



# The card that lets you be you

And lets you benefit every day  
The UBS Visa Signature credit card



The UBS Visa Signature credit card offered by UBS Bank USA is packed with features, benefits and rewards that you can enjoy just by doing the things you do every day. Binge watch your favorite shows, pay your mobile phone bill or get cash at the ATM. Do all this and more with **no annual fee**.<sup>\*</sup> The UBS Visa Signature credit card fits into your life and the way you live it. So you do you, and the benefits will follow.

## It all starts here

### Enjoy a \$140 Annual Credit

It's like your card knows you and what you love to do. Receive 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.<sup>1</sup> So whether you're watching your favorite shows, buying a gift or just getting household items, you're benefiting every day.

## Be in the know. And in control.

### Manage your account more easily

Register for UBS Online Services and download the UBS Financial Services app so you can stay up to date and manage all aspects of your card from your phone. Choose from alerts, real-time notifications of purchases and an activity summary.

### Real-time push notifications on purchases

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

### 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.

### 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 card, as well as automatic payments of your monthly card statement from your UBS Resource Management Account (RMA).

## Protect your phone and your identity

### 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 credit card, and your phone is covered if it's damaged or stolen.<sup>2</sup>

### ID theft protection with dark web monitoring

Protecting your privacy and personal information is our top priority. To make sure no one can try to be you, the UBS Visa Signature credit card offers an extra level of security with **ID Navigator Powered by NortonLifeLock**.<sup>3</sup>

### 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>4</sup>

## Fees we cover

### No foreign transaction fees

You'll never be charged a foreign transaction fee for purchases made with the UBS Visa Signature credit card. Whether you're travelling internationally or making a purchase from overseas, you can say goodbye to foreign transaction fees because they're automatically waived.

### A credit card that you'll want to use at the ATM

Use your card at banks and ATMs, and receive an unlimited number of ATM fee rebates (up to \$5 per transaction).<sup>5</sup> Plus, with *CashConnect*<sup>6</sup> you won't pay finance charges and cash advance fees provided you have sufficient funds in your linked UBS RMA.



## Flexible rewards that let you do more

### **My Choice Rewards**

Take advantage of a rewards program designed to reward you every day. Redeem points for everything from flights, hotels and jewelry to electronics and gift cards. And points don't expire<sup>7</sup> as long as your UBS Visa Signature credit card account remains open.

### **Fly for fewer points**

Fly on any approved commercial airline for fewer points than you might think. Book one \$900 flight for only 50,000 points.<sup>8</sup>

### **No blackout dates on flights and hotels**

One of the advantages of using *My Choice Rewards* points earned on your UBS Visa Signature credit card for travel is that you can enjoy more freedom when booking flights and hotels without being limited by blackout dates.

### **Buy it with your points**

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 before redeeming. It doesn't get more flexible than that.

### **Treat yourself and friends**

Whether you're looking to treat yourself or someone else, gift cards start for as little as 2,500 points and are available from many partners and in a variety of denominations. Or redeem points for merchandise and more.

## At your service

### **Concierge service that helps you do you**

At the center of your card is the UBS Concierge<sup>9</sup>, at your disposal 24 hours a day, 7 days a week, ready to help you make the most of your time. From exceptional experiences, dining reservations, securing hard-to-get event tickets and more—to put the UBS Concierge to work for you, simply call 800-762-1000.

## Travel on your terms

### **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 credit 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.<sup>10, 11</sup>

### **Take off with NetJets®**

Access to fly virtually anywhere you want to go with NetJets, a worldwide leader in private aviation. To learn more, call NetJets at 866-538-6993.

### **Travel protection no matter where you are**

Whether at home or away, the UBS Visa Signature credit card comes with peace of mind built in. From auto rental damage and lost luggage reimbursement to automatic purchase security, emergency card replacement and cash disbursement, you can do more of you with far less worry.

