



UBS Visa Infinite Business card

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For questions, call us at 888-762-1232 or visit ubs.com/mycardbenefits.

UBS Visa Infinite® Business card

Benefits and *My Choice Rewards* program details, terms and conditions

Many of the services and benefits (collectively Benefits) referenced in this guide are offered and provided by merchants and providers (collectively Providers) independent of UBS Bank, and the Providers are solely responsible for the provision of the Benefits. UBS Bank makes no express or implied representation or warranty concerning any Benefit and will not be liable for injury, damage, loss or expense resulting from your acceptance or use of a Benefit from a Benefit's defect or failure. UBS Bank expressly disclaims any implied warranty of merchantability or fitness of a Benefit for a particular purpose. Please see disclosures for particular Benefits for the terms and conditions applicable.

This guide to Benefits describes the benefits in effect as of April 1, 2024. These benefits are available when you use your card and supersede any prior benefits and descriptions you may have received earlier. Most benefits are underwritten by unaffiliated insurance companies who are solely responsible for the administration and claims. The Benefit Administrator provides services on behalf of the Provider. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefits.

UBS Bank USA and UBS FSI are subsidiaries of UBS Group AG. Business Services Account BSA is a registered service mark of UBS FSI.

These terms and conditions shall be construed and interpreted under the laws of Utah without regard to its conflict of laws provisions. Any dispute arising out of or relating to the UBS *My Choice Rewards* Program (Program), these terms and conditions, or the relationship between you and us is subject to the Arbitration provision in your Card agreement.

The following terms and conditions apply to the Benefits provided by the UBS Visa Infinite Business card.

Benefits described herein are accurate at the time of printing, but are subject to change or cancellation without notice. You are responsible for any and all fees charged directly by the Benefit Provider(s).

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Visa Spend Clarity for Business

UBS Visa Business credit cardholders have access to Visa Spend Clarity for Business, a service offered by Visa U.S.A. 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. Visa Spend Clarity for Business makes it easier to manage your expenses. It lets you access your Visa Business card transactions via desktop browser or mobile app so you can track spending and stay on budget — at work or on the go.

- Access Visa Spend Clarity for Business via desktop or mobile app for your iOS or Android device
- Set spend controls on your employees' cards with Payment Controls
- Add notes to each transaction or attach documents like photos of your receipts
- Get transaction notifications with the mobile app so you can add notes or receipts after you make a purchase
- Customize transaction categories to track spending with ease
- Run reports on demand or on a schedule to track and compare spending

It's easy to get started with Visa Spend Clarity for Business. All you need to do is:

1. Visit Business Expense Controls and Reporting in OLS to enroll your UBS Visa Business card
2. Log in or download the mobile app

Users of Visa Spend Clarity for Business are subject to the Visa Spend Clarity for Business Terms of Use. Visit <https://register.businesssolutions.visa.com/UBS/vbr> for more information.

Visa Savings Edge

Visa Savings Edge is a discount program offered by Visa U.S.A. 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 www.visasavingsedge.com for complete details on the program, including the complete program terms and conditions.

Visa Liability Waiver

Visa Liability Waiver protects you against eligible losses that might be incurred through card misuse by a terminated eligible cardholder. The program waives certain eligible charges in the event that one of your eligible cardholders misuses Visa Commercial or Business card privileges.

Visa Liability Waiver Benefits:

- Coverage up to \$100,000 per cardholder
- Automatic enrollment
- No deductible and no extra cost
- No maximum cap per company
- Coverage of cash advances, officers, and ghost accounts
- Simplified claim procedures

What charges are eligible for coverage?

Waivable Charges

Waivable charges are charges incurred by an eligible cardholder or other authorized person that:

- do not benefit the company directly or indirectly, or
- benefit the company directly or indirectly when the eligible cardholder was reimbursed by the company for those charges and failed to pay the financial institution; and

- are the responsibility of the company and/or eligible cardholder for payment to the financial institution.

Charges may be:

- billed up to 75 days before the Notification of Termination Date¹; or
- incurred but unbilled as of the Notification of Termination Date; or
- incurred up to 14 days after the Notification of Termination Date².

Cash Advances

- Prior to the Notification of Termination Date, cash advances are considered waivable charges as defined; or
- After the Notification of Termination Date, cash advances are considered waivable charges as defined and limited to \$300 per day or a maximum of \$1,000.

How to file a claim

Your company may request that UBS Bank U.S.A. waive liability for waivable charges when you meet all of the following requirements:

1. You terminate, voluntarily or involuntarily, a Visa Commercial or Business cardholder's employment.
2. You have one (1) or more valid Visa Commercial or Business card accounts in good standing.
3. You request the financial institution to cancel the account³ within two (2) business days of the Notification of Termination⁴.
4. You deliver to the employee or send by first-class mail or fax a written notice⁵ stating that the account has been canceled, and that the employee should immediately discontinue all use of the card, pay any outstanding amounts, and return the card to your company.
5. You complete the Company side of the Affidavit of Waiver claim form, have an authorized official of your company sign it, and return it within ninety (90) days of the employee's Notification of Termination Date to the financial institution. All claim documents must be filed with the program underwriter within one hundred eighty (180) days from the Notification of Termination Date.
6. You include the following documentation with the Affidavit of Waiver claim form when sending it to the financial institution:
 - Copy of the Eligible Cardholder Account Cancellation Notification Letter

- Description of the waivable charges (e.g., a copy of the account statement with the waivable charges highlighted)
 - Proof of reimbursement (e.g., expense reports or canceled checks) in cases where the employee was reimbursed by the company but failed to pay the financial institution⁶.
7. You give prompt written notice to the financial institution in cases where it invoices the eligible cardholder directly, if you know that an eligible cardholder is receiving reimbursement for charges but is not paying the financial institution for those charges.
 8. You remit to the financial institution any amounts recovered for waived charges from any source after filing an Affidavit of Waiver claim form and agree to assign any rights to collect such amounts from the employee to the program underwriter⁷.

¹ Notification of Termination Date means the date the cardholder gives to his/her employer or receives from his/her employer oral or written notice of immediate or pending termination, or the date the cardholder leaves his/her employer, whichever is earlier.

² Account must be canceled within two (2) business days following the Notification of Termination Date.

³ "Account Cancellation Request."

⁴ If the card is not canceled within two (2) business days, only charges billed for up to 75 days prior to the Notification of Termination Date will be eligible.

⁵ "Employee Account Cancellation Notification Letter."

⁶ For claims of this type over \$5,000.

⁷ Once a claim has been paid for a given person, no future claims will be considered.

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\$350 Airline Fee Credit

What is the benefit?

The \$350 Airline Fee Credit benefit is available to UBS Visa Infinite Business cardholders only. To receive statement credits of up to \$350 per calendar year per account toward “Qualifying” airline fee transactions, the primary or co-applicant cardholder must enroll by selecting a qualifying airline through the Rewards and Benefits section of UBS Online Services and must be eligible to participate in the \$350 Airline Fee Credit benefit. The selected airline applies to all cards in the card account. For example, a card account with two or more cards receives one \$350 credit value per year.

Upon the enrolled cardholder receiving a credit for a Qualifying transaction, the cardholder may not change his/her selected airline for the remainder of the current calendar year. The cardholder may at any time change their airline selection for the next calendar year by visiting the Rewards and Benefits tab of UBS Online Services.

“Qualifying” transactions are defined as ancillary airline fee transactions made at eligible U.S.-Domestic Airline Carriers, as determined by Visa, and include: preferred seating upgrades, ticket change/cancellation fees, checked baggage fees, in-flight entertainment, onboard food and beverage charges, airport lounge fees (excluding those credited by the \$500 Annual Credit), and other airline travel fees and may vary by airline. Airline ticket purchases, mileage point purchases, mileage points transfer fees, gift cards, duty-free purchases, award tickets and fees incurred with airline alliance partners are not deemed to be Qualifying transactions. Airport lounge fees not affiliated with airlines and transactions made with travel agencies are not deemed to be Qualifying transactions. Ancillary airline travel fees must be separate charges from airline ticket charges.

Who is eligible?

To qualify, the transactions must:

- be completed using the Cardholder's full 16-digit UBS Visa Infinite Business card number;
- be identified as a qualifying airline fee transaction, based on the information available on Visa's proprietary network (VisaNet). The airline must submit the ancillary airline fee transaction under the appropriate merchant code, industry code, or required service or product identifier for the transaction to be identified as a qualifying airline fee transaction. UBS Bank USA and Visa rely on airlines to submit the correct information on airline transactions, so please call 888-762-1232 if statement credits have not posted within two weeks from the date of purchase.

Your UBS Visa Infinite Business card account must remain in good standing in order to receive the statement credit.

Ancillary airline fees NOT charged by the Cardholder's airline of choice (e.g., wireless internet, Global Entry, and TSA charges) do not qualify for statement credits.

\$500 Annual Credit

As a UBS Visa Infinite credit or Business card account holder (Cardholder), your card account may be eligible for up to \$500 in annual statement credit(s.) These credits can be applied to your UBS Visa Infinite credit or Business card account (Card) when you make restaurant purchases, pay for Amazon Prime membership fees and/or charge the fee(s) for airport lounge access using yourCard. Restaurant purchases include third party delivery services such as Grubhub, Uber Eats and DoorDash.

Who is eligible?

Your card account is eligible for statement credits of up to a total of \$500 annually if the total spending on your Card was \$25,000 or greater during either the current calendar year-to-date or the prior calendar year. Total spending is the net purchases from all the cardholders on your account. Net purchases are purchases after any returns and adjustments, and exclude cash advances, cash advances repaid with *CashConnect*, and balance transfers.

How do I get the credit?

Credits must be requested and are limited to restaurant charges, Amazon Prime membership fees

and airport lounge access charged to your Card, up to \$500 per calendar year.

To request a credit, follow the "\$500 Annual Credit" link on the Rewards and Benefits tab on the card Account Summary page in UBS Online Services. You will be presented with a list of purchase transactions which qualify for the \$500 annual credit. Select the charges you wish to have credited and click the submit button. Credit for your selected charges will post to your account within 3-5 business days.

Some charges may qualify but may not appear on the qualified transaction list. A link is provided so that these charges may be submitted manually using the online form. Manually submitted credit requests may take up to 30 days to be processed.

Credits can also be requested by calling UBS Client Services at 888-762-1232. Please be prepared to provide the amount and date of the transaction, the transaction description as it appears on UBS Online Services or on your credit card statement, and your airport club membership number (if applicable.)

Are there any limitations?

To use this benefit, you first must make a restaurant purchase, pay for your Amazon Prime membership fee(s) or charge the fee for airport lounge access using your Card. 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. Your Card must be open and in good standing at the time you claim and receive the credit. Any airport lounge access transactions covered by the \$250 airline fee credit benefit are not eligible for the \$500 annual credit benefit.

The annual \$500 credit maximum may be met using any combination of restaurant charges, Amazon Prime membership fee charges and airport lounge access charges on your account. For example, within the same calendar year you may submit one restaurant charge of \$200 and another for \$300. Or you may claim four monthly Amazon Prime membership fee charges of \$13 each and two restaurant charges of \$224 each. The charges that you submit for credits may exceed the \$500 credit maximum, such as two

\$300 restaurant charges, in which case you will receive a \$300 credit fully covering the first claimed charge, but would receive a \$200 credit on the second claim.

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.

Access to Global Airport Meet and Greet

What is this benefit?

UBS Visa Infinite Business cardholders have access to global meet and greet services through partnerships with trained airport agents who can accompany you through the airport, on arrival, before departure or while waiting for a connecting flight. They can assist with speeding up airport formalities such as lengthy immigration and customs queues, especially at international destinations where a language barrier could be a challenge.

When you use your UBS Visa Infinite Business card to access this benefit through the UBS Concierge, the following privilege applies:

- 20% discount on every request

Terms of Use: Offer may not be combined with other offers and certain restrictions may apply. For full Terms and Conditions, please visit aspirelifestyles.yqnowgroup.com/terms.

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

Global Entry® or TSA PreCheck® Application Fee Statement Credit

What is this benefit?

You may apply for either Global Entry® or TSA PreCheck®, expedited airport security processing, using your UBS Visa Infinite Business card to pay your application fee(s) and receive up to \$100 in statement credit(s) to your account every four years.

Global Entry® is a U.S. Government program, operated by U.S. 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 <http://www.cbp.gov/global-entry/about>. The Global Entry® trademark is used with the permission of the U.S. Department of Homeland Security.

Global Entry® also includes TSA PreCheck® benefits when departing U.S 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.

TSA PreCheck® is a U.S. Government program administered by the Transportation Security Administration ("TSA"), a component of the U.S. 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 <https://www.tsa.gov/precheck>. The TSA PreCheck® trademark is used with the permission of the U.S. Department of Homeland Security.

Limit is \$100 in statement credit(s) per eligible account number every 4 years in connection with the Global Entry and/or TSA PreCheck program application fees. Please note that the \$100 benefit cap applies to the combination of Global Entry® and TSA PreCheck®. Credits will be automatically issued in the order that the eligible charges are processed, up to the \$100 cap.

UBS Visa Infinite Business cardholders are entitled to up to \$100 in statement credit(s) per eligible UBS Visa Infinite Business 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. The 4 year period is based on the date of the first qualified transaction. Please allow 6-8 weeks after either the Global Entry® or TSA PreCheck® program application fee is charged to an eligible UBS Visa Infinite Business card for the statement credit to be posted to your account.

You must use your eligible UBS Visa Infinite Business card to complete either the Global Entry® and/or TSA PreCheck® application(s) and pay the application fee(s) with your Card.

Terms, conditions and exclusions apply.

Who is eligible?

You must be an eligible U.S. UBS Visa Infinite Business cardholder to participate in this offer. You must use the U.S.-issued UBS Visa Infinite Business card to complete the Global Entry® and/or TSA PreCheck® application fee with your UBS Visa Infinite Business card.

- Cardholders are responsible for payment of all charges until the statement credit posts to the account.

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.

Le Bas International

What is this benefit?

Le Bas International is a private jet charter service with a wide range of aircraft from small, medium and large executive jets to turboprops and helicopters. The Le Bas International global operations team are available to assist you, 24 hours a day, every day of the year.

When you use your UBS Visa Infinite Business card to access this benefit through the UBS Concierge, the following privileges apply:

- Up to \$350 total credit per flight toward chauffeured transportation transfers
- Up to \$350 total credit per flight toward premium in-flight catering
- Special customer service and best price assurance

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

Priority Pass™ Select

Renewal terms and conditions are at the discretion of the UBS Card Program and Priority Pass™ Select. You must enroll in the program by visiting www.ubs.com/prioritypassselect and completing the Priority Pass Select enrollment form. Please allow 10 – 14 days for receipt of membership materials. For additional convenience, most locations also accept the Priority Pass Select digital membership card which you may access by creating an online account using your physical membership card credentials.

To access your digital membership card via the Priority Pass Select smartphone app, you must first visit

www.prioritypass.com/ubsdmc to create an online account using your Priority Pass Select membership number and expiry date shown on the front of your physical membership card. Once your online account is created, download the Priority Pass App and enter your username and password into the App. Your digital membership card should then display on your phone. As the digital membership card is accepted at most, but not all, lounges it is still recommended to carry your physical card with you when traveling. The Priority Pass App indicates whether a lounge accepts the digital membership card for entry.

In order to access participating lounges, you must present your personalized Priority Pass Select membership card or a digital membership card at the time of visit. Your lounge visits are complimentary. Note: Access may be denied if the lounge is at capacity. Participating lounges are owned and operated by independent third parties and their participation and/or facilities may change. Members agree to abide by the "Conditions of Use" published in the website at www.prioritypass.com/select.

For questions related to your Priority Pass Select membership, please call 888-762-1232.

Private aviation (NetJets®)

NetJets benefits

As a UBS Visa Infinite Business cardholder (Cardholder), you are eligible to receive benefits from NetJets®—arranged for you by UBS Bank USA. The benefits in this offer cannot be combined with any other NetJets promotional offers or programs. All benefits are based on availability.

Terms and conditions of NetJets programs are contained in the NetJets contract documents which you will be required to execute prior to becoming a NetJets Owner.

Cardholders have the option of paying for a NetJets Jet Card using their UBS Visa Infinite credit card, check or wire transfer. All payments subject to credit availability.

As a UBS Visa Infinite Business cardholder, you have access to your choice of either:

- One complimentary round-trip upgrade with the purchase of a 50-hour NetJets Share™ or NetJets Lease™, per year, based on availability; or
- Reduced pricing for all daily flight times at or above 2.5 hours AND guaranteed availability to an annual roundtrip upgrade, at interchange.

- Redeem your *My Choice Rewards* Points: Cardholders may redeem UBS *My Choice Rewards* points for Jet Card purchases and related expenses charged to a qualifying UBS credit card.

To learn more about these offers, please call 866-538-6993.

Terms and Conditions for NetJets

- **Upgrades for NetJets Share or NetJets Lease Purchase:** For each 50-hour NetJets Share or Lease purchased, Cardholder will receive one roundtrip complimentary upgrade to the next cabin class of jet per year. Complimentary upgrade is not available on NetJets Peak Period Days. Future NetJets Peak Period Days will be determined by NetJets, are subject to change, and will be made available upon request. This benefit does not include upgrades to the large or heavy cabin class and is restricted to NetJets' Collective Service Area. Current NetJets Share or NetJets Lease Owners are eligible to receive this benefit on their next purchase or renewal and cannot retroactively be added to existing contracts. Offer is valid for NetJets Share and NetJets Leases purchased through 12/31/2024. These offers are not combinable with any other offers or incentives and have no cash value. All NetJets program purchases are subject to the terms and conditions of the NetJets Program.
- **Redeem your *My Choice Rewards* Points:** To redeem points for a NetJets charge, Cardholder should call their UBS Concierge or UBS Rewards Center after a NetJets charge has posted to the Cardholders credit card and request to redeem points for that charge. Once a point redemption is complete; a statement credit will be issued by UBS to partially or fully offset the charge.

All aircraft offered by NetJets® in the United States for fractional sale, lease, or use under the NetJets Card® and Private Jet Travel Card® programs are managed and operated by NetJets Aviation, Inc. Executive Jet Management, Inc. provides aircraft management services for customers that have their own aircraft, as well as charter air transportation services using select aircraft from its managed fleet. Both of these U.S. operating companies are wholly owned subsidiaries of NetJets Inc. The NetJets Europe programs is a joint venture entered into between NetJets Inc. and its partners in those regions. NetJets, ExecutiveJet,

Executive Jet Management, and the NetJets Card are registered Service Marks.

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Wings Air Helicopters

What is this benefit?

