



UBS Visa Infinite credit card

Card benefits and *My Choice Rewards* program details, terms and conditions

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Infinite credit
card

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

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Leading Hotels of the World

What is this benefit?

UBS Visa Infinite 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 Infinite 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 888-762-1232.

LVH Global

What is this benefit?

UBS Visa Infinite 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 Infinite 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 888-762-1232.

Mandarin Oriental Hotel Group

What is this benefit?

UBS Visa Infinite cardholders have access to global hotel privileges.

When you use your UBS Visa Infinite 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 & Conditions

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

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

Marriott International Luminous

What is this benefit?

UBS Visa Infinite 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 270 properties in 51 countries.

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

When you use your UBS Visa Infinite 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 888-762-1232.

Terms & Conditions

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

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

When you use your UBS Visa Infinite 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
- Hotel credit valued at \$100 USD
- In-person welcome
- Personalized welcome amenity and note

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

Terms & Conditions

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.

Preferred Hotels & Resorts

What is this benefit?

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

When you use your UBS Visa Infinite 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 888-762-1232.

Terms and Conditions

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

Relais & Chateaux[®]

What is this benefit?

UBS Visa Infinite credit cardholders enjoy a VIP welcome and complimentary breakfast daily* at select properties with Relais & Châteaux, a prestigious collection of approximately 500 luxury properties in over 60 countries worldwide.

View the full list of properties at www.relaischateaux.com. To access information on this benefit, visit Relais & Chateaux through the Cards Rewards & Benefits section of UBS Online Services or call UBS Concierge for more details and to book your stay.

* *Complimentary breakfast available at approximately 140 participating properties. Must book 72 hours in advance through UBS Concierge. Limited to stays of up to 7 consecutive nights. See <https://www.relaischateaux.com/us/p/visainfinite-us> for list of participating properties.*

Who is eligible?

You must be an eligible UBS Visa Infinite credit cardholder to participate in the Relais & Chateaux offer.

- Only hotel stays booked at least 72 hours in advance through UBS Concierge and paid for on your U.S.-issued UBS Visa Infinite credit card are eligible for the VIP welcome and complimentary breakfast.
- Complimentary breakfast is valid for a maximum stay of seven (7) consecutive nights and only available at select Relais & Chateaux properties, a list of which can be viewed at www.relaischateaux.com/visainfinite-us. This offer is only valid when booking Best Available Rate or Public Rate and is not combinable with other offers.
- These offers are non-transferable.

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

Terms and Conditions

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

Shangri La

What is this benefit?

UBS Visa Infinite 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 Infinite 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 888-762-1232.

Terms and Conditions

Benefits are eligible only for qualifying bookings made at best available rate under The Luxury

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

Six Senses

What is this benefit?

UBS Visa Infinite credit cardholders have access to global hotel privileges at Six Senses. Experiences are carefully crafted to be out of the ordinary and to reawaken all the senses.

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

- Complimentary breakfast for two daily
- Complimentary Wi-Fi
- \$100 USD resort credit, available at select properties
- Stay pay bonus offer to enjoy a bonus night, available at select properties
- Early check-in and late check-out, available at select properties
- Up to 10% discount if best available rate selected
- Room upgrade, subject to availability upon arrival

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

Terms and Conditions

Offer applicable only for new bookings as of January 1, 2021. Blackout dates may apply. Offer is not applicable to groups, conferences or meetings above three keys per booking. Advance reservation is required, and confirmation is subject to space availability. Offer cannot be combined with any other promotions, packages or any special rates online. Amenities are subject to availability and may change at any time.

Small Luxury Hotels of the World

What is this benefit?

UBS Visa Infinite 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 Infinite 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 888-762-1232.

