UBS Visa Signature and UBS Visa Infinite Credit Card Terms and Conditions

Account summary table

Interest rates and interest charges

Card Program Level	UBS Visa Infinite credit card	UBS Visa Signature credit card
Annual Percentage Rate (APR) for purchases	**21.99%** This APR will vary with the market based on the Prime Rate.	
APR for balance transfers	**21.99%** This APR will vary with the market based on the Prime Rate.	
APR for cash advances	**28.99%** This APR will vary with the market based on the Prime Rate.	
Penalty APR and when it applies	**29.99%** This APR may be applied to your account if you: 1. Make a late payment; or 2. Make a payment that is returned. This APR will vary with the market based on the Prime Rate. Maximum APR 29.99%. **How long will the Penalty APR apply?** If your APRs are increased for any of these reasons, the Penalty APR may apply to your balances indefinitely.	
Paying interest	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.	
For Credit Card tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at consumerfinance.gov/learnmore.	

Fees

Card Program Level	UBS Visa Infinite credit card	UBS Visa Signature credit card
Annual fee	**$650**	**$0**
Transaction fees:		
• Balance transfer	Either **$10** or **5%** of the amount of each transfer, whichever is greater	
• Cash advance	Either **$10** or **5%** of the amount of each cash advance, whichever is greater.	
Foreign transaction	**None**	
Penalty fees:		
• Late payment	Up to **$38**	
• Over-the-Credit-Line	**$0**	
• Returned payment	Up to **$38**	

How we will calculate your balance: We use a method called "daily balance (including new purchases)."

Loss of Introductory APR: We may end your Introductory APR and apply the Penalty APR if you make a late payment.

Billing Error rights: Information about your rights to dispute transactions and how to exercise those rights is included in the account opening disclosures.

See next page for more important information about your account.

Terms and conditions

Terms and conditions authorization: I understand that the use of any credit card account opened or any card issued in connection with this offer will constitute my acceptance of and will be subject to the terms and conditions of these Terms and Conditions and the Cardmember Agreement that will be sent to me. I agree to be responsible for all charges incurred according to the Cardmember Agreement. I understand that after my account is opened, the terms of my account are subject to change as provided in the Cardmember Agreement.

About your application and this offer: Credit cards are issued by UBS Bank (referred to as Bank, or "we," "us," and "our"). Depending on our review of your application and your credit history, or if the income you report is insufficient based on your current obligations, we may be unable to open an account for you. Credit approval of any loan application is subject to the creditworthiness of the applicant. UBS Bank will conduct a comprehensive evaluation, which may include, but is not limited to, an assessment of the applicant's financial condition, payment history, credit scores, credit reports, and the adequacy of any collateral offered. Additional terms, conditions, restrictions, and limitations may apply. You also understand that if your application is approved for an account, the APR and the type of account that you receive may be determined based on your creditworthiness. This offer is only available to applicants who are permanent residents of the 50 states of the United States, the district of Columbia and US territories and eligible non-resident clients.

Changes to account and benefits terms: We reserve the right to change the APR and other account terms in accordance with the Cardmember Agreement, Utah law and the Federal Truth in Lending Act. We also reserve the right to change the benefits and features associated with the card or the account.

About your credit report, your credit performance, and your credit information: You agree that we have the right to obtain a current credit report in connection with our review of your application and, subsequently, in connection with a requested charge to any account with us, the renewal, review or collection of your account, a change in your credit line and to enable us and our affiliates to provide additional products or services that may be of interest to you. We have the right to report to others our experience with you without disclosing your credit eligibility information. Upon your request, we will tell you the name and address of each consumer reporting agency from which we obtained a consumer report about you. After your account is opened, we will periodically review your credit performance.

If you are a client of UBS Financial Services Inc. (UBS FSI), you further agree that UBS FSI may share credit eligibility and other related information with the Bank in connection with our review of your application.

