UBS

UBS Visa Signature credit card

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For questions, call us at 800-762-1000 or visit *ubs.com/mycardbenefits*.

UBS Visa Signature credit card

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

Many of the benefits and services (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, 2026. 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, N.A. and UBS FSI are subsidiaries of UBS Group AG. Resource Management Account (RMA) and Business Services Account, BSA are registered service marks of UBS FSI.

The UBS Visa Signature credit card is issued by UBS Bank USA, N.A. pursuant to a license from Visa U.S.A. Incorporated. Visa is a registered service mark and/or trademark of Visa International. The UBS Visa Signature credit card is not available for International Resource Management Account (IRMA) clients.

All other trademarks, registered trademarks and service marks belong to their respective owners.

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.

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Please note: All references to the Resource Management Account also apply to the Business Services Account BSA. The RMA and Business Services Account BSA are brokerage accounts. Resource Management Account, RMA and Business Services Account BSA are registered service marks of UBS Financial Services Inc.

The following terms and conditions apply to the Benefits provided by the UBS Visa Signature credit card.

Benefits are subject to change and cancellation at any time. Certain conditions, limitations and exclusions apply. Certain restrictions may apply for usage of UBS Visa credit card benefits by non-U.S. residents. For more information on benefits, **see ubs.com/uscards.**

UBS Bank USA, N.A. makes no express or implied representation or warranty concerning any Benefit provided by a third party and will not be liable for injury, damage, loss or expense resulting from your acceptance or use of a third-party Benefit or from a third-party Benefit's defect or failure. UBS Bank USA, N.A. expressly disclaims any implied warranty of merchantability or fitness of a Benefit for a particular purpose. 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).

Annual Credit

$140 Annual Credit 4

$140 Annual Credit

As a UBS Visa Signature credit card account holder (Cardholder), your card account may be eligible for up to $140 in annual statement credit(s) to be applied to your UBS Visa Signature credit card account (Card) when you pay for Amazon Prime membership fees using your Card.

Who is eligible?

Your card account is eligible for statement credits of up to a total of $140 annually upon enrollment in the benefit. To enroll, follow the "$140 annual credit" link on the Rewards and Benefits tab on UBS Online Services or call UBS Client Services at 800-762-1000.

Eligibility also requires that the total spending on your Card is $12,000 or greater each year as marked by the anniversary date of your enrollment (Enrollment 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 Cash Connect, and balance transfers. There is no spend requirement imposed in the first year of enrollment.

How do I get the credit?

Once you are enrolled and have met the eligibility criteria, statement credit(s) will be issued automatically when an Amazon Prime membership fee transaction posts to your Card. Amazon Prime membership fees charged on any card associated with your account, including authorized users' cards, will qualify. Please allow 3-5 business days for the credits to appear on your Card after the membership fee transaction has posted to your card.

Are there any limitations?

To receive credit(s), you first must pay for your Amazon Prime membership fee(s) using your Card. You may receive up to $140 in credit(s) for each Enrollment Year in which you qualify for the benefit. If the amount spent on Amazon Prime membership fees in an Enrollment Year is less than $140, the unused portion of your available credit will not roll over into subsequent Enrollment Years.

Amazon Prime is provided by Amazon.com, Inc. and not by UBS Bank USA, N.A. 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.

Air Travel

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Wings Air Helicopters 7

Access to Global Airport Meet and Greet

What is this benefit?

UBS Visa Signature credit 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 Signature credit 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 800-762-1000.

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 Signature credit card to access this benefit through the UBS Concierge, the following privileges apply:

– Up to $500 total credit per flight toward chauffeured transportation transfers

– Up to $500 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 800-762-1000.

Wings 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 Signature credit 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 800-762-1000.

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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Avis Budget Group

What is this benefit?

