

# Smart. Simple. Better.

## The new UBS Online Services

With enhanced navigation, better functionality and tailored content, the new UBS Online Services is designed with you in mind.

#### All accounts in one place

See your UBS investment and banking solutions accounts for a consolidated view of your finances.

#### My Total Picture

Get a clearer picture of your entire financial life by seeing all your accounts—even those you hold at other financial institutions.

#### **Trending topics**

Get timely information that can impact your finances and help you take decisive action.

### **Banking solutions**

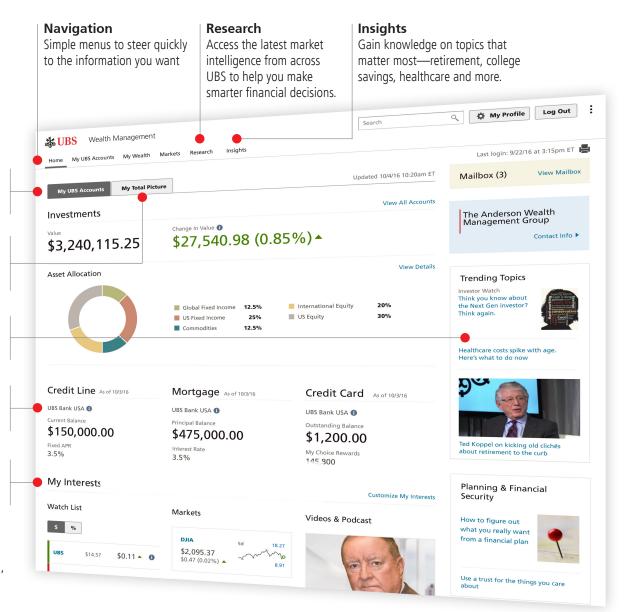
Access credit line, mortgage and credit card accounts and pay bills in just a few clicks.

#### My interests

Customize your home page with the information you want.

#### **Have questions?**

Talk to your UBS Financial Advisor, call the Service Center at 888-279-3343 or e-mail onlineservices@ubs.com. Clients outside the U.S., call collect at 201-352-5257. If you live outside the U.S., not all features described on this page are available to you.



Credit Lines are securities backed loans provided by UBS Bank USA, an affiliate of UBS Financial Services Inc. Credit Lines are full recourse demand loans, are subject to credit approval and are "margin loans" subject to collateral maintenance requirements (i.e., margin requirements). The lender can (i) demand repayment and/or (ii) change collateral maintenance requirements (i.e., margin requirements) at any time without notice. If the required collateral value is not maintained, the lender can require you to post additional collateral (commonly referred to as a "margin call"), repay part or all of your loan and/or sell your securities. Failure to promptly meet a margin call or repayment or other circumstances (e.g., a rapidly declining market) could cause the lender to liquidate some or all of the collateral supporting the Credit Lines to repay all or a portion of the outstanding Credit Line obligations. Any required liquidations may result in adverse tax consequences. You are personally responsible for repaying the Credit Line in full, regardless of the value of the collateral.

Credit Lines are "non-purpose" loans and may not be used directly or indirectly to purchase, trade or carry securities or to repay debt (a) used to purchase, trade or carry securities or (b) to any affiliate of UBS Bank USA. Additional limitations and availability may vary by state. Prepayments of UBS Fixed Credit Lines will be subject to an administrative fee and may result in a prepayment fee.

Neither UBS Financial Services Inc. nor UBS Bank USA provide legal or tax advice. You should consult your legal and tax advisors regarding the legal and tax implications of borrowing using securities as collateral for a loan. For a full discussion of the risks associated with borrowing using securities as collateral, you should review the Loan Disclosure Statement that will be included in your application package. Securities backed financing involves special risks (including, without limitation, being subject to a margin call if certain collateral value requirements are not met) and is not suitable for everyone.

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The proceeds of a UBS Bank USA loan cannot be used to either purchase, carry or trade in securities or to repay any debt to any affiliate of UBS Mortgage.

The My Total Picture service enables UBS to retrieve information about your non-UBS accounts ("Outside Accounts") at your direction from the other financial institutions' websites. The service is provided for your convenience and information only. Unless we agree in writing otherwise, UBS does not provide advice or recommendations with respect to your Outside Accounts and is not responsible for activity or transactions you conduct in your Outside Accounts. UBS does not verify the holdings, valuations or other information we receive about your Outside Accounts. UBS Financial Services Inc.'s SIPC coverage and supplemental SIPC insurance only apply to eligible assets held by UBS Financial Services Inc.

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