

# Dive in

Immerse yourself in a world of infinite possibilities





# Wind in your sails

Headed for adventure? Your card's ready to go.

No matter how many amazing successes and experiences you've had, there's always that alluring thought: What's next? And as you continue your personal or professional journey, it can be comforting to know that your UBS Visa Infinite card is right there with you.

Whether you carry the personal card or the business card, you get the advantages provided by a suite of carefully curated rewards, perks, travel benefits, personal attention and business services.



For Business Use:  
UBS Visa Infinite Business card



For Personal Use:  
UBS Visa Infinite credit card

UBS credit cards are offered by UBS Bank USA



# For all you do. Or want to.

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# Let the adventure begin with a \$500 credit

Your card allows you to receive up to a \$500 statement credit each year. Use it to pay for Amazon Prime membership fees, airport lounge fees or restaurant purchases—including third-party delivery services such as Grubhub, Uber Eats and DoorDash.

Just spend \$25,000 on your card account each calendar year, or have \$1 million in assets at UBS, to take advantage of the credit.<sup>1</sup>

Treat your family or work team to a favorite restaurant. Or get some business done while dining with clients. When you're flying, use the credit to reimburse day pass and annual membership fees at the airport club of your choice. And for all your online shopping and entertainment needs, get your Amazon Prime membership fees credited back. Click, order, dine and relax. All on your terms.

Claiming your benefit is easy. Log in to **[ubs.com/mycardbenefits](https://ubs.com/mycardbenefits)**, select the \$500 Annual Credit link on the Rewards and Benefits tab, select the charges you wish to have credited and click the submit button, or call **888-762-1232**.

Up to \$500 credit  
for Dining, Airport  
Lounge and  
Amazon Prime  
Membership Fees







# Robust rewards

Easy to earn points, easy to enjoy rewards

The UBS Visa Infinite personal and business cards both provide a rich and varied selection of rewards through *My Choice Rewards*.

The program enables you to accumulate points quickly through a 3-2-1 earnings structure.<sup>2,3</sup> You can add authorized users as well. So you share the benefits of your card while earning points faster.

You'll also be pleased by the low points thresholds for redeeming your points. And there's no need to hurry because *My Choice Rewards* points never expire.<sup>4</sup>

# Earning points is fast and easy

## **Benefit from the power of 3-2-1**

Use the UBS Visa Infinite card everywhere. With accelerated earnings, it can take you anywhere—up to three times faster.<sup>2,3</sup>

## **For personal Infinite cards:**

- Earn three points for every dollar spent on eligible air travel.
- Earn two points for every dollar spent on eligible gas and grocery purchases.
- Earn one point for every dollar spent on all other eligible purchases.<sup>2</sup>

## **For business Infinite cards:**

- Earn three points for every dollar spent on eligible air travel and hotel stays.
- Earn two points for every dollar spent on select business categories.
- Earn one point for every dollar spent on all other eligible purchases.<sup>3</sup>

## **Earn rewards faster by adding authorized users**

With no additional fee, you can add authorized users to your account and you'll benefit too because your points accumulate every time authorized users present their card.

## **Enjoy points that will always be there**

*My Choice Rewards* points never expire, as long as the account is open.<sup>4</sup>

## **Earn points by using your card to pay bills**

For a one-time transaction or recurring payments, using your card to pay bills or everyday expenses provides another way to earn points. Simply set up automatic, recurring payments for bills such as electric, cable, internet—even payments for your car, home or office.

## *My Choice Rewards*

Power of 3-2-1 rewards

No fee to add authorized users

Earn points faster with recurring payments setup



# Rewarding you is the whole point

With *My Choice Rewards*, you choose from a range of possibilities—travel, gift cards, merchandise.<sup>5</sup> Even to pay for your card's annual fee at a special rate. Or use your points for any card purchase when you take advantage of *Personal Choice*.<sup>6</sup>

## **Fly for fewer points**

Fly on any commercial airline for far fewer points than you might think. Visit us at [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits) or call the UBS Rewards Center to:

- Book one flight up to **\$900 for 50,000 points**, save up to 40,000 points.<sup>7</sup>
- Book one flight up to **\$350 for 25,000 points**, save up to 10,000 points.<sup>7</sup>

## **Use your points to stay at nearly one million properties**

Search and find hotel rooms on the *My Choice Rewards* website and use points to book a room.

## **Set sail with your points**

Whether crossing the Atlantic or cruising the Yangtze, the *My Choice Rewards* program has the right cruise for your needs.

## **Redeem for your card fee**

You have the option to redeem points to pay for your card's annual fee at a special rate. Redeem online through [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits).

## **Don't worry about blackout dates or booking fees**

There are no blackout dates or booking fees to bother with when you redeem for commercial flights or hotels.

## **Design your own rewards**

With *Personal Choice*, you can use your points to pay for anything you purchase with your card.<sup>6</sup>



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To discover the full range of current *My Choice Rewards* offerings and to redeem points, visit [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits). Redeem points online or call the UBS Rewards Center at **888-762-1232**.



# Use points to treat yourself and gift others

## Gift cards for dining, retail, travel and more

There are numerous options when you redeem your points for merchandise or gift cards ranging from watches to electronics to dining at your favorite restaurant.<sup>5</sup> Pictured here you'll find a small sample of brands and gift cards available.

Redeem your points for physical and virtual gift cards from leading retailers. Whether it's shopping online, visiting a local store, dining or traveling, there is a gift card available to meet your needs.

