



# Rewarding possibilities await

The UBS Visa Infinite credit card



The UBS Visa Infinite credit card, offered by UBS Bank USA, is tailored to your needs as a UBS client and delivers exclusive benefits, extraordinary rewards and exceptional service, all for a \$495 annual fee\*.

## 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 membership fees, based on your annual spend.<sup>1</sup>

### \$250 Airline Fee Credit

Up to \$250 in statement credits to pay for qualifying air travel expenses:<sup>2</sup>

- 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 \$100 statement credit toward the application fee of either Global Entry® or TSA PreCheck®.<sup>3</sup>



## Rewards

### My Choice Rewards

UBS offers a wide selection of rewards including travel gift cards, merchandise, and statement credits.<sup>4</sup>

### Earn points up to 3 times faster

Earn three points for every dollar spent on eligible air travel, two points for every dollar spent on eligible gas and groceries and one point for every dollar spent on all other eligible purchases.<sup>5</sup> Plus, your points never expire.<sup>6</sup>

### Fly for fewer points

Fly on any commercial airline for fewer points than you may think.<sup>7</sup>

- Book one \$900 flight for 50,000 points
- Book one \$350 flight for 25,000 points

### No blackout dates or booking fees

When you redeem for commercial flights, hotels or cruises.

### Personal Choice

Use your points to pay for purchases or design the reward of your choice.<sup>8</sup>

### Redeem for your card fee

Redeem points to pay for your card's \$495 annual fee\* at a special rate of 40,000 points.

## Air

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### Airport Club Access

Complimentary membership with access, including unlimited guests, to 1,300+ airport lounges around the world.<sup>9</sup> Plus, your \$500 Annual Credit<sup>1</sup> (eligibility based on spend) can be applied to cover access fees for any airport club of your choice.

### Private Aviation

With NetJets, when you purchase a 50-hour NetJets Share™ or NetJets Lease™, enjoy a complimentary round-trip upgrade every year.<sup>10</sup>

## Hotel

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### Visa Luxury Hotel Collection

The Visa Infinite Luxury Hotel Collection offers an unparalleled experience with an extraordinary collection of benefits like VIP status, complimentary breakfast daily, an upgrade when available and a special amenity unique to each property.<sup>11</sup>

- \$25 food or beverage credit
- Automatic room upgrade upon arrival, when available
- Complimentary in-room Wi-Fi, when available
- Daily complimentary continental breakfast for two
- VIP guest status and best available rate guarantee
- 3:00 p.m. check-out upon request, when available
- Special amenity unique to each property

### Marriott International STARS

\$100 USD hotel credit, personalized welcome amenity<sup>12</sup> and daily complimentary breakfast for two.

- The Ritz-Carlton—A legendary brand that sets the standard in luxury hospitality
- Ritz-Carlton Reserve—Profound intimacy in the world's most exotic estates
- BVLGARI Hotels and Resorts—Exquisitely-styled contemporary hotels and resorts
- EDITION—Sophisticated experience combined with a contemporary lifestyle
- The Luxury Collection—A glittering ensemble of locally authentic hotels that define their destination
- St. Regis Hotels & Resorts—The global destination where every environment and interaction is precisely defined

### Small Luxury Hotels of the World

Composed of 550 hotels, this network strives to deliver unmatched service including:<sup>12</sup>

- \$50 USD hotel credit per room for food, beverage or spa, to be used during stay.
- Complimentary daily breakfast for two
- Room Upgrade (based on availability)
- Early Check-in/Late Check-out (based on availability)

## Car

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### Great rates and more on car rentals

At participating Enterprise, Avis®,<sup>13</sup> National Car Rental<sup>14</sup> and Alamo.

- Avis Preferred: Save up to 30% on qualifying rentals by booking with UBS Concierge or at [avis.com/visainfinite](https://avis.com/visainfinite) (enter code S107100)<sup>13</sup>
- National: Save up to 25% on qualifying rentals booked at [nationalcar.com/offer/infinite](https://nationalcar.com/offer/infinite)<sup>14</sup>
- Enterprise: Save 5% on everyday low rates by booking with a UBS Concierge<sup>15</sup>
- Alamo: Save 5% or more with every Alamo rental by booking with a UBS Concierge<sup>15</sup>

### Primary collision and theft insurance coverage

Authorized drivers are covered for damage due to collision or theft up to the value of most rental cars.



## Travel services and benefits

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### Plan a trip

UBS Concierge can help book flights, arrange accommodations and other travel needs.<sup>15</sup>

### Expert travel assistance

UBS Concierge specializes in providing travel experiences around the world.<sup>15</sup>

### Cruises upgraded amenities

UBS Cruise Program can help plan a cruise and access amenities such as cabin upgrades, shore excursions and private parties.<sup>15</sup>

### No foreign transaction fees

3% foreign transaction fee automatically waived.

