



# \*Important Information on Rates & Fees

## UBS Visa Personal Cards

**Important information about the UBS Visa Infinite credit card:** 23.49% variable APR for purchases, 29.99% variable APR for cash advances, 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). For balance transfers, 0% intro APR for the first 12 billing cycles for balance transfers within 90 days of account opening; after that, 23.49% variable APR. APRs vary with the market based on the prime rate. Annual fee: \$495, however, this fee is waived for the first year. For balance transfers, a fee of \$10 or 5% of the amount of the transfer, whichever is greater, applies. For cash advances, a fee of \$10 or 5% of the amount of the cash advance, whichever is greater, applies. For residents of Iowa and Puerto Rico only, the balance transfer fee and cash advance fee are equal to \$2 or 2% of the amount of the transfer or advance, whichever is greater (maximum fee is \$10). Foreign transaction fee: None. Subject to credit approval. Information is accurate as of September 2023, and may have changed after that date. To learn what may have changed, please call 800-762-1000.

**Important information about the UBS Visa Signature credit card:** 23.49% variable APR for purchases, 29.99% variable APR for cash advances, 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). For balance transfers, 0% intro APR for the first 12 billing cycles for balance transfers within 90 days of account opening; after that, 23.49% variable APR. APRs vary with the market based on the prime rate. Annual fee: None. For balance transfers, a fee of \$10 or 5% of the amount of the transfer, whichever is greater, applies. For cash advances, a fee of \$10 or 5% of the amount of the cash advance, whichever is greater, applies. For residents of Iowa and Puerto Rico only, the balance transfer fee and cash advance fee are equal to \$2 or 2% of the amount of the transfer or advance, whichever is greater (maximum fee is \$10). Foreign transaction fee: None. Subject to credit approval. Information is accurate as of September 2023, and may have changed after that date. To learn what may have changed, please call 800-762-1000.

## UBS Visa Business Cards

The UBS Visa Infinite Business card, UBS Visa Signature Business card and UBS Cash Rewards Visa Business card are business credit cards that must be issued to an individual or an individual with a business entity as a co-applicant. As such, eligibility and the credit limit on the card is determined based on the personal creditworthiness and repayment ability of that individual. (If there is a business applicant it is also based on the business creditworthiness and repayment ability of the business.) Once the card is approved, repayment of all legitimate charges made on the card is likewise the obligation of that individual and any business co-applicant, if applicable.

**Important information about the UBS Visa Infinite Business card:** 23.49% variable APR for purchases, 29.99% variable APR for cash advances, 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). For balance transfers, 0% intro APR for the first 12 billing cycles for balance transfers within 90 days of account opening; after that, 23.49% variable APR. APRs vary with the market based on the prime rate. Annual fee: \$550, however, this fee is waived for the first year. For balance transfers, a fee of \$10 or 5% of the amount of the transfer, whichever is greater, applies. For cash advances, a fee of \$10 or 5% of the amount of the cash advance, whichever is greater, applies. For residents of Puerto Rico only, the balance transfer fee and cash advance fee are equal to \$2 or 2% of the amount of the transfer or advance, whichever is greater (maximum fee is \$10). Foreign transaction fee: None. Subject to credit approval. Information is accurate as of September 2023, and may have changed after that date. To learn what may have changed, please call 800-762-1000.

**Important information about the UBS Visa Signature Business card:** 23.49% variable APR for purchases, 29.99% variable APR for cash advances, 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). For balance transfers, 0% intro APR for the first 12 billing cycles for balance transfers within 90 days of account opening; after that, 23.49% variable APR. APRs vary with the market based on the prime rate. Annual fee: None. For balance transfers, a fee of \$10 or 5% of the amount of the transfer, whichever is greater, applies. For cash advances, a fee of \$10 or 5% of the amount of the cash advance, whichever is greater, applies. For residents of Puerto Rico only, the balance transfer fee and cash advance fee are equal to \$2 or 2% of the amount of the transfer or advance, whichever is greater (maximum fee is \$10). Foreign transaction fee: None. Subject to credit approval. Information is accurate as of September 2023, and may have changed after that date. To learn what may have changed, please call 800-762-1000.

**Important information about the UBS Cash Rewards Visa Business card:** 23.49% variable APR for purchases, 29.99% variable APR for cash advances, 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). For balance transfers, 0% intro APR for the first 12 billing cycles for balance transfers within 90 days of account opening; after that, 23.49% variable APR. APRs vary with the market based on the prime rate. Annual fee: \$150. For balance transfers, a fee of \$10 or 5% of the amount of the transfer, whichever is greater, applies. For cash advances, a fee of \$10 or 5% of the amount of the cash advance, whichever is greater, applies. For residents of Puerto Rico only, the balance transfer fee and cash advance fee are equal to \$2 or 2% of the amount of the transfer or advance, whichever is greater (maximum fee is \$10). Foreign transaction fee: None. Subject to credit approval. Information is accurate as of September 2023, and may have changed after that date. To learn what may have changed, please call 800-762-1000.

The phone number for UBS Bank USA is 800-762-1000. New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods at 800-342-3736 or [dfs.ny.gov](https://dfs.ny.gov).