### **Preferred car rental rates**

Get special discounted rates with Avis or National<sup>12</sup> and get access to great rates from other car rental providers when booking through the UBS Concierge.



# Benefits at a glance

## Fees and features

Annual fee	None*
Authorized users	\$0 (up to 24 authorized users)
Cash access	Unlimited number of ATM fee rebates in the US (up to \$5 per transaction) <sup>5</sup>
<i>CashConnect</i>	Get cash at banks and ATMs with no cash advance or finance charges provided there are sufficient funds available in your linked UBS Resource Management Account (RMA) <sup>6</sup>
Foreign transaction fees	None

## Rewards and annual credits

\$140 Annual Credit <sup>1</sup>	It's for you to use towards Amazon Prime membership fees charged to your card. The annual spend requirement is waived for the first year.
<i>My Choice Rewards</i>	<ul style="list-style-type: none"> <li>– 1 point per dollar spent</li> <li>– Points don't expire<sup>7</sup></li> </ul>
Rewards redemption	<ul style="list-style-type: none"> <li>– Redeem for statement credit<sup>13</sup>, gift cards, merchandise and travel</li> <li>– Maximize redemption value: Book one \$900 flight for only 50,000 points<sup>8</sup></li> </ul>

## Travel and entertainment benefits

Travel accident insurance	Up to \$250,000
Lost luggage reimbursement	Up to \$3,000
Baggage delay coverage	Up to \$100 per day for 3 days and a total of \$300 per 12-month period
Auto rental loss/damage coverage	Secondary coverage reimburses for collision or damage up to value of most rental cars
Concierge services <sup>9</sup>	Travel planning and ticket access
Private aviation access	NetJets <sup>®</sup>
Hotel upgrades and amenities <sup>10</sup>	Visa Signature Luxury Hotel Collection with special rates and upgrades <sup>11</sup>

## Personal protection services

Zero liability <sup>14</sup>	For fraudulent purchases
Purchase security	Up to \$500 per claim and a total of \$50,000 per 12-month period
Return protection	Up to \$250 per item and \$1,000 annually
Extended warranty	Yes
Cell phone protection <sup>2</sup>	Up to \$750/claim and \$1,500/year
ID theft protection	ID Navigator Powered by NortonLifeLock <sup>3</sup>
Dovly Uplift <sup>TM 4</sup>	Access to credit score, credit report details and tools to correct errors

\* **Important information about the UBS Visa Signature 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: 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 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 December 2023, 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> 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 card account.

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> 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>3</sup> No one can prevent all identify theft.

<sup>4</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>5</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 credit card linked to a UBS Resource Management Account (RMA) or Business Services Account BSA. We do not reimburse international ATM fees.

<sup>6</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 linked to a RMA.

<sup>7</sup> If you voluntarily close your card or if UBS Bank USA closes your card 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 Account or Cards to redeem outstanding points for gift cards or merchandise. In the event UBS Bank USA closes your Card for any reason other than inactivity, your points will be immediately forfeited.

<sup>8</sup> 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.

<sup>9</sup> Cardholders are responsible for the cost of any goods or services purchased through the UBS Concierge.

<sup>10</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 benefit details, terms and conditions go to [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits) or [ubs.com/uscards](https://ubs.com/uscards).

<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 Signature Luxury Hotel Collection website or through UBS Concierge for benefits to apply. Please consult the terms and conditions for each property.

<sup>12</sup> 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](https://ubs.com/mycardbenefits) or [ubs.com/uscards](https://ubs.com/uscards).

<sup>13</sup> The item or items you purchase must add up to \$100 or more before redeeming.

<sup>14</sup> Cardholder must take care in protecting their card and notify UBS Bank USA immediately of any unauthorized use. Conditions may apply. Please see your cardmember agreement for details.

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**About UBS Financial Services Inc.**

The Resource Management Account (RMA) is a brokerage account 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 RMA account 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.

**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](http://ubs.com/relationshipsummary), or ask your UBS Financial Advisor for a copy.

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