Wings Air Helicopter specializes in experiential travel. Services range from charter, sightseeing, flight instruction and New York City airport transfers. Wings Air also offers curated luxury travel experiences such as The Ultimate Engagement and a Hamptons Beach Picnic.

When you use your UBS Visa Infinite Business card to access this benefit through the UBS Concierge, the following privileges apply:

- Ongoing 10% discount on all flights/charters, calculated on helicopter flight time only
- With any private charter flight originating or ending in Manhattan: Complimentary 10-minute NYC tour en route
- For New York City airport transfers (JFK, LaGuardia, Newark, Teterboro): Complimentary one-way car service between Manhattan heliport and Manhattan hotel in any direction for helicopter passengers
- Complimentary one-way car service between the airline terminal and helicopter terminal (instead of the public shuttle)
- For private New York City helicopter tours: Complimentary 15-minute tour extension

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

Terms & Conditions

FOR CHARTER AND EXPERIENCES: Flight time charges are an estimate and will be billed according to the greater of either the quoted flight time or the actual flight time. The Cardholder agrees to pay for any additional expenses such as parking fees, early/late operation fees, overnight expenses and any similar out-of-pocket expenses incurred relating to the services provided should these amounts differ from the original quote. Wait time is charged at \$300/hour after 15 minutes.

Pilot late operations period begins at 1900 and ends at 0700. All charters will be performed at the sole discretion of the Pilot in Command. Clients canceling less than 48 hours prior to scheduled departure time will be billed 50% of the total cost of the charter; and 100% of the total cost of the charter if canceling

less than 24 hours before departure. This does not apply in case of inclement weather or maintenance requirements where a flight or a portion thereof may be canceled by Wings Air at any time. Cardholder agrees that services shall be deemed to have been fully and satisfactorily rendered if travel has been completed regardless of any delays or situations that may occur outside of Wings Air Helicopter's control during the provision of said services. Non-helicopter activities are subject to provider's cancellation policy. Wings Air reserves the right to cancel the flight if passengers are more than 30 minutes late. A cancellation fee of up to 100% of the quoted amount, heliport parking and wait time charges will apply. FOR TOURS: All flights will be conducted at the sole discretion of the Pilot in Command. Wings Air reserves the right to upgrade, alter or terminate any flight due to security, maintenance, weather, acts of God or for any other reason deemed necessary. Flights canceled due to weather or maintenance may be rescheduled or refunded at no extra cost. Customers canceling more than 48 hours before departure time are subject to a \$50 per person fee. No cancellation or changes are allowed less than 48 hours before departure: Cancellations inside 48 hours, no-shows or late arrivals forfeit their tickets with no refund. Wings Air does not charge a fee for changes; however, only two changes are allowed per reservation. Tickets are transferable at customer's discretion. Weight restrictions apply. Wings Air reserves the right to cancel flights with no refund if passengers are more than 30 minutes late.

Hotel and car rental

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Leading Hotels of the World

What is this benefit?

UBS Visa Infinite Business cardholders have access to global hotel privileges at Leading Hotels of the World which is comprised of more than 400 hotels in over 80 countries.

When you use your UBS Visa Infinite Business card to make a reservation through the UBS Concierge, the following privileges apply:

- Daily breakfast for two – complementary
- Room Upgrade (subject to availability)
- Early Check-in/Late Check-out (subject to availability)
- VIP amenity for the guest upon arrival

Terms and Conditions

Offer cannot be combined with any other offer. Cancellation policy is disclosed at time of reservation.

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

LVH Global

What is this benefit?

UBS Visa Infinite Business cardholders have access to privileges at LVH Global a provider of luxury home charters and associated in-home services and personalized experiences. Their portfolio consists of thousands of luxury homes in 128 destinations worldwide. Each home undergoes demanding inspection processes, comes fully staffed by LVH, and tailors its amenities to each guest's needs.

When you use your UBS Visa Infinite Business card to make a reservation through the UBS Concierge, the following privileges apply:

- Up to \$2,000 USD in service credit
- Examples of amenities and services may include, but are not limited to:
 - Private chef and extra staffing
 - Dry-cleaning and laundry service
 - Massages and spa services
 - Catering delivery service
 - Home security and bodyguard
 - Chauffeur and luxury vehicles
 - Pre-stocked groceries and alcohol
 - Cigar humidor and accessories

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

Mandarin Oriental Hotel Group

What is this benefit?

UBS Visa Infinite cardholders have access to global hotel privileges.

When you use your UBS Visa Infinite Business card to make a reservation through the UBS Concierge, the following privileges apply:

- Daily breakfast for two – complementary
- Room Upgrade (subject to availability)
- Early Check-in/Late Check-out (subject to availability)
- VIP amenity for the guest upon arrival

Terms & Conditions

Cancellation policy is disclosed at time of reservation. Offer is subject to availability; blackout dates may apply. Advance booking is required. Offer is valid on selected room categories and on best available rates only, unless otherwise stated. Offer is not valid for group bookings and cannot be used in conjunction with any other offer or promotion.

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

Marriott International Luminous

What is this benefit?

UBS Visa Infinite Business cardholders have access to global hotel privileges at Marriott International Luminous. Unique benefits are available at select Marriott International locations around the world with more than 430 properties in 51 countries.

- Autograph Collection
- JW Marriott
- Le Méridien
- Marriott Hotels, Resorts & Spas
- Renaissance Hotels
- Tribute Portfolio
- W Hotels
- Westin Hotels & Resorts

When you use your UBS Visa Infinite Business card to make a reservation through the UBS Concierge, the following privileges apply:

- Complimentary daily breakfast for two people per room
- Complimentary basic WI-FI daily
- Early check-in/late check-out, subject to availability
- Complimentary room upgrade, subject to availability at check-in
- Local welcome amenity and note
- Hotel credit valued at \$100 USD (select hotels)

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

Terms & Conditions

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Marriott International STARS

What is this benefit?

UBS Visa Infinite Business cardholders have access to global hotel privileges at Marriott International STARS. Comprising six brands of more than 250 hotels, with a presence in more than 60 countries.

- BVLGARI Hotels and Resorts
- EDITION
- The Luxury Collection
- The Ritz-Carlton
- Ritz-Carlton Reserve
- St. Regis Hotels & Resorts

When you use your UBS Visa Infinite Business card to make a reservation through the UBS Concierge, the following privileges apply:

- Complimentary full or continental breakfast daily for up to two people per room
- Complimentary room upgrade (subject to availability at check-in)
- Complimentary basic WI-FI daily
- Hotel credit valued at \$100 USD
- In-person welcome
- Personalized welcome amenity and note

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

Terms & Conditions

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Preferred Hotels & Resorts

What is this benefit?

UBS Visa Infinite Business cardholders have access to global hotel privileges at Preferred Hotels & ResortsSM.

When you use your UBS Visa Infinite Business card to make a reservation through the UBS Concierge, the following privileges apply:

- Complimentary breakfast for two daily
- \$100 USD resort or hotel credit to be used during your stay
- Complimentary Wi-Fi
- Room upgrade, subject to availability upon arrival
- Priority check-in and check-out, based on availability

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

Terms and Conditions

Amenities are not valid on any other bookings, such as negotiated rates, third-party bookings or group reservations. Amenities are not combinable with other promotions or programs. Amenities are subject to availability and may change at any time.

Shangri-La

What is this benefit?

UBS Visa Infinite Business cardholders have access to global hotel privileges at Shangri-La which consists of over 85 hotels and resorts across Asia Pacific, North America, Middle East and Europe.

When you use your UBS Visa Infinite Business card to make a reservation through the UBS Concierge, the following privileges apply:

- Upgrade to next room type category at the time of booking, subject to availability
- Early check-in and late check-out, based on availability
- Complimentary breakfast for two daily
- VIP welcome amenities
- Hotel credit: \$50 or \$100, or equivalent to 10% of average daily room rate, whichever is higher (one credit per stay)

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

Terms and Conditions

Benefits are eligible only for qualifying bookings made at best available rate under The Luxury Circle rate code, not combinable with any external promotional offers or other luxury consortia offers; wholesale bookings do not apply. Hotel credit is not combinable; not valid towards room rate; no cash value if not redeemed; does not apply to banquet charges, concessionaires, or outlets not operated by hotels. Multiple bookings of back-to-back stay dates at the same hotel will be treated as one stay only.

Small Luxury Hotels of the World

What is this benefit?

UBS Visa Infinite Business cardholders have access to global hotel privileges at Small Luxury Hotels of the World™ comprised of 550 hotels in more than 90 countries.

When you use your UBS Visa Infinite Business card to make a reservation through the UBS Concierge, the following privileges apply:

- Hotel credit of \$50 USD per room, per stay for non-accommodation extras such as food & beverage or spa, to be used during your stay
- Complimentary continental breakfast for two daily
- Room upgrade to next room category, subject to availability upon arrival
- Early check-in/late check-out, based on availability
- Complimentary Wi-Fi

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

Terms and Conditions

Minimum length of stay: two nights. Subject to availability. Blackout periods based on BAR. House-level restrictions apply. Applicable for all room types. Bookings for more than two nights may not be split over several bookings in order to gain additional credits. If guest is SLH INVITED member, benefits cannot be accumulated. Offer rates are not combinable with any other rate offer. Amenities are subject to availability and may change at any time.

Visa Infinite Luxury Hotel Collection benefits

Card eligibility

Only eligible Visa Infinite cardholders may book hotels at visainfinitehotels.com and receive special Visa premium card benefits.

Best available rate guarantee

The best publicly available rates are guaranteed whenever you book with the Visa Infinite Luxury Hotel Collection.

If you find a lower room rate[†] on another website within 24 hours of making a booking with us, we will match the rate.

[†] The lower rate found must:

- Have identical booking requirements and policies for payment and cancellation as your Visa Infinite Luxury Hotel Collection booking
- Be for the same hotel, room type, stay dates/length, and number of guests
- Be publicly viewable and verifiable on the other website
- Be for room only, exclusive of other benefits or perks

Full terms and conditions are below.

To make a claim, simply complete the Best Available Rate Guarantee online claim form (<https://www.visainfinitehotels.com/contact/rate>) within 24 hours of making a booking with us. We will review your claim and contact you within 48 hours.

Please note: Hotel cancellation policies vary greatly. Many of our hotels are flexible and allow cancellation up to 24 hours in advance of your stay. The Visa Infinite Luxury Hotel Collection understands that sometimes travel plans change, and therefore does not charge additional change or cancel fees.

Best available rate guarantee terms and conditions

The Visa Infinite Luxury Hotel Collection guarantees the best publicly available rates for all of our hotels, subject to the following terms and conditions:

- The Best Available Rate Guarantee online claim form must be completed in full within 24 hours of making your Visa Infinite Luxury Hotel Collection booking
- Claim must include the lower rate and exact link (URL) where it can be confirmed
- The following rates do not qualify:
 - Prepaid, non-cancellable, and/or non-refundable rates
 - Rates available on auction or flash sale websites like (but not limited to) Priceline or Hotwire

- Reward program rates, corporate/group rates, government rates and/or other rates not available to the general public
- Packaged rates that include the room with other travel and/or entertainment goods and services such as (but not limited to) airline tickets, car rentals, or show tickets
- If the lower rate is verified, your nightly rate will be adjusted to reflect it
- The rate and/or benefits cannot be combined with hotel-specific special offers or packaged promotions or other rates not publicly viewable.
- The Visa Infinite Luxury Hotel Collection has the sole right to determine the validity of any claim
- The Visa Infinite Luxury Hotel Collection has the discretion to determine if a competing rate is genuinely available
- In the case of a dispute, the Visa Infinite Luxury Hotel Collection's decision is final
- The Visa Infinite Luxury Hotel Collection reserves the right to modify this Best Available Rate Guarantee at any time

Automatic room upgrade upon arrival, when available

Upon availability at check-in, you will be upgraded to the next highest room class for the duration of your stay.

Complimentary in-room Wi-Fi

Upon check-in you will be provided with complimentary in-room Wi-Fi, if available, for the duration of your stay.

Complimentary continental breakfast daily

For the length of your stay, you and one guest will receive complimentary continental breakfast daily. If the hotel does not offer continental breakfast, they will offer another dining or other benefit of equal value based on local market rate.

\$25 USD food or beverage credit

During your hotel stay you will receive a \$25 USD credit at check-out. Limit of one \$25 USD credit per room, per stay. A stay is defined as consecutive nights spent at the same hotel, regardless of check-in/check-out activity. Any charges over and above the credit described above will be applied directly to your account to settle upon departure. Credit has no cash value and is not valid on room rate or third party services.

VIP guest status

As a guest through the Visa Infinite Luxury Hotel Collection, you will be recognized within the hotel as a VIP Guest. VIP Guest services and amenities differ by property.

3PM check-out upon request, when available

Late checkout is available upon request, upon availability by the hotel. At the time of check-in, or during the course of your stay, you may contact the front desk and request late checkout up to 3 p.m.

Special amenity unique to each property

Enjoy an additional complimentary benefit available at a special collection of properties in the Visa Infinite Luxury Hotel Collection. Some properties may require a minimum night stay or require booking certain room categories. Please consult the terms and conditions for each property.

The complimentary benefit* may be one of the following, but not inclusive, to:

- An additional \$75 food & beverage credit, on top of the existing \$25 food & beverage credit
- A \$100 spa or golf credit
- A \$100 credit towards room rate
- (All credits are USD)

** Some Restrictions and Limitations may apply. 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 Visa Infinite benefit. Please consult the terms and conditions for each property.*

Please allow up to 7 calendar days from account approval for this benefit to become available.

Waldorf Astoria and Conrad Hotels & Resorts

What is this benefit?

UBS Visa Infinite Business cardholders have access to global hotel privileges at Waldorf Astoria and Conrad Hotel & Resorts.

When you use your UBS Visa Infinite Business card to make a reservation through the UBS Concierge, the following privileges apply:

- Best Available Rate
- Complimentary breakfast for two daily
- \$100 USD hotel credit per stay, or local currency equivalent
- Room upgrade, subject to availability upon arrival
- Double Hilton Honors points
- VIP guest status

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

Terms and Conditions

“BAR” and “Best Available Rate” applies solely to “published rates” made available to the general public, either through Hilton’s or Hotel’s reservation department, toll-free reservation services or any online distribution channel (other than online channels where a customer cannot choose the hotel or brand, such as Priceline) for the same room type, same dates, same bed type, same number of guests, same or better restrictions and policies such as breakfast, reservation changes and cancellation terms. For clarity, “published rates” are generally available, unrestricted, unqualified, unfenced, unbundled, room-only rates available for booking by anyone in the general public, but shall specifically exclude (i) rates that reflect discounts such as those for advance purchase or length of stay, (ii) negotiated leisure rates, such as tour operator/wholesale rates, (iii) group or event rates, (iv) any qualified or limited availability rates (such as those reserved for distinct audiences like corporate accounts, AAA, AARP, military, government, etc.), (v) rates made available through companies or other organizations that require registered or paid membership or membership or use based on predefined user characteristics (e.g., rates intended only for employees of a particular company [including Hilton], members of a particular association, etc.) and (vi) rates intended for Honors members. We reserve the right to amend the amenities from time to time at our sole discretion. Hotel Cancellation Policy: The Hotel’s rate and cancellation policy applies in the case of no-show or cancellation. Hotel Child Policy: The Hotel’s child policy applies with regard to free accommodation and meals.

Avis®

What is this benefit?

As a UBS Visa Infinite® cardholder, you can take advantage of enrollment in Avis Preferred Plus, and save up to 30% off base rates on qualifying rentals when you pay with your UBS Visa Infinite Business

card. In addition, Cardholders receive free weekend rentals and up to 10% off base rates on Select Series rentals. You must use your valid UBS Visa Infinite Business card to pay for this purchase in order to take advantage of the Visa Infinite Car Rental Benefits at Avis. No other form of payment will be accepted.

- Automatic enrollment into Avis Preferred Plus includes a one-class upgrade across car classes when available and the ability to opt into Avis Preferred Points and earn at an accelerated rate.
- You won't have to provide your rental preferences every time you reserve – they'll already be on file.
- When you arrive at Avis, you can skip the lines and the paperwork and go straight to your car at over 5,000 locations worldwide.

How do I access this benefit?

Terms apply to these offers—see avis.com/visainfinite for full details and to redeem. To redeem these offers, enter Avis Worldwide Discount (AWD) code S107100.

To redeem by phone, call Avis Reservations at 800-633-3469 or UBS Concierge, and mention Avis Worldwide Discount (AWD) code S107100.

Terms and Conditions

Discount applies to base rate only at participating locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally-authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional driver fee, one-way rental charge and optional terms such as Loss Damage Waiver (LDW) up to \$30 per day are extra. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply See Avis.com/visainfinite for full terms and conditions.

National®

What is this benefit?

As a UBS Visa Infinite Business cardholder, save up to 25% on qualifying rentals on any size car at participating locations in the United States, Canada, Latin America and Caribbean. In addition, you receive complimentary Emerald Club Executive level membership. You must use your valid UBS Visa Infinite Business card to pay for this purchase in order

to take advantage of the Visa Infinite Car Rental Benefits at National. No other form of payment will be accepted.

As an Emerald Club Member:

- You won't have to provide your rental preferences every time you reserve – they'll already be on file
- You can skip the lines and the paperwork and go directly to the Emerald Club Aisle™ to your car at more than 50 major airports in the US and Canada
- There, you can choose any car from the Emerald Club Aisle™ and be on your way
- On your return, there is no need to wait around for a receipt.

How do I access this benefit?

To redeem this offer, please click the Redeem button to book online at nationalcar.com/offer/infinite. Offer redemption is solely the responsibility of National Car Rental.

Terms and Conditions

Discount applies to base rate only at participating locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally-authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional driver fee, one-way rental charge and optional items such as Loss Damage Waiver (LDW) up to \$50 per day are extra. In the U.S., check your insurance and/or credit card for rental vehicle coverage. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply. Void where prohibited. To receive the automatic upgrade in the National Car Rental Executive Level Program, Cardmember must enroll in The Emerald Club Executive Level program by visiting www.nationalcar.com/offer/infinite. This offer is valid for one year starting from when you enroll and is only available to Visa Infinite® Cardmembers. To qualify for automatic renewal of The Emerald Club Executive Level program after the first year, cardmembers are required to have 12 paid rentals or 40 paid rental days in a calendar year. The Emerald Club Aisle is available at select locations only and is subject to the Emerald Club membership terms and conditions. The Emerald Club and its services require a signed Master Rental

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Auto Rental Collision Damage Waiver

Auto Rental Collision Damage Waiver reimburses You for damages caused by theft or collision -- up to the Actual Cash Value of rental vehicles with an original manufacturer's suggested retail price of up to seventy-five thousand dollars (\$75,000.00) when new. Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your rented vehicle, damage to any other driver's car or the injury of anyone or anything is not covered. Rental periods of up to thirty-one (31) consecutive days are covered. (Longer rental periods, however, are **not** covered).