Use your UBS Visa Signature credit card when booking to save up to 25% off base rates on qualifying rentals, receive complimentary one-car class upgrade (when available), and enjoy 10% off XM Satellite radio fees during rental. Plus, you can add one additional driver at no cost and get access to more special offers. Terms and Conditions Apply.

To learn more and book visit **https://www.avis.com/en/association/A401100** and **https://www.budget.com/en/association/B196500**.

Terms and conditions

Avis:

Discount applies to base rate only at participating locations. Discount varies by rental date, location, length of rental 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 products including but not limited to Loss Damage Waiver (LDW) are not included and involve an extra daily charge. 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 **https://www.avis.com/en/association/A401100** for full terms and conditions.

Budget:

Discount applies to base rate only at participating locations. Discount varies by rental date, location, length of rental 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 products including but not limited to Loss Damage Waiver (LDW) are not included and involve an extra daily charge. 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 **https://www.budget.com/en/association/B196500** for full terms and conditions.

Leading Hotels of the World

What is this benefit?

UBS Visa Signature credit 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 Signature credit 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 800-762-1000.

LVH Global

What is this benefit?

UBS Visa Signature credit 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 Signature credit 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 800-762-1000.

Mandarin Oriental Hotel Group

What is this benefit?

UBS Visa Signature credit cardholders have access to global hotel privileges.

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

– $100 F&B and $100 Spa credit for suite guests per hotel stay
– $100 F&B or Spa credit for room guests per hotel stay
– $500 / £500 / €500 Concierge credit per Mandarin Oriental Exceptional Home stay
– Complimentary full daily breakfast for two in the restaurant or in the guest room or suite (room service delivery fee may apply)
– Complimentary upgrade to next room category subject to availability
– Complimentary early check-in and late check-out subject to availability
– Priority waitlist clearance for fully committed hotels
– Personalised welcome amenity
– Minimum 15% discount on Shop M.O

Terms & Conditions

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. Mandarin Oriental, Jakarta and Mandarin Oriental, Kuala Lumpur offer an alternative credit. Please contact us for further details.

To learn more about this benefit contact your UBS Concierge at 800-762-1000.

Marriott International Luminous

What is this benefit?

UBS Visa Signature credit 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 515 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 Signature credit 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 800-762-1000.

Terms & Conditions

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Autograph Collection, Westin, Tribute Portfolio, Renaissance, Le Méridien and their respective logos are trademarks of Marriott International, Inc., or its affiliates. Not all hotels in the listed brands participate in the programs. Amenities are listed for informational purposes only and are subject to change at any time without notice. Exact amenities are confirmed at time of reservation. Amenities will not be extended on any other rate plan, prepaid rates and package rates. Amenities will not be extended to reservations made via wholesalers and tour operators. Any modification to a reservation is subject to the hotel's availability at the time the modification is requested and may change the rate and/or require payment of cancellation fees. Not responsible for omissions or typographical errors. Void where prohibited by law. Advance reservations required. Offer not applicable to groups consisting of more than nine rooms or 14 persons and cannot be combined with other offers or promotions. For full Terms and Conditions, please visit marriott.com/about/terms-of-use.mi.

Marriott International STARS

What is this benefit?

UBS Visa Signature credit cardholders have access to global hotel privileges at Marriott International STARS. Comprising six brands of more than 285 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 Signature credit 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 basic WI-FI daily
- Complimentary room upgrade (subject to availability at check-in)
- 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 800-762-1000.

Terms & Conditions

All Rights Reserved. St. Regis, The Luxury Collection, EDITION, The Ritz-Carlton, Ritz-Carlton Reserve, Bvlgari, and their respective logos are trademarks of Marriott International, Inc., or its affiliates. Not all hotels in the listed brands participate in the programs. Amenities are listed for informational purposes only and are subject to change at any time without notice. Exact amenities are confirmed at time of reservation. Amenities will not be extended on any other rate plan, prepaid rates and package rates. Amenities will not be extended to reservations made via wholesalers and tour operators. Any modification to a reservation is subject to the hotel's availability at the time the modification is requested and may change the rate and/or require payment of cancellation fees. Not responsible for omissions or typographical errors. Void where prohibited by law. Advance reservations required. Offer not applicable to groups consisting of more than nine rooms or 14 persons and cannot be combined with other offers or promotions. For full Terms and Conditions, please visit marriott.com/about/terms-of-use.mi.

