

UBS cards overview

The **UBS Visa Infinite and UBS Visa Signature credit cards** give you access to more of what you want—a flexible rewards program, exclusive Visa Signature and Infinite benefits¹⁸ and access to cash at ATMs and banks worldwide—without the fees¹. **The UBS Visa debit card** is accepted virtually everywhere and also allows you to get cash back at the checkout counter.¹⁷



UBS Visa Infinite credit card



UBS Visa Signature credit card



UBS Visa debit card

Fees/Features

Annual fee	<ul style="list-style-type: none"> • \$495* +\$0 per authorized user (up to 24) • 35,000 points for annual fee 	\$0 up to 24 authorized users with no additional fee**	\$0
Foreign purchase transaction fees	Waived	3% on purchases	<ul style="list-style-type: none"> • 3% on purchases • 2% on ATM/Cash
ATM Access	<ul style="list-style-type: none"> • No cash advance or finance charges (if funds are available)¹ • Unlimited ATM fee rebates on cash withdrawals in the U.S. (up to \$10 per transaction)² 	<ul style="list-style-type: none"> • No cash advance or finance charges (if funds are available)¹ • Unlimited ATM fee rebates on cash withdrawals in the U.S. (up to \$5 per transaction)² 	Unlimited number of ATM fee rebates for cash withdrawals made in the U.S. (up to \$5 per transaction) ^{2***}

Rewards

Points earned	<ul style="list-style-type: none"> • 3x points on commercial air travel³ • 2x points on gas and groceries³ • 1 point on all other eligible purchases 	1 point on all eligible purchases	Not offered
Points cap and Forfeiture	<ul style="list-style-type: none"> • No cap • Points do not expire if the card is open⁴ 	<ul style="list-style-type: none"> • No cap • Points do not expire if the card is open⁴ 	Not applicable
Bonus points	Earn 25,000 points after spending \$3,000 in first 3 months ⁵	Earn 5,000 bonus points after spending \$3,000 in the first three months ⁵	Not applicable
Redemption options	Gift cards, merchandise, travel, unique experiences, charity, statement credit	Gift cards, merchandise, travel, unique experiences, charity, statement credit	Not applicable



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Statement credit	With the Personal Choice feature, redeem 10,000 points for a \$100 statement credit ⁶	Personal Choice feature, redeem 10,000 points for \$100 of statement credit ⁶	Not applicable
Air travel redemptions	<ul style="list-style-type: none"> Redeem 25,000/50,000 points for one flight up to \$350/\$900⁷ No blackouts or restriction on flights No booking fee 	<ul style="list-style-type: none"> Redeem 25,000/50,000 points for one flight up to \$350/\$900⁷ No blackouts or restriction on flights \$25 airline booking fee per ticket 	Not applicable
Travel and entertainment benefits¹⁸			
Concierge	Assistance with coordinating travel planning, dining, entertainment, event ticket access and much more ⁸	Assistance with coordinating travel planning, dining, entertainment, event ticket access and much more ⁹	Not offered
Air travel	<ul style="list-style-type: none"> \$250 Airline Fee Credit⁹ 12 complimentary GoGo In-Flight Wi-Fi sessions¹⁰ 	Not offered	Not offered
Worldwide airport lounge access	<ul style="list-style-type: none"> Up to \$500 reimbursement with Any Airport Club Program, which provides reimbursement for day passes or annual membership fees for airport lounges worldwide. Cardholders must spend at least \$50,000 annually¹¹ Unlimited complimentary access to 1,000+ Priority Pass Select Lounges for Cardholders and an unlimited number of guests (enrollment required)¹² 	Not offered	Not offered
Global entry with access to TSA Pre[®]	\$100 Application Fee Statement Credit ¹³	Not offered	Not offered
Private aviation access	Points accrued in the <i>My Choice Rewards</i> Program may be redeemed for qualifying private aviation charges on your card for Wheels Up and NetJets	Points accrued in the <i>My Choice Rewards</i> Program may be redeemed for qualifying private aviation charges on your card for Wheels Up and NetJets	Not offered
Dining	Access to UBS Dining program	Access to UBS Dining program	Not offered
Leisure	Access to sightseeing and tours, private golf club access, ground transportation services, global luggage delay, global airport meet and greet	Access to sightseeing and tours, private golf club access, ground transportation services, global luggage delay, global airport meet and greet	Not offered



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UBS Visa debit card

Hotel upgrades and amenities

- Access to Visa Luxury Hotel Collection, with benefits including room upgrades (when available), complimentary breakfast, and early/late check-in/-out (when available) at participating hotels¹⁴
- Access to additional luxury hotels and amenities, such as Relais and Chateaux,¹⁵ Mandarin Oriental, Marriott International Luxury Brands Villas of Distinction

Room upgrades (when available) and up to six more benefits at over 700 luxury hotels through Visa Signature Luxury Hotel Resort Collection¹⁴