How the variable APRs on your account will be determined: The APRs on your account will be determined each billing cycle by adding a margin to the Prime Rate (which will be the highest rate published in the Money Rates column of The Wall Street Journal on the last business day of each month). See your Cardmember Agreement for more detail. The APRs noted above are current as of October 2026 using a Prime Rate of 7.00%. To find out what may have changed please call 800-762-1000.

Important information about procedures for opening a new account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you apply for an account, we may ask for your name, street address, date of birth, social security number, and other information that will allow us to identify you. We may also ask to see copies of identifying documents.

Non-US resident credit card customers: If you are a Non-US resident credit card customer, you are required to have and maintain, individually or together with any person or entity in your UBS-FSI household relationship, a total of at least two million ($2,000,000.00) in assets under management at UBS-FSI including unencumbered assets in your UBS-FSI Account in such amount as determined by us from time to time. In the event you, individually or together with any person or entity, fail to maintain at least two million ($2,000,000.00) in total assets under management in your UBS-FSI household relationship (including the required unencumbered assets in your UBS-FSI Account) we retain the right to reduce your credit line or close your credit card Account and you will be responsible to immediately repay the entire amount you owe us.

Notice to married Wisconsin residents: No provision of any marital property agreement, unilateral statement under Section 766.59 of the Wisconsin statutes, or court order under Section 766.70 adversely affects the interest of the Bank, unless the Bank, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the Agreement, Statement or Decree, or has actual knowledge of the adverse provision. **If I am a married Wisconsin resident, credit extended under this account will be incurred in the interest of my marriage or family.**

Balance transfers. Here's how it works: To request a balance transfer please enter the 15 or 16 digit account number from the MasterCard®, Visa, American Express®, or Discover card account that you want us to process a balance transfer to. Upon approval of your application we will provide you with your Cardmember Agreement and to the extent permitted by your credit line we will process the requested balance transfer payment to the credit card account(s) which you have requested. If the total amount you request exceeds the assigned credit line on this account, we may either decline the request or send a partial payment to your creditor(s) in the order you provided them to us. The amount of available credit on this account will be reduced by the amount of the balance transfer and the related balance transfer fees. We reserve the right to decline to process any requested balance transfer. We will not process a request to transfer a balance from any other account you may have with us. Balance transfers incur interest from the transaction date and they do not have the same dispute rights as transactions conducted with a credit card.

A balance transfer may take up to four weeks to post to your other credit card accounts. Continue to pay each creditor until the balance transfer appears on the other account as a credit. If you would like to complete a balance transfer from another account that is not a Visa, MasterCard, American Express, or Discover card, please call the phone number on the back of your new credit card once you are approved.

Automatic re-payment of Cash Advances through *CashConnect:*
The *CashConnect* feature on your UBS credit card Account will automatically repay new Cash Advances obtained from ATMs and financial institutions (*CashConnect* Cash Advances), each night, with available funds (up to your Withdrawal Limit, as defined in the Agreements and Disclosures document found at ubs.com/disclosuredocuments) from your UBS Resource Management Account (RMA) (referred to as UBS-FSI Account). The *CashConnect* feature does not repay Cash Equivalent transactions. The *CashConnect* feature is available only for cardholders who have the UBS credit card connected to a UBS-FSI Account. You will incur no interest charges on *CashConnect* Cash Advances, as long as there are sufficient available funds (up to your Withdrawal Limit) in your UBS-FSI Account to repay your *CashConnect* Cash Advance transaction in full when we first seek payment from your UBS-FSI Account. If sufficient available funds (up to your Withdrawal Limit) are not available in your UBS-FSI Account to pay off the *CashConnect* Cash Advances balance in full, then the APR on Cash Advances (as listed in the Account Summary Table) will apply as of the original transaction date on any remaining balance. You will be charged the APR on Cash Advances on your remaining *CashConnect* Cash Advance balance until it is repaid in full. Applicable ATM surcharge fees may apply. No other Account balances are paid through the *CashConnect* feature. If you have a UBS-FSI Account and choose not to participate in the *CashConnect* feature, please contact UBS Financial Services Inc. at 800-762-1000.