National®

UBS Visa Signature credit cardholders save up to 25% off regular rental rate depending on vehicle type and rental duration and locations.

To access this benefit contact your UBS Concierge at 800-762-1000.

Terms and conditions

Up to 25% discount applies to base rate only and is available at participating locations, through 12/31/25. Taxes, other governmentally-authorized or imposed surcharges, recoupment fees, airport and airport facility fees, fuel, additional driver fee, one-way rental charge and optional items (such as CDW up to US $30 per day) are extra. In the U.S., check your insurance and/or credit card for rental vehicle coverage. Standard driver requirements apply. 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.

Preferred Hotels & Resorts

What is this benefit?

UBS Visa Signature credit cardholders have access to global hotel privileges at Preferred Hotels & Resorts℠.

When you use your UBS Visa Signature credit 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 -and check-out, based on availability

To learn more about this benefit contact your UBS Concierge at 800-762-1000.

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 Signature credit 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 Signature credit 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 800-762-1000.

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 Hotel of the World

What is this benefit?

UBS Visa Signature credit 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 Signature credit 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 800-762-1000.

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 Luxury Hotel Collection

UBS Visa Signature credit cardholders have access to the Visa Luxury Hotel Collection.

Card Eligibility

Only eligible U.S. UBS Visa Signature credit cardholders may book hotels at ubs.com/visasignaturehotels and receive special Visa premium card benefits*.

*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 substantial benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Luxury Hotel Collection website or through UBS Concierge for benefits to apply. Please consult the terms and conditions for each property.

Best Available Rate Guarantee

The best publicly available rates are guaranteed whenever you book with the Visa Signature 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 Signature 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

Full terms & conditions are below.

To make a claim, simply complete our Best Rate Guarantee online claim form 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 Signature Luxury Hotel Collection understands that sometimes travel plans change, and therefore does not charge additional change or cancel fees.

Best Available Rate Guarantee Terms & Conditions:

The Visa Signature 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 Signature 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:
  - Pre-paid, 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 Visa Signature Luxury Hotel Collection has the sole right to determine the validity of any claim.
- The Visa Signature Luxury Hotel Collection has the discretion to determine if a competing rate is genuinely available.
- In the case of a dispute, the Visa Signature Luxury Hotel Collection's decision is final.
- The Visa Signature Luxury Hotel Collection reserves the right to modify this Best Available Rate Guarantee at any time.

Automatic room upgrade upon arrival

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 U.S. Dollars (USD) food or beverage credit

During your hotel stay you will receive a $25 USD credit at check out. Limit of one $25 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 Signature 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

Late check-out 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 check-out up to 3PM.

Waldorf Astoria and Conrad Hotels & Resorts

What is this benefit?

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

When you use your UBS Visa Signature credit 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 800-762-1000.

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.

Insurance and protections

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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 most rented cars. 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 fifteen (15) consecutive days within Your country of residence, and thirty-one (31) consecutive days outside it, are both covered. (Longer rental periods, however, are ***not*** covered.)

You are eligible for this benefit if Your name is embossed on an eligible UBS Visa Signature credit card issued in the United States and You use it to initiate and complete Your entire car rental transaction. Only You as the primary car renter and any additional drivers permitted by the Rental Car Agreement are covered.

How Auto Rental Collision Damage Waiver works with other insurance

Auto Rental Collision Damage Waiver 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 You ***do*** have personal automobile insurance or other insurance that covers theft or damage, this benefit reimburses You for the deductible portion of Your car insurance or other insurance, along with any unreimbursed portion of administrative and loss-of-use charges imposed by the car rental company, as

well as reasonable towing charges while the car was Your responsibility.