Terms and Conditions

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

Visa Luxury Hotel Collection benefits

Card eligibility

Only eligible Visa Infinite cards may book hotels at visainfinitehotels.com and receive special Visa premium card benefits. This site contains hotels that participate in the Visa Luxury Hotel Collection program that offers the 7 Premium Benefits to eligible Visa Signature and Visa Infinite cardholders, as well as a subset of properties that offer an additional 8th Visa Infinite benefit exclusively available for Visa Infinite cardholders.* As a Visa Infinite U.S. cardholder, you're eligible to book hotels that offer both the 7 Premium Benefits and the additional 8th Infinite benefit. The Visa Luxury Hotel Collection is specifically designed to offer an unparalleled experience from properties hand selected to deliver the premium benefits you expect from the Visa Luxury Hotel Collection as well as an additional 8th Visa Infinite benefit at participating properties. The 8th Visa Infinite benefit is a special amenity unique to each participating property just for Visa Infinite cardholders.*

7 Premium Benefits available to both Visa Signature and Visa Infinite cardholders:

Best available rate guarantee

We guarantee the best publicly available rates whenever you book with the Visa 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 Luxury Hotel Collection booking
- Be for the same hotel, room type, stay dates/length, and number of guests
- Be publicly viewable and verifiable on the other website
- Be for room only, exclusive of other benefits or perks

Full terms and conditions are below.

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

Best available rate guarantee terms and conditions

The Visa 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 Luxury Hotel Collection booking
- Claim must include the lower rate and exact link (URL) where it can be confirmed
- The following rates do not qualify:
 - Prepaid, non-cancellable, and/or non-refundable rates
 - Rates available on auction or flash sale websites like (but not limited to) Priceline or Hotwire
 - Reward program rates, corporate/group rates, government rates and/or other rates not available to the general public

Please submit the following documents:

- A copy of the detailed original and updated travel itinerary and/or the Common Carrier tickets
- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) confirming the Common Carrier ticket was charged to the UBS Visa Infinite credit card covered Account. Only applicable if the travel itinerary does not reflect the last four (4) digits of the Account number.
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- Tickets reflecting the total amount charged for the claimed Covered Trip
- A statement from the Common Carrier explaining the reason for the delay
- Copies of itemized receipts for Your claimed expenses. For food expenses, receipts are required, however itemized receipts are only required for bills of fifty dollars (\$50.00) or more per covered traveler.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

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

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

Definitions

Account means Your credit card Account.

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

Covered Trip means a period of travel that does not exceed three hundred and sixty-five (365) days away from the Eligible Person's residence to a destination other than the Eligible Person's city of residence

for which the Eligible Person charges the cost of transportation by Common Carrier to the Account and/or rewards programs associated with the covered Account.

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

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

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

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

Additional provisions for Trip Delay Reimbursement

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

the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.

- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

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

Concierge

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Concierge

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

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

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

\$200 Travel Credit

What is this benefit?

As a UBS Visa Infinite credit cardholder you have access to a \$200 credit (once per year) when you book a cruise or tour package through the UBS Concierge using your UBS Visa Infinite 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 888-762-1232.

Terms & Conditions

Travel Credit is available on any cruise or tour package booked through the UBS Concierge with an approved UBS Concierge partner and is applicable to any UBS Card holder once per year. In order to receive the

travel credit a minimum spend requirement of \$4000 not including any taxes and fees must be met. Travel credit will be applied as a statement credit within 60 days after completion of confirmed travel.

Access to private golf clubs

UBS Visa credit cardholders have access to private golf clubs at nearly 900 clubs in the United States and Canada. Access to these private clubs, give avid golfers the pleasure of teeing off on some of North America's more exclusive courses - regardless if you have a club membership or not.

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

Terms of use

Every club has a 72-hour cancellation in order to be refunded the Greens/Cart Fees. If there is a rainout or other weather impact we will work with the course to confirm refund or rain check – depending on what works best for the client. The Head Golf Professional will confirm all weather impacts to play. The number of participating clubs may vary. Access is not guaranteed and subject to availability.

Big City Chefs

What is this benefit?

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

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

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

Terms & Conditions

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

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

Culinary Experiences

What is this benefit?

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

When you use your UBS Visa Infinite 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 888-762-1232.

