



Built-in simplicity

Banking solutions on the new UBS Online Services

UBS Online Services offers a simpler, more intuitive way to navigate and manage your financial life. This includes your investment accounts, credit line, mortgage and credit card accounts. You can see your account activity, transfer funds, pay bills, order checks and more—all from one place in just a few clicks. It's all part of our holistic wealth management experience we call: Advice. Beyond investing.

Home page

The home page is your starting point for accessing all the features and benefits. It gives you a snapshot of all your UBS accounts.

Conveniently view key account information, including credit lines, mortgages and credit cards, right on your home screen.

Customize the information you want to see on your home page, with current credit line and mortgage rates.

The screenshot shows the UBS Wealth Management online services interface. At the top, there's a search bar and navigation links for 'My Profile' and 'Log Out'. The main content area is divided into several sections:

- My UBS Accounts / My Total Picture:** Shows account activity and a 'View All Accounts' link.
- Investments:** Displays a total value of \$3,240,115.25 and a change in value of \$27,540.98 (0.85%) ▲.
- Asset Allocation:** A donut chart shows the distribution: Global Fixed Income (12.5%), US Fixed Income (25%), Commodities (12.5%), International Equity (20%), and US Equity (30%).
- Credit Line:** Shows a current balance of \$150,000.00 and a fixed APR of 3.5%.
- Mortgage:** Shows a principal balance of \$475,000.00 and an interest rate of 3.5%.
- Credit Card:** Shows an outstanding balance of \$1,200.00 and a My Choice Rewards balance of 145,800.
- My Interests:** Includes a 'Watch List' with stock prices for GOOGL and FB, and 'Credit Line Rates' for Premier Variable and Premier Fixed.
- Discounted Mortgage Rates for Qualifying Clients:** Offers ARM and Refinance options, including Jumbo Loans (>\$417K).

On the right side, there are several promotional tiles: 'Mailbox (3)', 'The Anderson Wealth Management Group', 'Trending Topics' (Investor Watch), 'Healthcare costs spike with age', and 'Planning & Financial Security'.

Have questions?

Contact the Online Services Center at 888-279-3343, e-mail onlineservices@ubs.com or call your UBS Financial Advisor.

Navigation

You can navigate easily to whatever you want to do by clicking on "My UBS Accounts" and choosing from the menu.

The image shows two overlapping screenshots of the UBS Wealth Management website. The top screenshot shows the navigation menu with 'My UBS Accounts' highlighted. The bottom screenshot shows the 'UBS Account Balances & Performance' page with a table of accounts and an 'Actions' menu.

Navigation Menu:

- UBS Accounts
- Payments & Transfers
- Documents & Reports
- Balances
- Payments
- Account Documents
- Summaries
- Transfers
- Portfolio Reports
- Holdings
- Checking Services
- Forms
- Activity
- Realized Gain & Loss
- Value Over Time
- Open Orders
- Trading
- Alternative Investment

UBS Account Balances & Performance Table:

Account	Total Value/ Cash Available	Today's Change	Unrealised Gain/Loss	MTD 08/21/15 to 09/09/15	YTD 12/31/14 to 09/09/15	ITD 12/31/14 to 09/09/15	Actions
Investment Accounts	\$3,189,088.93	\$4,659.83	0.35%				...
Accounts not in a group							
(ZZ 1111) JT Account	\$1,990,246.28	\$23,840.03	1.2%	-666.66%	-578.99%	-546.65%	...
Sub Total Accounts not in	\$3,189,088.93	\$1,134.04	0.5%	9.99	99.99%		
UBS Premier Credit Line							
UBS Bank USA							
SV 77777	\$120,000.00 Available Credit: \$500,000.00	12/19/16 \$2,000.00		3.5% Variable Interest Rate: 2.01%			...
Mortgage							
UBS Bank USA							
12345678910111214 40 88888 Primary Residence	\$475,000.00 Mortgage Type 15 YR Fixed Interest Rate 3.5%	12/15/16 \$3,500.00					...

Easily view credit card, debit card, credit line and mortgage account information. From here, account-level details like activity, summaries and more are also accessible.

The "Actions" feature offers a quick way to initiate transactions, view activity, make payments* and more.

*The "Payments and Transfers" feature in the "Actions" menu will be available later in 2017.

Payments

We made paying bills a snap. You can set up one-time or recurring payments for bills, UBS Bank USA credit cards, credit lines or mortgages with just a few clicks. Start by selecting "Payments" from the "My UBS Accounts" tab.

View upcoming payments. Click on the arrows next to each payee for more detail on the payment.

View your payment history —up to one year. Choose date ranges or a specific date to recall payment.

The "Manage Payees" tab allows you to add new payees or remove existing ones.