What is considered a Cash Advance
The purchase of a money order, travelers' check, foreign currency, lottery ticket, gambling chip, or wire transfer is a cash advance.

The Cash Advance Transaction Fee applies, and is equal to $10 or 5% of the amount of each transaction, whichever is greater.

Tax provisions
All payments must be made to us free and clear of any and all present and future taxes (including withholding taxes), levies, imposts, duties, deductions, fees, liabilities and similar charges other than those imposed on our overall net income. If so requested by us, you will deliver to us the original or a certified copy of each receipt evidencing payment of any taxes or, if no taxes are payable in respect of any payment under this Agreement, a certificate from each appropriate taxing authority, or an opinion of counsel in form and substance and from counsel acceptable to us in our sole and absolute discretion, in either case stating that the payment is exempt from or not subject to taxes. If any taxes or other charges are required to be withheld or deducted from any amount payable by you under this Agreement, the amount payable will be increased to the amount which, after deduction from the increased amount of all taxes and other charges required to be withheld or deducted from the increased amount payable, will yield to us the amount otherwise stated to be payable under this Agreement. If any of such taxes or charges are paid by us, you will reimburse us on demand for the payments, together with all interest and penalties that may be imposed by any governmental agency. Neither we nor our respective employees or agents has provided or will provide legal advice to you or any other accountholder regarding compliance with (or the implications of the credit card Account) the laws (including tax laws) of your jurisdiction or any other accountholder or any other jurisdiction. In addition, neither UBS Financial Services Inc. nor their respective employees or agents has provided or will provide legal advice to you or any other accountholder regarding compliance with (or the implications of the credit card Account under) the laws (including tax laws) of your jurisdiction or any other accountholder or any other jurisdiction. You and each other accountholder are, and shall be solely responsible for, and we shall have no responsibility for, compliance with any and all reporting and other requirements arising at any time or times under any applicable laws (including tax laws).

3-D Secure
The 3-D Secure process is a service from Visa, which offers additional protection against the unauthorized use of credit or debit cards for online purchases at participating retailers. There are no fees to cardholders associated with the use of 3-D Secure. While not all online retailers use the 3-D Secure process, some online retailers rely on 3-D Secure to increase security for card payments and it is not possible to deregister. In some cases, cardholders may be sent a one-time passcode to the phone number they have on file with UBS. That one-time passcode will need to be entered online in order to complete the transaction. This passcode should not be shared with anyone and UBS will never call you to ask for this passcode.

Authorized Card Manager
Authorized Card Manager means the person you designate to manage your Account, make decisions about your Account, and obtain information about your Account.

About Us and this Credit Card program
This credit card program is issued and administered by UBS Bank, located in Salt Lake City, Utah. Any credit card account opened in response to this application shall be governed by federal law and, to the extent state law applies, the laws of the State of Utah.

The information contained in these disclosures is accurate as of October 2026 and may change after this date.

UBS Visa Signature Business, UBS Visa Infinite Business and UBS Cash Rewards Visa Business Card Terms and Conditions

Account summary table

Interest rates and interest charges

Card Program Level	UBS Visa Infinite Business card	UBS Visa Signature Business card	UBS Cash Rewards Visa Business card
Annual Percentage Rate (APR) for purchases	**21.99%** This APR will vary with the market based on the Prime Rate.		
APR for balance transfers	**21.99%** This APR will vary with the market based on the Prime Rate.		
APR for cash advances	**28.99%** This APR will vary with the market based on the Prime Rate.		
Penalty APR and when it applies	**29.99%** This APR may be applied to your account if you: 1. Make a late payment; or 2. Make a payment that is returned. This APR will vary with the market based on the Prime Rate. Maximum APR 29.99%. **How long will the Penalty APR apply?** If your APRs are increased for any of these reasons, the Penalty APR may apply to your balances indefinitely.		
Paying interest	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.		