From You Flowers®

What is this benefit?

From You Flowers offers a selection of personal and corporate floral and gift items appropriate for any occasion. This includes fresh flowers, plants, balloons and gift baskets. They are a member of multiple florist networks and have delivery capabilities worldwide via their affiliation with over 20,000 premier florists from around the world.

When you use your UBS Visa Infinite 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 888-762-1232.

What is the benefit?

UBS Visa credit cardholders have exclusive access to Private Cellar, a members-only provider of fine wines and wine travel. Private Cellar enables cardholders to purchase limited production wines from vineyards and producers in Napa, Sonoma, and other West Coast wine regions, curated by the experts from ProofLoyalty. These hard-to-find wines are available for purchase through the Private Cellar web site and will be shipped directly to your home, where allowed by state law. The selection of wines changes regularly and can be browsed at PrivateCellarWines.com. Private Cellar also offers great travel packages at renowned hotels and resorts, primarily in wine regions, as well as special offers from many extraordinary luxury brands.

Private Cellar is powered by Napa-based ProofLoyalty, whose team is comprised of wine professionals who work directly with wineries—on behalf of UBS clients—to gain access to wines normally reserved for their top clients. Traditionally you would need to belong to multiple mailing lists to get access to these wines. Private Cellar has done the work to identify the most desirable wines and establish access for UBS credit card clients.

Your Private Cellar wine purchase will be shipped via private courier directly to the address you provide during the checkout process, unless delivery to your location is restricted. Please note that wine-shipping laws vary significantly from state-to-state. Unfortunately, wines purchased on Private Cellar cannot be shipped to the following states: Alabama, Arkansas, Delaware, Kentucky, Mississippi, Rhode Island and Utah.

If your wine, at the time of delivery, is received damaged, spoiled or otherwise defective, please contact ProofLoyalty regarding the damage. You may contact ProofLoyalty by phone at 415-297-0084 or by e-mail at info@proofloyalty.com within 72 hours of delivery to report broken, corked or otherwise damaged products and to request an exchange.

The Private Cellar web site can be accessed through a direct link on the cards Rewards and Benefits page within UBS Online Services, or by typing the URL directly into a browser: privatecellarwines.com.

To learn more about this benefit contact visit PrivateCellarWines.com or call UBS Concierge at 888-762-1232.

Terms of use:

In order to access this benefit, purchase must be made on PrivateCellarWines.com using a UBS Visa Infinite credit card.

During times of inclement weather, extreme heat or extreme cold, ProofLoyalty may delay shipments until conditions improve.

Products and services are provided by Proof Loyalty, LLC or other Third Parties ("Proof Loyalty") and not by UBS Financial Services Inc or its affiliates. UBS makes no representation or warranties with respect to any product or service offered by Proof Loyalty and UBS will have no input concerning such products and services. UBS and Proof Loyalty are independent of each other and do not have an agency, partnership or employment relationship, and UBS may not act for or bind Proof Loyalty in any manner. All requests for products or services must be made directly with Proof Loyalty and are subject to its internal review and approval process.

Sightseeing and tours

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

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

- Special offers on select activities worldwide

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

Terms of use

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

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

Troon

What is this benefit?

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

In addition, Visa Infinite cardholders are entitled to receive complimentary Gold status in the Troon Rewards® program. Existing Troon Rewards members who have already attained Gold status will be upgraded to Platinum membership level. With the Gold and Platinum membership levels, the cardholder will be entitled to a 15% and 20% discount respectively on golf fees reserved on the Visa Infinite Troon website or on merchandise purchases made at the golf properties when using their Visa Infinite credit card.

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

How do I access this benefit?