If You ***do not*** have personal automobile insurance or any other insurance, the benefit reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

If You are renting outside of Your country of residence, the coverage provided under this benefit is primary and reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

How to use Auto Rental Collision Damage Waiver

1. Use Your UBS Visa Signature credit 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 1-800-348-8472. Outside the United States, call collect at 1-804-673-1164.**

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.

Examples of expensive or exotic cars are the Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla. However, selected models of Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover ***are*** covered.

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 1-800-348-8472, or call collect outside the United States at 1-804-673-1164.

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, fifteen (15) consecutive days, within Your country of residence, or thirty-one (31) days outside Your country of residence
- 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 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 **1-800-348-8472** to report the incident, regardless of whether Your liability has been established. Outside the United States, call collect at **1-804-673-1164**.

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 4 digits of the Account number) demonstrating that the entire rental transaction was made on Your eligible Account.
- 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.

- 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.cardclaimcenter.com

Finalizing Your claim

Your claim will typically be finalized within 15 (fifteen) 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 card Account.

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.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-348-8472, or call collect outside the U.S. at 1-804-673-1164.

FORM #ARCDW – 2026 (02/26) ARCDW-O

Baggage Delay Reimbursement

Baggage Delay Reimbursement
Reimbursement Level:
Up to $100 per day for 3 days
Up to $300 per 12 month period

DESCRIPTION OF COVERAGE

THE PLAN: As a UBS Visa credit cardholder, you, your spouse or domestic partner, and your dependent children will automatically be insured against Baggage Delay.

ELIGIBILITY This insurance plan is provided to UBS Visa credit cardholders their Spouse and Dependent Children automatically when the entire cost or a portion of the passenger fare(s) are charged to an eligible card Account and or reward points associated with the covered Account while the insurance is effective. It is not necessary for you to notify UBS Bank USA, N.A., 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 credit cardholders. UBS Bank USA, N.A. pays the full cost of the insurance.

THE BENEFITS: Baggage Delay reimburses the cost for expenses, up to $100 per day for three days, incurred in the event of **Baggage Delay** for the emergency purchase of essential items you may need while on a **Common Carrier Covered Trip** at a destination other than you primary residence.

Essential items not covered by **Baggage Delay** include, but are not limited to:

1) contact lenses, eyeglasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, checks, travelers checks and valuable papers;4) business samples; 5) jewelry and watches; or 6) cameras, video recorders and other electronic equipment.

The **Baggage Delay Benefit Amount** is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the **Insured Person**.

CLAIM NOTICE: Claim notice must be given to the Benefit Administrator within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Contact the Benefit Administrator at 1-866-390-9735. If you are outside the United States, call collect at 1-804-673-1164. 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 the Benefit Administrator receives notice of a claim, they will send you forms for giving proof of loss within 15 days. If you do not receive the forms, you should contact them again.

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

CLAIM PAYMENT: The Benefit Administrator 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.

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.cardclaimcenter.com

DEFINITIONS: Account means credit card accounts, debit card accounts, central bill accounts, checking accounts and savings accounts as set forth in the policy. **Baggage** means suitcases and the containers specifically designated for carrying personal property, and the personal property contained therein. **Baggage Delay** Baggage Delay means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than twelve (12) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket. **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. **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 Baggage Delay which occurs while the Insured Person is insured under this policy which is in-force. **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 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.

Answers to specific questions can be obtained by contacting the Benefit Administrator at 1-866-390-9735. Outside the United States, call collect at 1-804-673-1164.

PLAN UNDERWRITTEN BY
Federal Insurance Company
a member of the
CHUBB Insurance Company
202B Hall's Mill Road
Whitehouse, New Jersey 08889
Policy # 9907-74-39

CHUBB®

Cellular Telephone Protection

What is the benefit?

