

UBS business credit cards overview

offered by UBS Bank USA



UBS Visa Infinite Business card

Elite travel benefits, rewards and features



UBS Visa Signature Business card

Enhanced benefits with no annual fee



UBS Cash Rewards Visa Business card

Cash back for business with added benefits

Fees and features

Annual fee	\$550* Redeem 45,000 points to cover fee	None**	\$150***
Up to 24 additional cards for no additional fee	✓	✓	✓
ATM/Cash access			
– Unlimited ATM fee rebates on cash withdrawals in the US	Up to \$10 per transaction ¹	Up to \$5 per transaction ¹	Up to \$5 per transaction ¹
– Foreign transaction fees on international ATM/cash withdrawals	None	None	None
CashConnect			
No cash advance or finance charges if funds available in your UBS Business Services Account BSA ²	✓	✓	✓
Foreign transaction fees	None	None	None
Amazon One (biometric payment)	✓	✓	✓

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 ³	✓		
\$140 Annual Credit on Amazon Prime membership, spend requirement waived in first year ⁴		✓	
\$350 Airline Fee Credit⁵	✓		
Global Entry[®] or TSA PreCheck[®] Receive statement credit when you apply for either ⁶	✓		



Rewards

Points earned Includes points for employee card spend	– 3x points on eligible air travel and hotels ⁷ – 2x points on select business purchases ⁷ – 1 point on all other eligible purchases	– 1 point on all eligible purchases	
Cash rewards earned Includes cash back for employee card spend			– 2% cash back on first \$100,000 in eligible purchases each year ⁸ 1% cash back after that
No expiration on points or cash rewards Points ⁹ and cash rewards ¹⁰ won't expire as long as card is open	✓	✓	✓
Bonus points Accrued after \$5,000 in purchases within your first three months	Earn 25,000 bonus points ¹¹	Earn 5,000 bonus points ¹²	Earn \$150 cash back bonus ¹³
Redemption options	Travel, merchandise, statement credit, gift cards, unique experiences and charity ¹⁴	Travel, merchandise, statement credit, gift cards, unique experiences and charity ¹⁴	Redeem cash back as a statement credit or as a deposit into your UBS Business Services Account BSA
Statement credit	Redeem 10,000 points for a \$100 statement credit with the <i>Personal Choice</i> feature ¹⁵	Redeem 10,000 points for a \$100 statement credit with the <i>Personal Choice</i> feature ¹⁵	Cash rewards redeemable for statement credit
Rich value on air travel redemption Redeem 50,000 points for one \$900 airline ticket or redeem 25,000 points for one \$350 airline ticket ¹⁶ —No blackout dates or restriction on flights	✓	✓	
Travel and entertainment benefits			
Concierge Assistance with travel planning, dining, entertainment, event ticket access and more ¹⁷	✓	✓	
Car rental discounts	With Avis, Enterprise, and National ¹⁸	With Avis, Enterprise, and National ¹⁸	
Worldwide airport lounge access – Unlimited complimentary access to 1,300+ Priority Pass TM Select lounges ¹⁹	✓		
Private aviation access through NetJets	✓	✓	✓
Hotel upgrades and amenities Access to luxury hotels and amenities, such as Mandarin Oriental, Waldorf Astoria Hotels and Resorts and Marriott International STARS, just to name a few ²⁰	Includes access to Visa Infinite Luxury Hotel Collection ²¹	Includes access to Visa Signature Luxury Hotel Collection ²²	



UBS Visa Infinite Business card



UBS Visa Signature Business card



UBS Cash Rewards Visa Business card

Travel protection

Auto rental loss/damage coverage Primary coverage for business use and secondary for personal use	Reimburses for damage up to \$75,000	Reimburses for damage up to \$50,000	Reimburses for damage up to \$50,000
Baggage delay coverage Up to \$100/day for 3 days and a total of \$300 spend/12-month period	✓	✓	✓
Trip delay reimbursement Up to \$500/ticket to reimburse cost of meals and lodging if trip is delayed more than 6 hours	✓		
Lost luggage reimbursement	Up to \$5,000	Up to \$3,000	Up to \$3,000
Trip cancellation and trip interruption insurance Up to \$5,000 for common carrier portion of the trip	✓		
Travel accident insurance	Up to \$1,000,000	Up to \$250,000	Up to \$250,000
Travel and emergency assistance	✓	✓	✓
Emergency medical evacuation and transportation coverage Up to \$100,000	✓		