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

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

Terms & Conditions and Limitations of Liability (LOL)

U.S.- issued UBS Visa Infinite credit cardholders are entitled to receive complimentary Gold status in the Troon Rewards® program. Existing Troon Rewards members who have already attained Gold status or higher will be upgraded to the next membership level. An eligible U.S.-issued UBS Visa Infinite credit card is required for tee time reservations. At the Gold, and Platinum membership levels, the cardholder will

be entitled to a 15% and 20% discount respectively on golf fees reserved on the Visa Infinite Troon website or on merchandise purchases made at the golf properties when using their UBS Visa Infinite credit card. Troon, Visa or its issuers or any of its concierge providers are not responsible for any claims or damages arising from this offer. By reserving through Troon, the cardholder consents to be bound by all the terms and conditions, as stated herein. Troon and Visa reserve the right to modify or cancel this offer at any time without notice.

U.S.-issued UBS Visa Infinite credit cardholders are invited to reserve tee times at participating Troon Privé private clubs at a rate of \$99 (+ Tax where applicable) per player per round. Cardholders may bring up to three guests at the same rate on each tee time they make and may play each Troon Privé course up to two times per year. Request a round by using the form provided at troongolfrewards.com/visainfinite. (Restrictions on course availability may apply) An eligible U.S.-issued UBS Visa Infinite credit card is required for tee time reservations. Troon, Visa or its issuers or any of its concierge providers are not responsible for any claims or damages arising from this offer. By reserving through Troon, the cardholder consents to be bound by all the terms and conditions, as stated herein. Troon and Visa reserve the right to modify or cancel this offer at any time without notice.

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

Vacation planning

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

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

Cruise planning

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

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

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

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

Terms of use

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

Wireless Communications Worldwide

What is this benefit?

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

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

High-Speed Pocket Wi-Fi:

- Stay safely connected with your own personal pocket Wi-Fi
- High-speed with low-cost data in 150 countries

- Use with multiple devices
- Rent or buy: 25% discount on purchase price and rental fees

Satellite Phone Rental:

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

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

Terms and Conditions

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

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The following terms and conditions apply to the UBS *My Choice Rewards* program (Program) and are in effect as of June 1, 2021. These terms and conditions supersede all existing terms and conditions of the Program, including those contained in any previous Program guides. Please read these terms and conditions carefully. Use of your UBS Visa Infinite 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 as an additional benefit of your Card, and is administered by TSYS Loyalty, Inc. (TLI), an independent company that is not affiliated with UBS Bank USA. The words “we”, “us” and “our” refer to, collectively, UBS Bank USA and its successor firms, subsidiaries or affiliates (collectively UBS Bank) and TLI. The word “UBS Account” refers to the 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 Infinite rewards program).

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

Eligibility

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

Point accrual and tracking

For UBS Visa Infinite credit card clients, 3 Points will be awarded for every \$1 of Net Purchases made on air travel; 2 Points will be awarded for every \$1 of Net Purchases made on gas and groceries, and 1 Point for every \$1 of Net Purchases on all other eligible purchases made on the UBS Visa Infinite 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.

In order to determine purchases made on air travel and purchases made on gas and groceries, the designation of eligible purchases shall be determined by retail merchant category code. Each merchant is assigned a code that indicates the merchant’s area of business. The code the merchant uses determines whether we consider that purchase to be eligible as related to air travel or gas or groceries. We do not assign or have any control over merchant codes. Codes are chosen and assigned by a third party, who may change the codes from time to time. It is possible that some merchants have designated a merchant category code that does not meet our eligibility criteria. Eligibility of “merchant categories” shall be determined in the sole discretion of UBS Bank and UBS Bank’s determination shall be final. Air travel refers only to scheduled commercial air travel and excludes private aviation.

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

Points are awarded based on whole dollar amounts. For calculation purposes, when a purchase or transaction is not a whole dollar amount, any fraction

equal to or greater than 0.50 will be rounded up to the nearest whole dollar and any fraction equal to or less than 0.49 will be rounded down to the nearest whole dollar. For example, if a Cardholder makes a purchase in the amount of \$20.32, 20 Points will be awarded, but if the transaction amount is \$20.50, 21 Points will be awarded.

