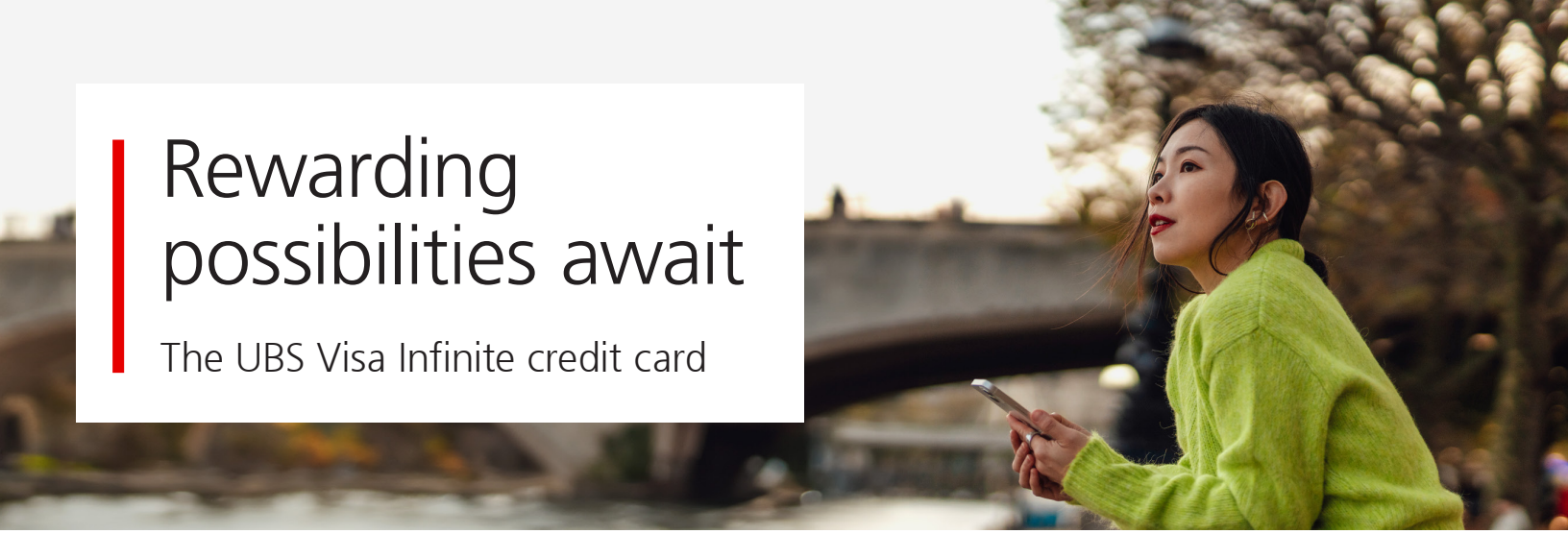
Rewarding possibilities await

The UBS Visa Infinite credit card



The UBS Visa Infinite credit card, offered by UBS Bank, is tailored to your needs with exclusive benefits, extraordinary rewards and exceptional service, all for a $650 annual fee.*

Featured credits

$500 Annual Credit
Up to $500 in statement credit(s) annually to pay for restaurant charges, Amazon Prime membership fees and airport lounge membership fees, based on your annual spend.[1]

$500 Airline Fee Credit
Up to $500 in statement credits annually to pay for qualifying air travel expenses:[2]

- Luggage fees
- Upgrade fees
- Meals
- Cancellation fees
- Lounge fees
- Change fees
- Unaccompanied minor fees
- Pet travel fees
- Lost ticket fees

Global Entry® or TSA PreCheck® statement credit
Up to $120 statement credit toward the application fee of either Global Entry® or TSA PreCheck®[3] for you and any additional cardholders on your account.