UBS Wealth Management

Home My UBS Accounts My Wealth Markets Research Insights

Payments Transfers Checking Services

Account: AB 12345 Account Name

Value: \$3,240,115.25 (Updated 10:40 am ET 11/05/15)

Change in Value: \$27,540.98 (0.85%) ▲

Bill Payments

Make a New Payment

Payment Date	Payee Name	Amount	Frequency	Delivery Method	Status	Action
11/29/15	Bank of America Nickname	\$1,026,455.13	One-Time	Electronic 2-Day delivery		Skip Edit Delete
12/01/15	Dell Preferred Account Nickname	\$1,354.26	One-Time	Electronic 2-Day delivery		Skip Edit Delete
12/05/15	Chase Card Services Nickname					

The "Make a New Payment" tab opens a four-step wizard to set up one-time or recurring payments.

Electronic Funds Transfer

Transferring funds between internal and external accounts is simple. Start by selecting "Transfers" from the "My UBS Accounts" tab and follow the transfer wizard instructions on screen.

UBS Wealth Management

Make a New Payment X

Select Account Payment Details Verify Payment Confirmation

Pay From

Account: AB 12345 Account Name

Available to Withdraw: \$2,384,708.20

Pay To

Payee	Amount	Frequency	Payment Date	Delivery Method	Memo	Expense Code	Action
Bank of America Nickname ****9125	\$5,250.00	Weekly 12 Payments	05/10/15	Electronic Payment 2-Day Delivery	Memo text	A	Edit Delete
Walter White Santander Lorem Nickname ****9125	\$123,000.00	One-Time	05/10/15	Check via Mail Allow 7-10 Days for delivery	Memo text	A	Edit Delete

¹ [Additional information for available to withdraw](#)

UBS Premier Credit Lines

Diving deeper into individual accounts gives you a more detailed view into that account.

Your total loan facility amount.

Your current rate is shown on the summary page.

Click here to display your rate history, interest and more.

View your fixed rate loan contracts by going to the fixed account tab.

Contract Number	Contract Period	Days	Principal Amount	Interest Rate	Annual Percentage Rate	More Information
152320	02/07/14 - 02/07/17	47	\$150,958.22	4.414%	4.475%	Interest Payment Schedule

Interest History for 5V J8657 Variable (Past 18 months) as of 12/22/2016

Date	Average Net Loan (Debit) Balance	Loan (Debit) Days*	Weighted Average Rate	Weighted Average APR**	Interest for Per
12/31/16	\$2,824,872.92	21	2.442%	2.476%	\$4.02
11/30/16	\$2,837,325.67	30	2.312%	2.344%	\$5.46
10/31/16	\$2,855,732.41	31	2.281%	2.313%	\$5.61
09/30/16	\$2,861,205.22	30	2.277%	2.309%	\$5.42
08/31/16	\$2,879,979.55	31	2.263%	2.295%	\$5.61
07/31/16	\$3,003,438.01	31	2.232%	2.263%	\$5.77
06/30/16	\$3,156,822.91	30	2.203%	2.233%	\$5.79

UBS Credit Cards

We made managing your UBS credit cards easier, with an overview on the summary page with quick access to activity and the rewards and benefits of your card.

Recent credit card activity is displayed on the "Overview" tab.

The "Rewards and Benefits" tab is the gateway to all your card perks, including online access to UBS Concierge and links to your *My Choice Rewards* points information.

The "Manage Account" tab gives you the ability to customize your card account, enroll in alerts, download credit card statements and more.

UBS Wealth Management Americas

Home UBS Accounts Total Picture Market & Research

Account Overview Account Balances Holding Snapshot Holding Detail Account Activity Statements & Reports Account Value Over Time

Select an Account: XX 8191 UBS Preferred... Current Balance: \$935.99 Available Credit: \$9,064.01

UBS Preferred Visa Signature Summary

Overview Rewards & Benefits Manage Account

Statement Closing 10/26/2015
Statement Balance: \$1,000.00
Minimum Due 11/30/2015
Due Date Monthly Bill

Last Payment
Amount: \$4,196.83
Last Payment Date 10/30/2015

Next Scheduled Payment
Payment Amount (Statement Balance): \$1,000.00
Scheduled for 11/30/2015
Frequency Monthly

My Choice Rewards
248,000
Redeem

Credit Line
Credit Line: \$10,000.00
Available Credit: \$9,064.01

Quick Launch
View Credit Card Activity
Make A New Payment
View Credit Card Statement
Enroll In Card Alerts
Set Travel Watch

Other	Total
\$0.00	\$10.00

"Make a New Payment" opens a four-step wizard to set up one-time or recurring payments.