Business and purchase protection

Cell phone protection Up to \$750/claim and \$1,500/year ²³	✓	✓	
Price protection Up to \$500/claim and \$1,500/year	✓		
Purchase security/Extended warranty Up to \$10,000/claim and \$50,000/year	✓	✓	✓
Return protection	Up to \$300/claim and \$1,000/year	Up to \$250/claim and \$1,000/year	Up to \$250/claim and \$1,000/year
Zero liability for fraudulent purchases²⁴	✓	✓	✓
Event ticket protection Up to \$500/event ticket, \$2,000/event and \$5,000/year	✓		
Dovly Uplift^{TM, 25}	✓	✓	✓
ID Navigator powered by Norton Lifelock²⁶	✓	✓	✓



UBS Visa Infinite Business card



UBS Visa Signature Business card



UBS Cash Rewards Visa Business card

Business expense controls and reporting

Visa Spend Clarity for Business

Add notes to each transaction or attach files (i.e., photos of your receipts), sync transactions with accounting software like Intuit Quickbooks® Online and Xero™, run custom reports on demand or on a schedule and more

✓

✓

✓

Visa Payment Controls

Control when, where and how employee cards are used; limit employee card use by time of day, day of week, location, merchant type, dollar amount and transaction type

✓

✓

✓

UBS Financial Services app

Manage your card account from your mobile phone

✓

✓

✓

Authorized card manager

Designate someone to review transactions and make payments on your account

✓

✓

✓

Card alerts

Get text alerts when suspicious activity is detected and a variety of email alerts for payment due, approaching credit limit and more

✓

✓

✓

Real-time push notifications

Add your UBS card to your mobile wallet and receive transaction notifications on purchases

✓

✓

✓

Additional savings

Visa SavingsEdge®

Enroll for automatic business savings to help you save on qualified business expenses²⁷

✓

✓

✓

Account service fee waiver

May qualify for annual service fee waivers on eligible UBS Financial Services Inc. brokerage account(s).²⁸

✓

Domestic and international emergency services

Emergency card replacement

✓

✓

✓

Emergency cash disbursement

✓

✓

✓

* **Important information about the UBS Visa Infinite Business 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: \$550. 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 February 2024, and may have changed after that date. To learn what may have changed, please call 800-762-1000.

** **Important information about the UBS Visa Signature Business 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 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.

*** **Important information about the UBS Cash Rewards Visa Business 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: \$150. 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 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.

- 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 from outside the US. 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.
- 2 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 in your UBS 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 linked to a UBS Business Services Account BSA.
- 3 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.

- 4 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 UBS Visa Signature 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.
- 5 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 Business card and may vary by airline. UBS and Visa rely on airlines to submit the correct information for these transactions.
- 6 UBS Visa Infinite Business 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 seven 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. 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. 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.

- 7 Extra points are based on the merchant category code defined by Visa and agreed to by the merchant. Air travel and hotel bookings through online sites other than the airlines’ and hotels’ own sites may not qualify for extra points. Merchant categories for the small business extra points include office supplies, business cable/internet, shipping, business phone, and advertising, as established by Visa. Extra points small business combined spend is capped at \$200,000 per credit card account anniversary year. Purchases at superstores and warehouse clubs do not qualify for extra points.
- 8 Cash Rewards 2% back on the first \$100,000 in spend per year is based on the card account anniversary date.
- 9 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.