## Personalized attention

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### Fine dining and experiences

UBS Dining Program has preferential access and special amenities to 600 select restaurants as well as access to Big City Chefs and Culinary Experiences.<sup>15</sup>

### Event tickets, tee time and more

UBS Concierge can get tickets to sporting events or concerts, book a tee time and more.<sup>15</sup>

### At your request

UBS Concierge can help you shop worldwide, from uncovering the perfect gift to sourcing that must-have accessory.<sup>15</sup>



## Peace of mind

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### ID Navigator Powered by NortonLifeLock

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can provide you with greater peace of mind. When you enroll, ID Navigator Powered by NortonLifeLock provides you with the tools to help keep you informed of potential threats to your identity, so you can act quickly should the unexpected happen.

### Dovly Uplift™

Another powerful benefit you can take advantage of is credit monitoring from Dovly Uplift™. It's always a great idea to monitor your credit score and history, and now you can do it whenever you like. Enroll now to get started.<sup>16</sup>

### Cell phone protection

Supplemental reimbursement for damage or theft of an eligible cellphone, up to \$750/claim and \$1,500/year<sup>17</sup>

### Trip delay

Up to \$500 reimbursement per ticket for expenses including meals and lodging if trip is delayed more than 6 hours.

### Baggage delay

Up to \$100 a day for three days for essential purchases like toiletries and clothing if baggage is delayed more than 12 hours.

### Lost luggage

Up to \$5,000 reimbursement if checked or carry-on luggage and its contents are lost or stolen.

### Canceled or interrupted trips

Up to \$5,000 reimbursement for the common carrier portion of trip, if trip is canceled or cut short due to sickness or injury.

### Emergency services

Assistance coordinating medical, legal and travel services.

### Trip accident

Up to \$1,000,000 in coverage for accidental death or dismemberment when traveling with a common carrier.

### Emergency evacuation

Up to \$100,000 in coverage for emergency evacuation.

## Easy cash and account management

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### Cash access

Unlimited ATM fee rebates in the US (up to \$10 per transaction).<sup>18</sup>

### CashConnect

Get cash at banks and ATMs without cash advance fees or finance charges provided your UBS account has sufficient funds available.<sup>19</sup>

### Mobile Wallet

Add your card to Apple Pay™, Samsung Pay® or Google Pay™ to make fast, safe payments with your device with Zero Liability.<sup>20</sup>

### Amazon One

Forget reaching for your wallet or fussing with your phone to make a purchase. Because now you can pay for items from retailers like Whole Foods Market and others by using your palm with Amazon One. All it takes is a simple wave of your hand, and you're good to go.

### Pay Credit Card

Automatically pay your card balance from your Resource Management Account (RMA), Business Services Account BSA or an outside account.

### Authorized users

Add your spouse, child, even a trusted employee to your account for no additional fee.

### Authorized Card Manager

Grant someone you trust the ability to perform administrative functions on your behalf on the credit card account such as paying bills, adding a Travel Watch and reporting a card as lost or stolen.

### Monthly spending limits

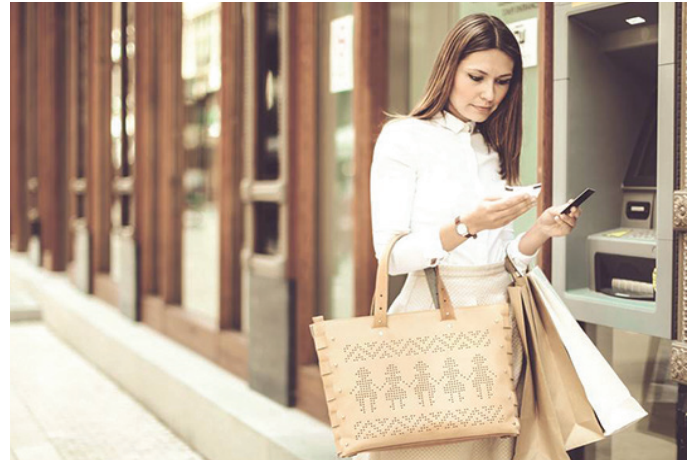
Assign each authorized user an individual spending limit to help you manage your credit line and encourage good financial habits.

### Account transaction alerts

Receive notice about activity in your account, including fraud alerts, Pay Credit Card payment set-up/modification notifications, mobile wallet enrollment verifications, annual summary statement notifications and card activation alerts.

### Alerts

Real-time SMS/text alerts for fraud monitoring and e-mail alerts for credit limits, transaction types and suspicious activity.



## Shop with confidence

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### Best price for purchases

Up to \$500 price protection reimbursement per item purchased if advertised for less within 90 days up to an annual maximum of \$1,500.

### Warranty extension

One additional year of coverage added to US manufacturers' warranties of three years or less up to \$10,000 per claim and \$50,000 per cardholder.

### Purchase security

Up to \$10,000 reimbursement per claim and \$50,000 per year if an item is stolen or damaged within 90 days of purchase.