Fees

Card Program Level	UBS Visa Infinite Business card	UBS Visa Signature Business card	UBS Cash Rewards Visa Business card
Annual fee	**$650**	**$0**	**$150**
Transaction fees:			
• Balance transfer	Either **$10** or **5%** of the amount of each transfer, whichever is greater		
• Cash advance	Either **$10** or **5%** of the amount of each cash advance, whichever is greater		
Foreign transaction	**None**		
Penalty fees:			
• Late payment	Up to **$38**		
• Over-the-Credit-Line	**$0**		
• Returned payment	Up to **$38**		

How we will calculate your balance: We use a method called "daily balance (including new purchases)."

Loss of Introductory APR: We may end your Introductory APR and apply the Penalty APR if you make a late payment.

Billing Error: Information about disputing transactions is included in your Cardmember Agreement.

See next page for more important information about your account.

Terms and conditions

Terms and conditions authorization: You agree on behalf of the company and yourself that use of any business credit card account opened or any card issued in connection with this offer will constitute acceptance by you and the company of these Terms and Conditions and the Cardmember Agreement that will be sent to you. You and the company will be jointly and severally liable for all charges incurred according to the Cardmember Agreement. After your account is opened, the terms and conditions are subject to change as provided in the Cardmember agreement. You and the company may only use the business credit cards for business purposes.

About your application and this offer: Business credit cards are issued by UBS Bank (referred to as Bank, or "we," "us," and "our"). Depending on our review of your application and your credit history, or if the income you report is insufficient based on your current obligations, we may be unable to open an account for you. Credit approval of any loan application is subject to the creditworthiness of yourself and the company. UBS Bank will conduct a comprehensive evaluation, which may include, but is not limited to, an assessment of the applicant's financial condition, payment history, credit scores, credit reports, and the adequacy of any collateral offered. Additional terms, conditions, restrictions, and limitations may apply. You also understand that if your application is approved for an account, the APR and the type of account that you receive may be determined based on your creditworthiness. This offer is only available to applicants who are permanent residents of the 50 states of the United States, the district of Columbia and US territories.

Changes to account and benefits terms: We reserve the right to change the APR and other account terms in accordance with the Cardmember Agreement and Utah law. We also reserve the right to change the benefits and features associated with the card or the account.

About your credit report, your credit performance, and your credit information: You (both the company and any responsible individuals) agree that we may request credit reports, including consumer credit reports, from one or more credit reporting agencies in connection with your application and the review, administration and collection of your Account. You also authorize us to exchange credit information concerning you or your account with (and answer questions and requests from) others, such as merchants, other lenders and credit reporting agencies. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit reports. Upon your request, we will tell you the name and address of each consumer reporting agency from which we obtained a consumer report about you.

If you are a client of UBS Financial Services Inc. (UBS FSI), you further agree that UBS FSI may share credit eligibility and other related information with the Bank in connection with our review of your application.

How the variable APRs on your account will be determined: The APRs on your account will be determined each billing cycle by adding a margin to the Prime Rate (which will be the highest rate published in the Money Rates column of The Wall Street Journal on the last business day of each month). See your Cardmember Agreement for more detail. The APRs noted above are current as of October 2026 using a Prime Rate of 7.00%. To find out what may have changed please call 800-762-1000.

Important information about procedures for opening a new account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you apply for an account, we will ask for your name, street address, date of birth, social security number, and other information that will allow us to identify you. We may also ask to see copies of identifying documents.

Balance transfers. Here's how it works: To request a balance transfer please enter the 15 or 16 digit account number from the MasterCard®, Visa, American Express®, or Discover Card account that you want us to process a balance transfer to. Upon approval of your application we will provide you with your Cardmember Agreement and to the extent permitted by your credit line we will process the requested balance transfer payment to the business credit card account(s) which you have requested. If the total amount you request exceeds the assigned credit line on this account, we may either decline the request or send a partial payment to your creditor(s) in the order you provided them to us.