Cellular Telephone Protection is available which 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 Signature credit 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).

If You **do** have personal insurance that covers theft, damage or involuntary and accidental parting for Your cell phone, this benefit reimburses You for the deductible portion of Your cell phone insurance.

If You **do not** have personal insurance, the benefit reimburses You for the covered theft, damage, or involuntary and accidental parting for Your cell phone.

Once all other insurance has been exhausted, Cellular Telephone Protection will provide coverage up to seven hundred and fifty dollars **($750.00)** per claim 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 within forty-eight (48) hours of the event.

What is not covered?

This benefit will not provide reimbursement for the following:

- Cell phone accessories other than standard battery and/or standard antenna provided by the manufacturer
- Cell phones purchased for resale, professional, or commercial use
- 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
- 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)
- Cell phones stolen from baggage unless hand carried and under Your personal supervision, or under supervision of Your traveling companion
- Cell phones which have been rented, borrowed or are part of pre-paid or "pay as you go" type plans
- Cosmetic damage to the cell phone or damage that does not impact the cell phone's capabilities and functionalities
- 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

- Damage or theft resulting from misdelivery or voluntary parting with the cell phone
- Taxes, delivery and transportation charges, and any fees associated with the cellular wireless service provider
- 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:

- The completed signed claim form
- 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.
- 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
- 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
- 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**

- Based on the details of the claim, the Benefits Administrator may request additional verification including:
  - o An itemized repair estimate from an authorized cell phone repair facility
  - o The damaged cell phone, for evaluation of its damage
  - o An itemized store receipt for the replacement cell phone
- Documentation (if available) of any other claim settlement such as Your cellular wireless provider or manufacturer's insurance settlement (if applicable)
- 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)** after the fifty dollar ($50.00) deductible has been applied to the replacement or repair cost; 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) CP-O

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.

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 Account and/or rewards program 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 UBS Visa Signature credit 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 **1-800-551-8472 or call collect outside the U.S. at 1-303-967-1096**. 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 doubled up to 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 three (3) months of coverage for a combined total of six (6) months of coverage, and a warranty for six (6) months would be provided with an additional six (6) months of coverage for a combined total of twelve (12) 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, a U.S. store-purchased dealer warranty, or a U.S. 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, professional, or commercial use
- 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 **1-800-551-8472 or call collect outside the U.S. at 1-303-967-1096**, immediately after the failure of Your covered item. **Please note 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 You will 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 UBS Visa Signature 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, 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 card Account.

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.

Covered Purchase means an item purchased by an Eligible Person and paid for by using an eligible Account, subject to the exclusions set forth in this Guide to Benefits. Covered Purchase includes an item purchased by an eligible purchaser and paid for by using an eligible Account in combination with other

tender (such as rewards, cash, gift cards, store credit).

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 Covered Purchase;

(c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Covered Purchase;

(d) restriction or inhibition of access to or directed against Your Digital Data or 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 a 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 rewards program associated with their covered Account.

Additional provisions for 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 #EWP 10K-50K-3YR – 2021 (04/21) WM-O

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-551-8472 or call collect outside the U.S. at 1-303-967-1096.

Lost Luggage Reimbursement

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 three thousand dollars ($3,000.00) 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 Signature credit 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 to 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 of 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 **1-800-757-1274, or call collect outside the U.S. at 1-804-673-6496**. 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 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 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.cardclaimcenter.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 card Account.

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 – 2026 (02/26) LL-3/5-O

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-757-1274, or call collect outside the U.S. at 1-804-673-6496.

Purchase Security

Purchase Security protects new retail purchases made with Your eligible UBS Visa Signature credit card account and/or rewards programs 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 Signature credit card account and/or rewards program associated with Your covered 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 five hundred dollars ($500.00) per claim and fifty thousand dollars ($50,000.00), per cardholder, in the event of theft, damage due to fire, vandalism or accidentally discharged water or certain weather conditions.