You are eligible if Your name is embossed on an eligible UBS Visa Infinite Business card issued in the United States or if You are authorized by Your company to rent an eligible vehicle using the company's eligible Account, as long the rental is purchased entirely with the Account. Only You, as the primary renter of the vehicle, and any additional drivers permitted by the Rental Car Agreement are covered.

How Auto Rental Collision Damage Waiver works

Your Auto Rental Collision Damage Waiver benefit acts as primary coverage and covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees and

reasonable and customary towing charges, due to a covered theft or damage to the nearest qualified repair facility.

If the Rental Vehicle is for personal reasons, this benefit is secondary coverage, supplemental to Your personal automobile insurance, meaning You may only be reimbursed for the amount of Your personal insurance deductible or other charges, including valid administrative and loss-of-use charges not covered under Your personal insurance policy. If You are renting outside Your country or residence, or if You do not have automobile insurance, Auto Rental Collision Damage Waiver acts as primary coverage.

How to use Auto Rental Collision Damage Waiver

1. Use Your UBS Visa Infinite Business card to initiate and complete Your entire car rental transaction.
2. Review the auto rental agreement and decline the rental company's collision damage waiver (CDW/LDW) option, or a similar provision, **as accepting this coverage will cancel out Your benefit.** If the rental company insists that You purchase their insurance or collision damage waiver, **call the Benefit Administrator for assistance at 1-800-546-9806. Outside the United States, call collect at 1-804-673-7481.**

Before You leave the lot, be sure to check the car for any prior damage.

This benefit is in effect during the time the rental car is in Your (or an authorized driver's) control, and it terminates when the rental company reassumes control of their vehicle.

This benefit is available in the United States and most foreign countries (**with the exception of Israel, Jamaica, the Republic of Ireland or Northern Ireland**). However, this benefit is not available where precluded by law, or where it's in violation of the territory terms of the auto rental agreement, or when prohibited by individual merchants. **Because regulations vary outside the United States, check with Your auto rental company and the Benefit Administrator before You travel, to be sure that Auto Rental Collision Damage Waiver will apply.**

Vehicles not covered

Certain vehicles are **not** covered by this benefit, they consist of expensive, exotic, and antique cars; cargo vans; certain vans; vehicles with an open cargo bed; trucks; motorcycles; mopeds; motorbikes; limousines; and recreational vehicles.

An **expensive automobile** is defined as any vehicle with an original manufacturer's suggested retail price of more than seventy-five thousand dollars (\$75,000.00) when new.

An **antique car** is defined as one that is over twenty (20) years old, or one that has not been manufactured for ten (10) years or more.

Vans are not covered. But those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) are covered.

If You have questions about a specific vehicle's coverage or organization where the vehicle is being reserved, call the Benefit Administrator at 1-800-546-9806, or call collect outside the United States at 1-804-673-7481 collect.

Related instances & losses *not* covered

- Any obligation You assume under any agreement (other than the deductible on Your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone, or damage to anything, inside or outside the Rental Vehicle
- Loss or theft of personal belongings
- Personal liability
- Expenses assumed, waived, or paid by the auto rental company, or its insurer
- The cost of any insurance, or collision damage waiver, offered by or purchased through the auto rental company
- Depreciation of the Rental Vehicle caused by the incident including, but not limited to, "diminished value"
- Expenses reimbursable by Your insurer, employer, or employer's insurance
- Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband, or illegal activities
- Wear and tear, gradual deterioration, or mechanical breakdown
- Items not installed by the original manufacturer
- Damage due to off-road operation of the Rental Vehicle
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)

- Confiscation by authorities
- Vehicles that do not meet the definition of covered vehicles
- Rental periods that either exceed, or are intended to exceed, thirty-one (31) days
- Leases and mini leases
- Theft or damage as a result of the authorized driver's and/or cardholder's lack of reasonable care in protecting the Rental Vehicle before and/or after the damage or theft occurs (for example, leaving the car running and unattended)
- Theft or damage reported more than forty-five (45) days* after the date of the incident
- Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident
- Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days after the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland
- Losses caused by or resulting from a Cyber Incident

***Not applicable to residents in certain states**

Filing a claim

It is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an accident, or Your Rental Vehicle has been stolen, immediately call the Benefit Administrator at **1-800-546-9806** to report the incident, regardless of whether Your liability has been established. Outside the United States, call collect at **1-804-673-7481**.

You should report the theft or damage as soon as possible but **no later than forty-five (45) days** from the date of the incident.

The Benefit Administrator reserves the right to deny any claim containing charges that would not have been included, if notification occurred before the expenses were incurred. Thus, it's in Your best interest to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.

What You must submit to file a claim

At the time of the theft or damage, or when You return the Rental Vehicle, ask Your car rental company for the following documents:

- A copy of the accident report form
- A copy of the initial and final auto rental agreements (front and back)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable
- A copy of the demand letter which indicates the costs You are responsible for and any amounts that have been paid toward the claim

Submit all of the above documents from the rental company, along with the following documents, to the Benefit Administrator:

- The completed and signed Auto Rental Collision Damage Waiver claim form (Important: This must be postmarked within ninety (90) days* of the theft or damage date, even if all other required documentation is not yet available – **or Your claim may be denied.**)
- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the entire rental transaction was made on Your eligible Account.
- If the rental was for personal use, a statement from Your insurance carrier (and/or Your employer or employer's insurance carrier, if applicable), or other reimbursement showing the costs for which You are responsible, and any amounts that have been paid toward the claim. Or, if You have no applicable insurance or reimbursement, a statement of no insurance or reimbursement is required.
- If the rental was for personal use, a copy of Your primary insurance policy's Declarations Page (if applicable), to confirm Your deductible (This means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles).
- Any other documentation required by the Benefit Administrator to substantiate the claim.

Finally, please note that all remaining documents must be postmarked within three hundred and sixty-five (365) days* of the theft or damage date **or Your claim may be denied.**

***Not applicable to residents of certain states.**

***For faster filing, or to learn more about
Auto Rental Collision Damage Waiver,
visit www.eclaimsline.com***

Finalizing Your claim

Your claim will typically be finalized within fifteen (15) days, after the Benefit Administrator has received all the documentation needed to substantiate Your claim.

Transference of claims

Once Your claim has been paid, all Your rights and remedies against any party in regard to this theft or damage will be transferred to the Benefit Administrator, to the extent of the cost of payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

Definitions

Account means Your credit or debit card Accounts.

Actual Cash Value means the amount a Rental Vehicle is determined to be worth based on its market value, age and condition at the time of loss.

Computer Programs means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

Cyber Incident means any of the following acts: (a) unauthorized access to or use of Your Digital Data or Rental Vehicle (b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or Rental Vehicle (c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Rental Vehicle (d) restriction or inhibition of access to or directed against Your Digital Data or Rental Vehicle (e) computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Rental Vehicle during the manufacturing process, upgrade process, or normal maintenance.

Digital Data means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells,

data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Rental Vehicle to store information, process information, and transmit information over the Internet.

Eligible Person means a cardholder who pays for their auto rental by using their eligible Account.

Rental Car Agreement means the entire contract an eligible renter receives when renting a Rental Vehicle from a rental car agency which describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the contract.

Rental Vehicle means a land motor vehicle with four or more wheels as described in the participating organization's disclosure statement which the eligible renter has rented for the period of time shown on the Rental Car Agreement and does not have a manufacturer's suggested retail price exceeding the amount shown on the participating organization's disclosure statement

You or Your means an Eligible Person who uses their eligible card to initiate and complete the rental car transaction.

Additional provisions for Auto Rental Collision Damage Waiver

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.

- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #ARCDWB – 2021 (Stand 04/21) ARCDW-IB

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-546-9806, or call collect outside the U.S. at 1-804-673-7481.

Baggage delay reimbursement

Reimbursement Level:

Up to \$100 per day for a maximum of 3 days

Baggage Delay Reimbursement can provide reimbursement for essential items You may need while on a Covered Trip and at a destination other than Your location of permanent residence. The maximum benefit is one hundred dollars (\$100.00) per day up to a maximum of three (3) days or a total of three hundred dollars (\$300.00). These maximums apply to You and to each of Your Immediate Family Member whose ticket was purchased with Your covered UBS Visa Infinite Business card Account and/or rewards program associated with Your covered Account.

When does it apply?

The Baggage Delay Reimbursement benefit applies if Your Checked Baggage and the personal property contained therein is delayed or misdirected by the Common Carrier for more than four (4) hours from the time You have arrived at the destination printed on Your ticket. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the Covered Trip with Your covered Account and/or rewards program associated with Your covered Account.

You are eligible for this benefit if You are a cardholder of covered card issued in the United States.

This benefit is supplemental to and excess of any valid and collectible insurance or other reimbursement. This benefit will reimburse the excess amount once all other reimbursement has been exhausted up to the limit of liability.

What items are *not* covered?

- Business Items, cellular telephones, or art objects
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs
- Items not contained in delayed Checked Baggage
- Loss resulting from abuse, fraud, or hostilities of any kind (including but not limited to, war, invasion, rebellion, or insurrection)
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials
- Money, securities, credit or debit cards, checks, and travelers checks
- Property shipped as freight or shipped prior to the Covered Trip departure date
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, rugs and carpets, animals, cameras, electronic equipment, sporting equipment, and household furniture

How to file a Baggage Delay Reimbursement claim

1. After Your Checked Baggage has been delayed for more than four (4) hours You should immediately notify the Common Carrier to begin the Common Carrier's claim process.
2. Notify the Benefits Administrator within twenty (20) days of the date Your Checked Baggage was delayed while on a Covered Trip at **1-877-257-8152, or call collect outside the U.S. at 1-804-281-5790**. The Benefits

Administrator will answer Your questions and send You a claim form.

3. Return the completed claim form and the requested documentation below within ninety (90) days from the date the Checked Baggage was delayed to the address provided by the Benefit Administrator.

Please submit the following documents:

- The completed signed claim form
- A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirming the Common Carrier ticket was charged to the covered Account and/or rewards program associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- Proof of ticketing by the Common Carrier, including, but not limited to, itinerary, boarding pass, or used ticket stub
- A copy of the check, settlement, denial, or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier's completed claim form, and a copy of the Checked Baggage claim check
- Receipts for essential items purchased while baggage was delayed
- A copy of Your insurance declaration page or documentation of settlement of the delay (if applicable)
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

For faster filing, or to learn more about Baggage Delay Reimbursement visit www.eclaimsline.com

Definitions

Account means Your credit or debit card Accounts.

Business Items means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).

Checked Baggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any mode of transportation by land, water or air operating under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.

Covered Trip means a Trip (a) while the eligible cardholder is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member; (b) charged to Your eligible Account and/or with rewards programs earned on Your covered Account; and (c) that begins and ends at the places designated on the ticket purchased for the Trip.

Eligible Person means a cardholder who pays for their Covered Trip by using their eligible Account and/or rewards programs associated with their covered Account.

Immediate Family Member means Your Spouse or legally dependent children under age eighteen (18) [twenty-five (25) if enrolled as a full-time student at an accredited university].

Spouse means domestic partner which is a person who is at least 18 years of age and who during the last twelve months: 1) has been in a committed relationship with the cardholder; (2) has been the cardholder's sole spousal equivalent; (3) has resided in the same household as the cardholder; and (4) has been jointly responsible with the cardholder for each other's financial obligations and who intends to continue the relationship as stated above indefinitely.

You or Your means an Eligible Person or Your Immediate Family Members who charged their Covered Trip to Your eligible Account and/or rewards programs associated with Your covered Account.

Additional provisions for Baggage Delay Reimbursement

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete.

Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages, or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #DELBAG – 2017 (Stand 4/17)

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-877-257-8152, or call collect outside the U.S. at 1-804-281-5790.

Cellular Telephone Protection

What is the benefit?

Cellular Telephone Protection provides coverage for damage to, theft of, or involuntary and accidental parting of Your cell phone. An involuntary and accidental parting is the unintended separation from Your cell phone when its location is known, but recovery is impractical to complete. This benefit is available if You are a valid cardholder of an eligible U.S. issued UBS Visa Infinite Business card enrolled in the Cellular Telephone Protection benefit and You charge Your monthly cellular wireless phone bills to Your eligible card for the billing cycle before the month in which the incident occurs. Eligible cell phones are the lines listed on Your most recent cellular wireless service provider's ("cell phone provider") monthly billing statement for the billing cycle prior to when the incident occurred.

What is covered?

This benefit is supplemental coverage, which means that it will reimburse You for theft of, damage to or involuntary and accidental parting of Your cell phone not otherwise covered by another insurance policy (for example; cell phone insurance programs, or Your homeowner's, renter's, automobile, or employer's insurance policies).

Once all other insurance has been exhausted, Cellular Telephone Protection will provide coverage up to seven hundred and fifty dollars (**\$750.00**) per claim less the fifty dollar (\$50.00) deductible, with a maximum of two (2) claims and one thousand five hundred dollars (**\$1,500.00**) per twelve (12) month period. If it is determined that Your cell phone requires replacement due to the theft of, damage to or an involuntary or accidental parting of the device, You will receive the replacement value subject to the fifty dollar (\$50.00) deductible and the benefit maximum. The replacement value is the lesser of Your cellular wireless service provider's suggested retail value of a similar model replacement cell phone or the actual cost to replace the cell phone.

If Your cell phone is repairable, You will receive an amount as determined by the diagnostic to repair the cell phone subject to the benefit maximum and fifty dollar (\$50.00) deductible.

Note: Electronic issues, such as inability to charge, mechanical or battery failure, where there is no evidence of physical damage, are not covered under this program.

When does it apply?

Cellular Telephone Protection applies when You make Your monthly cellular wireless phone bill payment with Your eligible card. Coverage begins the first day of the calendar month following a payment of the cellular wireless phone bill.

If You fail to make a cellular wireless phone bill payment in a particular month, Your coverage will be suspended. Coverage will resume on the first day of the calendar month after the date of any future cellular wireless phone bill payment made with the eligible card.

If Your cell phone is stolen as a result of criminal activity, You must file a police report.

What is not covered?

This benefit will not provide reimbursement for the following:

1. Cell phone accessories other than standard battery and/or standard antenna provided by the manufacturer
2. Cell phones purchased for resale
3. Cell phones that are lost or "mysteriously disappear," meaning that the phone vanished in an unexplained manner without evidence of a wrongful act by a person or persons
4. Cell phones under the care and control of a common carrier (including, but not limited to, the U.S. Postal Service, airplanes, or delivery service)
5. Cell phones stolen from baggage unless hand-carried and under Your personal supervision, or under supervision of Your traveling companion
6. Cell phones which have been rented, borrowed or are part of prepaid or "pay as you go" type plans
7. Cosmetic damage to the cell phone or damage that does not impact the cell phone's capabilities and functionalities
8. Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects
9. Damage or theft resulting from misdelivery or voluntary parting with the cell phone
10. Taxes, delivery and transportation charges, and any fees associated with the cellular wireless service provider

11. Losses caused by or resulting from a Cyber Incident

How to file a Cellular Telephone Protection claim

1. Within sixty (60) days of the date of the damage or theft, notify the Benefit Administrator at **1-866-894-8569 or outside the U.S. call collect at 1- 303-967-1096**. The Benefit Administrator will ask You some preliminary questions and send You the appropriate claim form. **Please note, if You do not notify the Benefit Administrator within sixty (60) days after the damage or theft, Your claim may be denied.**
2. **Return the completed, signed claim form and the requested documentation below within ninety (90) days of the date of the damage or theft to the address provided by the Benefit Administrator.**

For faster filing, or to learn more about Cellular Telephone Protection, visit www.cardbenefitservices.com

Please submit the following documents:

1. The completed signed claim form
2. A copy of Your cellular wireless service provider billing statement demonstrating that the entire monthly payment for the cellular wireless phone bill was made the month prior to the date of damage or theft and has been paid with the eligible card.
3. If Your cellular wireless service provider's billing statement doesn't show payment with the eligible card, a copy of Your card monthly billing statement that corresponds with the above cellular wireless phone monthly billing statement
4. A copy of the device summary page from Your cellular wireless phone bill or other sufficient proof of the claimed cell phone model linked to Your cell phone account.
5. If the claim is due to theft or criminal action, a copy of the police report filed within **forty-eight (48) hours of the event** is required.
6. Based on the details of the claim, the Benefits Administrator may request additional verification including:
 - An itemized repair estimate from an authorized cell phone repair facility
 - The damaged cell phone, for evaluation of its damage and/or

- An itemized store receipt for the replacement cell phone
7. Documentation (if available) of any other claim settlement such as Your cellular wireless provider or manufacturer's insurance settlement (if applicable)
 8. Any other documentation deemed necessary in the Benefits Administrator's sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the cell phone.

If the cell phone is damaged, do not discard it until the claim has been fully reviewed.

How will I be reimbursed?

Depending on the nature and circumstances of Your claim, the Benefit Administrator may choose to repair or replace Your cell phone or reimburse You for the lesser of:

- a) Up to seven hundred and fifty dollars (**\$750.00**) less the fifty dollar (\$50.00) deductible; or
- b) The current cellular wireless service provider's suggested retail value of a similar model replacement cell phone, or the actual cost to replace it, whichever is lower (not including taxes, delivery and transportation charges or fees associated with the cellular wireless service provider), less Your fifty dollar (\$50.00) deductible.
- c) If Your cell phone is repairable, You will receive an amount as determined by the diagnostic to repair the cell phone less Your fifty dollar (\$50.00) deductible.

Under normal circumstances, reimbursement will take place within ten (10) business days of receipt and approval of Your claim form and all necessary documents.

Definitions

Computer Programs means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data

Cyber Incident means any of the following acts:

- (a) unauthorized access to or use of Your Digital Data or an Eligible Wireless Cellular Telephone;
- (b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or an Eligible Wireless Cellular Telephone;

- (c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or an Eligible Wireless Cellular Telephone;
- (d) restriction or inhibition of access to or directed against Your Digital Data or an Eligible Wireless Cellular Telephone
- (e) computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on an Eligible Wireless Cellular Telephone during the manufacturing process, upgrade process, or normal maintenance.

Digital Data means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of an Eligible Wireless Cellular Telephone to store information, process information, and transmit information over the Internet.

Eligible Cellular Wireless Telephones are the lines listed on your most recent cellular wireless service provider's ("cell phone provider") monthly billing statement for the billing cycle prior to when the incident occurred.

Eligible Person means a cardholder who pays for their monthly cellular wireless phone bill with their eligible card.

You and **Your** means an enrolled cardholder who has charged their monthly cellular wireless phone bill to their covered card.