Not offered

Auto rental

- Primary coverage reimbursement for collision or damage up to the value of most rental cars
- Rental Car discounts (Avis, National, Audi Silvercar, Enterprise, Alamo, etc.)¹⁶

Secondary coverage reimbursement for collision or damage up to value of most rental cars

Not offered

Travel benefits¹⁸

Trip cancellation and trip interruption insurance

Up to \$5,000

Not offered

Not offered

Paid emergency medical Evacuation and Transportation coverage

Up to \$100,000

Not offered

Not offered

Travel accident insurance

Up to \$1,000,000

Up to \$250,000

Not offered

Baggage delay coverage

Up to \$100 per day for 3 days and a total of \$300 spend per 12 month period

Up to \$100 per day for 3 days and a total of \$300 spend per 12 month period

Not offered

Trip delay reimbursement

Up to \$500 per ticket to reimburse cost of meals and lodging if trip is delayed more than 6 hours

Not offered

Not offered

Lost luggage reimbursement

Up to \$5,000

Up to \$3,000

Not offered

Roadside assistance

Up to \$50 per event; up to 4 events per year

Up to \$50 per event; up to 4 events per year

Not offered



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Personal protection services^{19,20}

Purchase security	Up to \$10,000 per claim and \$50,000 per year	Up to \$500 per claim and \$50,000 per year	Not offered
Price protection	Up to \$500 per claim and \$1,500 per year	Not offered	Not offered
Return protection	Up to \$300 per claim and \$1,000 per year	Up to \$250 per claim and \$1,000 per year	Not offered
Event ticket protection	Up to \$500 per event ticket , \$2,000 per event, and \$5,000 per year	Not offered	Not offered
Warranty manager services	<ul style="list-style-type: none"> • Doubles Warranty time period coverage up to one year • Up to 12 additional months • Up to \$10,000 per claim and \$50,000 per year 	<ul style="list-style-type: none"> • Up to 12 additional months • Up to \$10,000 per claim and \$50,000 per year 	Not offered
Zero Liability Policy for fraudulent purchases	Yes	Yes	Yes
ID theft resolution services	Offered	Not offered	Not offered
Personal identity theft coverage	Up to \$15,000	Not offered	Not offered

¹ There must be sufficient funds to repay the cash advance on the day of the cash withdrawal 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 RMA or Business Services Account BSA 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 an RMA or Business Services Account BSA. ² 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 collect at 800-874-0912 for assistance. ATM rebates are only available for cardholders who have the UBS credit card linked to an RMA or Business Services Account BSA. We do not reimburse international ATM fees. ³ Extra points are based on merchant category code. Groceries not bought at stand-alone grocery stores (such as purchases within a larger retail store) may not qualify. Air travel through online sites other than the airlines' own sites may not qualify. ⁴ If you voluntarily close your card, you will be allowed 60 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. In the event UBS Bank USA closes your Card due to inactivity, you will have 60 days to redeem your points for gift cards or merchandise. ⁵ To receive 25,000/5,000 bonus points, you must make \$3,000 in eligible purchases during the first three months from card account approval. Your period to spend the total \$3,000 may be shorter than three months, if there is a delay in receiving your card. Also, purchases may fall outside the three-month period in some cases, such as a delay in merchants submitting transactions to us or of 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.) Qualifying purchases do NOT include fees or interest charges, balance transfers, cash advances, or using any checks that access your account. This bonus offer is valid for new cardholders and only one bonus is available per card account, regardless of the number of cardholders on that card account. This offer cannot be combined with any other promotions, including existing offers. If you receive and apply for this offer but do not satisfy the requirements, you will not receive any new account bonus. All applications subject to credit approval. Points will be credited to your account as soon as your spend reaches \$3,000 in posted transactions. Points can be redeemed at any time after they have been earned, as long as your card account stays open and in good standing. The UBS Visa Signature and UBS Visa Infinite credit cards are consumer credit cards which must be issued to an individual. As such, eligibility and the credit limit on the card is determined based on the personal credit worthiness and repayment ability of that individual. Once the card is approved, repayment of all legitimate charges made on the card is likewise the obligation of that individual. ⁶ The item or items you purchase must add up to \$100 or more before redeeming. ⁷ Redeem 25,000/50,000 rewards points for one ticket up to \$350/\$900 on any commercial airline. Tickets must be booked through UBS and charged to your UBS credit card. 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. There is a \$25 booking fee per ticket for UBS Visa Signature credit card clients. This fee is waived for UBS Visa Infinite credit card clients. As of August 2018, American Express cardholders with a Platinum Card[®] must redeem 35,000/90,000