Earned Points will generally be added to your account and available for use within one week after the date of posting. Point earnings are not based on transaction date but on the date the transaction is submitted to UBS Bank, which is usually within one week of the transaction. (International transactions may take up to 30 days to 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 60 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 60 days to redeem your Points for gift cards or merchandise. With the exceptions noted below, Points are forfeited immediately upon closure of the Card due to death of the cardholder. The Points may be reinstated to an open UBS credit card account of a spouse or domestic partner of the cardholder if the spouse or domestic partner requests reinstatement of the Points in writing within 90 days of the account closure and the

remaining outstanding balance on the closed credit card account has been paid. The spouse or domestic partner must submit written proof of the marital or domestic partner status satisfactory to us. If such satisfactory written proof is not submitted within 30 days of the request, the points will be permanently and irrevocably forfeited.

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

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

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

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

Point redemption and rewards information

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

Rewards are not replaceable if lost, stolen, destroyed or expired. Rewards are not returnable, exchangeable, refundable or redeemable for cash or credit under any circumstances.

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

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

Airline rewards redemptions

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

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

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

- **25,000 points for a ticket up to \$350:**
For tickets costing more than \$350, the difference in price must be paid by the Cardholder using additional Points at a rate of 5,000 Points for any additional cost of up to \$50 of ticket value. Additional payments may be made only in increments of 5,000 Points.
- **50,000 points for a ticket up to \$900:**
For tickets costing more than \$900, the difference in price must be paid by the Cardholder using additional Points at a rate of 5,000 Points for any additional cost of up to \$50 of ticket value. Additional payments may be made only in increments of 5,000 Points.

Itineraries and fees

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

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

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

Not all change requests may be honored.

Changes may require additional costs such as increased fares and service or penalty fees charged by the airlines and the rewards center. Current services fees are available on request from the rewards center, and are subject to change. UBS Bank waives the rewards center fees, but airlines fees and increased

fares will still apply. Most airlines do not allow changes to passenger names.

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

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

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

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

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

Cruise rewards redemptions

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

Redemption requests for cruise rewards generally must be made at least 14 days prior to sailing. If we are able to honor a request that is made within 14

days prior to sailing, a late booking fee may apply. All cruise rewards are based on double occupancy for a cabin. At least one Cardholder sailing must be 21 years of age or older.

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

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

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

Hotel rewards

Hotel rewards – Certificates

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

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

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

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

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

Advance reservations are recommended.

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

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

Hotel rewards – Self booking

The Cardholder may redeem points for stays at select hotels worldwide without any advance purchase required. Hotels may only be booked through the Rewards Service Center. Cardholder must meet

the eligibility requirements established by the hotel provider. Most hotel rates allow cancellation with a minimum of a 24-hour notice. Please see the specific hotel/rate cancellation policy at the time of booking. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3 to 4 weeks. Hotels do not allow changes to dates, names, room type, and number of occupants once booking is complete. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit *Travel.State.Gov* for passport and visa requirements. The Rewards Service Center assumes no responsibility for advising guests of proper travel documentation. UBS Bank, TSYS Loyalty and Visa are not responsible for hotel performance.

Car rental rewards

Advance reservations are recommended for reward rentals.

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

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

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

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

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

Some blackout dates may apply.

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

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

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

Vacation packages

The Cardholder may redeem points towards any vacation package offered by any major tour company. All vacation redemption requests must be made at least 30 days prior to travel date or cardholder may incur additional fees. Vacation packages may only be booked through the Rewards Service Center. Cardholder must meet the eligibility requirements established by the tour provider. Once package is confirmed no interim price reductions will be considered or offered. Changes may be made up to 90 days prior to travel (120 days for holiday and special events) for a service fee, plus any fees imposed by the hotel, airline, tour operator any vendor providing service of your vacation. Changes under 90 days (120 days for holiday and special events) may result in forfeiture of the Reward, or additional fees may apply. In addition, if the Cardholder or recipient is a no-show, the travel Reward is void. Vacation packages may not be used in conjunction with any type of coupons, vouchers or group rates. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. Proper travel documentation is required throughout the tour. Even though a traveler has completed registration using Online Check-in, it is still the responsibility of the traveler to present the required travel documents at the time of departure. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit Travel.State.Gov for passport and visa requirements. The Rewards Service Center assumes no responsibility for advising guests of proper travel documentation. UBS Bank, TLI, and Visa are not responsible for the performance of any tour operator.

