The card that lets you be you

And lets you benefit every day
The UBS Visa Signature credit card

The UBS Visa Signature credit card offered by UBS Bank is packed with features, benefits and rewards that you can enjoy just by doing the things you do every day. Binge watch your favorite shows, pay your mobile phone bill or get cash at the ATM. Do all this and more with **no annual fee**.* The UBS Visa Signature credit card fits into your life and the way you live it. So you do you, and the benefits will follow.

It all starts here

Enjoy a $140 Annual Credit

It's like your card knows you and what you love to do. Receive a $140 annual statement credit for use toward Amazon Prime membership fees charged to your card. The annual spend requirement is waived for the first year.[1] So whether you're watching your favorite shows, buying a gift or just getting household items, you're benefiting every day.

Be in the know. And in control.

Manage your account more easily

Register for UBS Online Services and download the UBS Wealth Management app so you can stay up to date and manage all aspects of your card from your phone. Choose from alerts, real-time notifications of purchases and an activity summary.

Real-time push notifications on purchases

Once you add your UBS card to Apple Wallet®, you'll receive transaction notifications on all purchases made with your card or mobile device.

Payment convenience

Your card can be used for contactless payments and mobile wallet transactions. You can also set up recurring payments for monthly bills on your UBS card, as well as automatic payments of your monthly card statement from your UBS Resource Management Account (RMA).

Protect your phone and your identity

Cell Phone Protection

Enjoy worry-free protection for what you depend on most: your phone. Just pay your monthly wireless bill with the UBS Visa Signature credit card, and your phone is covered if it's damaged or stolen.[2]

Fees we cover

No foreign transaction fees

You'll never be charged a foreign transaction fee for purchases made with the UBS Visa Signature credit card. Whether you're travelling internationally or making a purchase from overseas, you can say goodbye to foreign transaction fees because they're automatically waived.

A credit card that you'll want to use at the ATM

Use your card at banks and ATMs, and receive an unlimited number of ATM fee rebates (up to $5 per transaction).[3] Plus, with *CashConnect*[4] you won't pay finance charges and cash advance fees provided you have sufficient funds in your linked UBS RMA.

UBS

Flexible rewards that let you do more

My Choice Rewards

Take advantage of a rewards program designed to reward you every day. Redeem points for everything from flights, hotels and jewelry to electronics and gift cards. And points don't expire[5] as long as your UBS Visa Signature credit card account remains open.

Fly for fewer points

Fly on any approved commercial airline for fewer points than you might think. Book one $900 flight for only 50,000 points.[6]

No blackout dates on flights and hotels

One of the advantages of using *My Choice Rewards* points earned on your UBS Visa Signature credit card for travel is that you can enjoy more freedom when booking flights and hotels without being limited by blackout dates.

Buy it with your points

With *Personal Choice*, you can use your points to pay for anything you purchase with your card, as long as your purchases add up to $100 or more before redeeming. It doesn't get more flexible than that.

Treat yourself and friends

Whether you're looking to treat yourself or someone else, gift cards start for as little as 2,500 points and are available from many partners and in a variety of denominations. Or redeem points for merchandise and more.

At your service

Concierge service that helps you do you

At the center of your card is the UBS Concierge[7], at your disposal 24 hours a day, 7 days a week, ready to help you make the most of your time. From exceptional experiences, dining reservations, securing hard-to-get event tickets and more—to put the UBS Concierge to work for you, simply call 800-762-1000.