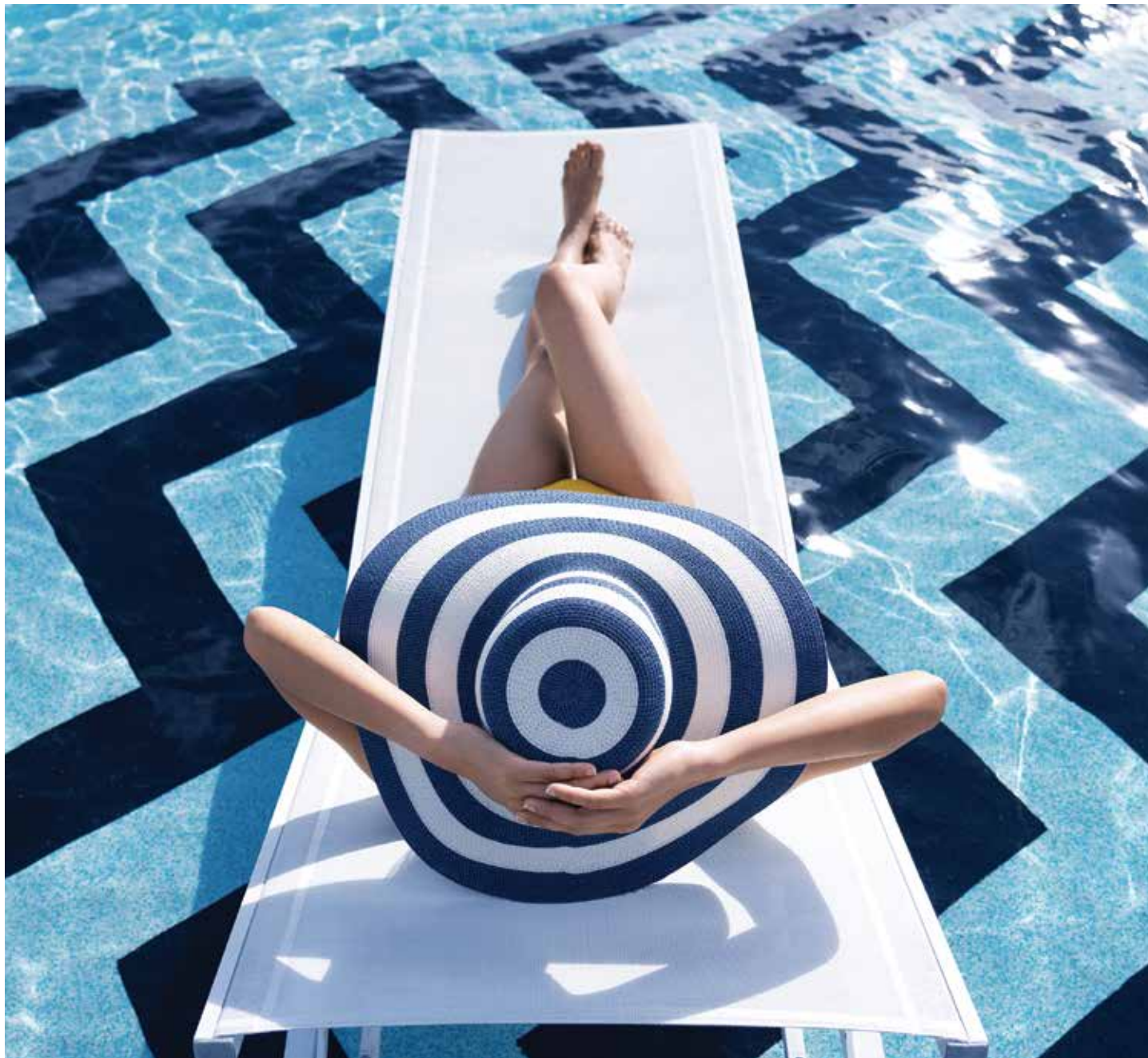


## Choose rewards from hundreds of great brands

Treat yourself or someone else from our broad selection of merchandise items, ranging from kitchen gadgets to your home theater needs to golf balls and clubs. Your items can be shipped anywhere in the continental US.



This is a just a sample of the hundreds of gift cards and brands that you can redeem by using your points. To see the complete list, go to [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits).



# Passport to paradise

For pleasure or business, your card takes you further

Few things can ignite your imagination and build anticipation the way travel can. What's on your travel wish list? Hitting the road close to home for a big family reunion? Delivering a keynote address at your industry's leading conference? Or planning a journey across the globe?

Whether your travel is personal or for business, we'll support you with a combination of perks, expertise, service and support. Whatever you need to turn anticipation into amazement.



# Turn your travel planning over to us

Travel planning, whether it's for business or pleasure, can sometimes be complicated so let the UBS Concierge trained travel agents help you navigate the changing rules and complexities. They can manage the entire trip—research, booking, dining—and even assist when your travel needs to be adjusted or rebooked.<sup>8</sup>

Whatever the purpose of your trip, the UBS Concierge can transform it into an experience you'll never forget, with locally sourced insight and information, and special access to amenities and industry-leading perks.

Simply call **888-762-1232** to learn more or to make your reservations. If you prefer to research and book online, we offer tools and resources that make it easy.

Expert travel  
planning services

Local knowledge

Research and  
book travel online





# That relaxed travel feeling starts at the airport

The UBS Visa Infinite card unlocks travel privileges across the globe.<sup>9</sup>

**Complimentary access to 1,300+ Priority Pass™ Select lounges**

To request a Priority Pass Select Membership card, please visit [ubs.com/prioritypasselect](https://ubs.com/prioritypasselect). Once you receive your physical card, you can set up the Priority Pass mobile app as a virtual membership card at [prioritypass.com/ubsdmc](https://prioritypass.com/ubsdmc).<sup>10</sup>

**International Airport Meet & Assist**

Available at over 640 airports worldwide, our global network of fast-track airport Meet & Assist service partners will speed up airport formalities such as lengthy immigration and customs queues, especially at international destinations where language could be a barrier. This service makes your travel experience more personalized, pleasant and positive and you'll receive a 20% discount on every request when you book through the UBS Concierge.

**Global Entry® or TSA PreCheck® application fee statement credit**

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

Global Entry® is a U.S. Customs and Border Protection program that allows expedited clearance for pre-screened, low-risk travelers upon arrival in the United States by using automated kiosks located at select airports.

TSA PreCheck® is an expedited airport security program that allows low-risk travelers within the United States to speed through security checkpoints at select airports.<sup>11</sup>

**Wireless communication worldwide**

UBS Visa Infinite cardholders traveling abroad enjoy reliable communication and access to secure connections without high roaming fees. Contact the UBS Concierge to learn more about satellite phone and high-speed pocket Wi-Fi rental options.

Access 1,300+ airport lounges

Receive up to \$100 in Global Entry® or TSA PreCheck® application fee statement credit





# Enjoy flying privileges. Elevated.

The pleasures of airline travel will soar whether you use the UBS Visa Infinite personal or business card. Enjoy generous travel features and benefits, with our compliments.<sup>9</sup>

**Let us take care of the extra expenses with an airline fee credit**

Once enrolled, you will automatically receive statement credits of up to \$250 for the personal card and \$350 for the business card (per account, per calendar year).<sup>12</sup> Included are qualifying air travel expenses on one eligible domestic airline of your choice. Examples of qualifying air travel expenses are as follows:

- |                |                     |                            |
|----------------|---------------------|----------------------------|
| - Luggage fees | - Cancellation fees | - Pet travel fees          |
| - Upgrade fees | - Lounge fees       | - Lost ticket fees         |
| - Meal fees    | - Change fees       | - Unaccompanied minor fees |

To enroll, visit [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits) and navigate to the Rewards and Benefits section.

\$250  
Airline fee credit  
for personal card

\$350  
Airline fee credit  
for business card

# Personal attention and service of private aviation



## Exclusive Wheels Up benefits

Wheels Up is a membership-based private aviation program that offers a turnkey solution to better meet your travel needs.<sup>13</sup> As a UBS Visa Infinite cardholder, a membership with Wheels Up means:

- Up to 365 days of guaranteed access to an exclusive fleet of over 300 aircraft—only available to Wheels Up members with as little as 48 hours notice.
- A dedicated Member Services team available 24/7 to take care of all your travel needs.
- \$1,000 off the Standard Connect Membership fee, plus \$500 inflight credit.
- \$7,500 off the Standard Core Membership fee, plus \$1,500 inflight credit.
- \$12,000 off the Standard Business Membership fee, plus \$2,500 inflight credit.

