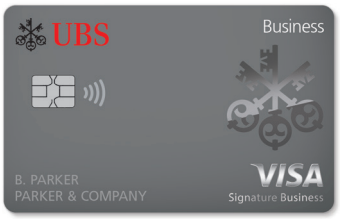
The business benefits that let you be you

The UBS Visa Signature Business card



The UBS Visa Signature Business card offered by UBS Bank is packed with features designed for your everyday protection and purchasing needs—all with **no annual fee**.* Among the many features that work with the way you work are a $140 Annual Credit[1] for your Amazon Prime membership fees, cell phone protection[2] and no foreign transaction fees. So you do you, and the benefits for your business will follow.

Make every day more productive and secure

Receive a $140 Annual Credit
Enjoy 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 getting deliveries, buying supplies or gifting for your business, you're benefiting.

Convenient card alerts
Enroll in mobile-friendly alerts that can tell you when payment is due, when your card is approaching its limit, when suspicious activity occurs and more.

More control with the UBS Wealth Management app
View card activity. Temporarily deactivate a misplaced card or manage your payments and more.

Authorized card manager
Choose an individual you trust to pay bills, review or dispute transactions, verify fraud and more.

Request extra cards, no extra cost
You can give cards to up to 24 employees and set spending limits at your discretion.

Fees we cover

Say goodbye to foreign transaction fees
You won't be charged a foreign transaction fee for purchases made with the UBS Visa Signature Business card. Whether you're travelling overseas or making an international purchase, foreign transaction fees are automatically waived.

Take advantage of global ATM cash access
Get cash at banks and ATMs worldwide without finance charges or cash advance fees. With *CashConnect*, your cash advances are automatically repaid each business day from your UBS Business Services Account BSA as long as you have sufficient funds available in your UBS account.[3]

Unlimited ATM fee rebates in the US
Use your card at banks and ATMs and receive 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]

Travel services and rewards—built for the way you do business

Travel on your terms

Concierge service that helps you do you

One of the most valuable features of your UBS Visa Signature Business card is your complimentary UBS Concierge, who can help you like a personal assistant.[5] Your UBS Concierge can make life a little easier when you need help including:

- Researching, planning and booking travel
- Arranging dining reservations
- Getting event tickets and more

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 Business 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.[6, 7]

Preferred car rental rates

Get special discounted rates with Avis or National[8] and get access to great rates from other car rental providers when booking through the UBS Concierge.

Be rewarded the way you choose

My Choice Rewards

Take advantage of a rewards program designed to reward you every day. Earn one point for every eligible dollar spent by you or employee cardholders. And points don't expire[9] as long as your UBS Visa Signature Business card account remains open.

Fly for fewer points

Book one $900 flight for only 50,000 points.[10] Fly on any approved commercial airline for fewer points than you might think.

No blackout dates on flights and hotels

Use your *My Choice Rewards* points to book a flight or hotel without blackout dates.

Treat yourself. Reward employees. And thank clients.

The UBS Visa Signature Business card lets you redeem points for flights, hotels, car rentals, gift cards, merchandise and more.[11] And 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. It doesn't get more flexible than that.

Designed to help keep your bottom line in line

Run business your way

Visa Spend Clarity for Business
Make managing your business easier from your desktop or mobile device. You'll be able to view card spending patterns and create reports to manage cash flow and stay on budget.

– Use the mobile app to get transaction notifications,[12] add notes on transactions and upload receipts.
– Customize transaction categories and run reports on desktop to track employee spending.[13]

Manage employee card spending
With spend controls, you can decide where, when and how the cards are used with easy-to-change settings and regular notifications. Limit card use by time, day, location, merchant type, dollar amount and transaction type for added peace of mind. By calling UBS Client Services, you can set or change the monthly spending limit for each card on the account.

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 Visa card, as well as automatic payments of your monthly card statement from your UBS Business Services Account BSA.

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

Savings on business purchases
Visa SavingsEdge® can get you discounts on qualifying purchases.[14] 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.

Be protected wherever you go

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 Business card, and all of the phones on your plan are covered up to $1,500 per year if they're damaged or stolen.[2]

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.[15]

Coverage when you travel
Rest easy knowing your trip is covered with travel protections such as lost luggage and baggage delay reimbursement, travel accident insurance, auto rental loss/damage coverage, plus travel and emergency assistance services.

To learn more, go to ubs.com/uscards.
Speak with your UBS Financial Advisor or call 800-762-1000 to apply now.

UBS

Benefits at a glance

Fees and features

Annual fee	None*
Authorized users	$0 (up to 24 authorized users)
CashConnect	Get cash at banks and ATMs with no cash advance fees or finance charges provided there are sufficient funds available in the linked UBS Business Services Account BSA[3]
Cash access	Unlimited number of ATM fee rebates in the US (up to $5/transaction)[4]
Foreign transaction fees	None
Payment services	Set up automatic or one-time payments via UBS Pay Credit Card services and receive credit immediately to your card

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.
Earn rate	– 1 point per dollar spent – Points don't expire[9]
Redemption options	– Redeem for statement credit,[16] gift cards, merchandise and travel – Maximize redemption value: book one $900 flight for only 50,000 points[10]

Account management and controls

Visa Spend Clarity for Business	Expense reporting
UBS Wealth Management app	Manage your account on the go
Authorized card manager	Yes
Card alerts	Enroll in fraud and spend alerts
Real-time push notifications	Yes

Business and purchase protection

Cell Phone Protection[2]	Up to $750/claim and $1,500/year
Purchase Security/Extended Protection	Up to $10,000 per claim and $50,000 per year
Return Protection	Up to $250/item
Zero liability[15]	For fraudulent purchases

Benefits at a glance *(cont.)*

Travel and entertainment benefits

UBS Concierge[5]	24/7	
Special hotel rates and amenities[6]	– Marriott International STARS – Mandarin Oriental Hotel Group – Waldorf Astoria and Conrad Hotels & Resorts	– Small Luxury Hotels of the World – Shangri-La – Visa Signature Luxury Hotel Collection[7]
Car rental discounts[8]	– Avis® – National®	

Travel protection services

Auto Rental Collision Damage Waiver coverage	– Primary coverage for business use – Secondary for personal use – Coverage reimburses for collision or damage up to $50,000
Travel Accident Insurance	Up to $250,000
Travel and Emergency Assistance	24/7
Baggage Delay Reimbursement	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[14]

Domestic and international emergency services

Emergency card replacement	Yes
Emergency cash disbursement	Yes

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***Important information about the UBS Visa Signature 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: 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 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] 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] 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 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 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 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 credit card linked to a Business Services Account BSA. We do not reimburse international ATM fees.

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

[6] 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.

[7] 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.

[8] 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.

[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 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.

[10] 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.

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

[12] Only available on mobile app.

[13] Only available on desktop platform.

[14] 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.

[15] 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.

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

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

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