Rewards

My Choice Rewards
UBS offers a wide selection of rewards including travel, gift cards, merchandise and statement credits.[4]

Earn points up to 3 times faster

- 3 points for every dollar spent on eligible air travel
- 2 points for every dollar spent on eligible groceries, select digital entertainment, newspapers and cable TV
- 1 point for every dollar spent on all other eligible purchases.[5] Plus, your points never expire.[6]

Fly for fewer points
Fly on any commercial airline for fewer points than you may think.[7]

- Book one $900 flight for 50,000 points
- Book one $350 flight for 25,000 points

No blackout dates or booking fees
When you redeem for commercial flights, hotels or cruises.

Personal Choice
Use your points to pay for purchases or design the reward of your choice.[8]

Redeem for your card fee
Redeem points to pay for your card's $650 annual fee* at a special rate of 50,000 points.

UBS

Air

Airport club access
Complimentary Priority Pass™ Select membership with access, including unlimited guests, to 1,500+ airport lounges around the world.[9] Plus, your $500 Annual Credit[1] (eligibility based on spend) can be applied to cover access fees for any airport club of your choice.

Travel services and entertainment

Plan a trip
UBS Concierge can help book flights, arrange accommodations and other travel needs.[10]

Expert travel assistance
UBS Concierge specializes in providing travel experiences around the world.[10]

Cruises upgraded amenities
UBS Cruise Program can help plan a cruise and access amenities such as cabin upgrades, shore excursions and private parties.[10]

No foreign transaction fees
3% foreign transaction fee automatically waived.

GigSky
Stay connected when traveling with GigSky, a mobile data solution that covers over 125 countries worldwide. Each UBS Visa Infinite cardholder can receive one annual 5 GB, 30-day complimentary data roaming plan through the GigSky app. Compatible eSim device required.[11]

At your request
UBS Concierge can help you shop worldwide, from uncovering the perfect gift to sourcing that must-have accessory.[10]

Hotel

Visa Luxury Hotel Collection
The Visa Infinite Luxury Hotel Collection offers an unparalleled experience with an extraordinary collection of benefits like VIP status, complimentary breakfast daily, an upgrade when available and a special amenity unique to each property.[12]

- $25 food or beverage credit
- Automatic room upgrade upon arrival, when available
- Complimentary in-room Wi-Fi, when available
- Daily complimentary continental breakfast for two
- VIP guest status and best available rate guarantee
- 3:00 p.m. check-out upon request, when available
- Special amenity unique to each property

Marriott International STARS
$100 USD hotel credit, personalized welcome amenity[13] and daily complimentary breakfast for two.

- The Ritz-Carlton—A legendary brand that sets the standard in luxury hospitality
- Ritz-Carlton Reserve—Profound intimacy in the world's most exotic estates
- BVLGARI Hotels and Resorts—Exquisitely-styled contemporary hotels and resorts
- EDITION—Sophisticated experience combined with a contemporary lifestyle
- The Luxury Collection—A glittering ensemble of locally authentic hotels that define their destination
- St. Regis Hotels & Resorts—The global destination where every environment and interaction is precisely defined

Small Luxury Hotels of the World
Composed of 550 hotels, this network strives to deliver unmatched service including:[13]

- $50 USD hotel credit per room for food, beverage or spa, to be used during stay
- Complimentary daily breakfast for two
- Room Upgrade (based on availability)
- Early Check-in/Late Check-out (based on availability)

Car

Great rates and more on car rentals
At participating Avis® and National Car Rental

- Avis Preferred: Save up to 30% on qualifying rentals by booking with UBS Concierge or at avis.com/visainfinite (enter code S107100)[14]
- National: Save up to 25% on qualifying rentals booked at nationalcar.com/offer/infinite[15]

Primary collision and theft insurance coverage
Authorized drivers are covered for damage due to collision or theft up to the value of most rental cars.

Peace of mind

Cell phone protection
Supplemental reimbursement for damage or theft of an eligible cell phone, up to $750/claim and $1,500/year.[16]

Trip delay
Up to $500 reimbursement per ticket for expenses including meals and lodging if trip is delayed more than 6 hours.

Baggage delay
Up to $100 a day for three days for essential purchases like toiletries and clothing if baggage is delayed more than 12 hours.

Lost luggage
Up to $5,000 reimbursement if checked or carry-on luggage and its contents are lost or stolen.