To learn more, email [ubs@wheelsup.com](mailto:ubs@wheelsup.com).



## Specially designed NetJets benefits

NetJets, a worldwide leader in private aviation, offers multiple ways to fly, including the NetJets Share™, NetJets Lease™ and NetJets Card™. In addition, as a UBS Visa Infinite credit cardholder you have access to the following unique advantages, based on availability:

- Receive a complimentary bonus flight hour with the purchase of a 25-hour NetJets Card™.<sup>14</sup>
- Purchase a limited-time 12.5-hour NetJets Card™—the standard NetJets Card™ requires an initial commitment of 25 hours.<sup>15</sup>
- Receive one complimentary round-trip upgrade, per year, with the purchase of a 50-hour NetJets Share™ or NetJets Lease™.<sup>16</sup>

- Purchase a NetJets Card™ with your qualifying UBS Visa Infinite credit card.<sup>17</sup>
- Redeem UBS *My Choice Rewards* points for the purchase of a NetJets Card™ and on related expenses charged to your UBS Visa Infinite credit card.<sup>18</sup>
- Enjoy benefits and one-of-a-kind experiences from special NetJets partnerships with like-minded brands.

To learn more, call NetJets at **866-538-6993**.





#### Le Bas International

Private jet charter with Le Bas International is safe, private and catered to your individual needs. To ensure you secure the most suitable aircraft, Le Bas offers options ranging from small, medium and large executive jets to turboprops and helicopters. Le Bas is ready to assist you, 24 hours a day, every day of the year. Flying with this premier air travel provider is further enhanced by these customer-friendly privileges:<sup>8,9</sup>

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

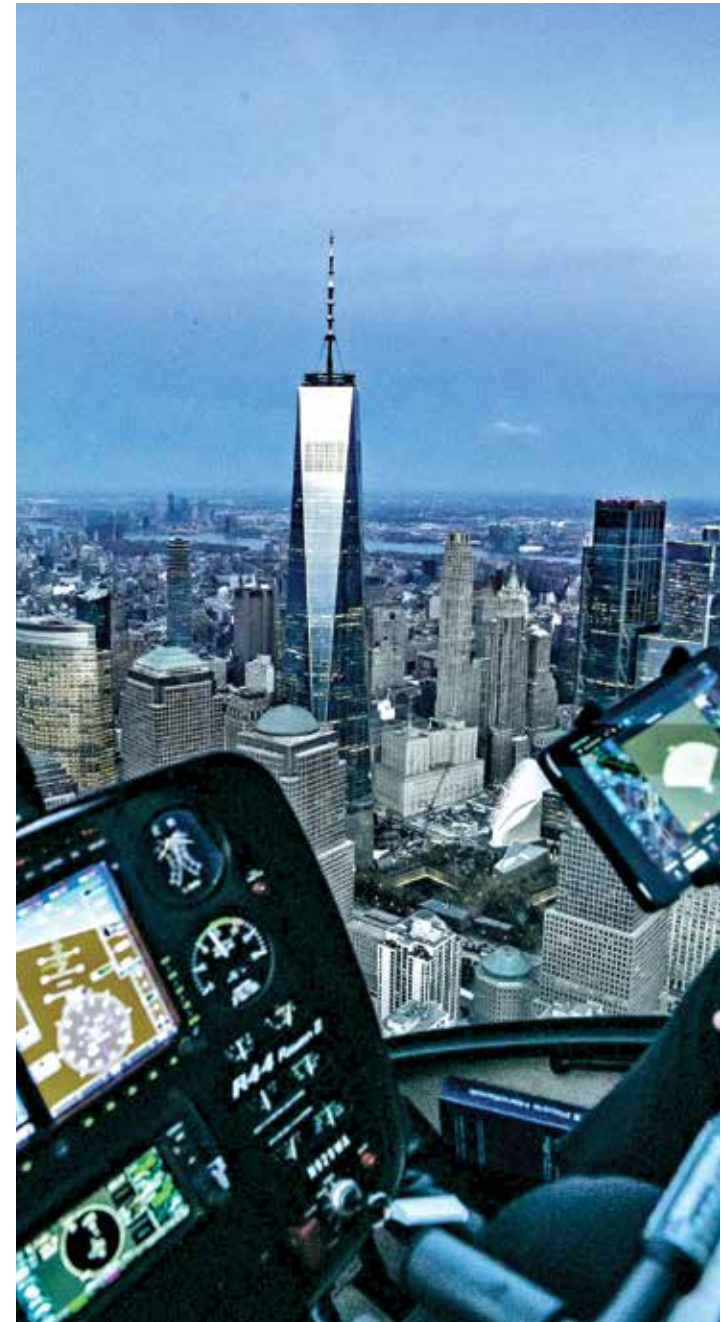
**To learn more and to book, contact the UBS Concierge.**

#### Wings Air Helicopters

Wings Air flies their own luxury helicopters throughout the northeastern United States and can service other areas through trusted partners. Services range from charter, sightseeing and flight instruction to New York City airport transfers. Wings Air offers curated luxury travel experiences such as The Ultimate Engagement and a Hamptons Beach Picnic. UBS cardholders may take advantage of the following privileges to further enhance the experience:<sup>8,9</sup>

- 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 private New York City helicopter tours: Complimentary 15-minute tour extension.

**To learn more and to book, contact the UBS Concierge.**



# Unlock special car rental benefits



### Primary rental car insurance

This primary coverage means your rental car is automatically covered for damage due to collision, vandalism, theft and towing when you charge the entire cost of the rental to your UBS Visa Infinite card and decline the rental company’s collision damage waiver (CDW) or loss damage waiver (LDW) option. Just verify coverage terms before you rent to ensure eligibility. Vehicle type, country and other exclusions apply.<sup>9</sup>

### Roadside assistance

Get the help you need if there’s a problem on the road. If you have a roadside emergency in your rental or personally owned car(s), you can call **888-762-1232** to coordinate a tow, jump-start, tire change, locksmith or gas. You are covered up to \$50 per event and up to four events in 12 months.<sup>9</sup>

### Avis

Enjoy expedited service, exclusive offers and upgrades. Save up to 30% off base rates on qualifying rentals when you pay with the UBS Visa Infinite card. Also receive free weekend rentals and up to 10% off base rates on Select Series rentals. To redeem this offer, book online at **avis.com/visainfinite**.

- Receive a one-class upgrade across car classes when available and earn accelerated reward points.
- You won’t have to provide your rental preferences every time you reserve—they’ll already be on file.
- When you arrive at Avis, you can skip the lines and the paperwork and go straight to your car at over 5,000 locations worldwide.<sup>19</sup>

### National

Receive faster service, special offers and upgrades with complimentary Emerald Club® Executive level membership and save up to 25% on qualifying rentals of any size car at participating locations in the United States, Canada, Latin America and the Caribbean. Cardholders are eligible for one free weekend day and one class upgrade.<sup>20</sup>

To redeem this offer with your UBS Visa Infinite card, go to **nationalcar.com/offer/infinite**.