Additional Provisions for Cellular Telephone Protection

- Signed or pinned transactions are covered as long as You use Your eligible account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled.

Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #CELLPHONE – 2021 (04/21)

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-866-894-8569 or outside the U.S. call collect at 1- 303-967-1096.

Common carrier trip cancellation/ trip interruption

Reimbursement Level:

Up to \$5,000 for common carrier fare portion of the trip.

DESCRIPTION OF COVERAGE

THE PLAN: As a UBS Visa Infinite Business cardholder, you, your spouse or domestic partner, and your dependent children will automatically be insured against Trip Cancellation or Trip Interruption.

ELIGIBILITY: This insurance plan is provided to UBS Visa Infinite Business credit cardholders, their Spouse and Dependent Children automatically when the entire cost of the passenger fare(s) are charged to UBS Visa Infinite Business credit card while the insurance is effective. It is not necessary for you to notify UBS Financial Services Inc., the administrator or the Company when tickets are purchased.

EFFECTIVE DATE: Your insurance becomes effective on the date on which you first meet the eligibility criteria as an eligible cardholder. Insurance for you automatically terminates on the earliest of: the termination date of the policy, or the date on which you no longer meet the eligibility criteria as an eligible cardholder.

THE COST: This insurance plan is provided at no additional cost to eligible UBS Visa Infinite Business credit cardholders. UBS Financial Services, Inc. pays the full cost of the insurance.

THE BENEFITS: In the event of a Common Carrier Trip Cancellation or Trip Interruption, We will pay up to the Trip Cancellation/Trip Interruption Benefit Amount of (up to \$5,000 per common carrier fare). In no event will We pay more than either: 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or 2) the Trip Cancellation/Interruption Benefit amount of \$5,000.

The Insured Person will relinquish to us any unused vouchers, tickets, coupons or travel privileges for which we have reimbursed the Insured Person.

The Trip Cancellation or Trip Interruption of the Insured Person must be caused by or result from death, accidental injury, disease or physical illness of the Insured Person or an Immediate Family Member of the Insured Person; or default of the Common Carrier resulting from Financial Insolvency.

The death, accidental injury, disease or physical illness must be verified by a Physician and must prevent the

Insured Person from traveling on a Common Carrier Covered Trip.

This benefit does not apply to loss caused by or resulting from: 1) a Pre-Existing Condition; or 2) Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or 3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; or 4) the Insured or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or 5) the Insured or an Immediate Family Member: a) traveling against the advice of a Physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy.

DEFINITIONS:

Account means UBS Visa Infinite Business credit card account as set forth in the policy. **Benefit Amount** means the amount which applies to you at the time the entire cost of the fare is charged to your Account during the policy period, for the applicable hazard.

Cardholder means an individual who is named on the account card issued by the policyholder.

Common Carrier means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract.

Common Carrier Covered Trip means travel on a Common Carrier when the full fare for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by the Policyholder.

If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip. **Company** means Federal Insurance Company.

Conveyance means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction. **Credit Card** means

a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card or other identification card or device issued to you. You may use the credit card to purchase, hire, rent or lease property or services. Credit Card does not include a debit card. **Dependent Child** means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support,

under the age of 19, under the age of 25 if enrolled as a full-time student at an institution of higher learning or classified as an incapacitated dependent child. **Domestic Partner** means a person designated by the primary insured person who has executed an affidavit of Domestic Partnership; is registered as a domestic partner or legal equivalent under the laws of any jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person or domestic partner can be married to, nor in a civil union with, anyone else.

Financial Insolvency means the inability of an entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations. **Incapacitated Dependent Child** means a child who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the **Primary Insured Person** for support and maintenance. The incapacity must have occurred while the child was: under the age of nineteen (19); or under the age of twenty-five (25) if enrolled as a full-time student at an Institution of Higher Learning. **Institution of Higher Learning** means any accredited public or private college, university, professional trade or vocational school beyond the twelfth (12th) grade. **Immediate Family Member** means the Insured Person's: 1) Spouse or Domestic Partner; 2) children including adopted children or stepchildren; 3) legal guardians or wards; 4) siblings or siblings-in-law; 5) parents or parents-in-law; 6) grandparents or grandchildren; 7) aunts or uncles; 8) nieces and nephews. Immediate Family Member also means a Spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews. **Insured Person** means a person qualifying as a class member, as listed in the policy, who elects insurance

or for whom insurance is elected and on whose behalf premium is paid. **Loss of Property** means Trip Cancellation or Trip Interruption which occurs while the Insured Person is insured under this policy which is in-force. **Physician** means a licensed practitioner of the healing arts, acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include: 1) the Insured Person; 2) an Immediate Family Member; 3) the Insured Person's employer or business partner; or 4) the Policyholder. **Proof of Loss** means written evidence acceptable to us that an accident, accident bodily injury or loss has occurred. **Spouse** means your husband or wife or domestic partner who is recognized as such by the laws of the jurisdiction in which the primary insured person resides. **Trip Cancellation** means the cancellation of a Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Common Carrier Covered Trip on or before the departure of the Common Carrier Covered Trip. **Trip Interruption** means the interruption of the Insured Person's Common Carrier Covered Trip either on the way to the point of departure or after departure of the Common Carrier Covered Trip. **War** means hostilities following a formal declaration of war by a governmental authority; in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two countries or armed, open and continuous hostilities between two factions, each in control of territory or claiming jurisdiction over the geographic area of hostility. **We, Us and Our** means Federal Insurance Company.

EXCLUSIONS: This insurance does not apply to any Loss of Property when: 1) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any of Property; or 2) there is any other legal prohibition against providing insurance for any Loss of Property; or Loss of Property caused by or resulting from, directly or indirectly, a declared or undeclared War.

CLAIM NOTICE: Written claim notice must be given to us within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When we receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send us a written description of the loss.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible.

CLAIM PAYMENT: We will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and if you, or the Policyholder have complied with all the terms of this policy.

Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the Plan Administrator:

Plan Administrator

cbsi Card Benefit Services

550 Mamaroneck Avenue, Suite 309

Harrison, NY 10528

PLAN UNDERWRITTEN BY

Federal Insurance Company a member of the

CHUBB GROUP OF INSURANCE COMPANIES

15 Mountain View Road, P.O. Box 1615

Warren, New Jersey 07061-1651

POLICY #: 9907-74-39

Form No. CCA7000NJ-Travel (Ed.07/04)

Dovly Uplift™

What is this benefit?

Dovly can help fix, manage, and maintain your credit score. A credit score can impact your ability to buy a house or car, and improving your score can help save money on everyday expenses, such as auto insurance. Get access to Dovly Uplift™, free with your UBS Visa credit card.

Dovly Uplift includes:

- Dovly's Proprietary Algorithm which helps detect and dispute inaccurate items on your TransUnion® credit report.
- Monthly Credit Report and Score: a detailed TransUnion® credit report and score every month to help you keep up with your credit, a great financial habit.
- Ongoing Credit Monitoring: alerts any time there is a 10-point change in your credit score.
- Credit Alerts: alerts for signs of identity theft, along with notice of changes on your report.
- Live U.S.-based member services and support
- U.S. credit experts available Monday - Friday 8AM-5PM, Pacific Standard Time.

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.

Terms & Conditions

To learn more about this benefit and view the complete terms and conditions, visit www.dovlyuplift.com.

Emergency Evacuation and Transportation/ Repatriation of Remains coverage

You can receive coverage for expenses not reimbursed elsewhere, if You or an immediate family member requires Emergency Evacuation and Transportation or Repatriation of Remains while on a Covered Trip purchased with Your eligible UBS Visa Infinite Business card issued in the United States and/or rewards program associated with Your covered Account. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the Covered Trip with Your covered Account and/or rewards program associated with Your covered Account.

Emergency Evacuation and Transportation benefit limit: up to one hundred thousand dollars (\$100,000.00)

Repatriation of Remains benefit limit: up to ten thousand dollars (\$10,000.00)

Please Note: These benefits are supplemental to and excess of any valid and collectible insurance or other coverage. Note that coverage is secondary to any existing health and/or dental coverage the Eligible Person may have, including workers compensation and disability benefits whether or not provided by law. In order to be eligible for this benefit, medical evacuation and transportation arrangements must be pre-approved by the Benefit Administrator in consultation with a legally licensed Physician who certifies that the severity of the injury or sickness warrants Emergency Evacuation. The Benefit Administrator must also make the actual medical transportation arrangements.

What is an Emergency Evacuation and when does it apply?

Emergency Evacuation means:

- a. Your medical condition warrants immediate transportation from the place where You

are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; or

- b. After treatment at a local Hospital, Your medical condition warrants transportation back to Your Residence for further medical treatment or recovery; or
- c. Both a) and b) above

The Emergency Evacuation benefit applies if You suffer an injury or illness resulting in a necessary Emergency Evacuation when You are on a Covered Trip. The Covered Trip must be no less than five (5) days and no more than sixty (60) days and at least one hundred* (100) miles from Your Residence.

*Note: Under New York laws, when a cardholder's mailing address is in the State of New York, the requirement that You must be one hundred (100) or more miles from Your Residence does not apply.

What is covered by the Emergency Evacuation benefit?

Covered expenses include those for transportation, medical services, and medical supplies needed to facilitate Your Emergency Evacuation. All transportation arrangements must be:

- a. Recommended by the attending Physician;
- b. Required by the standard regulations of the conveyance transporting You; and
- c. Arranged and approved in advance by the Benefits Administrator.

What is Emergency Transportation and when does it apply?

Emergency Transportation means any land, water, or air conveyance required to transport You during an Emergency Evacuation. Such transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

The Emergency Transportation benefit applies if You are hospitalized for more than eight (8) days, the Benefit Administrator arranges for a relative or friend to visit Your bedside and pays the cost of any economy-class round-trip ticket for that person. You are also eligible to receive coverage for the cost of an economy airfare ticket, if the original ticket(s) cannot be used, or to return an accompanying minor to his/her Residence when applicable. The return tickets must be turned over to the Benefits Administrator whenever possible or the Benefit Administrator must be reimbursed the amount equivalent to the value of the unused ticket.

What is Repatriation of Remains and when does it apply?

Repatriation of Remains means the return the Eligible Person's remains to the Eligible Person's country of Residence, The Repatriation of Remains benefit applies in the event of Your death during the course of a Covered Trip. The Benefits Administrator will pay the reasonable covered expenses up to ten thousand dollars (\$10,000.00) to return Your body to Your Residence. The covered expenses include, but are not limited to, embalming, cremation, coffin, and transportation.

What is *not* covered?

These benefits do not cover any expense resulting from the following:

- Travel for the purpose of obtaining medical treatment
- Non-emergency services, supplies or charges
- Care not medically necessary as determined by the Benefit Administrator
- Services, supplies, or charges rendered by a member of Your immediate family.
- Care rendered by other than Hospitals and Physicians
- Care which is experimental/investigative in nature
- Care for any illness or bodily injury that occurs in the course of employment if You are eligible for benefits or compensation in whole or in part, under the provisions of any legislation of any governmental unit (for example – workers compensation coverage). This applies whether or not You claim or recover any benefits or compensation and whether or not You recover losses from a third party.
- Payments to the extent benefits are provided by any governmental agency or unit (except Medicare)
- Care received for which You would have no legal obligation to pay
- Care received in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Vietnam, Yemen, and any other country which may be determined by the U.S. Government from time to time to be unsafe for travel
- Care for any illness or injury suffered due to:
 - Self-inflicted harm
 - Attempted suicide

- Mental health issues
- Alcoholism or substance abuse
- War; military duty; civil disorder
- Air travel except as a passenger on a licensed aircraft operated by an airline or air charter company
- Routine physical examinations
- Hearing aids; eyeglasses or contact lenses
- Routine dental care, including dentures and false teeth
- Hernia, unless it results from a covered accident
- Elective abortion
- Participation in or attempt at a felonious act
- Skydiving, scuba, skin, or deep sea diving
- Hang gliding, parachuting, rock climbing and contests of speed

This benefit also does not cover any expenses provided by another party at no cost to You or already included in the cost of the scheduled Covered Trip on which the illness or injury occurs.

How to file an Emergency Evacuation and Transportation/Repatriation of Remains claim

1. If You find yourself in a situation where You need an emergency evacuation, transportation or repatriation of remains, immediately notify the Benefits Administrator at **1-800-508-1276, or call collect outside the U.S. at 1-804-673-6498**. The Benefits Administrator will answer Your questions and send You a claim form.
2. Return the claim form and the requested documentation below within one-hundred and eighty (180) days of the date of the event to the address below:

Card Benefit Services
P.O. Box 72034
Richmond, VA 23255

For ***Emergency Evacuation and Transportation*** claims, please submit the following documents:

- The completed signed claim form
- A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirming the Common Carrier ticket was charged to the covered Account and/or rewards program associated with Your covered Account

- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- A statement from Your insurance carrier (and/ or Your employer, or Your employer's insurance carrier) or other coverage showing any amounts they may have paid towards the costs claimed. Or, if You have no other applicable insurance or coverage, please provide a statement to that effect.
- Copy of medical bills
- Copy of transportation, medical services, and medical supply bills incurred in connection with the Emergency Evacuation
- Copy of Physician's statement describing the need for Emergency Evacuation
- Copy of the original unused return tickets or statement indicating the value of the of the original unused return tickets
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

For **Repatriation of Remains** claims, please submit the following documents:

- The completed signed claim form
- A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirming the Common Carrier ticket was charged to the covered Account and/or rewards program associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- Copy of death certificate
- Receipts for embalming, cremation, coffin, and transportation expenses
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Definitions

Account means Your credit or debit card Accounts.

Common Carrier means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.

Covered Trip means arrangements that are made by a commercial licensed travel establishment consisting of travel agencies and/or Common Carrier organizations, for which the expense has been charged to Your eligible card and/or rewards program associated with Your covered Account and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration.

Eligible Person means a cardholder, his/her spouse or legally dependent children under age eighteen (18) [twenty-five (25) if enrolled as a full-time student at an accredited university whose Covered Trip was paid for by using their eligible card and/or rewards programs associated with their covered Account.

Hospital means a facility that holds a valid license if required by the law; operates primarily for the care and treatment of sick or injured persons as inpatients; has a staff of one or more Physicians available at all times; provides 24-hour nursing services and has at least one registered professional nurse on duty or on call; has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

Physician means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be yourself or a family member.

Residence means Your home address as listed in Your card issuer's file or address reflected on Your billing statement. The home address from the card issuer's records will take precedence over billing statement address in determining the eligibility of coverage.

You or Your means an Eligible Person or Your immediate family members who charged their Covered Trip to Your covered Account and/or rewards program associated with Your covered Account.

Additional provisions for Emergency Evacuation and Transportation/Repatriation of Remains

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist

for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-508-1276, or call collect outside the U.S. at 1-804-673-6498.

Event Ticket Protection

When You are unable to attend a concert, theatrical, recreational or sporting Event for a covered reason and You purchased a Covered Event Ticket(s) with Your eligible UBS Visa Infinite Business card Account and/or rewards program associated with Your covered Account, Event Ticket Protection will reimburse You up to a maximum of five hundred dollars (\$500.00) per Covered Event Ticket, two thousand dollars (\$2,000.00) per Covered Event and five thousand dollars (\$5,000.00) annually per eligible Account for the cost of Your unused nonrefundable Covered Event Tickets including any applicable processing fees associated with the purchase of the Covered Event Ticket up to the lesser of 10% of the Covered Event Ticket's face value or ten dollars (\$10.00).

You need to purchase either a portion or the entire cost of the Covered Event Ticket using Your Account and/or rewards program associated with Your covered Account. You will only be reimbursed up to the cost of the unused nonrefundable Covered Event Ticket or the program limit, whichever is less.

To be eligible for this protection, You must be a valid cardholder of an eligible U.S.-issued card.

When does it apply?

The Event Ticket Protection benefit applies only if You miss the ticketed Covered Event for one of the following covered reasons:

- Sickness, Accidental Injury or Death of the Ticket Holder or Ticket Holder's Family Member
- Ticket Holder is directly involved in a traffic accident while en route to the Covered Event (as evidenced by a police report).
- Ticket Holder's public transportation (including airplane, train, bus, subway) is delayed due to strike, industrial action, breakdown or adverse weather conditions causing the Ticket Holder to miss the Covered Event.

In order to file a claim for reimbursement, You will need copies of Your card receipt, Your un-used tickets as well as any other documents requested by the Benefit Administrator.

What *isn't* covered?

This benefit will not provide reimbursement for the following:

- Any unauthorized purchases made with Your Account
- Tickets for which the purchase price is not paid for with Your Account

- Tickets which are refundable
- Tickets purchased for non-Covered Events
- Tickets purchased for Events occurring outside the U.S. or Canada
- Tickets printed on buttons and wristbands
- Covered Event Tickets which do not specify the name, date and time of the Covered Event and the price of the Covered Event Ticket
- Covered Event Tickets purchased for resale, professional or commercial use

How to File an Event Ticket Protection Claim

1. Within twenty (20) days of the date of the missed Covered Event, immediately notify the Benefit Administrator at **1-800-348-8472**. The Benefit Administrator will answer Your questions and send You a claim form.
2. Return the claim form and the requested documentation below within ninety (90) days of the date of the missed Covered Event to the address provided by the Benefit Administrator.

Please submit the following documents:

- The completed signed claim form
- A copy of the monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- If more than one method of payment was used, documentation linking the purchase back to the Account must be included
- The complete Original Event ticket (partial tickets are not eligible for coverage); and whichever of the following is applicable:
 - A copy of a police report in the event of a traffic accident while en route to the scheduled Event
 - A copy of a letter from Your Physician outlining illness that caused the scheduled Event to be missed
 - Copy of death certificate
 - Copy of letter from the public transportation carrier which caused the delay, forcing the Ticket Holder to miss the scheduled Event

Definitions

Account means Your credit or debit card Accounts.

Accidental Injury means bodily injury caused by an accident occurring while this coverage is in effect. The Accidental Injury must be verified, in writing, by a licensed Physician.

Covered Event means a theatrical, recreational or sporting event or concert occurring within the United States or Canada for which a Covered Event Ticket is purchased.

Covered Event Ticket means a non-refundable ticket for a Covered Event purchased by an Eligible person using a covered Account.

Eligible Person means a cardholder who pays for their ticket by using their eligible Account and/or rewards programs associated with their covered Account.

Family Member means a spouse, mother, father, son, daughter, mother-in-law or father-in-law or grandparents of the Ticket Holder.

Physician means a licensed practitioner of the healing arts, acting within the scope of his/her license. The treating Physician may not be the cardholder, a Family Member, or one of the Ticket Holders.

