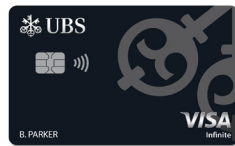


UBS credit cards overview

Offered by UBS Bank USA

Personal credit cards



UBS Visa Infinite credit card



UBS Visa Signature credit card

Business credit cards



UBS Visa Infinite Business card



UBS Visa Signature Business card



UBS Cash Rewards Visa Business card

Fees and features

	UBS Visa Infinite credit card	UBS Visa Signature credit card	UBS Visa Infinite Business card	UBS Visa Signature Business card	UBS Cash Rewards Visa Business card
Annual Fee	\$495* – \$0 per authorized user (up to 24) – Redeem 40,000 points for annual fee	None** – \$0 per authorized user (up to 24)	\$550*** – \$0 per authorized user (up to 24) – Redeem 45,000 points for annual fee	None**** – \$0 per authorized user (up to 24)	\$150***** – \$0 per authorized user (up to 24)
Foreign transaction fees	None	None	None	None	None
ATM/Cash Access					
Unlimited ATM fee rebates on cash withdrawals in the US ¹	Up to \$10 per transaction	Up to \$5 per transaction	Up to \$10 per transaction	Up to \$5 per transaction	Up to \$5 per transaction
Foreign transaction fees on international ATM cash withdrawals	None	None	None	None	None
CashConnect offers no cash advance or finance charges (if funds are available in a linked UBS brokerage account) ²	✓	✓	✓	✓	✓
Amazon One (biometric payment)	✓	✓	✓	✓	✓

Featured credits

\$500 Annual Credit based on spend ³	✓		✓		
\$140 Annual credit spend requirement waived in first year ⁴		✓		✓	
Airline Fee credit ⁵	\$250		\$350		
Global Entry® or TSA PreCheck® ⁶ Receive statement credit when you apply	✓		✓		

Personal credit cards



UBS Visa Infinite credit card



UBS Visa Signature credit card

Business credit cards



UBS Visa Infinite Business card



UBS Visa Signature Business card



UBS Cash Rewards Visa Business card

Rewards

Earn rate	UBS Visa Infinite credit card	UBS Visa Signature credit card	UBS Visa Infinite Business card	UBS Visa Signature Business card	UBS Cash Rewards Visa Business card
	<ul style="list-style-type: none"> – 3x points on eligible air travel⁷ – 2x points on eligible gas and groceries⁷ – One point on all other eligible purchases 	<ul style="list-style-type: none"> – One point on all eligible purchases 	<ul style="list-style-type: none"> – 3x points on eligible air travel and hotels⁸ – 2x points on eligible business purchases⁸ – One point on all other eligible purchases – Earn points on eligible purchases by employee cardholders 	<ul style="list-style-type: none"> – One point on all eligible purchases – Earn points on eligible purchases by employee cardholders 	<ul style="list-style-type: none"> – 2% cash back on first \$100,000 in eligible purchases each year⁹ – 1% cash back on all eligible purchases after that – Earn cash back on eligible purchases by employee cardholders
UBS My Choice Rewards	✓	✓	✓	✓	Cash back only
Redemption options	Gift cards, merchandise, travel, unique experiences, charity, statement credit ¹⁰	Gift cards, merchandise, travel, unique experiences, charity, statement credit ¹⁰	Gift cards, merchandise, travel, unique experiences, charity, statement credit ¹⁰	Gift cards, merchandise, travel, unique experiences, charity, statement credit ¹⁰	Statement credit, deposit into UBS Business Services Account BSA
No expiration on points¹¹ or cash rewards¹² as long as card is open	✓	✓	✓	✓	✓

Business expense controls and reporting

Sync to accounting software, add attachments of receipts to transaction, run customized expense reports			✓	✓	✓
Limit card use by time of day, day of week, merchant type, dollar amount and transaction type			✓	✓	✓
Card alerts, real time push notifications, UBS Financial Services App, authorized card manager	✓	✓	✓	✓	✓

Personal protection services

Cell phone protection Up to \$750/claim and \$1,500/year ¹³	✓	✓	✓	✓	
Purchase security , extended warranty, price protection, return protection,	✓	✓	✓	✓	✓
ID Navigator Powered by NortonLifeLock¹⁴	✓	✓	✓	✓	✓
Dovly Uplift^{TM 15}	✓	✓	✓	✓	✓
Event ticket protection	✓		✓		
Travel accident, lost and delayed baggage coverage	✓	✓	✓	✓	✓
Trip delay reimbursement, trip cancellation/interruption insurance	✓		✓		