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 personal property purchased with Your card and/or rewards program associated with Your covered Account are covered for the following:

Damage due to:

- o Fire, smoke, lightning, explosion, riot, or vandalism
- o Windstorm, hail, rain, sleet, or snow
- o Aircraft, spacecraft, or other vehicles
- o Accidental discharge of water or steam from household plumbing
- o Sudden accidental damage from electric current
- o Theft (except from cars or motorized vehicles)

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 damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow
- Items purchased for resale, either professional or commercial use
- Items stolen from cars or other vehicles or common carriers
- 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 accompanied by a warranty)
- Losses caused by or resulting from a Cyber Incident

Filing a Purchase Security claim

Call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 1-303-967-1096, 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 five hundred dollars ($500.00) 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 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 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 five hundred dollars ($500.00) 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.

Definitions

Account means Your credit card Account.

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.

Covered Purchase means an item purchased by an Eligible Person and paid for by using an eligible Account, subject to the exclusions set forth in this Guide to Benefits. Covered Purchase includes an item purchased by an eligible purchaser and paid for by using an eligible Account in combination with other tender (such as rewards, cash, gift cards, store credit).

Cyber Incident means any of the following acts:

(a) unauthorized access to or use of Your Digital Data or Covered Purchase;

(b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or Covered Purchase;

(c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Covered Purchase;

(d) restriction or inhibition of access to or directed against Your Digital Data or 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 a 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 used their eligible Account to purchase the item and/or rewards program associated with their covered Account.

Additional provisions for Purchase Security

- 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 #PURCHASE500– 2024 (12/24) PS-O

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 1-303-967-1096.

Return Protection

Return Protection is a benefit for eligible UBS Visa Signature credit 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 UBS Visa Signature credit 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 two hundred and fifty dollars ($250.00) 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 UBS Visa Signature credit 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 two hundred and fifty dollars ($250.00) 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, or for professional or commercial use
- 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 **1-888-565-8472, or call collect outside the United States at 1-303-967-1096**. 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.

   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.

3. 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 two hundred and fifty dollars ($250.00) 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 card Account.

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-O

For more information about the benefit described in this guide, call the Benefit Administrator at 1-888-565-8472, or call collect outside the U.S. at 1-303-967-1096.

Travel Accident Insurance

Reimbursement Level: Up to $250,000

Description of coverage

The plan: As a UBS Visa Signature credit 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 Signature credit cardholder, automatically when the entire cost or a portion of the passenger fare(s) are charged to the UBS Visa Signature credit card Account or reward points associated with the 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 Signature credit cardholders. UBS Bank USA, N.A. 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 Signature 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, 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. **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 Bank USA, N.A.. **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: Claim notice must be given to the Benefit Administrator within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Contact the Benefit Administrator at 1-866-390-9735. If you are outside the United States, call collect at 1-804-673-1164. 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 the Benefit Administrator receives notice of a claim, they will send you forms for giving proof of loss within 15 days. If you do not receive the forms, you should contact them again.

Claim proof of loss: Complete proof of loss must be given to the Benefit Administrator 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 contacting the Benefit Administrator at 1-866-390-9735. Outside the United States, call collect at 1-804-673-1164.

Plan underwritten by
Federal Insurance Company
a member of the
CHUBB Insurance Company
202B Hall's Mill Road
Whitehouse Station, New Jersey 08889

Policy: 9907-74-40

Form No. CCA7000Acc-NJ (Ed.03/25)

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 card issued in the United States. Your spouse and children (dependents under 22 years old) 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 **1-800-992-6029**.

If You are outside the United States, call collect at 1-804-673-1675.

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

- Emergency Message Service – can record and relay emergency messages for travelers or their immediate family members. 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 Young children 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.

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.

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.

UBS Concierge

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UBS 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 800-762-1000.

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

$250 Travel Credit

What is this benefit?