Sickness means an illness or disease that is diagnosed or treated by a Physician after the date of the Ticket purchase.

Ticket Holder means Eligible Person(s) and their Family Members who charged a Covered Event Ticket to the Eligible Person's Account.

You or Your means an Eligible Person or Your Family Members who purchase a ticket to Your eligible Account and/or rewards programs associated with Your covered Account.

Additional Provisions for Event Ticket Protection:

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You must comply with all of the following conditions in order for Your claim to be eligible: The cardholder must not be aware of any Ticket Holder's illness at the time a Covered Event Ticket is purchased that would inhibit the Ticket Holder's ability to attend a Covered Event. For series/season Tickets and multi-day passes, please note that a particular covered reason may not be used for cancellation of more than one day or Covered Event. The cardholder must make all necessary preliminary arrangements for timely arrival to the Covered Event.
- You must not be aware of any material fact, matter or circumstance at the time a Covered Event Ticket is purchased which is likely to give rise to a claim. The Ticket Protection Reimbursement benefit is supplemental to and excess of any valid and collectible avenue of recovery which is available to You the eligible cardholder. We will refund the

excess amount once all other coverage has been exhausted up to the limit of liability.

- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect no benefit shall exist for such claim and Your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to You. You must provide the Benefit Administrator all assistance as may be reasonably required to secure all rights and remedies.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits and policy have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, statement messages or electronic notification. The benefit described in this Guide to Benefit will not apply to cardholders whose Accounts have been suspended or canceled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify You at least thirty (30) days in advance.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM# TKTPRO-2000/5000 (04/17)

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-348-8472.

ID Navigator Powered by NortonLifeLock

What is this benefit?

As a UBS Visa Infinite Business cardholder you have access to ID Navigator Powered by NortonLifeLock which provides tools to help keep you informed of potential threats to your identity.

- **Dark Web Monitoring** continuously patrols the dark web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.
- **Data Breach Notifications** sends notifications on large-scale breaches so you can act should a breach affect your personal information.
- **Stolen Wallet Assist** If your wallet is stolen you will receive guidance to help you cancel or replace key documents like your credit cards, driver's licenses, Social Security cards, insurance cards and more.
- **One-Bureau Credit Monitoring Alerts¹** helps you stay on-top of your credit to help detect, alerts are sent when key changes are made to your credit file with a major credit bureau.
- **Credit, Bank & Utility Account Freezes** provides instructions and links so you can freeze credit, bank and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.
- **Restoration Assist** US-based Identity Restoration Specialists are available Monday to Friday 6a.m. – 5p.m. PST with guidance and with next steps to assist you should you become a victim of identity theft or other suspicious activity.
- **US-based Member Services & Support** is available Monday to Friday 6 a.m. – 6 p.m. PST; and Saturday 7 a.m. – 1 p.m. PST.

No one can prevent all identity theft.

¹ Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. If these requirements are not met you will not receive

credit features from Equifax. You will receive Credit Features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.⁷⁰

How do I access this benefit?

To enroll in ID Navigator Powered by NortonLifeLock, follow these steps:

- Visit www.cardbenefitidprotect.com to confirm your eligibility.
- Once eligibility is confirmed, you will be connected to the NortonLifeLock landing page to register for the benefit.
- The following information will be required throughout the enrollment process. Name, email address, social security number, date of birth, phone number and address
- Next you will review your order, accept terms and conditions (authorizing NortonLifeLock to check Equifax credit bureau) and receive confirmation page and confirmation email.
- Once enrollment is complete, you will be directed to the Member Portal to view and manage the new benefit.

ID Navigator Member Support:

- <https://www.Norton.com/visahelp>; or
- Member Services & Support is available Monday –Friday 6 AM –6 PM PST; and Saturday 7 AM –1 PM PST; or Member Services & Support via your ID Navigator dashboard which can be accessed via web or the LifeLock Identity mobile app.

Lost luggage reimbursement

Reimbursement Level: Five thousand dollars (\$5,000.00)

With Lost Luggage Reimbursement, You can be reimbursed for the difference between the “value of the amount claimed” and the Common Carrier’s payment up **to five thousand dollars (\$5,000.00) per Covered Trip (for New York residents, coverage is limited to two thousand dollars [\$2,000.00] per bag)**, provided the Checked Luggage and/or Carry-on Baggage and/or its contents was lost due to theft or misdirection by the Common Carrier. “Value of the amount claimed” is the lesser of the following three amounts: the original purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection (with

appropriate deduction for depreciation), and the cost to replace the item(s).

You and Your Immediate Family Members are all eligible for this benefit when You take a Covered Trip and pay for the cost of Your Common Carrier tickets with Your eligible UBS Visa Infinite Business card issued in the United States and/or rewards program associated with Your covered Account. To be eligible for coverage, You must purchase a portion or the entire cost of the Covered Trip with Your covered Account and/or rewards program associated with Your covered Account. Only Your Checked Luggage and/or Carry-On Baggage and/or its contents is covered.

This benefit is supplemental to and excess of any collectible insurance and/or collectible reimbursement from any other source. The Benefit Administrator will refund the excess amount once all other reimbursement has been exhausted up the limit of liability.

Please Note: You must take all reasonable means to protect, save and/or recover Your Checked Luggage and/or Carry-on Baggage and/or its contents at all times.

What is *not* covered?

Luggage Reimbursement does not apply to loss or theft of the following items:

- Automobiles, automobile accessories and/or equipment, motorcycles, motors, bicycles (except when checked with the Common Carrier), boats, or other vehicles or conveyances
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs
- Money, securities, credit or debit cards, checks, and travelers' checks
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, and household furniture
- Property shipped as freight or shipped prior to the Covered Trip departure date
- Items specifically identified or described in and insured under any other insurance policy
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials

- Losses resulting from abuse, fraud, hostilities or any kind (including, but not limited to, war, invasion, rebellion, or insurrection)
- Business items (items that are used in the purchase, sale, production, promotion, or distribution of goods or services including but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.), cellular telephones, or art objects

How to file a Lost Luggage Reimbursement claim

Immediately notify the Common Carrier to begin their claims process if Your luggage and/or its contents are lost or stolen.

Within twenty (20) days of the date Your luggage is lost or stolen, and You have notified the Common Carrier and begun their claims process, call the Benefit Administrator at **1-800-546-9806, or call collect outside the U.S. at 1-804-673-7481.**

The Benefit Administrator will ask You for some preliminary claim information and send You a special claim form. **If You do not notify the Benefit Administrator within twenty (20) days of the date the luggage was lost or stolen, Your claim may be denied.**

Within ninety (90) days of the date Your luggage was lost or stolen, return Your claim form and the requested documentation below to the address provided by the Benefit Administrator:

- A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirming a portion of the Common Carrier ticket was charged to the covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- A copy of ticketing by the Common Carrier, including but not limited to itinerary, boarding pass, or used ticket stub
- A copy of any check, settlement, denial or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier's completed claim form, a list of the items lost and their value, and a copy of the luggage claim check (if applicable)

- A copy of Your insurance policy's Declarations Page (if applicable) to confirm Your deductible (Declarations Page means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates and deductibles)
- A copy of any settlement of the loss or theft from Your primary insurance
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft

For faster filing, or to learn more about Lost Luggage Reimbursement visit www.eclaimsline.com

If You have personal insurance (i.e., homeowner's, renter's, or other insurance applicable to the lost or stolen luggage or contents), You are required to file a claim with Your insurance company and submit a copy of any claim settlement along with Your completed claim form.

If the claim amount is within Your personal insurance deductible, the Benefit Administrator may, at its discretion, deem a copy of Your personal insurance Declarations Page to be sufficient.

Transference of claims

After the Benefit Administrator has paid Your claim of loss or theft under this reimbursement benefit, all Your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

Definitions

Account means Your credit or debit card Accounts.

Carry-on Baggage means the baggage which You personally carry onto the Common Carrier and for which You retain responsibility.

Checked Luggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.

Covered Trip means a trip while the Eligible Person is riding on a Common Carrier as a passenger and not as a pilot, operator or crew member, for which

the expense has been charged to Your eligible Account and/or rewards program associated with Your covered Account, and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration.

Eligible Person means a cardholder who pays for their Covered Trip by using their eligible Account and/or rewards program associated with their covered Account.

Immediate Family Member means Your Spouse or legally dependent children under age eighteen (18), [twenty-five (25) if enrolled as a full-time student at an accredited university].

Spouse includes Your domestic partner which is a person who is at least 18 years of age and who during the last twelve months: 1) has been in a committed relationship with the cardholder; (2) has been the cardholder's sole spousal equivalent; (3) has resided in the same household as the cardholder; and (4) has been jointly responsible with the cardholder for each other's financial obligations and who intends to continue the relationship as stated above indefinitely.

You or Your means an Eligible Person or Your Immediate Family Members who charged a portion of their Covered Trip to Your eligible Account and/or rewards program associated with Your covered Account.

Additional provisions for Lost Luggage Reimbursement

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If you make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no

legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.

- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #LUGOPT – 2017 (04/17)

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-546-9806, or call collect outside the U.S. at 1-804-673-7481.

Price Protection

With Price Protection, if You buy an eligible item with Your covered UBS Visa Infinite Business card Account and/or rewards program associated with Your covered Account in the United States and see the identical eligible item available for less in another retail store’s printed Advertisement or non-auction Internet Advertisement within ninety (90) days of the Date of Purchase, You can be reimbursed the difference up

to five hundred dollars (\$500.00) per item and up to fifteen hundred dollars (\$1,500.00) a year.

You are eligible for this benefit if You are a valid cardholder of an eligible U.S. issued card and You charge either a portion or the entire purchase price of the eligible item to Your Account or rewards program earned on Your covered Account toward the purchase. You will only be reimbursed up to the amount charged to Your Account or the program limit.

Price Protection is secondary to and in excess of store policies offering a lowest-price guarantee or any other form of refund for price differences. Only items Advertised by authorized dealers in the United States apply. Price differences involving manufacturing and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.

How does it work?

1. Use Your eligible Account and/or rewards program associated with Your covered Account to purchase the eligible item. Be sure to save all original receipts; both Your Account paperwork and the itemized store receipt.
2. If You see the identical product by the same manufacturer Advertised in print for a lower retail price within ninety (90) days of Your purchase, keep the original printed Advertisement and make sure the Advertisement includes:
 - A description of the item that is identical to the one You purchased
 - The sale price
 - The store or dealer's name
 - A sale date(s) effective within ninety (90) days of the Date of Purchase

What is *not* covered?

- Internet Auction Advertisements including but not limited to sites such as eBay, Ubid, Yahoo and public or private live auction sites.
- Advertisements of cash-only sales, close-out sales, flea markets, fire sales, going-out-of-business sales, limited-quantity promotions or liquidation sales.
- Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations.
- Animals and living plants.

- Boats, automobiles, and any other motorized vehicles and their motors, equipment, or accessories.
- Cell phone service agreements and cell phone contracts.
- Items purchased for resale, professional, or commercial use.
- Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items.
- Manufacturer and/or merchant rebates
- Perishables, services, consumables, and limited-life items including, but not limited to, rechargeable batteries.
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments.
- Items purchased outside of the United States.
- Items that are previously owned, sold "as is," and/or refurbished.

How to file a Price Protection claim

1. Notify the Benefit Administrator within ten (10) days of the printed Advertisement showing Your product at a lower price at **1-800-553-7520**, or outside the U.S. call collect at **1-303-967-1096**. The Benefit Administrator will answer any questions You may have and send You a claim form.
2. Return the claim form and the requested documentation below within twenty (20) days of contacting the Benefit Administrator. Send all information to the address provided by the Benefit Administrator.

Please submit the following documents:

- The completed signed claim form
- The original itemized sales receipt for Your purchase or original packing slip in the case of mail order purchases
- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your covered Account and/or rewards program associated with Your covered Account

- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim
- The original printed Advertisement or print out from a non-auction Internet site showing the item with its sale date and/or date of the Advertisement, lower Advertised price, and advertising store name to:

Card Benefit Services

P.O. Box 110889

Nashville, TN 37222

For faster filing, or to learn more about Price Protection, visit www.cardbenefitservices.com

Definitions

Account means Your credit or debit card Accounts.

Advertised or Advertisements means an Advertisement printed in a newspaper, journal, magazine, or flyer or items Advertised on a non-Auction internet site, distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States. The advertisement must provide information stating the same manufacturer and model number of the item purchased. Advertisements that are cut down or altered in any way will not be accepted; therefore, any Advertisements, catalogs, etc. must be submitted in whole with date verification. The only exception is Advertisements in magazines and newspapers. In these cases, it's not necessary to submit the whole publication; only the whole page or pages in which the Advertisement appears, with the date and name of the publication, is required. Advertisements posted on the Internet, by a non-Auction Internet merchant with a valid tax identification number, are also eligible. The advertisement must provide information stating the same manufacturer and model number of the item purchased. The printed version of the non-Auction internet advertisement must include the merchant's Internet address and customer service telephone number, as well as the item, including manufacturer, model number, sale price, and date of publication.

Date of Purchase means the date You paid for and received the item, or the date of delivery and personal acceptance of the item, whichever is later.

Eligible Person means a cardholder who pays for their purchase by using their eligible Account and/or with rewards program associated with their covered Account.

You or Your means an Eligible Person who used their eligible Account to purchase the item and/or with rewards program associated with their covered Account.

Additional provisions for Price Protection

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible

for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM # PRICEPROT-500/1500- 90D-Inter (04/17)

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-553-7520, or call collect outside the U.S. at 1-303-967-1096.

Purchase Security / Extended Protection

Purchase Security

Purchase Security protects new retail purchases made with Your eligible Account and/or rewards program associated with Your covered Account within the first ninety (90) days from the date of purchase. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the item using Your UBS Visa Infinite Business card Account.

At the Benefit Administrator's discretion, this benefit replaces, repairs, or reimburses You, up to the total purchase price of Your item for a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00), per cardholder, in the event of theft or damage.

You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States.

Gifts purchased for friends and family members may also be covered if they are purchased with Your covered Account and/or rewards program associated with Your covered Account.

Purchase Security covers

Eligible items of property purchased with Your Account and/or rewards program associated with Your covered Account are covered for theft or damage. Purchases made outside the United States are also covered as long as You purchased the item with Your covered Account and/or rewards program associated with Your covered Account.

Purchase Security does *not* cover

- Animals and living plants
- Antiques or collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items towable or attachable to any motorized vehicle
- Broken items, unless the result of a covered occurrence
- Computer software
- Items purchased for resale
- Items that are lost, or that “mysteriously disappear,” meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person or several
- Items under the control and care of a common carrier (including the U.S. Postal Service, airplanes, or a delivery service)
- Items in Your baggage (unless hand carried, or under Your supervision or that of a companion You know); includes jewelry and watches, among other things
- Theft or damage stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; flood, earthquake, radioactive contamination; damage from inherent product defects
- Theft or damage from misdelivery, or voluntarily parting with property
- Medical equipment
- Perishable or consumable items, including cosmetics, perfumes, rechargeable batteries, among others
- Real estate and items intended for real estate, including hard-wired and hard-plumbed items, garage doors and openers, ceiling fans, among other items
- Rented and leased items
- Traveler’s checks, cash, tickets, credit or debit cards, among other negotiable purchased instruments
- Items used or pre-owned (Refurbished items will not be considered used or pre-owned as long as accompanied by a warranty)
- Losses caused by or resulting from a Cyber Incident

Filing a Purchase Security claim

Call the Benefit Administrator at 1-888-221-3289 within sixty (60) days of the damage or theft (**if You wait longer, coverage may be denied**). The Benefit Administrator will ask for some preliminary claim information, answer Your questions and send You a claim form. When You submit Your claim, be sure to include all information regarding Your claim including the time, place, cause and the amount to either replace or repair the item.

If You have insurance (homeowner's, renter's, car, employer or any other), You are required to file a claim with Your insurance company and to submit a copy of any claim settlement from Your insurance company along with Your claim form. Purchase Security provides coverage on an "excess" coverage basis, meaning it does not duplicate coverage, but pays for a loss only after valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies) has been exhausted. At that point, Purchase Security will cover the loss up to the amount charged to Your eligible Account, subject to the terms, exclusions, and limits of liability of the benefit.

This benefit also pays for the outstanding deductible portion of Your insurance or indemnity for eligible claims. The maximum total limit of liability is up to ten thousand dollars (\$10,000.00) per claim occurrence and fifty thousand dollars (\$50,000.00) per cardholder. You will receive no more than the purchase price as recorded on the eligible card receipt.

When a protected item is part of a pair or set, You will receive no more than the value (as described above) of the particular part or parts, stolen or damaged, regardless of any special value that item may have as part of such a pair or set, and no more than the proportionate part of an aggregate purchase price of such pair or set.

For faster filing, or to learn more about Purchase Security, visit www.cardbenefitservices.com

Gift recipients may file their own claims, if they have the necessary substantiating documents.

Please submit the following documents:

- Your signed and completed claim form
- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards programs associated with Your covered Account

- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- A copy of the itemized store receipt demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- Copy of the documentation of any other settlement of the loss (if applicable)
- If the item is repairable, the estimate of repair OR a copy of the paid receipt/invoice for the repairs, indicating the type of damage to the claimed item (if applicable)
- Copy of the police report (**made within forty-eight (48) hours of the occurrence in the case of theft**), fire report or incident report to substantiate the loss. If the loss was not reported, please provide a replacement receipt or other sufficient proof of loss deemed eligible solely by Your Benefits Specialist (if applicable)
- Any other documents necessary to substantiate Your claim

In some cases of damage, You will be asked to send, **at Your expense**, the damaged item along with Your claim in order to substantiate the claim, so make sure to keep the damaged item in Your possession.

PLEASE NOTE: Your maximum recovery under the Purchase Security Benefit is the purchase price of the item, not to exceed the coverage limit.

Please return Your signed and completed form with all documentation within ninety (90) days of the date of theft or damage.

How will I be reimbursed?

Once You've met the conditions of this benefit, the Benefit Administrator will resolve Your claim in one of two ways:

- A damaged item may be repaired, rebuilt, or replaced, while a stolen item will be replaced. Typically, You will receive notice about this decision within fifteen (15) days upon receipt of Your claim documentation.
- You may receive payment to replace Your item, an amount not more than the original purchase price, less shipping and handling charges, up to ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder. You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit,

whichever is less. Under normal circumstances, reimbursement will take place within five (5) business days.

Extended Warranty Protection

Extended Warranty Protection provides You with valuable features that help You manage, use and extend the warranties for eligible items purchased on Your covered UBS Visa Infinite Business card Account and/or rewards programs associated with Your covered Account. Services include Warranty Registration and Extended Protection. You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States and You purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account.