Merchandise rewards

Four to six weeks should be allowed for receipt of merchandise rewards. Merchandise will be shipped to the Cardholder's mailing address unless otherwise authorized by UBS Bank. Merchandise will not be delivered to P.O., A.P.O. or F.P.O. boxes, or to any address outside of the 48 contiguous United States and the District of Columbia. For security reasons, parcel or motor freight couriers may contact the Cardholder to arrange delivery of merchandise. It is the responsibility of the Cardholder to respond to

the courier in a timely and reasonable manner to facilitate the delivery process. Additional shipping and handling fees for merchandise returned to vendor due to Cardholder's failure to make delivery arrangements are the responsibility of the Cardholder.

Merchandise rewards are offered and provided by independent manufacturers. The manufacturer's warranty applies to all merchandise rewards. UBS Bank, TLI, and Visa make no express or implied representation or warranty and will not be liable for injury, damage, loss or expense resulting from your acceptance or use of a reward or from a reward's defect or failure. UBS Bank, TLI and Visa disclaim any implied warranty of merchantability or fitness for a particular purpose. Merchandise rewards include applicable sales tax and shipping and handling (via first-class mail, ground delivery or motor freight service within the contiguous U.S. and D.C.).

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

Statement credit redemption option *Personal choice*

In the event that a reward that you are seeking is not offered in the Program, purchase the item on your UBS Visa Infinite credit card, then go to ubs.com/onlineservices or call us at 888-762-1232 and select the reward redemption option. We will provide a statement credit for the amount of the purchase, and deduct Points from your Points balance. The rate of redemption is 100 Points per dollar spent (minimum redemption of \$100). The Personal Choice statement credit redemption option cannot be

combined with other rewards offers. The statement credit will be posted to cardholder's card within 1 to 2 business days of request. The credit will appear in the card transactions section on UBS Online Services and client statements. A statement credit redemption does not replace the monthly minimum due on the credit card statement. The monthly minimum due payment must be received by the date on the credit card statement.

More rewards

Redeem Points to cover the cost of your 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 888-762-1232 and select the reward redemption option, to request the rewards point redemption. Once UBS FSI validates that the annual service fee has been assessed, the amount of the fee will be credited to your Card. Your request will not be completed if the fee has not yet been charged to your account.

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

Reward certificates

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

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

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

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

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

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

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

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

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

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

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

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

UBS Bank, TLI, and Visa are not responsible for the problems or defects of any merchandise purchased using a reward certificate or for failure of merchant

to perform because of bankruptcy, insolvency or any other reason.

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

Reward certificate merchant/provider disclaimers

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

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CashConnect

UBS Visa credit cardholders have access to the *CashConnect* feature of UBS 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 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 account 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 account, and, as a result, could affect other transactions dependent on cash, such as fee payment, investment purchases, online bill pay, debit card usage and outstanding checks. Please make sure that you have sufficient available funds in your UBS account to cover these items, as well as the *CashConnect* cash advance. Feature available only for cardholders with a UBS Resource Management Account (RMA).

No foreign transaction fees

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

Unlimited ATM fee rebates up to \$10 in USA

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

Terms and conditions

We are able to rebate ATM fees only in cases where the transaction fee surcharge is submitted to UBS by the ATM operator and/or network used. In the event that you do not receive a rebate for a fee that you believe is eligible, please call 888-762-1232 or 201-352-5257 for assistance. ATM rebates are only available for cardholders who have the UBS credit card linked to a Resource Management Account (RMA.) We do not reimburse international ATM fees.

UBS Visa Infinite credit cards are issued by UBS Bank USA with permission from Visa U.S.A. Inc.

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