Built for a better bottom line

The UBS Cash Rewards Visa Business card

Ready to earn cash back on business purchases? The UBS Cash Rewards Visa Business card, offered by UBS Bank, is designed to bring you valuable expense tracking and reporting tools, travel benefits, cash back rewards and services. All for a $150 annual fee,* with an enhanced level of support from your UBS Financial Advisor.

Cash Rewards

Cash back on every eligible purchase
Every eligible purchase with your card counts for cash rewards that could add up to thousands of dollars a year. Earn cash back when you pay bills with your card, too. It's extra money you can spend on your business.
– Earn 2% cash back on your first $100,000 in eligible purchases each year[1]
– Earn 1% cash back on all purchases after that
– Earn cash back on spending by employee cardholders too

Receive your cash rewards as either a statement credit or a deposit into your UBS Business Services Account BSA.

Financial reporting and controls

Expense tracking with Visa Spend Clarity for Business
Track expenses at work or on the go. As a cardmember, 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™, run custom reports on demand or on a schedule and more.[2]

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

Manage spending with payment controls
Take charge of employee card spending and purchases. With payment controls, you can decide where, when and how your business cards are used with easy-to-change settings and regular notifications.

Limit card use by time of day, day of week, location, merchant type, dollar amount and transaction type for added peace of mind.

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

An enhanced mobile app
With the UBS Wealth Management app, you'll have a range of features at your fingertips.
– View card statements and activity
– Temporarily deactivate a misplaced card

Plus much more.

Convenient card alerts
Receive mobile-friendly 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. With Apple Pay you'll also receive notifications on all other transactions made with your UBS card.

Cost savings and simplicity

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

Global cash access made simple
Get cash at banks and ATMs worldwide without finance charges or cash advance fees, provided you have sufficient funds available in your linked UBS Business Services Account BSA. With *CashConnect*, cash advances are automatically repaid that night from your linked account.[3]

Unlimited ATM fee rebates in the US
Get an unlimited number of ATM fee rebates of up to $5 per transaction in the US, provided you have a linked UBS Business Services Account BSA.[4]

Payment convenience
Earn cash rewards when you use your card to pay one-time or recurring bills (e.g., cell phone). You can also set up automatic payments of your monthly card statement from your UBS Business Services Account BSA.

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

Savings on business purchases
Visa SavingsEdge® can get you discounts on qualifying purchases.[6] 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.

Accepted worldwide
Since Visa is accepted at so many locations, it's easier for you to use your card across the globe with no foreign transaction fee.

Protection services

Protection for your purchases
Wherever you are, you can count on purchase security, return protection, extended warranty service, zero liability for unauthorized purchases and emergency card replacement and cash disbursement.[7]

Travel privileges

Coverage when you travel
Rest easy knowing your trip is covered with travel protections. Your card comes with:
– Lost Luggage and Baggage Delay reimbursement
– Travel Accident Insurance
– Auto Rental Collision Damage Waiver coverage
– Travel and Emergency Assistance Services

To learn more, go to ubs.com/uscards

Speak with your UBS Financial Advisor or call 833-709-1790 to apply now.

UBS Cash Rewards Visa Business card at a glance

Fees and features

Annual fee	$150* (includes up to 24 additional cards for no additional fee)
Cash access	Unlimited number of ATM fee rebates in the US (up to $5 per transaction)[4]
CashConnect	Get cash at banks and ATMs with no cash advance or finance charges provided there is sufficient funds available in the linked UBS Business Service Account BSA[3]
Foreign purchase transaction fee	Waived; 0% on ATM/cash transactions
Payment services	Set up automatic or one-time payments via UBS Pay Credit Card services and receive credit immediately to your card

Cash Rewards

Earn rate	– 2% cash back on first $100,000 in eligible purchases each year[1] – 1% cash back on all eligible purchases after that – $150 cash back bonus after $5,000 in spend within your first three months[8]
Expiration	None, as long as card is open[9]
Redemption options	Cash back as a statement credit[10] or a deposit into your UBS Business Services Account BSA

Financial reporting and controls

Visa Spend Clarity for Business	✓
UBS Wealth Management app	✓
Payment Controls	✓
Authorized Card Manager	✓
Card alerts	✓
Real-time push notifications	✓

Protection

Purchase Security/Extended Protection	Up to $10,000/claim
Return Protection	Up to $250/item
Zero liability for fraudulent purchases[7]	✓

Travel benefits

Auto Rental Collision Damage Waiver coverage	– Primary coverage for business use – Secondary for personal use
Travel Accident Insurance	Up to $250,000
Travel and Emergency Assistance	✓

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

Baggage Delay coverage	Up to $100/day for 3 days
Lost Luggage reimbursement	Up to $3,000

Additional savings

Visa SavingsEdge	Enroll for automatic business savings to help you save on qualified business expenses[5, 6]

Domestic and international emergency services

Emergency card replacement	✓
Emergency cash disbursement	✓

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***Important information about the UBS Cash Rewards Visa 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: $150. 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. 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] The 2% cash back on the first $100,000 in eligible purchases per year is based on the card account anniversary date.

[2] Run custom reports on demand or on a schedule is only available on desktop platform.

[3] 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.

[4] 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 833-709-1790 or 201-352-5257 for assistance. ATM rebates are only available for cardholders who have the UBS Visa credit card linked to a UBS Business Services Account BSA. We do not reimburse international ATM fees.

[5] Discounts provided as credits on future account statements.

[6] 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.

[7] 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.

[8] To receive the $150 bonus cash rewards offer, you must make $5,000 in eligible purchases on your UBS Cash Rewards Visa Business card within the first three months from card account approval. Your period to spend the total $5,000 may be shorter than three months, if there is a delay in receiving your card. Also, purchases may fall outside the 3-month period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped.) Eligible purchases do NOT include fees of any kind, including annual fee, interest charges, unauthorized or fraudulent charges, balance transfers, cash advances, travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, or any checks that access your account. There is only one bonus awarded per card account, regardless of the number of cardholders on that card account. All cardholder spend counts toward the spend requirements. This offer cannot be combined with any other promotional acquisition offers. This bonus offer is not available to either current or previous UBS credit cardmembers. If you receive and apply for this offer but do not satisfy the requirements, you will not receive any new account bonus. This promotional offer is only available for clients who have a UBS account at the time of credit card application. All applications subject to credit approval. To be eligible for this bonus offer, account must be open and not in default at the time of fulfillment. $150 cash rewards will be credited to your account as soon as your spend reaches $5,000 in posted transactions. Cash rewards can be redeemed in increments of $25 as long as your available rewards balance exceeds $100 and, as long as your card account stays open and in good standing.

[9] 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 the outstanding Cash Rewards balance. In the event UBS Bank closes your card account for any reason other than inactivity, your remaining Cash Rewards balance will be immediately forfeited.

[10] For statement credit, the item or items you purchase must add up to $100 or more before redeeming.

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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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