### Return protection

Up to \$300 reimbursement per item if a merchant refuses to accept return of an item within 90 days of purchase up to an annual maximum of \$1,000.

### Fraudulent card use protection

With our Zero Liability policy<sup>20</sup> for fraudulent purchases, you are not responsible for unauthorized charges made with your card.

To learn more or request your UBS Visa Infinite credit card contact your UBS Financial Advisor or call 866-UBS-VISA (866-827-8472).

\* **Important information about the UBS Visa Infinite credit card:** 23.49% variable APR for purchases, 23.49% variable APR for balance transfers, 29.99% 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: \$495. 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 February 2024, 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](https://ubs.com/uscards).

<sup>1</sup> 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 USA 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.

<sup>2</sup> 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 card account. Qualifying Airline Purchases must be charged to a UBS Visa Infinite credit card and may vary by airline. UBS and Visa rely on airlines to submit the correct information for these transactions.

<sup>3</sup> UBS Visa Infinite credit cardholders are entitled to up to \$100 in statement credit(s) per eligible UBS Visa Infinite credit card account number 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 \$100 in statement credit(s) for application fees every 4 years. Please allow 6 – 8 weeks after either the Global Entry® or TSA PreCheck® program application fee is charged to an eligible UBS Visa Infinite card for the statement credit to be posted to the account. You must use your eligible UBS Visa Infinite credit card to complete either the Global Entry® and/or TSA PreCheck® application(s) and pay the application fee(s) with your Card. Please allow up to 7 calendar days from account approval for this benefit to become available. Visa and UBS reserve the right to modify or cancel this offer at any time and without notice.

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 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](https://tsa.gov/precheck). The TSA PreCheck® trademark is used with the permission of the US Department of Homeland Security.

Global Entry® is a US Government program, operated by US Customs and Border Protection (CBP). Visa and UBS 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](https://cbp.gov/global-entry/about). The Global Entry® 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.

<sup>4</sup> When redeeming, point value varies depending on redemption category.

<sup>5</sup> Extra points are based on merchant category code. Air travel booked through online sites other than the airlines’ own sites may not qualify for extra points. Groceries not bought at stand-alone grocery stores (such as purchases within a larger retail store) may not qualify for extra points. Purchases at superstores and warehouse clubs do not qualify for extra points.

<sup>6</sup> If you voluntarily close your card account, or if UBS Bank USA 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 USA closes your card account for any reason other than inactivity, your points will be immediately forfeited.

<sup>7</sup> Redeem 25,000/50,000 rewards points for one ticket up to \$350/\$900 respectively 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.

<sup>8</sup> The item or items you purchase must add up to \$100 or more before redeeming.

<sup>9</sup> Priority Pass™ Select offers access to over **1,300** participating airport lounges worldwide. Membership is required to access participating lounges. To request your complimentary membership card, visit [ubs.com/prioritypassselect](https://ubs.com/prioritypassselect).

<sup>10</sup> Not available for use on NetJets Peak Period Days. Other restrictions apply. Additional terms and conditions apply, contact a NetJets associate at 866-538-6993 for details.

- <sup>11</sup> 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.
- <sup>12</sup> 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 specific hotel offers, go to [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits) or [ubs.com/uscards](https://ubs.com/uscards).
- <sup>13</sup> 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](https://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 benefits, go to [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits) or [ubs.com/uscards](https://ubs.com/uscards).
- <sup>14</sup> Save up to 25% on qualifying National<sup>®</sup> rentals of any size car at participating locations in the United States, Canada, Latin America and the Caribbean. Also receive complimentary Emerald Club<sup>®</sup> Executive level membership. Call your UBS Concierge at 888-762-1232 for more details or go to [nationalcar.com/offer/infinite](https://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 benefits, go to [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits) or [ubs.com/uscards](https://ubs.com/uscards).
- <sup>15</sup> Cardholders are responsible for the cost of any goods or services purchased through the UBS Concierge.
- <sup>16</sup> While Dovly's platform is designed to remove inaccuracies from your credit report, every case is different, and not everyone will achieve the same results.
- <sup>17</sup> 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.
- <sup>18</sup> 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). We do not reimburse international ATM fees.
- <sup>19</sup> 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) that is linked to your UBS 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 in your UBS account linked to your UBS 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.
- <sup>20</sup> Cardholder must take care of protecting their card and notify UBS Bank USA immediately of any unauthorized use. Conditions may apply. Please see cardmember agreement for details.

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#### **About UBS Bank USA**

UBS Visa Infinite credit cards are 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) and Business Services Account BSA 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](http://sipc.org). The Resource Management Account (RMA) provides access to banking services and products through arrangements with affiliated banks and other third-party banks, and provide access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services Inc.

**Investment, insurance and annuity products: Not FDIC insured • 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](https://ubs.com/relationshipsummary), or ask your UBS Financial Advisor for a copy.

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