### Silvercar

With Silvercar you can always ride in style with a best-in-class Audi. Using the UBS Visa Infinite card can save you up to 30% on a qualified Silvercar rental. The process is seamless, convenient and re-imagined for today’s connected traveler. You can take care of everything right from your smartphone. No counters, no lines and no paperwork.<sup>21</sup>

- Visit **silvercar.com/partners/vinfinite** to create a Silvercar account to redeem this offer online.
- Convenience: Book it all from your phone app, from rental to return.
  - Always an Audi: No guesswork or surprises.
  - Tech-ready: Enjoy free in-car Wi-Fi, GPS, Audi smartphone interface and Satellite Radio.
  - Fair Fuel Plan: Pay only for the gas you use, at the local pump price, plus a fill-up fee.

Primary insurance  
coverage on  
car rentals

Roadside assistance

Up to 30% Avis  
discount and  
preferred status

Up to 25%  
National discount

Up to 30%  
Silvercar  
Audi discount

# On your side when you're traveling

With a range of travel protections built into the UBS Visa Infinite card, you can be certain that you have someone on your side if something unforeseen happens.<sup>9</sup>

## **Make trip delays less costly**

If your trip is delayed more than six hours, you can be reimbursed up to \$500 per ticket for meals and lodging.

## **Get reimbursed for eligible canceled or interrupted travel**

If your booked trip is canceled or cut short due to sickness or injury, you can be reimbursed up to \$5,000 for the cost of the common carrier portion of your flight or cruise.

## **Emergency medical evacuation coverage**

Rest easy with up to \$100,000 in coverage for emergency evacuation when you travel.

## **Make a baggage delay less troublesome**

If your baggage is delayed for more than 12 hours, coverage can provide for essential purchases like toiletries and clothing up to \$100 per day for three days.

## **Be reimbursed if luggage is lost**

If your checked or carry-on luggage and its contents are lost or stolen, you can be reimbursed up to \$5,000.

## **Get in touch with the services you need**

If you need assistance, Travel and Emergency Assistance Services will help coordinate medical, legal and travel services.

## **Added peace of mind when traveling**

You are covered for accidental death or dismemberment up to \$1,000,000 when you travel with a common carrier.

**To learn more or file a claim go to [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits).**

Up to \$500  
trip delay  
reimbursement

Up to \$5,000  
common carrier  
coverage

Up to \$5,000  
lost luggage  
reimbursement

Up to \$1,000,000  
travel accident  
insurance







# Home, sweet hotel

Enjoy a hotel experience that stays with you

Nothing's quite like the comforts of home. But we think you'll find the comforts of our four- and five-star hotel choices well worth the visit.









Whatever you're looking for in a hotel experience, you can find it with our world-renowned hospitality offering. From cutting-edge style and classic elegance to spa amenities and business services, the UBS Visa Infinite card can connect you to your travel sweet spot.

Book your hotel reservation with the UBS Concierge to ensure you receive all the benefits and special amenities available to a UBS Visa Infinite cardholder.

To learn more or to make a reservation and take advantage of these amenities, call the UBS Concierge at **888-762-1232** or visit **[ubs.com/mycardbenefits](https://ubs.com/mycardbenefits)**.









# Activity. Relaxation. Business. Pleasure.

No matter what you’re looking for in a hotel experience, you can find it in abundance with our world-renowned hospitality options. Refer to the following icons to see which amenities are available for each option when you book through the UBS Concierge.<sup>22</sup>

-  Daily complimentary breakfast for two
-  Room upgrade upon arrival, when available
-  Early check-in upon request, when available
-  Late check-out upon request, when available
-  Complimentary in-room Wi-Fi, when available
-  Best available rate
-  VIP guest status
-  Property-specific amenities

## Visa Infinite Luxury Hotel Collection

The Visa Infinite Luxury Hotel Collection is comprised of some of the world’s most intriguing and prestigious properties, with properties hand-selected to deliver a special amenity unique to each.<sup>23</sup> You can book through the UBS Concierge or at **visainfinitehotels.com**.

-      
-  \$25 food & beverage credit
-  \$100 USD hotel credit that varies by property (i.e., dining, spa or golf credit)

## Leading Hotels of the World

A collection of 400 uncommon luxury hotels in over 80 countries, Leading Hotels of the World is designed for the curious traveler looking for their next discovery.

-    







## Mandarin Oriental Hotel Group

An exquisite collection of hotels and resorts worldwide, the group combines a unique sense of place with luxurious surroundings and excellent leisure facilities.

-    






## Preferred Hotels & Resorts

Five distinctive collections allow travelers to craft their own inspirations as they travel the world in search of memories and new opportunities.

-     
-  \$100 USD hotel credit to be used during your stay

## Shangri-La

Relish world-class service and a transformative experience in an environment like that of an idyllic paradise.

-    
-  Hotel credit of \$50 or \$100 or equivalent to 10% of average daily room rate, whichever is higher (one credit per stay)



To book these properties and take advantage of their special amenities, please contact the UBS Concierge via **ubs.com/mycardbenefits** or call **888-762-1232**.

**Small Luxury Hotels of the World**

Composed of 550 hotels in 90 countries, this network strives to deliver unmatched service and elegance to independently minded travelers.



- + \$50 USD hotel credit per room, per stay for non-accommodation extras such as food, beverage or spa, to be used during stay

**Conrad Hotels & Resorts**

Caters to the entrepreneurial spirit by highlighting art, design and innovation.



- + \$100 USD hotel credit per stay
- + Double Hilton Honors points

**Waldorf Astoria Hotels & Resorts**

Hilton’s luxury brand of iconic resorts, this global portfolio creates a unique sense of place with a relentless commitment to personal service and culinary excellence.



- + \$100 USD hotel credit per stay
- + Double Hilton Honors points

**Luxury Vacation Homes (LVH) Global**

As an alternative to a hotel stay, LVH provides a worldwide portfolio of luxury homes in 128 destinations, each property carefully selected and maintained to provide personalized experiences and endless possibilities for guests.



- Daily complimentary breakfast for two
- Room upgrade upon arrival, when available
- Early check-in upon request, when available
- Late check-out upon request, when available

- Complimentary in-room Wi-Fi, when available
- Best available rate
- VIP guest status
- Property-specific amenities

To book these properties and take advantage of their special amenities, please contact the UBS Concierge via **ubs.com/mycardbenefits** or call **888-762-1232**.





**Marriott International STARS**

Marriott International Luxury Brands provide an unrivaled experience for the modern luxury traveler. Comprising six brands of more than 250 hotels, with a presence in more than 60 countries, this stunning portfolio has additional hotels in the development pipeline.