Canceled or interrupted trips
Your Trip Cancellation and Interruption benefit has been expanded to cover even more travel expenses, now up to $10,000 per person and $20,000 per trip. Coverage goes beyond airfare to include hotels, car rentals, excursions and other prepaid travel arrangements. Simply charge all or a portion of a trip to your UBS Visa Infinite card or use your *My Choice Rewards* points, and you and your immediate family members will be covered.

Emergency services
Assistance coordinating medical, legal and travel services.

Trip accident
Up to $1,000,000 in coverage for accidental death or dismemberment when traveling with a common carrier.

Emergency evacuation
Up to $100,000 in coverage for emergency evacuation.

Access cash and seamless payments

Cash access
Unlimited ATM fee rebates in the US (up to $10 per transaction).[17] Plus, with *CashConnect*, get cash at banks and ATMs without cash advance fees or finance charges provided your UBS account has sufficient funds available.[18]

Mobile Wallet
Add your card to Apple Pay™, Samsung Pay® or Google Pay™ to make fast, safe payments with your device with Zero Liability.[19]

Pay Credit Card
Automatically pay your card balance from your Resource Management Account (RMA), UBS Business Services Account BSA or an outside account.

Shop with confidence

Best price for purchases
Up to $500 price protection reimbursement per item purchased if advertised for less within 90 days up to an annual maximum of $1,500.

Warranty extension
One additional year of coverage added to US manufacturers' warranties of three years or less up to $10,000 per claim and $50,000 per cardholder.

Purchase security
Up to $10,000 reimbursement per claim and $50,000 per year if an item is stolen or damaged within 90 days of purchase.

Return protection
Up to $300 reimbursement per item if a merchant refuses to accept return of an item within 90 days of purchase up to an annual maximum of $1,000.

Fraudulent card use protection
With our Zero Liability policy [19] for fraudulent purchases, you are not responsible for unauthorized charges made with your card.

Account management

Authorized users
Add your spouse, child, even a trusted employee to your account for no additional fee. And, you can assign each authorized user an individual spending limit to help you manage your credit line and encourage good financial habits.

Plus, you can grant someone you trust the ability to perform administrative functions on your behalf on the credit card account such as paying bills, adding a Travel Watch and reporting a card as lost or stolen.

Get alerted
Account transaction alerts: Receive notice about activity in your account, including fraud alerts, Pay Credit Card payment set up/modification notifications mobile wallet enrollment verifications, annual summary statement notifications and card activation alerts.

Real-time SMS/text alerts: Enroll for fraud monitoring and e-mail alerts for credit limits, transaction types and suspicious activity. transaction).

To learn more or request your UBS Visa Infinite credit card contact your UBS Financial Advisor or call 866-UBS-VISA (866-827-8472).

UBS Visa Infinite card at a glance

Fees and features	
Annual fee	$650* Redeem 50,000 *My Choice Rewards* points to cover card fee
Authorized users	No fee (up to 24 additional cards)
Foreign transaction fee	None
Featured credits	
$500 Annual Credit[1]	Up to $500 in statement credit(s) annually to pay for restaurant charges, Amazon Prime membership fees and airport lounge membership fees, based on your annual spend.
$500 Airline Fee Credit[2]	Up to $500 in statement credits to pay for qualifying air travel expenses
Global Entry® or TSA PreCheck®[3]	Application fee statement credit up to $120
Account service fee waiver	May qualify for fee waiver of an eligible UBS brokerage account[20]
UBS *My Choice Rewards*	
Point earned	– 3x on air travel[5] – 2x on groceries, digital entertainment, newspapers and cable TV[5] – 1x on all other eligible purchases
Points expiration	None, as long as card is open[6]
Rewards redemption[4]	Redeem for travel, merchandise, statement credit,[8] gift cards and more
Travel and entertainment benefits	
Concierge services[10]	✓
Priority Pass™ Select[9]	✓
Car rental discounts	Avis® and National®[14,15]
Private aviation access	✓
Special hotel rates and amenities[13]	– Visa Infinite Luxury Hotel Collection[12] – Marriott International STARS – Mandarin Oriental Hotel Group – Waldorf Astoria and Conrad Hotels & Resorts
Easy cash and account management	
Cash access	Unlimited number of ATM fee rebates in the US (up to $10/transaction)[17]
CashConnect	Get cash at banks and ATMs with no cash advance or finance charges provided there are sufficient funds available in your linked UBS Resource Management Account (RMA)[18]
Payment services	Set up automatic or one-time payments via UBS Pay Credit Card services and upon payment receive immediate credit to your card
UBS Wealth Management app	✓
Authorized card manager	✓
Card alerts	✓
Real-time push notifications	✓
Payment controls	✓