Personal credit cards



UBS Visa Infinite credit card



UBS Visa Signature credit card

Business credit cards



UBS Visa Infinite Business card



UBS Visa Signature Business card



UBS Cash Rewards Visa Business card

Travel and entertainment benefits

UBS Concierge¹⁶	✓	✓	✓	✓	
Priority PassTM Select access¹⁷	✓		✓	✓	
Private aviation access	✓	✓	✓	✓	✓
Car rental discounts, leisure activities access, hotel upgrades and amenities	✓	✓	✓	✓	
Auto rental coverage	Primary coverage	Secondary coverage	Primary coverage for business rental	Primary coverage for business rental	Primary coverage for business rental

***Important information about the UBS Visa Infinite credit card:** 23.49% variable APR for purchases, 23.49% variable APR for balance transfers, 29.99% variable APR for cash advances, and 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). APRs vary with the market based on the prime rate. Annual fee: \$495. 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 December 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, 23.49% variable APR for balance transfers, 29.99% variable APR for cash advances, and 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). 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 December 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 Infinite Business card:** 23.49% variable APR for purchases, 23.49% variable APR for balance transfers, 29.99% variable APR for cash advances, and 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). APRs vary with the market based on the prime rate. Annual fee: \$550. 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 December 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, 23.49% variable APR for balance transfers, 29.99% variable APR for cash advances, and 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). 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 December 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, 23.49% variable APR for balance transfers, 29.99% variable APR for cash advances, and 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). 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 December 2023, and may have changed after that date. To learn what may have changed, please call 800-762-1000.

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.

¹ 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 to cardholders who have their UBS card linked to a UBS Resource Management Account (RMA) or Business Services Account BSA. We do not reimburse international ATM fees.

² 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 Visa credit card and as a result could affect other transactions dependent on cash, such as fee payments, investment purchases, online bill pay, debit card usage and outstanding checks. Please make sure that you have sufficient available funds in your UBS account linked to your UBS Visa credit card to cover these items, as well as the *CashConnect* cash advance. The *CashConnect* feature is available only for cardholders who have the UBS Visa credit card connected to a RMA or Business Services Account BSA.

³ Eligible UBS Visa Infinite card accounts must have cumulative spending of \$25,000 or greater during either the current calendar year-to-date or the prior calendar year. 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 eligible UBS Visa Infinite 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.

⁴ Enrollment required. Eligible accounts must have cumulative spending of \$12,000 or greater each year as marked by the anniversary date of your enrollment in the benefit. You may receive up to \$140 in credit(s) for each year in which you qualify for the benefit. If you do not receive the maximum eligible credit in a year, the unused portion will not carry over into subsequent years. Credit(s) will only be applied to Amazon Prime membership fees charged to your enrolled UBS Visa Signature card account.

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⁵ 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 enrolled card account. Qualifying Airline Purchases must be charged to the enrolled card account and may vary by airline. UBS and Visa rely on airlines to submit the correct information for these transactions.

⁶ UBS Visa Infinite cardholders are entitled to up to \$100 in statement credit(s) per eligible UBS Visa Infinite card account number every four (4) years for completing the following qualifying transactions: Global Entry[®] application fee or TSA PreCheck[®] applications fees. Cardholders can continue to earn up to \$100 in statement credit(s) for application fees every 4 years. 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.

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⁷ Extra points are based on merchant category code. Air travel booked through online sites other than the airlines’ own sites may not qualify for extra points. Groceries not bought at stand-alone grocery stores (such as purchases within a larger retail store) may not qualify for extra points. Purchases at superstores and warehouse clubs do not qualify for extra points.

⁸ 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 extra points. Merchant categories for the small business extra points include office supplies, business cable/internet, 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.

⁹ Cash Rewards 2% back on the first \$100,000 in spend per year is based on the card account anniversary date.

¹⁰ When redeeming, point value varies depending on redemption category.

¹¹ If you voluntarily close your card account, or if UBS Bank USA closes your card account due to inactivity, and your card account is in good standing, you will be allowed 90 days following the effective date of termination of the UBS card account to redeem outstanding rewards points for gift cards or merchandise. In the event UBS Bank USA closes your card account for any reason other than inactivity, your points will be immediately forfeited.

¹² If you voluntarily close your card account, or if UBS Bank USA closes your card account due to inactivity, and your card account is in good standing, you will be allowed 90 days following the effective date of termination of the UBS card account to redeem the outstanding Cash Rewards balance. In the event UBS Bank USA closes your card account for any reason other than inactivity, your remaining Cash Rewards balance will be immediately forfeited.

¹³ 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.

¹⁴ No one can prevent all identify theft.

¹⁵ While Dovly’s platform is designed to remove inaccuracies from your credit report, every case is different, and not everyone will achieve the same results.

¹⁶ Cardholders are responsible for the cost of any goods or services purchased through the UBS Concierge.

¹⁷ Priority Pass[™] Select offers access to over 1,300 participating airport lounges worldwide. Membership is required to access participating lounges. To request your complimentary membership card, visit ubs.com/prioritypasselect.

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