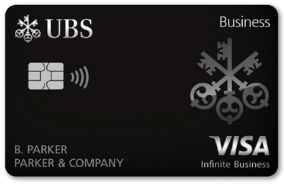
An experience built to your standards

The UBS Visa Infinite Business card



The UBS Visa Infinite Business card, offered by UBS Bank is designed with valuable expense tracking and reporting tools, versatile travel benefits and rich rewards. Plus, you continue to receive the holistic support from your UBS Financial Advisor for both your business and personal financial needs. Annual fee: $650.*

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 access 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

Versatile UBS *My Choice Rewards*
Enjoy maximum flexibility with UBS *My Choice Rewards*. Earn points up to three times faster for eligible purchases made by you and your employee cardholders:

- 3 points for every dollar spent on air travel and hotel stays[4]
- 2 points for every dollar spent on office supplies, shipping, advertising and cable, Internet and phone[4]
- 1 point for every dollar spent on all other purchases

Points you can use in all kinds of ways
Redeem them for travel, merchandise, gift cards and more.[5] Use points to pay for virtually anything you purchase with your card. Even cover your card's annual fee.

When you book through UBS, you can use points to get one airline ticket up to $900 for just 50,000 points. Or get one airline ticket up to $350 for just 25,000 points.[6]

There are no blackout dates and no booking fees when you redeem points for flights or hotels. Plus, your points don't expire as long as your card account remains open.[7]

UBS

Business travel your way

Airport club access
Complimentary membership, including additional cardholders with unlimited guests and access to 1,500+ airport lounges around the world.[8] Plus, your $500 Annual Credit[1] (eligibility based on spend) can be applied to cover access fees for any airport club of your choice.

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.[9]

Preferred treatment at hotels
From boutique treasures to world-famous hotels, you'll receive VIP status, special amenities and upgrades at over 800 luxury hotels worldwide with the Visa Infinite Luxury Hotel Collection.[10]

With sublime style, bespoke service and lavish amenities, Marriott International STARS—including The Ritz-Carlton, Ritz-Carlton Reserve, St. Regis, EDITION, BVLGARI Hotels and Resorts and The Luxury Collection—will provide a luxury experience for the modern business traveler.[11]

Plus, when you book through the UBS Concierge your card offers special amenities at select participating luxury properties including world-renowned Mandarin Oriental Hotel Group, Waldorf Astoria and Conrad Hotels & Resorts.[12]

Special savings on the road
If you're renting a car, you can enjoy special savings and amenities including discounted rates with Avis® and National®.[13, 14]

Financial reporting and controls

UBS Wealth Management app
With our UBS Wealth Management app, you'll have a range of features at your fingertips to view card statements and activity, temporarily deactivate a misplaced card, set up recurring and one-time payments and more.

Authorized card manager
Choose an individual you trust to pay bills, review and/or dispute transactions and perform other functions.

Convenient card alerts
Receive e-mail alerts that can tell you when payment is due, when your card is approaching its limit, when suspicious activity occurs and more.

Real-time push notifications on purchases
Once you add your UBS card to your mobile wallet (i.e., Apple Pay®, Google Pay™, Samsung Pay®), you'll receive transaction notifications on all payments made with your mobile device. And if you use Apple Pay, you'll also get transaction notifications when you use your physical UBS Visa Infinite Business card.

Expense tracking with Visa Spend Clarity for Business
Track expenses at work or on the go. You can:

- Add notes to each transaction or attach documents like photos of your receipts
- Sync transactions with accounting software like Intuit Quickbooks® Online and Xero™[15]
- Run custom reports on demand or on a schedule, and more[16]

Manage spending with payment controls
Take charge of employee card spending and purchases. With payment controls, you decide where, when and how cards are used with easy-to-change settings and regular notifications. Limit use by time of day, day of week, location, merchant type, dollar amount and transaction type for added peace of mind.

Through UBS Online Services or by calling UBS Client Services, you can also set or change overall card spending limits for each card on the account.

Cash management

Cash access and payments made simple
Get cash at banks and ATMs worldwide without finance charges or cash advance transaction fees, as long as you have sufficient funds available in your linked UBS Business Services Account BSA.[16]

Plus, with your UBS Visa Infinite Business card you can take advantage of:

- Unlimited ATM fee rebates (up to $10 per transaction) in the US, provided you have a linked UBS Business Services Account BSA[17]
- No foreign transaction fees

For your convenience, you can even set up automatic payments of your monthly card statement balance from your UBS Business Services Account BSA. Pay the full amount, the required minimum or anything in between.

Payments made through UBS Pay Credit Card service from an eligible UBS brokerage account immediately credit to your card account, providing greater utility of your credit line.

Extra employee cards at no additional cost
Get up to 24 additional cards for employees.

Round-the-clock personalized attention

UBS Concierge at your service
UBS Concierge is like a personal assistant. Your UBS Concierge can book business flights, arrange hotel accommodations, make dinner reservations, help with tickets for client entertainment, even help you find items you're looking for and schedule delivery. Need to schedule a tee time? Plan a business event? Just call your UBS Concierge.[12]

Dining

Fine dining and experiences
UBS Dining Program has preferential access and special amenities to 600 select restaurants as well as access to Take a Chef and Culinary Experiences.[12]

Protection services

Peace of mind for travelers
Rest a little easier when you travel with your card, with coverage if your trip is delayed, interrupted or canceled. Get reimbursed if your luggage is lost or stolen and compensated if it's delayed. Your card also provides travel accident insurance and auto rental loss/damage coverage, Travel and Emergency Assistance Services, plus emergency medical evacuation.