UBS Visa Infinite card at a glance *(cont.)*

Purchase protection services	
Price protection	Up to $500/claim
Extended warranty	✓
Purchase security	Up to $10,000/claim
Return protection	Up to $300/item
Event ticket protection	Up to $500/ticket, $2,000/event, $5,000/year
Cell phone protection	Up to $750/claim and $1,500/year[16]
Zero Liability for fraudulent purchases[19]	✓

Travel protection services	
Auto rental loss/damage coverage	Coverage reimburses for collision or damage up to $75,000
Baggage delay coverage	Up to $100/day for 3 days
Trip delay reimbursement (for delays more than 6 hours)	Up to $500/ticket
Lost luggage reimbursement	Up to $5,000
Trip cancellation and trip interruption insurance	Up to $10,000
Travel accident insurance	Up to $1,000,000
Travel and emergency assistance	✓
Emergency medical evacuation and transportation coverage	Up to $100,000

Domestic and international emergency services	
Emergency card replacement	✓
Emergency cash disbursement	✓

To learn more, go to ubs.com/uscards.
Speak with your UBS Financial Advisor or call 866-UBS-VISA (866-827-8472) to apply now.

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* **Important information about the UBS Visa Infinite credit card:** 21.99% variable APR for purchases, 21.99% variable APR for balance transfers, 28.99% variable APR for cash advances and 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). APRs vary with the market based on the prime rate. Annual fee: $650. For balance transfers, a fee of $10 or 5% of the amount of the transfer, whichever is greater, applies. For cash advances, a fee of $10 or 5% of the amount of the cash advance, whichever is greater, applies. For residents of Iowa and Puerto Rico only, the balance transfer fee and cash advance fee are equal to $2 or 2% of the amount of the transfer or advance, whichever is greater (maximum fee is $10). Foreign transaction fee: None. Subject to credit approval. Information is accurate as of October 2026, and may have changed after that date. To learn what may have changed, please call 800-762-1000.

Benefits are subject to change and cancellation at any time. Certain conditions, limitations and exclusions apply. Certain conditions, limitations and exclusions apply. Certain restrictions may apply for usage of UBS Visa credit card benefits by non-US residents. For more information on benefits, see ubs.com/uscards.

[1] Eligible UBS Visa Infinite card accounts must have cumulative spending of $25,000 or greater during either the current calendar year-to-date or the prior calendar year. Credits must be requested and will be no greater than the amount of the restaurant transactions, the Amazon Prime membership fees and airport lounge access charged to your eligible UBS Visa Infinite card account, up to $500 per calendar year. You may claim up to $500 in credit(s) for each calendar year in which you qualify for the benefit. If you claim more than $500 in credits in a calendar year, the credits issued will be capped at $500 for that year. If you do not claim the maximum eligible credit in a year, the unclaimed portion will not carry over into subsequent years. You must claim the credits for the same calendar year in which the applicable purchase transactions posted to your card account. A credit must be claimed within 120 days of the transaction date.

Amazon Prime is provided by Amazon.com, Inc. and not by UBS Bank or its affiliates. UBS makes no representation or warranties with respect to any product or service offered by Amazon.com, Inc. and UBS will have no input concerning such products and services. UBS and Amazon.com, Inc. are independent of each other and do not have an agency, partnership or employment relationship, and UBS may not act for or bind Amazon.com, Inc. in any manner. All requests for products or services must be made directly with Amazon.com, Inc. and are subject to its internal review and approval process.