Membership Rewards[®] points for one ticket costing up to \$350/\$900. Please refer to the program and benefits guide that comes with your card for complete rules on redeeming your points. Restrictions apply. ⁸ Cardholders are responsible for the cost of any goods or services purchased through the UBS Concierge. ⁹ You must enroll in this benefit on UBS Online Services and select one of the eligible domestic U.S. 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. UBS Visa Infinite credit cardholders without a UBS Resource Management Account (RMA) or Business Service Account BSA can enroll in this benefit by calling us at 888-762-1232 or call collect 800-874-0912 when outside the U.S. ¹⁰ Enrollment is required at visa.gogoair.com/UBS prior to flying; registration is not available in flight. Eligibility is determined by UBS; your 12 complimentary Inflight Wi-Fi Passes will be available to you at no additional cost after you complete the online enrollment. Passes are valid for 12 months from the date you register your card for this benefit. Any unused Passes at the end of the 12 month period will expire. Each Pass provides for complimentary inflight Wi-Fi Internet access for one device at a time on one flight segment on any participating Gogo-equipped aircraft between airports within the U.S. and Canada where network coverage is available. Participating airlines are listed at ubs.com/mycardbenefits and are subject to change at any time without notice. The use of the passes is subject to Gogo's Terms of Use and Privacy Policy. This benefit is non-transferable. Visa and UBS reserve the right to modify or cancel this benefit at any time and without notice. Additional restrictions apply. Full program terms and conditions are available at visa.gogoair.com/UBS. UBS Visa Infinite credit cardholders without a UBS Resource Management Account (RMA) or Business Services Account BSA can enroll in this benefit by calling us at 888-762-1232 or call collect 800-874-0912 when outside the U.S. ¹¹ Airport club day pass or annual airport club membership must be purchased using your UBS Visa Infinite credit card. You are eligible for a statement credit of up to \$500 if your total spending on your card was \$50,000 or greater during either the current calendar year-to-date or the prior calendar year. You may claim the credit only once for each year in which you qualify for a credit. If you do not claim the credit in a year, it will not carry over into subsequent years. You must claim the credit during the same calendar year in which the fee posted to your card account. ¹² The Priority Pass Select offers access to over 1,000 participating airport lounges worldwide. Membership is required to access participating lounges. To request your complimentary membership card, visit ubs.com/prioritypassselect. ¹³ UBS Visa Infinite credit cardholders are entitled to one \$100 statement credit per card every four years in connection with the Global Entry program application fee. The \$100 statement credit will be processed after the application fee is charged to a valid UBS Visa Infinite credit card. Global Entry is a U.S. Government program, operated by U.S. Customs and Border Protection (CBP). UBS and Visa have no control over the program including, but not limited to, application, approval process or enrollment fees charged by CBP, and no liability with regard to the Global Entry program. ¹⁴ Applies to hotel stays booked through the Visa Luxury Hotel Collection. For more information, terms and conditions, visit visainfinitehotels.com. Additional benefits and availability vary by hotel property. ¹⁵ UBS Visa Infinite credit cardholders who book through UBS Concierge receive a VIP welcome at all Relais and Chateaux hotels as well as complimentary daily breakfast at approximately 120 participating properties on stays of up to seven consecutive nights. Must book at least 72 hours in advance with UBS Concierge and by using a valid UBS Visa Infinite credit card. ¹⁶ The Car Rental Privileges benefits are subject to each car rental company's terms and conditions, which are subject to change. ¹⁷ Subject to store policy. ¹⁸ All benefits are subject to limitations. Please see the Terms and Conditions available at ubs.com/uscards for more details.

*** Important information about the UBS Visa Infinite credit card:** 17.49% variable APR for purchases, 24.49% variable APR for cash advances, 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). For balance transfers, 0% intro APR for the first 12 billing cycles for balance transfers within 90 days of account opening; after that, 17.49% variable APR. APRs vary with the market based on the prime rate. Annual fee: \$495. For balance transfers, a fee of \$10 or 3% of the amount of the transfer, whichever is greater, applies. For cash advances, a fee of \$10 or 3% 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 purchase transaction fee: None. Subject to credit approval. Information is accurate as of January 2019, and may have changed after that date. To learn what may have changed, please call 888-762-1232.

**** Important information about the UBS Visa Signature credit card:** 17.49% variable APR for purchases, 24.49% variable APR for cash advances, 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). For balance transfers, 0% intro APR for the first 12 billing cycles for balance transfers within 90 days of account opening; after that, 17.49% variable APR. APRs vary with the market based on the prime rate. Annual fee: None. For balance transfers, a fee of \$10 or 3% of the amount of the transfer, whichever is greater, applies. For cash advances, a fee of \$10 or 3% of the amount of the cash advance, whichever is greater. 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 advance, whichever is greater (maximum fee is \$10). Foreign purchase transaction fee: 3% of each transaction in U.S. dollars. This fee does not apply to residents of Iowa and Puerto Rico. Subject to credit approval. Information is accurate as of January 2019, and may have changed after that date. To learn what may have changed, please call 800-762-1000.

***** Important information about the UBS Visa debit card:** A fee of 3% of each purchase transaction in U.S. dollars and 2% on cash withdrawals is applied to all foreign purchases. Information is accurate as of January 2019, and may have changed after that date. To learn what may have changed, please call 800-762-1000. UBS Bank USA is not responsible for fees or surcharges merchants or banks may charge at the point of sale or counter for card usage.