- ¹⁰ 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 the outstanding Cash Rewards balance. In the event UBS Bank USA closes your card account for any reason other than inactivity, your remaining Cash Rewards balance will be immediately forfeited.
- ¹¹ To receive the 25,000 bonus points offer, you must make \$5,000 in eligible purchases on your UBS Visa Infinite Business card within the first 3 months from card account approval. Your period to spend the total \$5,000 may be shorter than 3 months, if there is a delay in receiving your card. Also, purchases may fall outside the 3 month period in some cases, such as a delay in merchants submitting transactions to us or if 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.) Eligible purchases do NOT include fees of any kind, including annual fee, interest charges, unauthorized or fraudulent charges, balance transfers, cash advances, travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, or any checks that access your account. There is only one bonus awarded per card account, regardless of the number of cardholders on that card account. All cardholder spend counts towards the spend requirements. This offer cannot be combined with any other promotional acquisition offers. If you receive and apply for this offer but do not satisfy the requirements, you will not receive any new account bonus. This promotional offer is only available for clients who have a UBS account at the time of credit card application. All applications subject to credit approval. To be eligible for this bonus offer, account must be open and not in default at the time of fulfillment. 25,000 points will be credited to your account as soon as your spend reaches \$5,000 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.
- ¹² To receive the 5,000 bonus points offer, you must make \$5,000 in eligible purchases on your UBS Visa Signature Business card within the first 3 months from card account approval. Your period to spend the total \$5,000 may be shorter than 3 months, if there is a delay in receiving your card. Also, purchases may fall outside the 3 month period in some cases, such as a delay in merchants submitting transactions to us or if 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.) Eligible purchases do NOT include fees of any kind, including annual fee, interest charges, unauthorized or fraudulent charges, balance transfers, cash advances, travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, or any checks that access your account. There is only one bonus awarded per card account, regardless of the number of cardholders on that card account. All cardholder spend counts towards the spend requirements. This offer cannot be combined with any other promotional acquisition offers. If you receive and apply for this offer but do not satisfy the requirements, you will not receive any new account bonus. This promotional offer is only available for clients who have a UBS account at the time of credit card application. All applications subject to credit approval. To be eligible for this bonus offer, account must be open and not in default at the time of fulfillment. 5,000 points will be credited to your account as soon as your spend reaches \$5,000 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.
- ¹³ To receive the \$150 bonus cash rewards offer, you must make \$5,000 in eligible purchases on your UBS Cash Rewards Visa Business card within the first 3 months from card account approval. Your period to spend the total \$5,000 may be shorter than 3 months, if there is a delay in receiving your card. Also, purchases may fall outside the 3 month period in some cases, such as a delay in merchants submitting transactions to us or if 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.) Eligible purchases do NOT include fees of any kind, including annual fee, interest charges, unauthorized or fraudulent charges, balance transfers, cash advances, travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, or any checks that access your account. There is only one bonus awarded per card account, regardless of the number of cardholders on that card account. All cardholder spend counts towards the spend requirements. This offer cannot be combined with any other promotional acquisition offers. If you receive and apply for this offer but do not satisfy the requirements, you will not receive any new account bonus. This promotional offer is only available for clients who have a UBS account at the time of credit card application. All applications subject to credit approval. To be eligible for this bonus offer, account must be open and not in default at the time of fulfillment. \$150 will be credited to your account as soon as your spend reaches \$5,000 in posted transactions. Cash rewards can be redeemed in increments of \$25 as long as your available rewards balance exceeds \$100 and as long as your card account stays open and in good standing.
- ¹⁴ When redeeming, point value varies depending on redemption category.
- ¹⁵ The item or items you purchase must add up to \$100 or more before redeeming.
- ¹⁶ Redeem 25,000 or 50,000 rewards points for one ticket up to \$350 or \$900, respectively on any commercial airline. There is a \$25 booking fee for this redemption option with the UBS Visa Signature Business card. Tickets must be booked through UBS Online Services or by calling our UBS Rewards Desk and charged to your UBS Visa 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.
- ¹⁷ Cardholders are responsible for the cost of any goods or services purchased through the UBS Concierge.
- ¹⁸ 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 benefits, go to ubs.com/mycardbenefits or ubs.com/uscards.
- ¹⁹ The 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.
- ²⁰ 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.
- ²¹ 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.
- ²² 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.
- ²³ 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.
- ²⁴ 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.
- ²⁵ 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.
- ²⁶ No one can prevent all identity theft.

²⁷ Visa SavingsEdge is a discount program offered by Visa USA Inc. to eligible businesses and their authorized cardholders that hold an eligible Visa Business card and whose enrollment in the program is accepted by Visa. Under the program, cardholders can receive discounts from participating merchants each time the cardholder uses an enrolled Visa Business card to make qualifying purchases of goods or services pursuant to an active discount offered by the merchant and that transaction is 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. Enrolled 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. Discounts are provided in the form of credits posted to the cardholder's applicable Visa Business card account. Please visit [visasavingsedge.com](https://www.visasavingsedge.com) for complete details on the program, including the program terms and conditions.

²⁸ For annual service fee waiver eligibility, please refer to the Fees and Charges section of the Agreements and Disclosures document located at ubs.com/disclosuredocuments or contact your Financial Advisor.

About UBS Bank USA

The products and services described are provided by the firms mentioned herein ("Firms") and not by UBS Bank USA or its affiliates ("UBS"). The Firms are not affiliated with UBS and UBS is not responsible for any Firm performance. UBS makes no representations or warranties with respect to any product or service offered by the Firms and UBS will have no input concerning such products and services. Additional terms and conditions may apply; see Firm for details.

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About UBS Financial Services

The Business Services Account BSA 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](https://www.sipc.org). The Business Services Account BSA 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, or ask your UBS Financial Advisor for a copy.

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