[2] You must enroll in this benefit on UBS Online Services and select one of the eligible domestic US carriers. The selected airline applies to all cards in the enrolled card account. Qualifying Airline Purchases must be charged to the enrolled card account and may vary by airline. UBS and Visa rely on airlines to submit the correct information for these transactions.

[3] You must be an eligible UBS Visa Infinite cardholder to participate in this offer.

You must complete either the Global Entry® or TSA PreCheck® application(s) and pay the application fee(s) with your UBS Visa Infinite card.

Global Entry® is a US Government program, operated by US Customs and Border Protection (CBP). Visa and UBS Bank have no control over the program including, but not limited to, application, approval process or enrollment, fees charged by CBP, and no liability with regards to the Global Entry® program. For complete details on the Global Entry® program, including full terms and conditions, go to www.cbp.gov/global-entry/about.

TSA PreCheck® is a US Government program administered by the Transportation Security Administration ("TSA"), a component of the US Department of Homeland Security ("DHS"). Visa and UBS Bank have no control over the program including, but not limited to, application, approval process or enrollment, fees charged by TSA, and no liability with regards to the TSA PreCheck® program. For complete details on the TSA PreCheck® program, including full terms and conditions, go to www.tsa.gov/precheck. The TSA PreCheck® trademark is used with the permission of the US Department of Homeland Security.

Global Entry® also includes TSA PreCheck® benefits when departing U.S airports. Travelers must include their Global Entry® PASS ID # (located on the back of the Global Entry® card) into travel reservations to activate their TSA PreCheck® benefit.

Eligible cardholders are entitled to up to $120 in a statement credit per eligible Visa Infinite account number on one qualifying transaction every four (4) years for completing the following qualifying transactions: Global Entry® application fee or TSA PreCheck® applications fees. Cardholders can continue to earn up to $120 in statement credit(s) for application fees every 4 years. The 4 year period is based on the date of the first qualified transaction. Please allow 6 – 8 weeks after either the Global Entry® or TSA PreCheck® program application fee is charged to an eligible Visa Infinite card for the statement credit to be posted to your account.

Cardholders are responsible for payment of all charges until the statement credit posts to the account.

Visa and UBS Bank reserve the right to modify or cancel this offer at any time and without notice.

[4] When redeeming, point value varies depending on redemption category.

[5] Extra points are based on merchant category code. To be eligible for extra points, purchases must be made directly with a qualified merchant. For example, air travel booked through online booking sites other than the airlines' own sites may not qualify for extra points. Groceries not bought at stand-alone grocery stores (such as purchases within a larger retail store) may not qualify for extra points. Purchases at superstores and warehouse clubs do not qualify for extra points. Digital Entertainment, Newspapers and Cable TV include all transactions within the "Cable, Satellite and Other Pay Television/Radio/Streaming Services" merchant category, which at present includes the following services: Disney+, ESPN+, FuboTV, Hulu, Max, Netflix, Pandora Radio, Paramount+, Peacock, Showtime, SiriusXM, Sling, Spotify and Vudu. In addition, recurring subscriptions to Audible, Pandora Internet Radio, Wall Street Journal, New York Times, USA Today, Los Angeles Times, Washington Post, Boston Globe, Chicago Tribune, Houston Chronicle, Newsday, New York Post, Sun Sentinel and San Francisco Chronicle will also receive extra points. The list of subscriptions qualifying for extra points remains at the discretion of UBS Bank and may change periodically and without notice. Please note that any streaming platforms purchased or subscribed for via Apple shall be excluded for the purposes of extra points. Please call the number on the back of your card with any questions.

[6] If you voluntarily close your card account, or if UBS Bank closes your card account due to inactivity, and your card account is in good standing, you will be allowed 90 days following the effective date of termination of the UBS card account to redeem outstanding rewards points for gift cards or merchandise. In the event UBS Bank closes your card account for any reason other than inactivity, your points will be immediately forfeited.

