at ubs.com/banking-package

Key points:

- Pay without cash and withdraw cash anywhere in the world
- Support the UBS Optimus Foundation each time you use the card
- Contactless payment
- Useful additional services included
- Free 24-hour customer service
- Latest security technology
- Integration of your card in Mobile Payment

³ Only for clients domiciled in Switzerland. Payment of the full amount or part thereof (at least 5% of the amount billed or CHF 50) within 22 days of the invoice date; annual rate of interest of 14%. The granting of credit is prohibited if it leads to the overindebtedness of the consumer (Art. 3 of the Swiss Federal Act Against Unfair Competition).

Overview of fees and services

Fees	
UBS Optimus Foundation Credit Card ¹ (Visa/Mastercard)	CHF 50 ²
– in the first year	CHF 100 ²
– in each subsequent year	
Partner UBS Optimus Foundation Credit Card ³ (Visa/Mastercard)	CHF 25 ²
– per year	
Replacement card	CHF 20 ⁴
Monthly invoice	
– in paper form ⁵	CHF 1.80 per invoice
– paperless ⁶ or with eBill	free of charge
Cash withdrawals ⁷ in Switzerland and abroad	4%, min. CHF 10 per withdrawal
Lottery (except Swisslos/ Loterie Romande), betting and casino transactions (gambling)	4%, max. CHF 100 per transaction
Currency conversions for transactions in foreign currencies	UBS foreign exchange sell rate ⁸ or card organization rate ⁸ plus 1.75% processing surcharge
CHF transactions abroad	1.75% processing surcharge
Interest rate for payment in installments (credit option)	annual interest rate of 14%
Card blocking	free of charge
Reminder fees	CHF 30 to CHF 60
Passing on of third-party costs	Any third-party costs ⁹ incurred may be passed on

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Benefits	
UBS contribution to the UBS Optimus Foundation	0,75% of annual credit card spending
Travel and aviation accident insurance	
– death and disability	max. CHF 300 000
– rescue and repatriation	max. CHF 60 000
UBS Travel Insurance Plus (optional)	CHF 98 per year
UBS Digital Banking (optional)	free of charge
24-hour customer service	free of charge
24-hour SOS Assistance Service	free of charge
Car hire from Europcar	
– discount on standard rates in Switzerland and abroad	15%
Priceless [®] Cities for one-of-a-kind experiences	for Mastercard cardholders only
Payment options	QR-bill with payment in installments option or direct debit (LSV+)
Spending limit (standard)	CHF 5000

¹ The price of a UBS Optimus Foundation Credit Card includes a second card

² The right banking package for every need and at attractive conditions. More at ubs.com/banking-package

³ The price of a Partner UBS Optimus Foundation Credit Card includes a second card

⁴ Free when ordering on UBS E-Banking or the UBS Mobile Banking App.

⁵ For cards included in the "Traditional" price of the UBS me banking package. For clients with UBS Retained Mail Service invoices in paper form are free of charge.

⁶ Paperless invoices can be activated in UBS E-Banking or in the UBS Mobile Banking App. More at: ubs.com/paperless

⁷ Max. 40% of the monthly limit or 100% of the additional amounts deposited into your credit card account; ATMs: max. CHF 1,000 per day.

⁸ The foreign exchange rate includes a surcharge. The amount of the surcharge depends on the currency and can vary between 1.7% and 3.6%. For more information, visit ubs.com/cards or contact Customer Service.

⁹ E.g. carriage charges, fees for payments at post office counters, courier costs for card delivery abroad. For detailed price information, please contact our customer services.

For all your questions

 ubs.com/cards

 UBS Service Line for Private Clients at 0848 848 054

 Find your nearest branch ubs.com/locations

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P.O. Box
8098 Zurich