As a UBS Visa Signature credit cardholder you have access to a $250 credit (once per year) when you book a cruise or tour package through the UBS Concierge using your UBS Visa Signature credit 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 800-762-1000.

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 Cardholder 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.

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 Signature credit 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 800-762-1000.

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 Signature credit 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 800-762-1000.

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 800-762-1000.

Terms of use

Certain restrictions may apply. For full terms and conditions please visit –
http://www.viator.com/terms-and-conditions

Take A Chef

What is this benefit?

Providing high-quality Private Chef Services. With the combination of technology and food knowledge, Take A Chef offers a global solution in the market with a network of over 40,000 chefs spread over +100 countries.

Benefit:

– 10% discount or commission.

Cardholder will also receive one of the following complimentary gifts:

– Welcome drinks OR appetizers

– Complimentary local wine

– Tasting of a regional liqueur after dinner

– A complimentary dessert or delicacy after dinner

– A local culinary souvenir

– A 10-minute class with the chef during preparations

Terms & 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 800-762-1000.

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 800-762-1000.

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 800-762-1000.

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.

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The following terms and conditions apply to the UBS *My Choice Rewards* program (Program) and are in effect as of April 1, 2026. 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 Signature credit 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, N.A. 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, N.A.. The words "we", "us" and "our" refer to, collectively, UBS Bank USA, N.A. and its successor firms, subsidiaries or affiliates (collectively UBS Bank) and TLI. The word "UBS Account" refers to the UBS Resource Management Account (RMA) or 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 Signature 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 800-762-1000 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, N.A., 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 Signature credit 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.

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. A $25 (or 2,500 Points) booking fee applies per ticket. 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 800-762-1000 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. 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.

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.

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. 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 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.

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 800-762-1000 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.

Point accrual and tracking

For UBS Visa Signature credit card clients, 1 Point will be awarded for every $1 of Net Purchases on all eligible purchases made on the UBS Visa Signature credit 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.

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 post.)

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 accountholder 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 800-762-1000 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 Signature credit card (unless your Card has been closed).

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 Signature credit card, then go to *ubs.com/onlineservices* or call us at 800-762-1000 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 UBS Resource Management Account (RMA) or 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 800-762-1000 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.

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 800-762-1000 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, N.A.. Additional terms and conditions may apply. See participating merchant for details. To view additional terms and conditions for rewards, visit *ubs.com/mycardbenefits*.

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.

Account features

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CashConnect

UBS Visa credit cardholders have access to the CashConnect feature of UBS Resource Management Account (RMA). 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 Resource Management Account RMA. 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 Resource Management Account (RMA) to repay the cash advance that night or you will incur applicable cash advance fees and interest charges. The automatic transfers used to pay off your CashConnect cash advances will reduce the available funds in your UBS Resource Management Account (RMA) or 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 (up to your Withdrawal Limit) in your UBS Financial Services Inc. 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 $5 in U.S.

UBS Visa Signature credit cardholders will receive unlimited ATM fee rebates up to $5 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.

About UBS Bank

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

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About UBS Financial Services Inc.

The Resource Management Account (RMA) and Business Services Account BSA are brokerage accounts with UBS Financial Services Inc., a registered broker-dealer and Member SIPC. The RMA and Business Services Account BSA provide access to cash management products and services through arrangements with affiliated banks and other third-party banks. UBS Financial Services Inc. is not a bank.

Investment products: Not FDIC insured • Not a deposit • No bank guarantee • May lose value

UBS Financial Services Inc. is a subsidiary of UBS Group AG. UBS Financial Services Inc. is a member of SIPC. Member FINRA.

Important information about brokerage and advisory services.

As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that you understand the ways in which we conduct business, and that you carefully read the agreements and disclosures that we provide to you about the products or services we offer. For more information, please review the client relationship summary provided at **ubs.com/relationshipsummary**, or ask your UBS Financial Advisor for a copy.

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