[7] Redeem 25,000/50,000 rewards points for one ticket up to $350/$900 respectively on any commercial airline. Tickets must be booked through UBS Online Services or by calling our UBS Rewards Desk and charged to your UBS Visa credit card linked to your rewards account. Once your purchase is complete, applicable rewards points per ticket will be deducted from your account and a credit posted to your credit card account for the ticket price. For tickets costing more than $350 or $900, you must pay the difference using additional rewards points at a rate of 5,000 points for any additional cost of up to $50 of ticket value. Additional payments may be made only in increments of 5,000 points. You must cover the full cost of ticket with rewards points. Please refer to the program and benefits guide that comes with your card for complete rules on redeeming your points. Restrictions apply.

[8] The item or items you purchase must add up to $100 or more before redeeming.

[9] Priority Pass™ Select offers access to over 1,500 participating airport lounges worldwide. Membership is required to access participating lounges. To request your complimentary membership card, visit ubs.com/prioritypassselect.

[10] Cardholders are responsible for the cost of any goods or services purchased through the UBS Concierge.

[11] An eSIM—also known as an embedded SIM—is built straight into many modern smartphone devices. The eSIM makes it possible to add a secondary service, such as GigSky, to that phone. For a list of phones compatible with the GigSky app, visit: www.gigsky.com/devicecompatibility.

[12] Benefits vary by property. In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases the hotel may or may not provide a substitute benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Infinite Luxury Hotel Collection website or through UBS Concierge for benefits to apply. Some properties may require a minimum night stay or require booking certain room categories to receive the additional complimentary benefit. Please consult the terms and conditions for each property.

[13] Select hotel offers are available when reservations are booked through the UBS Concierge. These offers are subject to change and cancellation at any time. Certain conditions, limitations and exclusions may apply. For more information on specific hotel offers, go to ubs.com/mycardbenefits or ubs.com/uscards.

[14] UBS Visa Infinite cardholders can take advantage of enrollment in Avis Preferred, and save up to 30% on qualifying rentals. Discount varies by rental date, location and vehicle type. Call your UBS Concierge at 888-762-1232 for more details or go to avis.com/visainfinite to book your car rental online. Benefits are subject to change and cancellation at any time. Certain conditions, limitations and exclusions apply. For more information on benefits, go to ubs.com/mycardbenefits or ubs.com/uscards.

[15] Save up to 25% on qualifying National® rentals of any size car at participating locations in the United States, Canada, Latin America and the Caribbean. Also receive complimentary Emerald Club® Executive level membership. Call your UBS Concierge at 888-762-1232 for more details or go to nationalcar.com/offer/infinite to book your car rental online. Benefits are subject to change and cancellation at any time. Certain conditions, limitations and exclusions apply. For more information on benefits, go to ubs.com/mycardbenefits or ubs.com/uscards.

[16] This benefit is supplemental coverage for theft of, damage to or involuntary and accidental parting of your cell phone. Once all other applicable insurance has been exhausted, Cellular Telephone Protection will provide coverage up to $750 per claim, up to two (2) claims and $1,500 per twelve (12) month period. Please see complete terms and conditions for details.

[17] 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). We do not reimburse international ATM fees.

[18] There must be sufficient funds to repay the cash advance that night or you will incur applicable cash advance fees and interest charges. The automatic transfers used to pay off your *CashConnect* cash advances will reduce the available funds in your UBS Resource Management Account (RMA) or Business Services Account BSA that is linked to your UBS Visa credit card and as a result could affect other transactions dependent on cash, such as fee payments, investment purchases, online bill pay, debit card usage and outstanding checks. Please make sure that you have sufficient available funds (up to your Withdrawal Limit) in your UBS Financial Services Inc. account linked to your UBS Visa credit card to cover these items, as well as the *CashConnect* cash advance. The *CashConnect* feature is available only for cardholders who have the UBS credit card connected to a RMA or Business Services Account BSA.

[19] Cardholder must take care of protecting their card and notify UBS Bank immediately of any unauthorized use. Conditions may apply. Please see cardmember agreement for details.

[20] For annual service fee waiver eligibility, please refer to the Fees and Charges section of the Agreements and Disclosures document located at ubs.com/disclosuredocuments or contact your Financial Advisor.

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

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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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