



Access to your funds. Wherever you are.



The UBS Visa debit card offered by UBS Bank USA

Fees and features

Annual fee	\$0
ATM access	Unlimited number of ATM fee rebates in the US (up to \$5 per transaction) ¹
Foreign transaction fee ²	3% on purchases 2% on ATM/cash transactions
Cash access at the checkout counter	Yes

My Choice Rewards

Points earned	Not offered
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Personal protection services benefits

Zero liability for fraudulent purchases	Yes ³
ID theft protection and dark web monitoring	Yes ⁴

The UBS Visa debit card

The UBS Visa debit card provides you with access to the available funds in your UBS Resource Management Account (RMA) or your UBS Business Services Account BSA. Since it's a Visa card, it's accepted by millions of merchants and ATMs worldwide.

Key benefits

- No annual fee
- Accepted at more than 130 million merchant locations and over 2.3 million ATMs worldwide*
- Direct access to the cash in your UBS RMA or Business Services Account BSA
- Unlimited number of ATM fee rebates in the US (up to \$5 per transaction)¹
- Built-in fraud protection
- Zero liability for unauthorized purchases³
- ID theft protection and dark web monitoring with ID Navigator Powered by NortonLifeLock⁴

We're always here for you where and when you need us

For additional information about the UBS Visa debit card, go to ubs.com/uscards or speak with your Financial Advisor.

For clients with a UBS International Resource Management Account (IRMA), please contact your Financial Advisor to learn about the UBS Visa debit card program that's available for certain clients residing outside the United States.

* As of June 2023 as provided by Visa

- ¹ 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) or Business Services Account BSA. We do not reimburse international ATM fees.
- ² You will be charged a fee of 3% of the US dollar amount for each foreign purchase transaction made using your UBS Visa debit card and a fee of 2% of the US dollar amount if you use your debit card to obtain foreign currency from an ATM or a financial institution located outside the United States.
- ³ Cardholder must take care in protecting their card and notify UBS Bank USA immediately of any unauthorized use. Conditions may apply. Please see cardmember agreement for details.
- ⁴ No one can prevent all identify theft.

About UBS Bank USA

The UBS Visa debit card is issued by UBS Bank USA with permission from Visa USA. Inc.

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

About UBS Financial Services Inc.

The Resource Management Account (RMA), Business Services Account BSA and International Resource Management Account (IRMA) are brokerage accounts with UBS Financial Services Inc., a registered broker-dealer and a Member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at sipc.org. The RMA, Business Services account BSA, and IRMA provides access to banking services and products through arrangements with affiliated banks and other third-party banks, and provides access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services Inc.

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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