Here's how Warranty Registration works

When You purchase an eligible item that carries a manufacturer's warranty, You can register Your purchase by calling **1-888-221-3289**. You can also register Your purchase online at www.cardbenefitservices.com.

The Benefit Administrator will tell You where to send Your item's sales receipt and warranty information, so they can be kept on file should You need them.

If You choose **not** to register Your item, be sure to keep Your monthly billing statement reflecting the purchase, the itemized sales receipt, the original manufacturer's written U.S. warranty and any additional warranty in a safe place. These documents will be required to verify Your claim.

Here's how Extended Protection works

Your warranty coverage can be extended by one (1) additional year on eligible warranties of three (3) years or less. For example, a manufacturer's warranty of three (3) months would be provided with an additional twelve (12) months of coverage for a combined total of fifteen (15) months of coverage, and a warranty for six (6) months would be provided with an additional twelve (12) months of coverage for a combined total of eighteen (18) months of coverage. However, if the manufacturer's warranty is for three (3) years, it would only be extended one (1) additional year for a combined total of four (4) years of coverage.

This benefit is limited to no more than the original price of the purchased item (as shown on Your credit card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and fifty thousand dollars (\$50,000.00) per cardholder.

The benefit covers purchases made both inside and outside the U.S. The eligible item must have a valid original manufacturer's U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or an assembler warranty.

What Extended Protection does *not* cover

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
- Items purchased for resale
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Rented or leased items
- Computer software
- Medical equipment
- Used or pre-owned items (Refurbished items will be covered as long as it has a warranty with it and would not be considered used or pre-owned)
- Losses caused by or resulting from a Cyber Incident

Filing an Extended Protection claim

To file a claim, call the Benefit Administrator at **1-888-221-3289**, immediately after the failure of Your covered item. **Please note that if You do not notify the Benefit Administrator within sixty (60) days of product failure, Your claim may be denied.**

The Benefit Administrator will request preliminary claim information, direct You to the appropriate repair facility, and send You the claim form. Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim.

If You received or purchased a service contract or an extended warranty when You purchased Your item, this benefit will be supplemental to, and in excess of, that coverage.

What You must submit to file a claim

Fill out and sign the claim form the Benefit Administrator sent You, then submit the form **within ninety (90) days** of the product failure, along with the following documents:

- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- A copy of the itemized sales receipt
- A copy of the original manufacturer's written U.S. warranty, and any other applicable warranty
- A description of the item and its serial number, and any other documentation deemed necessary to substantiate Your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts)
- The original repair estimate or repair bill, indicating cause of failure
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

All claims must be fully substantiated.

For faster filing, or to learn more about Extended Warranty Protection, visit www.cardbenefitservices.com

How will I be reimbursed?

If You have substantiated Your claim and met the terms and conditions of the benefit, Your item will be replaced or repaired **at the Benefit Administrator's discretion**, but for no more than the original purchase price of the covered item, as recorded on Your credit card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and a maximum of fifty thousand dollars (\$50,000.00) per cardholder.

You will only be reimbursed up to the amount charged to Your Account or the program limit, whichever is less. Under normal circumstances, reimbursement will occur within five (5) business days of the receipt and approval of all required documents.

If Your item is to be repaired, or You may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs

made at the manufacturer's authorized repair facility are covered.

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under this benefit.

Definitions

Account means Your credit or debit card Accounts.

Cyber Incident means any of the following acts: (a) unauthorized access to or use of Your Digital Data or a Covered Purchase (b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or a Covered Purchase (c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or a Covered Purchase (d) restriction or inhibition of access to or directed against Your Digital Data or a Covered Purchase (e) computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on Covered Purchase during the manufacturing process, upgrade process, or normal maintenance.

Digital Data means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Covered Purchase to store information, process information, and transmit information over the Internet.

Eligible Person means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated with their covered Account.

You or Your means an Eligible Person who purchase their item to their eligible Account and/or with rewards program associated with their covered Account.

Additional provisions for Purchase Security and Extended Protection

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.

- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance,

including, but not limited to, the payment of claims.

FORM #PSEPBUSINESSv1 – 2021 (04/21)

PSEP-B

For more information about the benefit described in this guide, call the Benefit Administrator at 1-888-221-3289.

Return Protection

Return Protection is a benefit for eligible UBS Visa Infinite Business cardholders who make a purchase with their Account and/or rewards program associated with their covered Account.

You are eligible for this benefit if You are a cardholder of a covered card issued in the United States.

If You are disappointed with an item, within ninety (90) days from the date of purchase, and the retailer will not accept a return, You can be reimbursed for the purchase price, up to three hundred dollars (\$300.00) per item of personal property, and an annual maximum of one thousand dollars (\$1,000.00), per Account.

The Return Protection benefit is supplemental to, and in excess of, any valid and collectible avenue of recovery available to You, the eligible cardholder. The Benefit Administrator will reimburse the excess amount, once all other coverage has been exhausted, up to the coverage amount.

What is covered?

Eligible items of personal property purchased with Your covered Account and/or rewards program associated with Your covered Account are covered for reimbursement up to three hundred dollars (\$300.00) per item at an annual maximum of one thousand dollars (\$1,000.00) per Account.

What is *not* covered?

Return Protection does not apply to the following purchases:

- Animals and living plants
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by, or attached to, any motorized vehicle
- Cash, bullion, traveler's checks, tickets, credit or debit cards, and any other negotiable instruments
- Computer software
- Damaged, or non-working, items

- Formal attire, including but not limited to, cocktail dresses, tuxedos, gowns, and formal accessories
- Items purchased for resale
- Items purchased outside the United States
- Items that have been altered
- Jewelry, art objects, rare or precious coins or stamps, antiques, and collectible items
- Medical equipment
- Perishables, consumables, and limited-life items, including but not limited to, rechargeable batteries
- Real estate and items which are intended to become part of real estate, including but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Seasonal items, including but not limited to, holiday decorations

What if the store offers a guarantee?

This benefit is designed to cover You if the store will not allow You to return the item for a refund, exchange or credit.

How to file a Return Protection claim

1. If You are not satisfied with Your purchase and the retailer will not accept the return, call the Benefit Administrator, within ninety (90) days of the date of Your purchase, at **1-888-221-3289**. The customer service representative will ask you for some preliminary information about Your claim and send You a claim form.
2. Return the completed claim form within thirty (30) days of the first notice of loss to the Benefit Administrator along with the following items:
 - Your original itemized sales receipt for Your purchase or original packing slip in the case of mail order purchases
 - A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your covered Account and/or rewards program associated with their covered Account.

After You have collected all of these documents, please send to:

Card Benefit Services
 P.O. Box 110889
 Nashville, TN. 37222

Please Note: If You file a claim within the first thirty (30) days of purchase, You may be asked to submit proof of the store's return policy.

1. A customer service representative will contact You after receiving Your claim paperwork. If additional documents are requested, You will have sixty (60) days to fulfill that request. Once the claim paperwork is complete, You will receive instructions for shipping the item with its original packaging and any applicable manuals and warranties to Card Benefit Services. The cost of shipping is at your expense.

The item must be in like-new or good working condition in order to be approved for reimbursement.

For faster filing, or to learn more about Return Protection visit www.cardbenefitservices.com

How will I be reimbursed?

If Your claim is approved and the item has been received, the Benefit Administrator will issue a reimbursement for the purchase price of the item, up to a maximum of three hundred dollars (\$300.00) per eligible item, or one thousand dollars (\$1,000.00) annual maximum per Account, less any applicable shipping and handling fees.

Definitions

Account means Your credit or debit card Accounts.

Eligible Person means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated with their covered Account.

You or Your means an Eligible Person who used their eligible Account to purchase the item and/or rewards program associated with their covered Account.

Additional provisions for Return Protection

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete.

Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #RETPRO – 2017 (04/17)

RP-I

For more information about the benefit described in this guide, call the Benefit Administrator at 1-888-221-3289.

Travel Accident Insurance Program

Reimbursement Level: Up to \$1,000,000

Description of coverage

The plan: As a UBS Visa Infinite Business cardholder, you, your spouse, or domestic partner, and your dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing while 1) riding as a passenger in, entering or exiting any Common Carrier on which the Insured Person has purchased passage; or 2) riding as a passenger in, entering or exiting any Conveyance licensed to carry the public for hire or any Courtesy Transportation provided without a specific charge and while traveling to or from the airport, terminal or station: a) immediately preceding the departure of the scheduled Common Carrier on which the Insured Person has purchased passage; or b) immediately following the arrival of the scheduled Common Carrier on which the Insured Person was a passenger; or 3) at the airport, terminal or station at the beginning or end of the Common Carrier Covered Trip. If the purchase of the Common Carrier passenger fare is not made prior to the Insured Person's arrival at the airport, terminal or station, coverage will begin at the time the cost of the Common Carrier passenger fare is charged to the Insured Person's Account.

Eligibility: This insurance plan is provided to UBS Visa Infinite Business credit cardholder, automatically when the entire cost of the passenger fare(s) are charged to the UBS Visa Infinite Business credit card account while the insurance is effective. It is not necessary for you to notify UBS Financial Services Inc., the administrator or the Company when tickets are purchased.

The cost: This insurance plan is provided at no additional cost to eligible UBS Visa Infinite Business credit cardholders. UBS Financial Services Inc. pays the full cost of the insurance.

Beneficiary: The Loss of Life benefit will be paid to the beneficiary designated by you. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) your spouse or domestic partner, b) your children, c) your parents, d) your brothers and sisters, e) your estate. All other indemnities will be paid to you.

The benefits: The full Benefit Amount is payable for accidental loss of life; loss of speech and loss of hearing; loss of speech and one of loss of hand, foot or sight of one eye; loss of hearing and one of loss

of hand, foot or sight of one eye; loss of both hands, both feet, loss of sight or any combination thereof. 50% of the Principal Sum is payable for accidental loss of hand, foot or sight of one eye (any one of each); loss of speech or loss of hearing. 25% of the Principal Sum is payable of loss of thumb and index finger of the same hand. **"Loss"** means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. **"Benefit Amount"** means the Loss amount at the time the entire cost of the passenger fare is charged to a UBS Visa Infinite Business credit card of an accident. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount.

Account aggregate limit of insurance: If more than one Insured Person insured under the same Account suffers a **loss** in the same accident, we will not pay more than two times the applicable benefit amount (the aggregate limit of insurance). If an accident results in benefit amounts becoming payable, which when totaled, exceed two times the applicable benefit amount, then the aggregate limit of insurance will be divided proportionally among the Insured Persons, based on each applicable benefit amount.

Definitions:

Accident or Accidental means a sudden, unforeseen and unexpected event which happens by chance, arises from a source external to the insured person, is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof, occurs while you are insured under this policy which is in force and is the direct cause of the loss.

Account means credit card accounts, debit card accounts, central bill accounts, checking accounts and savings accounts as set forth in the policy.

Benefit Amount means the amount which applies to you at the time the entire cost of the fare is charged to your account during the policy period, for the applicable hazard.

Cardholder means an individual who is named on the account card issued by the policyholder.

Common Carrier means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract.

Common Carrier Covered Trip means travel on a Common Carrier when the full fare for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip.

Company means Federal Insurance Company.

Conveyance means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction.

Credit Card means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card, or other identification card or device, issued to the Insured Person. The Insured Person may use the Credit Card to purchase, hire, rent or leased property or services. Credit Card does not include a Debit Card.

Debit Card means a payment medium that takes the form of a card, plate or other identification card or device, issued to the Insured Person who is an owner of a deposit Account maintained by the issuer. The Insured Person may use the Debit Card to purchase, hire, rent or lease property or services. Debit Card does not include a Credit Card.

Dependent Child means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 19, under the age of 25 if enrolled as a full-time student at an institution of higher learning or classified as an incapacitated dependent child.

Domestic Partner means a person designated by the primary insured person who has executed an affidavit of Domestic Partnership; is registered as a domestic partner or legal equivalent under the laws of any jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with the primary insured person at least two of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the

primary insured person or domestic partner can be married to, nor in a civil union with, anyone else.

Incapacitated Dependent Child means a child who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Primary Insured Person for support and maintenance. The incapacity must have occurred while the child was: 1) under the age of nineteen (19); or 2) under the age of twenty-five (25) if enrolled as a full-time student at an Institution of Higher Learning.

Insured Person means a person qualifying as a class member, as listed in the policy, who elects insurance or for whom insurance is elected and on whose behalf premium is paid.

Loss means accidental loss of foot, loss of hand, loss of hearing, loss of life, loss of sight, loss of sight of one eye, loss of speech, loss of thumb and index finger. Loss must occur within one year after the accident.

Loss of Foot means the complete severance of a foot through or above the ankle joint.

Loss of Hand means a complete severance, as determined by a physician, of at least 4 fingers at or above the metacarpal phalangeal joint on the same hand or at least 3 fingers and the thumb on the same hand.

Loss of Hearing means permanent, irrecoverable and total deafness, as determined by a Physician, with an auditory threshold of more than 90 decibels in each ear. The deafness cannot be corrected by any aid or device, as determined by a Physician.

Loss of Life means death, including clinical death, as determined by the local governing medical authority where such death occurs within 365 days after an Accident.

Loss of Sight means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a Physician.

Loss of Speech means the permanent, irrecoverable and total loss of the capability of speech without the aid of mechanical devices, as determined by a Physician.

Loss of Thumb and Index Finger means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a Physician. We will consider such severance a Loss of Thumb and Index Finger even if a thumb, an index finger or both are later reattached.

If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation.

Policyholder means UBS Financial Services, Inc.

Primary Insured Person means the Insured Person who: 1) has a direct relationship with the Policyholder; and 2) where applicable elects insurance under this policy; and 3) pays the required premium, for the insurance elected.

Principal Sum means the amount of insurance applicable to each class.

Proof of Loss means written evidence acceptable to us that an accident, accident bodily injury or loss has occurred.

Spouse means your husband or wife or domestic partner who is recognized as such by the laws of the jurisdiction in which the primary insured person resides.

War means hostilities following a formal declaration of war by a governmental authority; in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two countries or armed, open and continuous hostilities between two factions, each in control of territory or claiming jurisdiction over the geographic area of hostility.

We, Us and Our means Federal Insurance Company.

Exclusions: This insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly: 1) the Insured Person entering, or exiting any aircraft while acting or training as a pilot or crew member; 2) the Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment or diagnosis thereof; 3) the Insured Person's suicide, attempted suicide or intentionally self-inflicted injury; or 4) a declared or undeclared War.

This exclusion does not apply to the Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria.

This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.

Claim notice: Written claim notice must be given to us within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably

possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

Claim forms: When we receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send us a written description of the loss.

Claim proof of loss: Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible.

Claim payment: We will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

Effective date: Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person or the date on which we pay out 100% of the principal sum.

Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the Plan Administrator:

Plan Administrator

cbsi Card Benefit Services

550 Mamaroneck Avenue, Suite 309

Harrison, NY 10528

Plan underwritten by

Federal Insurance Company

a member of the

Chubb group of insurance companies

15 Mountain View Road, P.O. Box 1615

Warren, New Jersey 07061-1651

Policy: 9907-74-40

Form No. CCA7000Acc-NJ (Ed.09/06)

Travel and emergency assistance services

Travel and Emergency Assistance Services are made available to help You in case of an emergency while You are traveling away from home. The Benefit Administrator can connect You with the appropriate

local emergency and assistance resources available, 24 hours a day, 365 days a year.

Please note that due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.

What are Travel and Emergency Assistance Services and how do I use these services when I need them?

Travel and Emergency Assistance Services are made available to You, if You are a cardholder of an eligible UBS Visa Infinite Business card issued in the United States. You, Your Immediate Family Members and business associates are also eligible to use these services.

Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at **1-800-546-9806**. **If You are outside the United States, call collect at 1-804-673-7481.**

What are the specific services and how can they help me?

- Emergency Message Service – can record and relay emergency messages for travelers, their Immediate Family Members or business associates. The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.
- Medical Referral Assistance – provides medical referral, monitoring, and follow-up. The Benefit Administrator can give You names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor Your condition; keep in contact with Your family, and provide continuing liaison; and help You arrange medical payments from Your personal account. **All costs are Your responsibility.**
- Legal Referral Assistance – can arrange contact with English-speaking attorneys and U.S. embassies and consulates if You're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator

can coordinate bail payment from Your personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled.

All costs are Your responsibility.

- Emergency Transportation Assistance – can help You make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring Your Immediate Family Members or business associates home and helping You stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. ***All costs are Your responsibility.***
- Emergency Ticket Replacement – helps You through Your carrier’s lost ticket reimbursement process and assists in the delivery of a replacement ticket to You, should You lose Your ticket. ***All costs are Your responsibility.***
- Lost Luggage Locator Service – can help You through the Common Carrier’s claim procedures or can arrange shipment of replacement items if an airline or Common Carrier loses Your checked luggage. ***You are responsible for the cost of any replacement items shipped to You.***
- Emergency Translation Services – provides telephone assistance in all major languages and helps find local interpreters, if available, when You need more extensive assistance. ***All costs are Your responsibility.***
- Prescription Assistance and Valuable Document Delivery Arrangements – can help You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. ***All costs are Your responsibility.***
- Pre-Trip Assistance – can give You information on Your destination before You leave such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

Definitions

Common Carrier means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.

Immediate Family Member means Your Spouse or dependent children under twenty-two (22) years old.

You or Your means an eligible person whose name is embossed on an eligible U.S. issued card, and You reside in the United States.

Additional provisions for Travel and Emergency Assistance Services

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose accounts have been suspended or cancelled.

FORM #TEASB– 2017 (Stand 04/17)

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-546-9806, or call collect outside the U.S. at 1-804-673-7481.

Trip delay reimbursement

What is this benefit?

Trip Delay Reimbursement covers up to a maximum of five hundred dollars (\$500.00) for each purchased ticket, for reasonable additional expenses incurred when a Covered Trip You purchased with Your eligible UBS Visa Infinite Business card Account and/or rewards program associated with Your covered Account is delayed for more than **six (6)** hours or requires an overnight stay. The benefit is limited to one claim per Covered Trip. To be eligible for this coverage, You need to purchase either a portion or the entire cost of Your Common Carrier fare using Your Account.

You, Your spouse and Your dependent children under twenty-two (22) years of age are automatically covered when You charge Your Covered Trip's Common Carrier fare to Your eligible Account and/or rewards program associated with Your covered Account.

This benefit is supplemental coverage, which means that reasonable expenses during the delay not otherwise covered by Your Common Carrier, another party or Your primary personal insurance policy, may be reimbursed up to a maximum of five hundred dollars (\$500.00) per ticket. You will be refunded the excess amount once all other reimbursement has been exhausted up the limit of liability.