Protection for your purchases
You can count on purchase security, return protection, extended warranty service and Zero Liability for unauthorized purchases.[18] You'll even have price protection if you see an item advertised for less, as well as event ticket protection if you miss an event through no fault of your own.

Cell phone protection
Supplemental reimbursement for damage or theft of an eligible cellphone, up to $750/claim and $1,500/year.[19]

Savings

Savings made easy with Visa SavingsEdge®
Visa Savings Edge® can get you discounts on qualifying purchases. All UBS Visa Business cardholders save with Instant Coupons. Plus, cardholders who link their eligible UBS Visa Business card will have access to Cashback Offers that provide discounts in the form of statement credits. Visit visasavingsedge.com for details and participating merchants.[20]

More ways to save
As a UBS Visa Infinite Business cardholder, you may also qualify for annual account fee waivers on eligible UBS Financial Services Inc. brokerage accounts.[21]

To learn more about the UBS Visa Infinite Business card go to ubs.com/uscards.

Speak with your UBS Financial Advisor or call 866-UBS-VISA (866-827-8472).

UBS Visa Infinite Business card at a glance

Fees and features	
Annual fee	$650* Redeem 50,000 *My Choice Rewards* points to cover card fee
Foreign transaction fee	None
Authorized users	No fee (up to 24 additional cards)
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[21]
UBS *My Choice Rewards*	
Points earned	– 3x on air travel and hotel stays[4] – 2x on select business purchases[4] – 1x on all other eligible purchases
Points expiration	None, as long as card is open[7]
Rewards redemption[5]	Redeem for travel, merchandise, statement credit,[22] gift cards and more
Travel and entertainment benefits	
Concierge services[12]	✓
Priority Pass™ Select[8]	✓
Car rental discounts	Avis® and National®[13, 14]
Private aviation access	✓
Special hotel rates and amenities[11]	– Visa Infinite Luxury Hotel Collection[10] – Marriott International STARS – Mandarin Oriental Hotel Group – Waldorf Astoria and Conrad Hotels & Resorts
Transaction management and controls	
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 Business Services Account BSA[16]
Visa SavingsEdge	Enroll for automatic business savings to help you save on qualified business expenses[20]
Payment services	Set up automatic or one-time payments via UBS Pay Credit Card services and upon payment receive immediate credit to your card
Authorized card manager	✓
Card alerts	✓
Real-time push notifications	✓
Visa Spend Clarity for Business	✓
Payment controls	✓

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

Business and purchase protection services	
Price protection	Up to $500/claim
Extended warranty	✓
Purchase security	Up to $10,000/claim
Return protection	Up to $300/item
Zero Liability for fraudulent purchases[18]	✓
Event ticket protection	Up to $500/ticket, $2,000/event, $5,000/year
Cell phone protection	Up to $750/claim and $1,500/year[19]
Travel protection services	
Auto rental loss/damage coverage	– Primary for business use – Secondary for personal use – 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.

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

*** Important information about the UBS Visa Infinite Business 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 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. 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 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 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 US 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] Extra points are based on the merchant category code defined by Visa and agreed to by the merchant. Air travel and hotel bookings through online sites other than the airlines' and hotels' own sites may not qualify for extra points. Merchant categories for the small business extra points include office supplies, business cable/internet, shipping, business phone, and advertising, as established by Visa. Extra points small business combined spend is capped at $200,000 per credit card account anniversary year. Purchases at superstores and warehouse clubs do not qualify for extra points.

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

[6] Redeem 25,000/50,000 rewards points for one ticket up to $350/$900 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.

[7] 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.

[8] 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.

[9] 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: gigsky.com/devicecompatibility.

[10] 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.

[11] 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.

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

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

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

[15] Only available on desktop platform.

[16] 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.

[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 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.

[18] 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.

[19] 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.

[20] Visa SavingsEdge® is a Small Business loyalty and discount program offered by Visa U.S.A. Inc. to eligible businesses and their authorized Cardholders that hold an eligible Visa Business Card. Visa Small Business Cardholders can receive savings through two types of Discount Offers: Instant Coupons and Cashback. With Instant Coupons, Cardholders may receive a discount at the time of purchase by using an applicable coupon code or link from a participating Merchant. A linked card is not required for Cardholders to use Instant Coupons. With Cashback Offers, Cardholders must link (enroll) their eligible card in the Program and use their linked card to make qualifying purchases of goods or services pursuant to an active Cashback Offer provided by a participating Merchant, and that transaction must be processed or submitted through the Visa payment system (a "Qualifying Purchase"). Visa may modify, restrict, limit or change the Program in any way and at any time. Visa reserves the right at any time to cancel the Program. Visa also reserves the right to suspend or cancel any Cardholder's participation in the Program. Cardholders will only receive discounts for qualifying purchases that are in full compliance with the terms of the applicable Discount Offer. Discount Offers may be subject to additional Terms and Conditions. Discount Offers may be removed from the Program at any time and are subject to availability. Discount Offers are also subject to any applicable law or regulation that may restrict or prohibit certain sales. Discounts will not appear on a Cardholder's receipt at the point of sale. For Cashback Offers, discounts are provided in the form of credits posted to the Cardholder's applicable Visa Business Card account. Please visit visasavingsedge.com for complete details on the program, including the program terms and conditions.

[21] 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.

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

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About UBS Bank
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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

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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