

Access to the exclusive rewards and privileges reserved for UBS clients

Welcome to the UBS Visa Signature® credit card

# Three reasons why you'll want to start using your card today



## 1) The service

Standing behind your UBS Visa Signature® credit card is a dedicated UBS team, committed to delivering the high level of service you expect. Whether you need help booking a flight or making a dinner reservation, our UBS Concierge is ready to make your arrangements.

## 2) The privileges

Take advantage of the unique *CashConnect* feature that lets you access cash at banks and ATMs worldwide without the fees. Shop and travel with confidence thanks to the card's range of security protection features. Relax at some of the finest hotels through the Visa Signature Luxury Hotel Collection.

## 3) The rewards

Use your *My Choice Rewards* points for gift cards, merchandise and flights on any airline—without blackout dates. And for the ultimate in flexibility, you can redeem your points to pay for anything you buy with the card.<sup>2</sup>

Start using your card today to enjoy these extraordinary benefits.

To learn more, go to ubs.com/creditcard





## Access cash anywhere without the fees

## A credit card that you'll want to use at the ATM

Get cash at banks and ATMs worldwide without having to pay finance charges and cash advance fees. That's because, with the *CashConnect* feature, your cash advances are automatically repaid each business day from your Resource Management Account® (RMA®).¹ And as long as you have sufficient funds, you won't incur finance charges and cash advance fees.

### Unlimited ATM fee rebates in the U.S.

When you use your card at banks and ATMs, you'll also receive an unlimited number of ATM fee rebates of up to \$3 per transaction in the U.S.<sup>3</sup>

## Accepted at more locations worldwide

Since Visa® is accepted by more merchants, it's easier for you to use your card at home and abroad.

### A more convenient way to pay

You'll earn *My Choice Rewards* points when you use your card to pay one-time or recurring bills (cable, cell phone, etc.).

And for added convenience, the *Pay Credit Card* feature lets you automatically pay your monthly card statement from your RMA.

## Worldwide protection with the *personal touch*

## Coverage around the clock—and around the globe<sup>4</sup>

No matter where you are, you can count on the following purchase protection features:

- Purchase security
- Return protection
- Extended warranty
- You will not be held liable for fraudulent use of the card if reported promptly
- Emergency card replacement and cash disbursement

You'll also benefit from travel protection services:

- Auto rental loss/damage coverage
- Travel accident insurance
- Roadside assistance
- Baggage delay
- Lost luggage reimbursement



## A Concierge who redefines service

At the center of your card is the UBS Concierge, who is standing by to help you with everything from making a last-second dinner reservation to planning your next trip. The UBS Concierge will even book your travel without any concierge booking fees.

To put the UBS Concierge to work for you, simply call **877-375-1172** (choose option 2).



## If it's out there, you can buy it with *your points*

The *My Choice Rewards* program was designed to give you maximum flexibility. You can redeem your points for everything from flights and jewelry to electronics and gift cards at **ubs.com/onlineservices**.

And that's just for starters. With the *Personal Choice* redemption feature, you can pay for anything you purchase with your UBS Visa Signature credit card using your points, as long as your purchases add up to \$100 or more before redeeming. It doesn't get more flexible than that.

- Earn 1 point per dollar spent on eligible purchases
- Points do not expire as long as your card account remains open<sup>5</sup>
- Transfer points between your UBS accounts

## A bright idea—earn points on your monthly electric bill

When you use your card to pay your bills, whether for a one-time or recurring payment, you'll earn *My Choice Rewards* points.

## From gift cards to great merchandise, the choice is yours

One of the most popular items UBS clients redeem rewards points for are gift cards. Whether you're looking to treat yourself or someone else, gift cards start for as little as 3,500 points and are available from many partners and in a variety of denominations.

Or redeem your points for merchandise available at our online shop for top names like iPod®, Black & Decker®, Bose® and more.



















## Travel at the speed of *Yes*

### No blackout dates on flights and hotels

One of the advantages of using the rewards points earned on your UBS Visa Signature credit card for travel is that you can book flights and hotels without being limited by blackout dates. Find a flight or hotel, book it and redeem points to cover the cost.

## Fly for fewer points

The card lets you fly for fewer points and without any blackout dates to restrict you. While many programs charge you 90,000 points for a \$900

airline ticket, as a UBS client, that same ticket on any airline will only cost you 50,000 points.<sup>6</sup> Or redeem just 25,000 points for a ticket worth up to \$350.6

## NETJETS Take off with NetJets Access to fly virtually

wherever and whenever you want to go with NetJets, the worldwide leader in private aviation. NetJets has a solution for almost every need shares, leases and the Marquis Jet Card®.



## Luxury hotels at the best rates—guaranteed

From boutique treasures to the opulence of world-famous hotels, you have access to the full breadth of the Visa Signature Luxury Hotel Collection. Receive with every reservation:

- Best available rate guarantee
- Automatic room upgrade upon arrival, when available
- Free in-room Internet
- Complimentary continental breakfast
- 3 p.m. check-out, when available
- VIP guest status
- \$25 food or beverage voucher

Explore the collection by visiting **ubs.com/visasignaturehotels**.



## We're *always* here for you, where and when you need us

### UBS Client Services: 800-762-1000

Call any time to access account information, review transactions or learn about your card benefits.

## UBS Concierge: 877-375-1172 (choose option 2)

Talk to your UBS Concierge about booking your next flight, gift recommendations, dinner reservations and more.

### Benefits and rewards: ubs.com/creditcard

For detailed information about the *My Choice Rewards* program and your account benefits, including Terms and Conditions, please visit us online at any time.

## UBS Online Services (OLS): ubs.com/onlineservices

Everything you need to manage your account and redeem your rewards points is conveniently located in one place:

- View recent account activity and monthly statements
- Enroll in Pay Credit Card
- Check your rewards points balance
- See rewards options and redeem points

Start using your card today to enjoy these extraordinary benefits.

- <sup>1</sup> The automatic transfers used to pay off your *CashConnect* 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 RMA or Business Services Account BSA®.
- <sup>2</sup> The item or items you purchase must add up to \$100 or more before redeeming.
- <sup>3</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 you do not receive a rebate for a fee you believe is eligible, please call 800-762-1000 for assistance.
- <sup>4</sup> All benefits are subject to limitations. Please see the Terms and Conditions available at ubs.com/creditcard for more detail.
- <sup>5</sup> Points will be forfeited if all UBS cards associated with the same card account are closed by you or us. You will have 60 days to redeem your points before they are forfeited.
- <sup>6</sup> There is a \$25 booking fee associated with these two redemption options. Tickets must be booked through UBS and charged to your UBS Visa Signature credit card. Once your purchase is complete, applicable reward points will be deducted from your account and a credit posted to your credit card account for the ticket price.

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

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