What is covered?

Your reasonable additional expenses, such as meals and lodging, may be reimbursed as long as:

- A portion of the fare was purchased with an eligible Account and/or rewards program associated with Your covered Account
- Your Covered Trip was delayed for more than six (6) hours or required an overnight stay due to Covered Hazards
- Your Covered Trip is for a period of travel that does not exceed three hundred and sixty-five (365) days

What is *not* covered?

- Any delay due to a Covered Hazard which was made public or made known to You prior to Your departure.
- Any pre-paid expenses related to Your Covered Trip, such as tour or activity fees associated with Your Covered Trip.

How to file a Trip Delay Reimbursement claim

Within thirty (30) days of the Covered Trip delay, call the Benefit Administrator at **1-800-546-9806, or call collect outside the U.S. at 1-804-673-7481.**

The Benefit Administrator will ask You for some preliminary claim information and send You a claim form.

Within ninety (90) days of the date of Your Covered Trip delay, return Your completed and signed claim form and the requested documentation below to the following address:

Card Benefit Services
P.O. Box 72034
Richmond, VA 23255

Please submit the following documents:

- A copy of the detailed original and updated travel itinerary and/or the Common Carrier tickets
- A copy of Your monthly billing statement (showing the last four [4] digits of the Account

number) confirming the Common Carrier ticket was charged to the covered Account. Only applicable if the travel itinerary does not reflect the last four (4) digits of the Account number.

- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- Tickets reflecting the total amount charged for the claimed Covered Trip
- A statement from the Common Carrier explaining the reason for the delay
- Copies of itemized receipts for Your claimed expenses. For food expenses, receipts are required, however itemized receipts are only required for bills of fifty dollars (\$50.00) or more per covered traveler.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Failure to contact the Benefit Administrator or return the completed claim form and documentation within the time periods indicated above may result in the denial of Your claim.

For faster filing, or to learn more about Trip Delay Reimbursement, visit www.eclaimsline.com

Definitions

Account means Your credit or debit card Accounts.

Common Carrier means any land, water, or air conveyance operating for hire under a valid license for the transportation of passengers and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines or rental vehicles.

Covered Trip means a period of travel that does not exceed three hundred and sixty-five (365) days away from the Eligible Person's residence to a destination other than the Eligible Person's city of residence for which the Eligible Person charges the cost of transportation by Common Carrier to the Account and/or rewards programs associated with the covered Account.

Covered Hazards means equipment failure, inclement weather, strike and hijacking/skyjacking.

Eligible Person means a cardholder who pays for their Covered Trip by using their eligible Account and/or rewards programs associated with their covered Account.

Family Member means Your spouse or legally dependent children under age eighteen (18) [twenty-five (25) if enrolled as a full-time student at an accredited university].

You or Your means an Eligible Person or Your Family Members who charged their Covered Trip to Your eligible Account and/or rewards programs associated with Your covered Account.

Additional provisions for Trip Delay Reimbursement

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and

if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-546-9806, or call collect outside the U.S. at 1-804-673-7481.

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Concierge

UBS Visa credit cardholders have access to the UBS Concierge team. The UBS Concierge offers you complimentary access to expert travel agents who can handle your world-wide travel needs. They can find and book flights, cars and hotels plus complete itinerary research including local transportation, tours, and custom-designed adventures. Your concierge can also help you secure prime-time dinner reservations and land hard-to-get tickets wherever you go.

To access this benefit contact your UBS Concierge at 888-762-1232.

Cardholders are responsible for the cost of any goods or services purchased through the UBS Concierge.

\$200 Travel Credit

What is this benefit?

As a UBS Visa Infinite Business cardholder you have access to a \$200 credit (once per year) when you book a cruise or tour package through the UBS Concierge using your UBS Visa Infinite Business card. A minimum spend requirement of \$4,000 must be met.

To learn more about this benefit and approved partners, contact your UBS Concierge at 888-762-1232.

Terms & Conditions

Travel Credit is available on any cruise or tour package booked through the UBS Concierge with an approved UBS Concierge partner and is applicable to any UBS Card holder once per year. In order to receive the travel credit a minimum spend requirement of \$4000 not including any taxes and fees must be met. Travel credit will be applied as a statement credit within 60 days after completion of confirmed travel.

Big City Chefs

What is this benefit?

UBS Visa Infinite Business cardholders have access to Big City Chefs' hand-selected, restaurant-quality and celebrity private chefs. Big City Chefs staffs chefs around the country for fine dining experiences ranging from daily household staffing to intimate dinner parties and live cooking classes.

When you use your UBS Visa Infinite Business card to access this benefit through the UBS Concierge, the following privileges apply:

- 10% discount on all standard services
- 20% discount on all customized packages and services

Terms & Conditions

<http://www.bigcitychefs.com/disclaimer.php>. Offer not combinable with any other offer and certain restrictions may apply.

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

Culinary Experiences

What is this benefit?

Culinary Experiences provides access to local experiences in over 130 countries. They connect people who are seeking unique and immersive experiences with hand-selected local hosts, in private homes and exclusive venues.

When you use your UBS Visa Infinite Business card to access this benefit through the UBS Concierge, the following privilege applies:

- 10% discount

Terms & Conditions

Offer is based on availability and may change at any time. All reservations must be booked through UBS Concierge. Offer may not combinable with any other offer and certain restrictions may apply.

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

From You Flowers®

What is this benefit?

From You Flowers offers a selection of personal and corporate floral and gift items appropriate for any occasion. This includes fresh flowers, plants, balloons and gift baskets. They are a member of multiple florist networks and have delivery capabilities

worldwide via their affiliation with over 20,000 premier florists from around the world.

When you use your UBS Visa Infinite Business card to access this benefit through the UBS Concierge, the following privileges apply:

- Up to 25% discount off regular retail prices
- Reduced service fee of \$10 USD for domestic deliveries (US) and \$15 USD for international deliveries

Terms & Conditions

Offer is based on availability and may change at any time.

<https://www.fromyouflowers.com/guarantee.htm>.

Offer not combinable with any other offer and certain restrictions may apply.

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

Sightseeing and tours

UBS Visa credit cardholders have access to special sightseeing and tour offers.

Sightseeing and Tours—over 30,000 hand-picked VIP tours, sightseeing experiences and attractions in more than 150 countries worldwide; from traditional tours to once-in-a-lifetime opportunities.

- Special offers on select activities worldwide

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

Terms of use

Certain restrictions may apply. For full terms and conditions please visit –

<http://www.viator.com/terms-and-conditions>

Troon

UBS Visa Infinite Business cardholders are invited to reserve tee times at participating Troon Privé private clubs at a rate of \$99 (+ Tax where applicable) per player per round subject to Troon Privé rules and limitations. Cardholders may bring up to three guests at the same rate on each tee time they make and may play each course up to two times per year. An eligible U.S.-issued UBS Visa Infinite Business card is required to make tee time reservations at Troon Privé clubs.

In addition, UBS Visa Infinite Business cardholders are entitled to receive complimentary Platinum status in the Troon Rewards® program. With the Platinum membership level, the cardholder will be entitled to 20% discount on golf fees reserved on the Visa Infinite Troon website or on merchandise purchases

made at the golf properties when using their UBS Visa Infinite Business card.

Reservations must be made on the Visa Infinite Troon website using a Visa Infinite Business card. Additional requirements are outlined in the complete Troon Visa Infinite Offer Terms & Conditions, available at www.troongolfrewards.com/visainfinite/.

How do I access this benefit?

You can participate in this benefit by completing the following steps: Visit www.troongolfrewards.com/visainfinite/.

1. Enter all 16 digits of your UBS Visa Infinite Business card number to verify you are eligible for the Troon Golf benefit. The card number is used for verification of eligibility for the offer. Your information is transmitted over high-level encryption (SSL) and is not used for any other purposes.
2. Once you are verified, you will need to enroll in Troon Rewards to request tee times at a participating Troon Privé course at a rate of \$99 player. Troon Rewards discounts are not available on tee times booked at Troon Privé courses.
3. If you enroll in Troon Rewards or have already enrolled, you may also reserve a tee time at the Troon daily fee courses at which you receive a discount based on your Troon Rewards status. Use your UBS Visa Infinite Business card to complete the reservation request.

Who do I contact if I need assistance with the Troon Golf Benefit?

All service-related questions should be directed to the Troon Concierge at 888-876-6687.

Terms & Conditions and Limitations of Liability (LOL)

U.S.- issued UBS Visa Infinite Business cardholders are entitled to receive complimentary Platinum status in the Troon Rewards® program. An eligible U.S.-issued UBS Visa Infinite Business card is required for tee time reservations. At the Platinum membership levels, the cardholder will be entitled to 20% discount on golf fees reserved on the Visa Infinite Troon website or on merchandise purchases made at the golf properties when using their UBS Visa Infinite Business card. Troon, Visa or its issuers or any of its concierge providers are not responsible for any claims or damages arising from this offer. By reserving through Troon, the cardholder consents to be bound by all

the terms and conditions, as stated herein. Troon and Visa reserve the right to modify or cancel this offer at any time without notice.

U.S.-issued UBS Visa Infinite cardholders are invited to reserve tee times at participating Troon Privé private clubs at a rate of \$99 (+ Tax where applicable) per player per round. Cardholders may bring up to three guests at the same rate on each tee time they make and may play each Troon Privé course up to two times per year. Request a round by using the form provided at troongolfrewards.com/visainfinite. (Restrictions on course availability may apply). An eligible U.S.-issued UBS Visa Infinite Business card is required for tee time reservations. Troon, Visa or its issuers or any of its concierge providers are not responsible for any claims or damages arising from this offer. By reserving through Troon, the cardholder consents to be bound by all the terms and conditions, as stated herein.

Troon and Visa reserve the right to modify or cancel this offer at any time without notice.

Limitations of Liability (LOL): Participant agrees to comply with all applicable venue regulations with respect to the offer. In redeeming this offer, participant, on behalf of himself/herself and his/her immediate family members (spouse, parents, children and siblings and their spouses) and individuals living in the same households of such participants, whether or not related, agrees to release and hold harmless officers, directors, employees, agents, and assigns of UBS Financial Services, UBS Bank USA, Troon, Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Qualfon Inc. and their respective parents, subsidiaries, successors, affiliates, and related companies, client financial institutions, prize suppliers, and advertising, promotion and marketing agencies, including International Merchandising Company LLC, (collectively, the "Released Parties") from any and all liability or damage of any kind (including personal injury) resulting from or arising from participation in the event or acceptance, possession, use, misuse or nonuse of the offer (including any travel or travel-related activity thereto).

Vacation planning

A full-service travel agency and comprehensive vacation planning resource, UBS Concierge will help you plan an unforgettable travel experience, whether you want to walk the Red Carpet on Oscar night, experience a customized African safari or cruise the islands of the Caribbean. The arrangements with top brands in cruising, tours, and other travel categories ensure your vacation will be one to remember.

To access these experiences contact your UBS Concierge at 888-762-1232.

Cruise planning

UBS Visa credit cardholders have access to added value amenities on over 20 cruise lines.

Whether you wish to take a cruise around the world or through the islands of the Caribbean, UBS Concierge can help you plan the cruise of your dreams.

Our cruise program provides access to added value amenities on over 20 cruise lines, including Royal Caribbean, Cunard Line, Regent Seven Seas Cruises, Princess Cruises, Silversea Cruises and Holland America. Amenities vary by cruise line and may include shipboard credits, cabin upgrades, exclusive shore excursions and private hosted parties.

To access this benefit contact your UBS Concierge at 888-762-1232.

Terms of use

Benefits may vary by cruise line and sailing dates and may not be available on all departures. Participating cruise lines vary and are subject to change.

Wireless Communications Worldwide

What is this benefit?

UBS Visa Infinite Business cardholders have access to reliable communication and to secure connections without high roaming fees.

When you use your UBS Visa Infinite Business card to access this benefit through the UBS Concierge, the following privileges apply:

High-Speed Pocket Wi-Fi:

- Stay safely connected with your own personal pocket Wi-Fi
- High-speed with low-cost data in 150 countries
- Use with multiple devices
- Rent or buy: 25% discount on purchase price and rental fees

Satellite Phone Rental:

- Calling and texting from the most remote locations
- No bills: prepaid minutes
- 15% off rental and purchase fees

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

Terms and Conditions

Free shipping applies to United States only. Certain restrictions may apply. For full Terms and Conditions, please visit wirelesstraveler.com/terms-conditions/.

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The following terms and conditions apply to the UBS *My Choice Rewards* program (Program) and are in effect as of October 1, 2023. These terms and conditions supersede all existing terms and conditions of the Program, including those contained in any previous Program guides. Please read these terms and conditions carefully. Use of your UBS Visa Infinite Business card (Card(s)) after you receive these terms and conditions, and any use of the Program or a service or benefit under the Program, will signify that you have read and agreed to all of the following provisions.

As used in these terms and conditions, the words “you” or “Cardholder” mean any client who holds an activated Card and is enrolled in the Program.

The Program is offered by UBS Bank USA as an additional benefit of your Card, and is administered by TSYS Loyalty, Inc. (TLI), an independent company that is not affiliated with UBS Bank USA. The words “we”, “us” and “our” refer to, collectively, UBS Bank USA and its successor firms, subsidiaries or affiliates (collectively UBS Bank) and TLI. The word “UBS Account” refers to the Business Services Account BSA with which a Card or Cards are associated, if any. Your UBS Account is offered by UBS Financial Services Inc. and its successor firms, subsidiaries, or affiliates (and together with UBS Bank, collectively UBS FSI). UBS FSI is not responsible for any aspect of the Program.

The word “Points” refers to the way we value rewards for redemption. Points have no cash value, and may be used only in accordance with the terms of the Program. Points may not be purchased, sold, bartered or given, except as expressly permitted in these terms and conditions.

The Program is a proprietary offering of UBS Bank and is separate from and independent of all other

rewards or Points programs (including, without limitation, rewards offered by the UBS Visa Infinite rewards program).

Questions regarding the Program, including questions about your Point balance and Point redemption, may be directed to the UBS Rewards Service Center at 888-762-1232 and selecting the reward redemption option. Redemptions are available between 8:00 a.m. and 9:00 p.m., Monday through Friday, and between 9:00 a.m. and 9:00 p.m., Saturday and Sunday, Eastern Time (ET), or online any time at ubs.com/onlineservices. Written correspondence should be addressed to UBS Bank USA, Card Operations Division, 1000 Harbor Boulevard, 8th Floor, Weehawken, NJ 07086.

Eligibility

Program and Benefit eligibility is restricted to Cardholders with a Card or Cards in “Good Standing” as determined in the sole discretion of UBS Bank.

Your UBS Visa Infinite Business card account will not be in Good Standing for reasons that include, but are not limited to, the following: your account has been closed, any payment due from you is received late, you fail to pay at least the minimum due or any payment made by you is not honored by your bank.

You may contact your Financial Advisor with questions about the Program. All questions or disputes regarding account and transaction eligibility will be determined exclusively by UBS Bank, whose decision shall be final. UBS Bank reserves the right to terminate a Program membership at any time. UBS Bank also reserves the right to alter, substitute or terminate all or any part of the Program or any Program reward (reward), or to modify the terms and conditions of the Program or Points previously earned therein for any reason in its sole discretion.

In accumulating Points, Cardholders may not rely upon the continued availability of any rewards or Point redemption level for a reward; Cardholders may not be able to obtain all offered rewards. Any reward may be withdrawn or subject to increased Point redemption requirements and/or new restrictions at any time. Should UBS Bank decide to terminate the Program, not less than 30 days’ prior written notice will be given to current Cardholders. Cardholders will be allowed not fewer than 60 days following the effective date of Program termination to redeem outstanding Points. UBS Bank will provide reasonable options for redemption of such outstanding Points.

Point accrual and tracking

For UBS Visa Infinite Business card clients, 3 Points will be awarded for every \$1 of Net Purchases made on air travel and hotels; 2 Points will be awarded for every \$1 of Net Purchases made on Business Categories: Office Supplies, Shipping, Telecomm & Advertising on first \$200K in purchases each year and 1 Point for every \$1 of Net Purchases on all other eligible purchases made on the UBS Visa Infinite Business card(s).

“Net Purchases” means the dollar value purchased with the Cards, made by a Cardholder or any authorized user minus any credits, returns or other adjustments as reflected on your monthly account statements. No retroactive Points will be awarded.

Only eligible purchases qualify for earning of Points. Ineligible transactions include, but are not limited to, cash advances, including ATM withdrawals, balance transfers, convenience checks, fees, finance charges and the purchase of money orders, traveler’s checks, foreign currency, lottery tickets, gambling chips or wire transfers. UBS Bank reserves the right to add other transactions to this list of ineligible transactions at its discretion and at any time. Any questions regarding eligibility of transactions shall be determined by UBS Bank in its sole discretion. Previously awarded Points relating to ineligible transactions shall be forfeited.

In order to determine purchases made on air travel and hotels and purchases made on Business Categories: Office Supplies, Shipping, Telecomm & Advertising, the designation of eligible purchases shall be determined by retail merchant category code. Each merchant is assigned a code that indicates the merchant’s area of business. The code the merchant uses determines whether we consider that purchase to be eligible as related to air travel, hotel or Business Categories: Office Supplies, Shipping, Telecomm & Advertising. We do not assign or have any control over merchant codes.

Codes are chosen and assigned by a third party, who may change the codes from time to time. It is possible that some merchants have designated a merchant category code that does not meet our eligibility criteria. Eligibility of “merchant categories” shall be determined in the sole discretion of UBS Bank and UBS Bank’s determination shall be final. Air travel refers only to scheduled commercial air travel and excludes private aviation.

You may also be awarded Points based on promotions that are offered from time to time.

Points are awarded based on whole dollar amounts. For calculation purposes, when a purchase or transaction is not a whole dollar amount, any fraction equal to or greater than 0.50 will be rounded up to the nearest whole dollar and any fraction equal to or less than 0.49 will be rounded down to the nearest whole dollar. For example, if a Cardholder makes a purchase in the amount of \$20.32, 20 Points will be awarded, but if the transaction amount is \$20.50, 21 Points will be awarded.

Earned Points will generally be added to your account and available for use within one week after the date of posting. Point earnings are not based on transaction date but on the date the transaction is submitted to UBS Bank, which is usually within one week of the transaction. (International transactions may take up to 30 days to be submitted to UBS.)

Purchase returns or other credits reflected on your statements during or subsequent to the period of Program membership will reduce or eliminate the Points available for redemption.

Points earned in your account may only be transferred to another Program account fully or partially owned by you. Points are not transferable between Program accounts which do not share account ownership, or from any other non-UBS rewards or frequent flier programs.

