Access to your funds. Wherever you are.

The UBS Visa debit card offered by UBS Bank

Fees and features	
Annual fee	$0
ATM access	Unlimited number of ATM fee rebates in the US (up to $5 per transaction)[1]
Foreign transaction fee[2]	3% on purchases 2% on ATM/cash transactions
Cash access at the checkout counter	Yes

My Choice Rewards	
Points earned	Not offered

Personal protection services benefits	
Zero liability for fraudulent purchases	Yes[3]
Spend monitoring	Yes

The UBS Visa debit card
The UBS Visa debit card provides you with access to the available funds in your UBS Resource Management Account (RMA) or your UBS Business Services Account BSA. Since it's a Visa card, it's accepted by millions of merchants and ATMs worldwide.

Key benefits
- No annual fee
- Accepted at more than 150M+ Merchant Locations and over 2M ATMs worldwide*
- Direct access to the cash in your UBS RMA or UBS Business Services Account BSA
- Unlimited number of ATM fee rebates in the US (up to $5 per transaction)[1]
- Built-in fraud protection
- Zero liability for unauthorized purchases[3]

We're always here for you where and when you need us
For additional information about the UBS Visa debit card, go to *ubs.com/uscards* or speak with your Financial Advisor.

For clients with a UBS International Resource Management Account (IRMA), please contact your Financial Advisor to learn about the UBS Visa debit card program that's available for certain clients residing outside the United States.

* As of February 2026 as provided by Visa.

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[1] 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) or UBS Business Services Account BSA. We do not reimburse international ATM fees.

[2] You will be charged a fee of 3% of the US dollar amount for each foreign purchase 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] Cardholder must take care in protecting their card and notify UBS Bank immediately of any unauthorized use. Conditions may apply. Please see cardmember agreement for details.

UBS Group AG is the parent company of UBS Bank USA, N.A. and UBS Financial Services Inc., which operate within the Wealth Management division of UBS ("UBS Wealth Management").

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

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

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

Important information about brokerage and advisory services
As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that you understand the ways in which we conduct business, and that you carefully read the agreements and disclosures that we provide to you about the products or services we offer. For more information, please review the client relationship summary provided at **ubs.com/relationshipsummary,** or ask your UBS Financial Advisor for a copy.

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