✚ \$100 USD hotel credit

✚ Personalized welcome amenity and note

- **BVLGARI Hotels & Resorts** aims to be the leading luxury hospitality collection in the world.

- **EDITION** hotels provide sophisticated experience combined with contemporary lifestyle.

- **The Luxury Collection** is a glittering ensemble of locally authentic hotels that define their destination.

- **The Ritz-Carlton** is a legendary brand that sets the standard in luxury hospitality.

- **Ritz-Carlton Reserve** offers profound intimacy in the world's most exotic estates.

- **St. Regis Hotels & Resorts** are global destinations where every detail, environment and interaction is precisely designed.



Daily complimentary breakfast for two



Room upgrade upon arrival, when available



Early check-in upon request, when available



Late check-out upon request, when available



Complimentary in-room Wi-Fi, when available



Best available rate



VIP guest status



Property-specific amenities

To book these properties and take advantage of their special amenities, please contact the UBS Concierge via [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits) or call **888-762-1232**.



**Marriott International Luminous**

From refined resorts and spas to exciting city locations, Marriott International Luminous has locations around the world with more than 270 properties in 51 countries.



- ✚ \$100 USD hotel credit at select hotels
- ✚ Local welcome amenity and note

- **Autograph Collection** is a guide to the extraordinary and a gateway to the unconventional. This collection of global, independent hotels is carefully crafted to leave a vivid imprint.
- **JW Marriott** is a haven designed to let guests focus on feeling whole.
- **Le Méridien** evokes an era of glamorous travel. Le Méridien believes everyone should explore the world in style.
- **Marriott Hotels, Resorts & Spas** are outstanding properties dedicated to relieving stress, anticipating needs and stimulating inspirational new ideas.

- **Renaissance Hotels** provide the opportunity to discover the unexpected. Guests are invited to journey through the neighborhoods that surround each hotel.
- **Tribute Portfolio** is a family of independent boutique hotels united by their indie spirit and heart for connecting people and places rooted in the local community.
- **W Hotels** are where you can experience a bold, extravagant and fun-filled lifestyle born from the vibrant culture of New York City.
- **Westin Hotels & Resorts** offer signature wellness programs that empower guests to maintain a routine, no matter where you travel.

- Daily complimentary breakfast for two
- Room upgrade upon arrival, when available
- Early check-in upon request, when available
- Late check-out upon request, when available

- Complimentary in-room Wi-Fi, when available
- Best available rate
- VIP guest status
- Property-specific amenities



To book these properties and take advantage of their special amenities, please contact the UBS Concierge via [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits) or call **888-762-1232**.

# Expertise. At your service.

You're in excellent hands with the UBS Concierge

A UBS Concierge is at your disposal 24 hours a day, 7 days a week, ready to help you make the most of your busy lifestyle or demanding career.

From exceptional experiences, business trip planning, dining reservations, securing hard-to-get event tickets and more—the UBS Concierge is here to assist you with its expertise and resourcefulness. They can also rebook or adjust plans when you have a last-minute change.<sup>8,9</sup>







### **Count on the UBS Concierge for dining at its finest**

When UBS makes the dining arrangements, special access and benefits are part of your reservation at select restaurants around the globe.

### **Culinary Experiences**

Enjoy access to the world's largest community for authentic culinary experiences in over 130 countries. They connect people seeking unique and immersive experiences with hand-selected local hosts in private homes and exclusive venues.

Culinary Experiences hosts range from home cooks and food lovers to Michelin-starred chefs, all with a passion for bringing people together through food. As a perk to UBS cardholders, these unique culinary adventures are discounted 10%.

### **Big City Chefs**

This is America's elite agency for hand-selected, restaurant-quality and celebrity private chefs. They employ chefs nationwide for fine dining experiences ranging from daily household staffing to intimate dinner parties and live cooking classes. Always with a dash of culinary theatrics. UBS cardholders receive a 10% discount on all standard services and a 20% discount on customized packages.

**To learn more and to book, contact the UBS Concierge at 888-762-1232.**



#### **Book a cruise and enjoy upgraded amenities**

From the Caribbean to Alaska and beyond, the UBS Cruise Program can help you plan your next cruise with access to amenities such as cabin upgrades, shore excursions, private parties and more. Choose from over 20 cruise line partners.

#### **Receive a \$200 UBS Concierge travel credit**

The world's your playground. Especially when you know you have a \$200 credit shored up toward your next trip. How will you explore? Perhaps on a luxury cruise that goes off the beaten path. Or on a restorative wellness retreat in an exotic location. Spend \$4,000 through the UBS Concierge on an all-in-one adventure and we'll credit your account \$200 to say thank you.<sup>9</sup>

#### **Be entertained by shows, concerts and sporting events**

The UBS Concierge has access to special offers and prime seating for select shows. Attend sports games and request once-in-a-lifetime travel experiences. Plus, get access to stay-and-play golf packages, tickets, concerts and more.<sup>8</sup>

#### **Find the perfect arrangement at From You Flowers®**

From You Flowers® works with over 20,000 premier florists from around the world to provide a selection of personal and corporate floral and gift items appropriate for any occasion and every sentiment. UBS Visa Infinite cardholders will receive up to 25% off regular prices and a reduced delivery fee of \$10 for domestic deliveries and \$15 for international deliveries.

**To learn more contact the UBS Concierge at 888-762-1232.**



# Insider access. From Private Cellar to your front door.

Private Cellar, powered by ProofLoyalty, provides access to limited production wines primarily sourced from Napa, Sonoma and other West Coast wine regions. This exciting, highly curated and oft-changing collection is available exclusively for UBS cardholders at **PrivateCellarWines.com**.

Private Cellar features some of the best winemakers in the world, who love to share their passion with you. Let us get you the access that you've been seeking.

- Place a one-time order or sign up for regular shipments of extraordinary everyday wines or collector-level wines for your cellar—you choose the frequency of shipments.
- Attend exclusive virtual tastings with 100-point winemakers.

Browse everything that Private Cellar has to offer at **PrivateCellarWines.com**.<sup>24</sup>





# Life at its best

For all the ways you live, work, enjoy

These days life can become quite complex. But it doesn't have to be complicated. Or stressful.

That's why the UBS Visa Infinite card comes well-equipped to help you go about your life brilliantly. Maybe you want extra protection when you shop. Connections to golf at a legendary course. Extra perks and privileges when you are on the town or in the air.

The card can help you with all of it. And so much more. In short, if you're looking for features to help you live your best life, the UBS Visa Infinite card is your best choice.



# Shop with confidence

With the UBS Visa Infinite card, what you buy comes with an extra layer of protection and satisfaction that lasts well after the actual purchase.<sup>9</sup>

**Get protection for what you depend on most: your phone.**

When you pay your monthly wireless bill with your UBS Visa Infinite credit card, your cell phone is protected for the next calendar month. So whether it's damaged or stolen you can get reimbursed with this secondary coverage.<sup>25</sup>

**Help ensure that you get the best price for your purchases**

With price protection, if you see an eligible item you purchased in the US advertised for less within 90 days, you can be reimbursed for the difference up to \$500 per item (up to \$1,500 per year).