Points earned by multiple Cardholders will be credited only to the "Primary Cardholder." The Primary Cardholder is the primary account holder of the UBS Account.

You may be able to purchase additional Points, at a rate of \$30 for 1,000 Points, but you may purchase only a maximum of 10,000 Points per year.

Points do not expire in the Program, as long as your Card is active and in good standing.

If you voluntarily close your card, you will be allowed 90 days following the effective date of termination of the UBS Account or Cards to redeem outstanding rewards points (Points) for gift cards or merchandise.

In the event we close your Card for any reason other than inactivity, your Points will be immediately forfeited. In the event we close your Card due to inactivity, you will have not less than 90 days to redeem your Points for gift cards or merchandise.

With the exceptions noted below, Points are forfeited immediately upon closure of the Card due to death of the cardholder. The Points may be reinstated to an

open UBS credit card account of a spouse or domestic partner of the cardholder if the spouse or domestic partner requests reinstatement of the Points in writing within 90 days of the account closure and the remaining outstanding balance on the closed credit card account has been paid. The spouse or domestic partner must submit written proof of the marital or domestic partner status satisfactory to us. If such satisfactory written proof is not submitted within 30 days of the request, the points will be permanently and irrevocably forfeited.

You are responsible for any taxes that may be owed as a result of Points earned and/or redeemed. Please consult your tax advisor if you have tax questions about the Program. Neither UBS Bank nor UBS FSI provides tax advice.

Points and Program certificates have no value except as used in accordance with these terms and conditions of the Program and any terms and conditions of each respective reward provider.

UBS Bank reserves the right to disqualify any Cardholder from participating in the Program and to invalidate any or all Points for any reason and at any time, including for abuse, fraud or any violation of the Program's terms and conditions.

By participating in the Program, and accepting and using rewards earned via the Program, you or any other beneficiary of the Program release, discharge and hold harmless UBS Bank, Visa, TLI, and their respective subsidiaries, affiliates, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Program or travel taken or use of products chosen as a Program reward.

Point redemption and rewards information

Points may be redeemed for a variety of rewards. All rewards selections are subject to availability. To redeem Points for rewards, Cardholders may call the UBS Rewards Service Center at 888-762-1232 and select the reward redemption option. The UBS Rewards Service Center is available between 8:00 a.m. and 9:00 p.m., Monday through Friday, and between 9:00 a.m. and 9:00 p.m., Saturday and Sunday, Eastern Time (ET). Rewards redemptions are available online anytime at ubs.com/onlineservices.

Rewards are not replaceable if lost, stolen, destroyed or expired. Rewards are not returnable, exchangeable,

refundable or redeemable for cash or credit under any circumstances.

UBS Bank, TLI, and Visa have no liability in case of disagreement over issuance of or right to possess reward certificates or Points. Reward providers are solely responsible for the fulfillment of rewards. UBS Bank, TLI, and Visa have no further obligation once the reward is issued.

If any additional payment is required when you redeem Points for a reward, the payment must be made with your UBS Visa Infinite credit card (unless your Card has been closed).

Airline rewards redemptions

There are two methods of using Points for airline tickets. Both options are valid only for airline tickets booked through the UBS Rewards Service Center, and are valid only on itineraries offered by the UBS Rewards Service Center. Not all airlines or fares may be available.

- 1. Paying with points:** You can redeem Points to cover all or a portion of the cost of any ticket booked through the UBS Rewards Service Center or online at ubs.com/onlineservices at the rate of 100 Points per \$1 (minimum ticket price of \$100). The amount of Points required will be rounded up to the next whole dollar amount or 100 Points. For example, a ticket costing \$302.50 will require 30,300 points. If you do not have enough points for the entire ticket price, you can redeem available Points for a credit toward the total ticket cost and use your Card to pay the difference. For example, if you have 25,050 Points available and purchase a ticket costing \$302.50, you could redeem 25,000 Points for a credit of \$250.00 towards the cost of the airfare (at 100 Points per dollar), pay the \$52.50 difference on your Card and have 50 points remaining. Travel insurance and protections offered by the UBS Card Program will apply. No black out dates.
- 2. Air travel award redemption options.** You can also use a fixed number of points to purchase any airline ticket up to a set dollar amount. The cardholder must have a sufficient point balance to cover the entire cost of the airfare using points solely. This option is available by calling the UBS Rewards Service Center at 888-762-1232 and selecting the reward redemption option, or online at

ubs.com/onlineservices. The reservation must be made by a UBS Rewards Service Center Agent or online at *ubs.com/onlineservices*, and the ticket will be charged to your Card. After the purchase is completed, the applicable Points will be deducted from your rewards account. Once that deduction is complete, a credit will post to your Card for the ticket purchase price. Travel insurance and protections offered by the UBS Card Program will apply. No blackout dates.

- **25,000 points for a ticket up to \$350:** For tickets costing more than \$350, the difference in price must be paid by the Cardholder using additional 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.
- **50,000 points for a ticket up to \$900:** For tickets costing more than \$900, the difference in price must be paid by the Cardholder using additional 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.

Itineraries and fees

All travel itineraries and supporting documentation will be sent via e-mail when available; otherwise, paper documents will be sent via first-class mail. Priority, three- to five-day delivery, Saturday or international deliveries will be subject to additional shipping charges as imposed by the shipping vendor and will be charged to the Cardholder's Card at the time of reservation.

All airline tickets purchased with Points are non-refundable, non-transferable and non-changeable.

Transactions cannot be reversed. If changes to your Itinerary are needed, you may contact the rewards center up to 5 days prior to your travel date with your request.

Not all change requests may be honored.

Changes may require additional costs such as increased fares and service or penalty fees charged by the airlines and the rewards center. Current services fees are available on request from the rewards center, and are subject to change. UBS Bank waives the rewards center fees, but airlines fees and increased fares will still apply. Most airlines do not allow changes to passenger names.

Customs' fees, excess baggage charges or any other charges assessed by governmental entities or airlines as a result of travel are the responsibility of the traveler.

Participating airlines are subject to change at any time without notice. UBS Bank, TLI, and Visa are not responsible for communication of airline schedule changes or any other changes made by the airline.

Flight reservations should be confirmed by the Cardholder or designated traveler at least 72 hours prior to departure. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability.

The Cardholder or designated traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. The traveler should have valid government-issued photo ID and passport upon airport check-in.

UBS Bank, TLI, and Visa disclaim all responsibility for Cardholder usage of airline tickets following receipt and are not responsible for performance of any airline. Tickets may not be resold.

Cruise rewards redemptions

You may redeem points towards any cruise offered through the Rewards Service Center and the reservation must be made by a UBS Rewards Service Center Agent or online at ubs.com/onlineservices. You must have a sufficient point balance to cover the entire cost of the cruise fare. Not all cruise providers or fares may be available. A \$25 (or 2,500 points) booking fee applies per ticket. All cruise requests must be made at least 30 days prior to travel date or cardholder may incur additional fees. You must meet the eligibility requirements established by the cruise provider. You are responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit Travel.State.Gov for passport and visa requirements. The Rewards Service Center assumes no responsibility for advising guests of proper travel documentation. UBS Bank, TSYS Loyalty, and Visa are not responsible for the performance of any cruise operator.

Redemption requests for cruise rewards generally must be made at least 14 days prior to sailing. If we are able to honor a request that is made within 14 days prior to sailing, a late booking fee may apply. All cruise rewards are based on double occupancy for a cabin. At least one Cardholder sailing must be 21 years of age or older.

All cruise rewards are non-refundable. Changes may be made up to 7 days prior to sailing (30 days for holiday and special event cruises) for a \$100 change fee, plus any fees imposed by the cruise line. Changes or cancellation under 7 days (30 days for holiday and special event cruises) may result in forfeiture of the reward, or additional fees may apply. In addition, if a reservation is not canceled and You or recipient does not appear for check-in, the reward is void and no refund will be provided.

UBS Bank, TLI, and Visa are not responsible for the performance of the cruise line.

Participating cruise lines are subject to change at any time without notice.

Hotel rewards

Hotel rewards – Certificates

Hotel rewards are not redeemable for cash and are void if sold for cash or other consideration.

Hotel rewards are not refundable or replaceable if lost, stolen, destroyed or expired.

Hotel rewards are void if altered, photocopied or reproduced. Guest must present and submit reward certificate at check-in. Hotel rewards may not be valid where restricted by law. Length of stay restrictions may apply.

Any tax liability, including disclosure, connected with receipt or use of this reward is the recipient's responsibility.

Hotels may require advance deposits to reserve accommodations and rewards may not include resort fees or taxes.

Advance reservations are recommended.

Participating properties are subject to change at any time without notice.

UBS Bank, TSYS Loyalty, and Visa are not responsible for hotel performance.

Hotel rewards – Self booking

The Cardholder may redeem points for stays at select hotels worldwide without any advance purchase required. Hotels may only be booked through the Rewards Service Center. Cardholder must meet the eligibility requirements established by the hotel provider. Most hotel rates allow cancellation with a minimum of a 24-hour notice. Please see the specific hotel/rate cancellation policy at the time of booking. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3 to 4 weeks. Hotels do

not allow changes to dates, names, room type, and number of occupants once booking is complete. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit *Travel.State.Gov* for passport and visa requirements. The Rewards Service Center assumes no responsibility for advising guests of proper travel documentation. UBS Bank, TSYS Loyalty and Visa are not responsible for hotel performance.

Car rental rewards

Advance reservations are recommended for reward rentals.

The Cardholder renting the vehicle (Renter) must be 25 years of age and possess a valid U.S. driver's license.

The Renter will be required to execute a rental agreement at time of rental. The Renter must provide a major credit card at the time of rental (check or debit cards are not permitted).

The Renter may be provided a voucher or certificate as an instrument of securing a rental vehicle.

The voucher or certificate must be presented to the rental car company at the time of rental pickup. Vouchers and certificates are negotiable instruments for the purpose of securing car rental services and will not be replaced if lost, stolen or destroyed. No change or credit will be issued for unused portions of rewards. The Renter is subject to the restrictions and vehicle type listed on voucher or certificate.

Rewards do not include taxes, insurance, mileage fees, airport fees, extra drivers, optional service charges such as refueling or any other fees or charges imposed by rental location and/or company.

Some blackout dates may apply.

UBS Bank, TLI, and Visa are not responsible for the performance of any rental car company.

The rental car company may inquire about a Renter's driving record at time of rental to determine rental eligibility.

Participating rental car companies and reward offerings are subject to change without notice.

Vacation packages

The Cardholder may redeem points towards any vacation package offered by any major tour company. All vacation redemption requests must be made at least 30 days prior to travel date or cardholder may incur additional fees. Vacation packages may only be booked through the Rewards Service Center.

Cardholder must meet the eligibility requirements established by the tour provider. Once package is confirmed no interim price reductions will be considered or offered. Changes may be made up to 90 days prior to travel (120 days for holiday and special events) for a service fee, plus any fees imposed by the hotel, airline, tour operator any vendor providing service of your vacation. Changes under 90 days (120 days for holiday and special events) may result in forfeiture of the Reward, or additional fees may apply. In addition, if the Cardholder or recipient is a no-show, the travel Reward is void.

Vacation packages may not be used in conjunction with any type of coupons, vouchers or group rates. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. Proper travel documentation is required throughout the tour. Even though a traveler has completed registration using Online Check-in, it is still the responsibility of the traveler to present the required travel documents at the time of departure. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit *Travel.State.Gov* for passport and visa requirements. The Rewards Service Center assumes no responsibility for advising guests of proper travel documentation. UBS Bank, TLI, and Visa are not responsible for the performance of any tour operator.

Merchandise rewards

Four to six weeks should be allowed for receipt of merchandise rewards. Merchandise will be shipped to the Cardholder's mailing address unless otherwise authorized by UBS Bank. Merchandise will not be delivered to P.O., A.P.O. or F.P.O. boxes, or to any address outside of the 48 contiguous United States and the District of Columbia. For security reasons, parcel or motor freight couriers may contact the Cardholder to arrange delivery of merchandise. It is the responsibility of the Cardholder to respond to the courier in a timely and reasonable manner to facilitate the delivery process. Additional shipping and handling fees for merchandise returned to vendor due to Cardholder's failure to make delivery arrangements are the responsibility of the Cardholder.

Merchandise rewards are offered and provided by independent manufacturers. The manufacturer's warranty applies to all merchandise rewards. UBS Bank, TLI, and Visa make no express or implied representation or warranty and will not be liable for injury, damage, loss or expense resulting from your

acceptance or use of a reward or from a reward's defect or failure. UBS Bank, TLI and Visa disclaim any implied warranty of merchantability or fitness for a particular purpose. Merchandise rewards include applicable sales tax and shipping and handling (via first-class mail, ground delivery or motor freight service within the contiguous U.S. and D.C.).

All merchandise reward orders are subject to product availability and UBS Bank reserves the right to substitute merchandise of equal or greater value.

Cardholder will be notified if the merchandise reward ordered is not available and if/when it will become available. UBS Bank reserves the right to alter or substitute any or all merchandise rewards at any time without prior notification. Returns are only accepted for merchandise that is damaged, defective or incorrectly shipped. Notification of same must be made within 48 hours of delivery and must be returned within 30 days for credit or shipment of replacement item. If the item is damaged or defective, please contact 888-762-1232 and select the reward redemption option, between 8:00 a.m. and 9:00 p.m., Monday through Friday, and between 9:00 a.m. and 9:00 p.m., Saturday and Sunday, ET, to report the problem and obtain assistance. Replacement or return of damaged or defective merchandise rewards should be arranged through the UBS Rewards Service Center.

Statement credit redemption option— *Personal Choice*

In the event that a reward that you are seeking is not offered in the Program, purchase the item on your UBS Visa Infinite Business card, then go to ubs.com/onlineservices or call us at 888-762-1232 and select the reward redemption option. We will provide a statement credit for the amount of the purchase, and deduct Points from your Points balance.

The rate of redemption is 100 Points per dollar spent (minimum redemption of \$100). The Personal Choice statement credit redemption option cannot be combined with other rewards offers. The statement credit will be posted to cardholder's card within 1 to 2 business days of request. The credit will appear in the card transactions section on UBS Online Services and client statements. A statement credit redemption does not replace the monthly minimum due on the credit card statement. The monthly minimum due payment must be received by the date on the credit card statement.

More rewards

Redeem Points to cover the cost of your Business Service Account (BSA) annual service fees. UBS Bank and UBS FSI reserve the right to determine what annual service fees are eligible for redemption and the associated point value. The annual service fee must be charged to your UBS Account before the request can be processed. Call the UBS Rewards Service Center at 888-762-1232 and select the reward redemption option, to request the rewards point redemption. Once UBS FSI validates that the annual service fee has been assessed, the amount of the fee will be credited to your Card. Your request will not be completed if the fee has not yet been charged to your account.

You can also redeem points to cover the annual fee on your UBS Visa Infinite Business card. To choose this redemption, call the UBS Rewards Service Center at 888-762-1232.

Reward certificates

Many rewards are issued as certificates or gift cards (reward certificates) by the reward providers. Rewards and reward providers are subject to change and may be discontinued without notice. Seven to fourteen business days should be allowed for receipt of reward certificates.

Some rewards are limited to use within the United States. Reward certificates are void if altered or where prohibited by law.

Reward certificates may not be combined with any other promotional offers and must be presented and surrendered upon redemption. No photocopies of reward certificates will be honored.

Reward certificates are valid at participating merchants only through the expiration date printed on the reward certificate. Expiration of reward certificates is subject to the policy of the reward provider. See the individual reward certificate for details of specific expiration dates.

Fulfillment of the reward certificate is the sole responsibility of the participating rewards provider.

Rewards are subject to the terms and conditions imposed by the reward provider, which, in most cases, appear on the reward certificate. Use of any reward certificate is subject to any additional restrictions listed on the reward certificate.

Reward certificates are not valid toward previous purchases and cannot be used as payment on existing account balances with either the participating merchant or UBS Bank. Reward certificates have no

cash value and may not be redeemed for cash or its equivalent.

In the event the goods and services you purchase are less than the face value of the reward certificate(s) redeemed, the policy of the reward provider will determine whether credit for the difference will be given. UBS Bank, TLI, and Visa are under no obligation to provide credit or cash back. Generally, no credit or cash back will be given. Certain reward certificates may require a minimum purchase. Exceptions and other restrictions will appear on each respective reward certificate.

For specific questions regarding the terms and conditions of reward certificates, Cardholders may visit us online at ubs.com/onlineservices or call us at 888-762-1232 and select the reward redemption option, between 8:00 a.m. and 9:00 p.m., Monday through Friday, and between 9:00 a.m. and 9:00 p.m., Saturday and Sunday, ET.

Reward certificates are not refundable or exchangeable and are not replaceable in the event of loss or destruction, after issuance. Reward certificates are transferable unless otherwise noted on the reward certificate. Reward certificates are void where prohibited by law.

Redemptions for gift cards or gift certificates shipped outside the continental United States may incur additional shipping costs. Please contact the Rewards Service Center for exact costs.

Unless otherwise stated on the reward certificate, reward certificates offered do not include any federal, state or local taxes, which are the sole responsibility of the Cardholder.

UBS Bank, TLI, and Visa are not responsible for the problems or defects of any merchandise purchased using a reward certificate or for failure of merchant to perform because of bankruptcy, insolvency or any other reason.

UBS Bank, TLI, and Visa are not responsible for any merchant performance.

Reward certificate merchant/provider disclaimers

Participating merchants are not sponsors of this program and are not affiliated with UBS Bank USA. Additional terms and conditions may apply. See participating merchants for details. To view additional terms and conditions for rewards, visit ubs.com/mycardbenefits.

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CashConnect

UBS Visa credit cardholders have access to the *CashConnect* feature of UBS Business Services Account BSA. Get cash at banks and ATMs worldwide without the typical finance charges and cash advance fees.

With the unique UBS *CashConnect* feature, your cash advances are automatically repaid each business day from your UBS Business Services Account BSA. As long as you have sufficient funds available, you won't incur finance charges or cash advance fees.

Terms and conditions

When you use your credit card to access cash, there must be sufficient funds in your UBS Business Services Account BSA 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 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 connected to a RMA or Business Services Account BSA.

No foreign transaction fees

Whenever and wherever you travel outside the United States, the 3% foreign purchase transaction fee will be automatically waived—every time.

Unlimited ATM fee rebates up to \$10 in USA

UBS Visa Infinite Business cardholders will receive unlimited ATM fee rebates up to \$10 each for cash withdrawals made in the U.S.

Terms and conditions

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 U.S. call 201-352-5257 for assistance. ATM rebates are only available to cardholders who have their UBS card linked to a UBS Resource Management Account (RMA) or Business Services Account BSA. We do not reimburse international ATM fees.

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