Travel on your terms

Luxury hotel amenities with you in mind

Access special, property-specific amenities when you book your next hotel reservation through your UBS Concierge. From the exquisite collection of Mandarin Oriental hotels and resorts, world-class service of Shangri-La and unique elegance of Small Luxury Hotels of the World, you are sure to find a bespoke experience. Select from more than 2,000 luxury hotel properties worldwide. Plus, the UBS Visa Signature credit card also gives you access to special amenities across the Marriott International Luxury Brand, and the full breadth and features of the Visa Signature Luxury Hotel Collection.[8, 9]

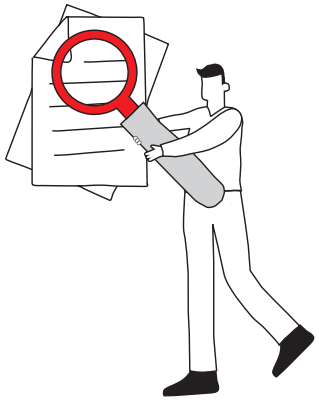
Travel protection no matter where you are

Whether at home or away, the UBS Visa Signature credit card comes with peace of mind built in. From auto rental damage and lost luggage reimbursement to automatic purchase security, emergency card replacement and cash disbursement, you can do more of you with far less worry.

Preferred car rental rates

Get special discounted rates with Avis or National[10] and get access to great rates from other car rental providers when booking through the UBS Concierge.

UBS



Benefits at a glance

Fees and features

Annual fee	None*
Authorized users	$0 (up to 24 authorized users)
Cash access	Unlimited number of ATM fee rebates in the US (up to $5 per transaction)[3]
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)[4]
Foreign transaction fees	None

Rewards and annual credits

$140 Annual Credit[1]	It's for you to use toward Amazon Prime membership fees charged to your card. The annual spend requirement is waived for the first year.
My Choice Rewards	– 1 point per dollar spent – Points don't expire[5]
Rewards redemption	– Redeem for statement credit[11], gift cards, merchandise and travel – Maximize redemption value: Book one $900 flight for only 50,000 points[6]

Travel and entertainment benefits

Travel Accident Insurance	Up to $250,000
Lost Luggage Reimbursement	Up to $3,000
Baggage Delay Reimbursement	Up to $100 per day for 3 days and a total of $300 per 12-month period
Auto Rental Collision Damage Waiver coverage	Secondary coverage reimburses for collision or damage up to value of most rental cars
UBS Concierge[7]	Travel planning and ticket access
Hotel upgrades and amenities[8]	Visa Signature Luxury Hotel Collection with special rates and upgrades[9]

Personal protection services

Zero liability[12]	For fraudulent purchases
Purchase Security	Up to $500 per claim and a total of $50,000 per 12-month period
Return Protection	Up to $250 per item and $1,000 annually
Extended Warranty Protection	Yes
Cell Phone Protection[2]	Up to $750/claim and $1,500/year

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* **Important information about the UBS Visa Signature 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: None. 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 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] Enrollment required. Eligible accounts must have cumulative spending of $12,000 or greater each year as marked by the anniversary date of your enrollment in the benefit. You may receive up to $140 in credit(s) for each year in which you qualify for the benefit. If you do not receive the maximum eligible credit in a year, the unused portion will not carry over into subsequent years. Credit(s) will only be applied to Amazon Prime membership fees charged to your enrolled UBS Visa Signature card account.

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] 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.

[3] 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 to cardholders who have their UBS card linked to a UBS Resource Management Account (RMA) or Business Services Account BSA. We do not reimburse international ATM fees.

[4] 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 Visa credit card connected to a RMA or Business Services Account BSA.

[5] 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.

[6] Redeem 25,000/50,000 rewards points for one ticket up to $350/$900 respectively on any commercial airline. There is a $25 booking fee per ticket associated with these two redemption options when booking with your UBS Visa Signature card. 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/$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.

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

[8] 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 benefit details, terms and conditions go to ubs.com/mycardbenefits or ubs.com/uscards.

[9] 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 Signature Luxury Hotel Collection website or through UBS Concierge for benefits to apply. Please consult the terms and conditions for each property.

[10] The Car Rental Privileges benefits are subject to each car rental company's terms and conditions, which are subject to change. For more information on benefit details, terms and conditions, go to ubs.com/mycardbenefits or ubs.com/uscards.

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

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

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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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