**Feel confident about the security of your purchases**

With purchase security, get reimbursed up to \$10,000 if an item you purchased is stolen or damaged within 90 days of your purchase due to covered circumstances (up to \$50,000 per year).

**Make worry-free returns if a purchase is not quite right**

With return protection, if a merchant refuses to accept the return of an item in the US within 90 days of purchase, you can be reimbursed up to \$300 per item (up to \$1,000 per year).

**Keep the warranties for your purchases lasting longer**

Receive one year of additional coverage to existing US manufacturers' warranties of three years or less on products you purchase.

**Coverage when things don't go as planned**

If you use the UBS Visa Infinite credit card to purchase tickets to an event or show (in the US) and you're unable to go due to a transportation problem or a medical reason, we'll reimburse you up to \$500 per ticket or \$2,000 per event (up to \$5,000 per year).

Up to \$1,500 per year in cell phone protection

Up to \$1,500 per year in price protection reimbursement

Up to \$50,000 per year stolen/damaged reimbursement

Up to \$1,000 per year return protection



To learn more or file a claim go to [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits).



# Support when you need it most

**Monitor your data with NortonLifeLock**

ID Navigator Powered by NortonLifeLock provides you with the tools to help keep you informed of potential threats to your identity, so you can act quickly should the unexpected happen. No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can provide you with greater peace of mind. To confirm eligibility, visit **cardbenefitidprotect.com**. This feature is not available for the UBS Visa Infinite Business card.

**Be protected from fraudulent card use**

You're covered by the zero liability policy, so you won't be held responsible for promptly reported unauthorized transactions.<sup>26</sup>

Contact us immediately if you identify any potential fraud at **888-762-1232**. Please let your UBS Financial Advisor know the best phone number to reach you.

**Sign up for e-mail alerts**

Enroll for e-mail alerts to help you monitor card activity and more. Receive alerts about available statements, payments due, approaching card limit, large purchases and more.

**Set 2-way alerts for your account**

Take advantage of real-time text alerts for declined charges, as well as fraud monitoring notifications.

**Benefit from Apple Pay® push notifications**

Receive real-time notifications for all transactions made with your UBS Visa Infinite card, Apple Pay and recurring and online charges. View details of your last 10 transactions directly in your mobile wallet.

**Replace cards quickly in emergencies**

Receive replacement cards in as little as 24 hours, domestically or internationally.



# More flexibility. More control.

## **Share the benefits of the UBS Visa Infinite card**

Request up to 24 additional cards at no additional charge.

## **Designate an authorized card manager**

Choose an individual you trust who can pay bills, review/dispute transactions, verify fraud and more. Contact your Financial Advisor or UBS Client Services to set it up.

## **Mobile account access with the UBS app**

View card statements and activity anytime. Temporarily deactivate your card if it's misplaced. Just download our app at the Apple® App Store® (for iOS) or Google Play® Store (for Android™). You can also manage your account online at [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits).

## **Make card payments easier**

The UBS Pay Credit Card feature lets you automatically pay your full card balance or any portion each month from your UBS or outside accounts. No worries about missing a payment or incurring late fees. Contact your Financial Advisor to learn more.



# Transactions made easy

## **Pay at the speed of life**

Simply tap to pay using the contactless UBS Visa Infinite card and be on your way. It's fast and easy.

## **Pay with your device using mobile wallet**

Store your card information in a secure digital form on your mobile device. Add your UBS Visa Infinite card to Apple Pay®, Google Pay™ or Samsung Pay.

## **Save on fees at any ATM in the US**

Get an unlimited number of ATM fee rebates (up to \$10 per transaction) provided you have a linked UBS Resource Management Account or Business Services Account BSA.<sup>27</sup>

## **Say “no” to foreign transaction fees**

Traveling outside the US? Foreign transaction fees are automatically waived on purchases and cash access—every time.

## **Get emergency access to cash**

Take advantage of emergency cash disbursement—whether you're at home or abroad—with 24/7, personalized assistance.

## **Simplify your cash management**

*CashConnect* enables cash advances to be automatically repaid from your Resource Management Account or Business Services Account BSA. As long as sufficient funds are available, no finance charges or cash advance fees will occur.<sup>28</sup>





# Built with your bottom line in mind

Financial tools for business cardholders

Doing business at your best means having the best resources. With the UBS Visa Infinite Business card you will have valuable reporting and management tools.

It's designed to help you stay on top of spending on up to 24 additional cards, access cash and protect against fraud. All of which gives you the peace of mind you want when you are thinking about business.



# We make your success our business

## Track expenses more efficiently with Visa Spend Clarity for Business

Visa Spend Clarity for Business is a web-based tool for your desktop or mobile device that gives you a more efficient way to manage card expenses and cash flow. View card spending patterns, categorize transactions and more—whether you’re at the office or on the go.

- Get transaction notifications with the mobile app, so you can add notes or receipts.<sup>29</sup>
- Customize transaction categories to track spending with ease.<sup>30</sup>
- Split transactions into multiple categories.

You can sync transactions with accounting software like Intuit QuickBooks® Online and Xero™. And you can provide individual employee cardholders with their own logins. Enroll at [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits).



## Customize control of employee card spending

Visa Spend Clarity For Business includes Payment Controls, a service that increases manageability and maximizes security with easy-to-change settings and regular notifications. You can manage expenses for each enrolled card by customizing where, when and how your money is used—even setting card-specific spending limits.

Enroll now at [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits) and customize controls for: time, location, category and single purchase amounts.

You can also set or change overall card spending limits for each card on the account by calling UBS Client Services.

## Get automatic savings on personal and business-related purchases

Business cardholders enrolled in Visa SavingsEdge can get savings of 1% to 15% on qualifying purchases in categories like business solutions, travel, electronics, dining, entertainment, auto parts and fuel.<sup>31</sup>





There's much  
more we can  
help you with



You can log directly in to your card accounts anytime at **ubs.com/mycardbenefits**. Sort, filter and download transactions, manage your account and alerts settings and access all your UBS Visa Infinite card rewards, benefits and the UBS Concierge.



Call UBS Client Services at **888-762-1232** or outside the US at **201-352-5257** 24/7/365 for customer service, the UBS Concierge, rewards, tickets, reservations and more.



Download the UBS Mobile app, available in the Apple App Store or Google Play Store.