UBS Preferred Visa Signature Summary

Overview Rewards & Benefits Manage Account

My Choice Rewards
248,000
Redeem Points

Call on a UBS Concierge
Contact a Concierge

Card Alerts
Enroll to receive alerts about your card activity.
Manage My Alerts

Travel Watch
Set up a travel watch so that we can properly monitor your account while you are travelling.
Set Travel Watch

Credit Card Statement
View and download your monthly and year end credit card statement.
Download Statement

Report Fraud or a Lost or Stolen Card
If your card is lost or stolen or you have experience fraud please call 800-762-1000 immediately.

Mortgages

The "Mortgage Summary" page gives a detailed view of your loans including rate information, escrow details, year-to-date interest paid, maturity date and more.

If you have more than one mortgage, select the account for which you want to see details.

Quickly see next payment amount, due date and last payment.

For questions about your mortgage, the contact information for your service agent is conveniently listed on the page.

UBS Wealth Management Americas

Home UBS Accounts Total Picture Market & Research

Account Overview Account Balances Holding Snapshot Holding Detail Account Activity Statements & Reports Account Value Over Time

Select an Account
AB 00034 Beach House

Principal Amount
\$384,708.00

Interest Rate
3.99%

Mortgage Summary

Next Payment Due

Amount
\$4,196.83

Due on 11/30/2015
Payment method Monthly Bill

Last Payment

Amount
\$4,196.83

Received on 10/30/2015

Quick Links

[View Account Activity](#)

Overview

Loan Number	0036021178
Loan Type	15yr Fixed
Borrower Name	John Fakename
Co-Borrower Name	Jane Fakename
Original Loan Amount	\$445,000.00
Appraisal Value at Closing	\$450,000.00

Property Address

Address 98789 Beach House Lane Sandy City NY 82873

Key Dates

Origination Date	05/27/2014
Loan Maturity Date	07/26/2028
First Payment Due Date	09/11/2013

Year-to-Date Totals

YTD Principal	\$21,729.24
YTD Interest	\$5,826.60
YTD Property Taxes	\$12,620.88
YTD Hazard Insurance	\$12,620.88

Escrow Information

Latest Escrow Analysis Date	09/09/2015
Current Monthly Escrow Payment	\$1,135.07
Current Escrow Account Balance	\$4,540.23

Contact Us

For all questions related to mortgage payments or general loan terms, please contact your service agent, UBS BANK USA at 1-866-843-2512 or visit www.ubs.loanadministration.com. The servicer information applies to this loan only. Other loans may have a different servicer, please reference the specific loan to obtain the correct servicer information.

Note: Use the Loan Number as a reference for your discussion.
For additional servicing information click [here](#).

Checking Services

You can access "Checking Services" from the "My UBS Accounts" tab in the main menu under the "Payments" section. The screen displays the total number of cleared checks and total dollar amount.

You can change/edit payee description and/or expense code. Just click on the check image icon or "Edit." Once you make changes, simply "Update" and "Save changes."

UBS Wealth Management

Home My UBS Accounts My Wealth Markets Research Insights

Payments Transfers Checking Services

Account: AB 12345 Account Name

Value: \$9,384,708.20 (Updated 11/05/15 10:40am ET)

Change in Value: \$5.20 (0.83%) ▲

Checking Services

Checking Activity

Date: 06/01/15 to 07/15/15

Clearing Date	Payee Description	Check #	Expense Code	Amount	Check Image	Action
Total Checks 5				\$800.00		
08/06/2015	Monclair Parking Garage	3811	L	\$100.00		Edit
07/02/2015	NJ Traffic Violation	3812	T	\$50.00		Edit
06/29/2015	Ferry Pass	3813	L	\$50.00	Image not available	Edit
06/01/2015	Wedding Gift	3814	G	\$300.00		Edit
06/01/2015	Wedding Gift	3815	G	\$300.00		Edit

Order Checks & Deposit Slips

Last order 09/01/2015

PLACED

Shipping Address: 123 Main Street, New York, NY 10023

You have a pending order

View cleared checks by clicking on the check image icon within 48 hours of check clearance.

Clicking the right column to order checks opens a three-step wizard with on-screen instructions.

UBS Wealth Management Americas

Order Details Verify Details Confirmation

Order Date: 15/10/15

Check Style: Wallet

Quantity: 1 (120 checks per order)

Check Start Number: 1001

Cost: Complimentary

Check Imprint: John Smith, 123 Main Street, New York, NY 10023

Shipping Address: Name Forename, 123 Main Street, New York, NY 10023

Preview of check: John Doe, 123 My Address, City, ST 00000. Resource Management Account.

1 Note that the cost off the order will be deducted from a client's account. Copy to be provided at a later time.

2 If you require your order to be sent to a different address or be sent via overnight service, then please contact the Service Group at 1-800-762-1000.

Cancel Next

For illustrative purposes only.

The information is provided as a courtesy and is not your actual loan statement. Please refer to the monthly statement that you receive from UBS or servicer for current loan details.

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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