The amount of available credit on this account will be reduced by the amount of the balance transfer and the related balance transfer fees. We reserve the right to decline to process any requested balance transfer. We will not process a request to transfer a balance from any other account you may have with us. Balance transfers incur interest from the transaction date and they do not have the same dispute rights as transactions conducted with a business credit card.

A balance transfer may take up to four weeks to post to your other credit card accounts. Continue to pay each creditor until the balance transfer appears on the other account as a credit. If you would like to complete a balance transfer from another account that is not a Visa, MasterCard, American Express, or Discover card, please call the phone number on the back of your new business credit card once you are approved.

Automatic re-payment of Cash Advances through *CashConnect:*
The *CashConnect* feature on your UBS credit card Account will automatically repay new Cash Advances obtained from ATMs and financial institutions (*CashConnect* Cash Advances), each night, with available funds (up to your Withdrawal Limit, as defined in the Agreements and Disclosures document found at ubs.com/disclosuredocuments) from your UBS Business Services Account BSA (referred to as UBS-FSI Account). The *CashConnect* feature does not repay Cash Equivalent transactions. The *CashConnect* feature is available only for cardholders who have the UBS credit card connected to a Business Services Account BSA. You will incur no interest charges on *CashConnect* Cash Advances, as long as there are sufficient available funds (up to your Withdrawal Limit) in your UBS-FSI Account to repay your *CashConnect* Cash Advance transaction in full when we first seek payment from your UBS-FSI Account. If sufficient available funds (up to your Withdrawal Limit) are not available in your UBS-FSI Account to pay off the *CashConnect* Cash Advances balance in full, then the APR on Cash Advances (as listed in the Account Summary Table) will apply as of the original transaction date on any remaining balance. You will be charged the APR on Cash Advances on your remaining *CashConnect* Cash Advance balance until it is repaid in full. Applicable ATM surcharge fees may apply. No other Account balances are paid through the *CashConnect* feature. If you have a UBS-FSI and choose not to participate in the *CashConnect* feature, please contact UBS Financial Services Inc. at 800-762-1000.

What is considered a Cash Advance
A cash advance is the use of a card or account number to obtain cash loans at any financial institution or ATM that accepts the card, the use of a Cash Advance Check or the purchase of Cash Equivalents. Cash Equivalent means the use of a card or account number to obtain money orders, traveler's checks, foreign currency, lottery tickets, gambling chips, or to make wagers or similar betting transactions, wire transfers or similar cash-like transactions including but not limited to cryptocurrencies.

The Cash Advance Transaction Fee applies, and is equal to $10 or 5% of the amount of each transaction, whichever is greater.

3-D Secure
The 3-D Secure process is a service from Visa, which offers additional protection against the unauthorized use of credit or debit cards for online purchases at participating retailers. There are no fees to cardholders associated with the use of 3-D Secure. While not all online retailers use the 3-D Secure process, some online retailers rely on 3-D Secure to increase security for card payments and it is not possible to deregister. In some cases, cardholders may be sent a one-time passcode to the phone number they have on file with UBS. That one-time passcode will need to be entered online in order to complete the transaction. This passcode should not be shared with anyone and UBS will never call you to ask for this passcode.

Authorized Card Manager
Authorized Card Manager means the person you designate to manage your account, make decisions about your account, and obtain information about your account.

About us and this credit card program: This credit card program is issued and administered by UBS Bank located in Salt Lake City, Utah. Any credit card account opened in response to this application shall be governed by federal law and, to the extent state law applies, the laws of the State of Utah.

The information contained in these disclosures is accurate as of October 2026 and may change after this date.

Please note: All references to the Resource Management Account also apply to the Business Services Account BSA.

About UBS Bank
UBS Visa credit cards are issued by UBS Bank USA, N.A. with permission from Visa U.S.A. Inc.

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

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

UBS Financial Services Inc. is a subsidiary of UBS Group AG. UBS Financial Services Inc. is a member of SIPC. Member FINRA.

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