<sup>1</sup>Eligible accounts must have cumulative spending of \$25,000 or greater during either the current calendar year-to-date or the prior calendar year. The spend requirement will be waived if your assets held at UBS meet or exceed \$1 million. Credits must be requested and will be no greater than the amount of the restaurant transactions, the Amazon Prime membership fees and airport lounge access charged to your UBS Visa Infinite credit card or UBS Visa Infinite Business card account, up to \$500 per calendar year. You may claim up to \$500 in credit(s) for each calendar year in which you qualify for the benefit. If you claim more than \$500 in credits in a calendar year, the credits issued will be capped at \$500 for that year. If you do not claim the maximum eligible credit in a year, the unclaimed portion will not carry over into subsequent years. You must claim the credits for the same calendar year in which the applicable purchase transactions posted to your card account. A credit must be claimed within 120 days of the transaction date.

Amazon Prime is provided by Amazon.com, Inc. and not by UBS Bank USA or its affiliates. UBS makes no representation or warranties with respect to any product or service offered by Amazon.com, Inc. and UBS will have no input concerning such products and services. UBS and Amazon.com, Inc. are independent of each other and do not have an agency, partnership or employment relationship, and UBS may not act for or bind Amazon.com, Inc. in any manner. All requests for products or services must be made directly with Amazon.com, Inc. and are subject to its internal review and approval process.

<sup>2</sup>Extra points are based on merchant category code. Air travel booked through online sites other than the airlines’ own sites may not qualify for 3x extra points. Groceries not bought at stand-alone grocery stores (such as purchases within a larger retail store) may not qualify for 2x extra points. Purchases at superstores and warehouse clubs do not qualify for extra points.

<sup>3</sup>Extra points are based on the merchant category code defined by Visa and agreed to by the merchant. Air travel and hotel bookings through online sites other than the airlines’ and hotels’ own sites may not qualify for 3x extra points. Merchant categories for the 2x small business extra points include office supplies, business cable, shipping, business phone and advertising, as established by Visa. Extra points small business combined spend is capped at \$200,000 per credit card

account anniversary year. Purchases at superstores and warehouse clubs do not qualify for extra points.

<sup>4</sup>If you voluntarily close your card, or if UBS Bank USA closes your card due to inactivity, you will be allowed 60 days following the effective date of termination of the UBS Account or Cards to redeem outstanding points for gift cards or merchandise. In the event UBS Bank USA closes your card for any reason other than inactivity, your points will be immediately forfeited.

<sup>5</sup>Redemption value varies depending on redemption type.

<sup>6</sup>The item or items you purchase must add up to \$100 or more before redeeming.

<sup>7</sup>Redeem 25,000/50,000 rewards points for one ticket up to \$350/\$900 on any commercial airline. Tickets must be booked through UBS Online Services or by calling our UBS Rewards Desk and charged to your UBS Visa Infinite credit card. Once your purchase is complete, applicable rewards points per ticket will be deducted from your account and a credit posted to your credit card account for the ticket price. For tickets costing more than \$350 or \$900, you must pay the difference using additional rewards points at a rate of 5,000 points for any additional cost of up to \$50 of ticket value. Additional payments may be made only in increments of 5,000 points. You must cover the full cost of ticket with rewards points. Please refer to the program and benefits guide that comes with your card for complete rules on redeeming your points. Restrictions apply.

<sup>8</sup>Cardholders are responsible for the cost of any goods or services purchased through the UBS Concierge.

<sup>9</sup>Benefits are subject to change and cancellation at any time. Certain conditions, limitations and exclusions apply. For more information on benefits, see **ubs.com/uscards**.

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

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

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

<sup>11</sup>UBS Visa Infinite credit cardholders and UBS Visa Infinite Business cardholders are entitled to up to \$100 in statement credit(s) per eligible UBS Visa Infinite credit card account number every four (4) years for completing the following qualifying transactions: Global Entry® application fee or TSA PreCheck® applications fees. Cardholders can continue to earn up to \$100 in statement credit(s) for application fees every four years. Please allow 6-8 weeks after either the Global Entry® or TSA PreCheck® program application fee is charged to an eligible UBS Visa Infinite card for the statement credit to be posted to the account. You must use your eligible UBS Visa Infinite credit card to complete either the Global Entry® and/or TSA PreCheck® application(s) and pay the application fee(s) with your card. Please allow up to seven calendar days from account approval for this benefit to become available. Visa and UBS reserve the right to modify or cancel this offer at any time and without notice.

TSA PreCheck® is a US Government program administered by the Transportation Security Administration (“TSA”), a component of the U.S. Department of Homeland Security (“DHS”). Visa and UBS have

no control over the program including, but not limited to, application, approval process or enrollment, fees charged by TSA and no liability with regard to the TSA PreCheck® program. For complete details on the TSA PreCheck® program, including full terms and conditions, go to **tsa.gov/precheck**. The TSA PreCheck® trademark is used with the permission of the U.S. Department of Homeland Security.

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Global Entry® also includes TSA PreCheck® benefits when departing US airports. Travelers must include their Global Entry® PASS ID # (located on the back of the Global Entry® card) into travel reservations to activate their TSA PreCheck® benefit.

<sup>12</sup>You must enroll in this benefit on UBS Online Services and select one of the eligible domestic US carriers. The selected airline applies to all cards in the card account. Qualifying Airline Purchases must be charged to a UBS Visa Infinite credit card or UBS Visa Infinite Business card and may vary by airline. UBS and Visa rely on airlines to submit the correct information for these transactions. UBS Visa Infinite credit cardholders without a UBS Resource Management Account (RMA) or Business Service Account BSA can enroll in this benefit by calling us at **888-762-1232** or **201-352-5257** when outside the US.

<sup>13</sup>Wheels Up Partners LLC (“Wheels Up”) does not operate aircraft; U.S. FAA-licensed and DOT-registered air carriers participating in the program, including certain carriers affiliated with Wheels Up through common ownership, exercise full operational control of all flights offered by or arranged through Wheels Up. For on-demand flights and shuttle flights operated as scheduled service, Wheels Up acts solely as an agent for Wheels Up members and guests in arranging these flights on their behalf. For shuttle flights operated as Public Charter service, Wheels Up acts as principal in offering these flights subject to the DOT’s



Public Charter rules contained in 14 CFR Part 380. All aircraft owned or leased by Wheels Up are leased to an affiliated air carrier and are operated exclusively by that carrier.

<sup>14</sup> Any applicable taxes, fees and other charges may apply and are the responsibility of the Jet Card Owner.

<sup>15</sup> This offer is only available to new Owners and will expire after 12 months. Not available for use on Peak Period Days. Other restrictions apply. Additional terms and conditions apply; contact a NetJets associate at **866-538-6993** for details.

<sup>16</sup> Not available for use on NetJets Peak Period Days. Other restrictions apply. Additional terms and conditions apply; contact a NetJets associate at **866-538-6993** for details.

<sup>17</sup> Qualifying credit cards are the UBS Visa Signature credit card, UBS Visa Infinite credit card, UBS Cash Rewards Visa Business card, UBS Visa Signature Business card and UBS Visa Infinite Business card, which are issued by UBS Bank USA.

<sup>18</sup> For more information, please contact the Rewards Center at **888-762-1232**.

<sup>19</sup> Discount applies to base rate only at participating locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional driver fee, one-way rental charge and optional terms such as Loss Damage Waiver (LDW) up to \$30 per day are extra. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply. See [avis.com/visainfinite](https://www.avis.com/visainfinite) for full terms and conditions.

<sup>20</sup> Discount applies to base rate only at participating locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional driver fee, one-way rental charge and optional items such as Loss Damage Waiver (LDW) up to \$50 per day are extra. In the US, check your insurance and/or credit card for rental vehicle coverage. Renter must meet standard age, driver and credit requirements. 24-hour advance

reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply. Void where prohibited. To receive the automatic upgrade in the National Car Rental Executive Level Program, Cardmember must enroll in The Emerald Club Executive Level program by visiting [nationalcar.com/offer/infinite](https://nationalcar.com/offer/infinite). This offer is valid for one year starting from when you enroll and is only available to Visa Infinite® Cardmembers. To qualify for automatic renewal of The Emerald Club Executive Level program after the first year, cardmembers are required to have 12 paid rentals or 40 paid rental days in a calendar year. The Emerald Club Aisle is available at select locations only and is subject to the Emerald Club membership terms and conditions. The Emerald Club and its services require a signed Master Rental Agreement on file. National, the “flag” and Emerald Club are trademarks of Vanguard Trademark Holdings USA LLC. © 2021 National Car Rental. All rights reserved.

<sup>21</sup> Offer valid for US-issued Visa cards. Cardholders must validate card eligibility and register at [silvercar.com/partners/vinfinite](https://silvercar.com/partners/vinfinite) to receive up to 30% discount (with a guaranteed minimum discount of 10%) on qualifying Silvercar rentals. To reserve within the Silvercar app, Cardholder must validate card eligibility and create a Silvercar account with card on file added. No blackout dates. Offer not valid with any other offer unless stated otherwise. Discount applies to base rental rate before surcharges and taxes. Your validated US-issued Visa card must be used for the booking. A change to a different card will not receive the discount. Discount must be applied at the time of booking and may not be added before or after the time of rental.

<sup>22</sup> Select hotel offers are available when reservations are booked through the UBS Concierge. These offers are subject to change and cancellation at any time. Certain conditions, limitations and exclusions may apply. For more information on specific hotel offers, see [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits) to view full terms and conditions.

<sup>23</sup> Benefits vary by property. In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases the hotel may or may not provide a substitute benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Infinite Luxury Hotel Collection website or through

UBS Concierge for benefits to apply. Some properties may require a minimum night stay or require booking certain room categories to receive the additional complimentary benefit. Please consult the terms and conditions for each property.

<sup>24</sup> The products and services are provided by ProofLoyalty, LLC or other Third Parties (“ProofLoyalty”) and not by UBS Bank USA or its affiliates. UBS makes no representation or warranties with respect to any product or service offered by ProofLoyalty and UBS will have no input concerning such products and services. UBS and ProofLoyalty are independent of each other and do not have an agency, partnership or employment relationship, and UBS may not act for or bind ProofLoyalty in any manner. All requests for products or services must be made directly with ProofLoyalty and are subject to its internal review and approval process.

<sup>25</sup> This benefit is supplemental coverage for theft of, damage to or involuntary and accidental parting of your cell phone. Once all other applicable insurance has been exhausted, Cellular Telephone Protection will provide coverage up to \$750 per claim, up to two (2) claims and \$1,500 per twelve (12) month period. Please see complete terms and conditions for details.

<sup>26</sup> Cardholder must take care in protecting their card and notify UBS Bank USA immediately of any unauthorized use. Conditions may apply. Please see your cardmember agreement for details.

<sup>27</sup> 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 US call **201-352-5257** for assistance. ATM rebates are only available for cardholders who have the UBS credit card linked to a UBS Resource Management Account (RMA) or Business Services Account BSA. We do not reimburse international ATM fees.

<sup>28</sup> There must be sufficient funds to repay the cash advance that night or you will incur applicable cash advance fees and interest charges. The automatic transfers used to pay off your *CashConnect* cash advances will reduce the available funds in your UBS Resource Management Account (RMA) or Business Services Account BSA that is linked to your UBS credit card and as a result could affect other transactions dependent on

cash, such as fee payments, investment purchases, online bill pay, debit card usage and outstanding checks. Please make sure that you have sufficient available funds in your UBS account linked to your UBS credit card to cover these items, as well as the *CashConnect* cash advance. The *CashConnect* feature is available only for cardholders who have the UBS credit card connected to a RMA or Business Services Account BSA.

<sup>29</sup> Only available on mobile app.

<sup>30</sup> Only available on desktop platform.

<sup>31</sup> Visa SavingsEdge is a discount program offered by Visa U.S.A. Inc. to eligible businesses and their authorized cardholders that hold an eligible Visa Business card and whose enrollment in the program is accepted by Visa. Under the program, cardholders can receive discounts from participating merchants each time the cardholder uses an enrolled Visa Business card to make qualifying purchases of goods or services pursuant to an active discount offered by the merchant and that transaction is processed or submitted through the Visa payment system (a “Qualifying Purchase”). Visa may modify, restrict, limit or change the program in any way and at any time. Visa reserves the right at any time to cancel the program. Visa also reserves the right to suspend or cancel any cardholder’s participation in the program. Enrolled cardholders will only receive discounts for qualifying purchases that are in full compliance with the terms of the applicable discount offer. Discount offers may be subject to additional terms and conditions. Discount offers may be removed from the program at any time and are subject to availability. Discount offers are also subject to any applicable law or regulation that may restrict or prohibit certain sales. Discounts will not appear on a cardholder’s receipt at the point of sale. Discounts are provided in the form of credits posted to the cardholder’s applicable Visa Business card account. Please visit [visasavingsedge.com](https://visasavingsedge.com) for complete details on the program, including the program terms and conditions.

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The Shell Gift Card can be used only for purchases of goods and services at Shell locations in the US, except territories. The Card cannot be redeemed for cash and no change will be given, except in states that require redemption for cash. Shell Oil Products US and its related companies are not sponsors or co-sponsors of this promotion. If card balance falls below one dollar, pay at the pump may not be available, in which case contact station cashier to access balance or call the number printed on the card for assistance.

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We are not responsible for fees or surcharges merchants or banks may charge at the point of sale or counter for card usage.

The Resource Management Account (RMA) and Business Services Account BSA are brokerage accounts with UBS Financial Services Inc., a registered broker-dealer and a Member of the Securities Investor Protection

Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at [sipc.org](https://www.sipc.org). The RMA and Business Services Account BSA accounts provide access to banking services and products through arrangements with affiliated banks and other third-party banks, and provides access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services Inc.

**Investment, insurance and annuity products: Not FDIC insured • No bank guarantee • May lose value**

**Important information about brokerage and advisory services.**

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

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