



Access to the exclusive
rewards and privileges
reserved for UBS clients

Welcome to the UBS Preferred Visa Signature® credit card



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



- **3x points on commercial air travel¹**
- **2x points on gas and groceries¹**

1) The service

Standing behind your UBS Preferred 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

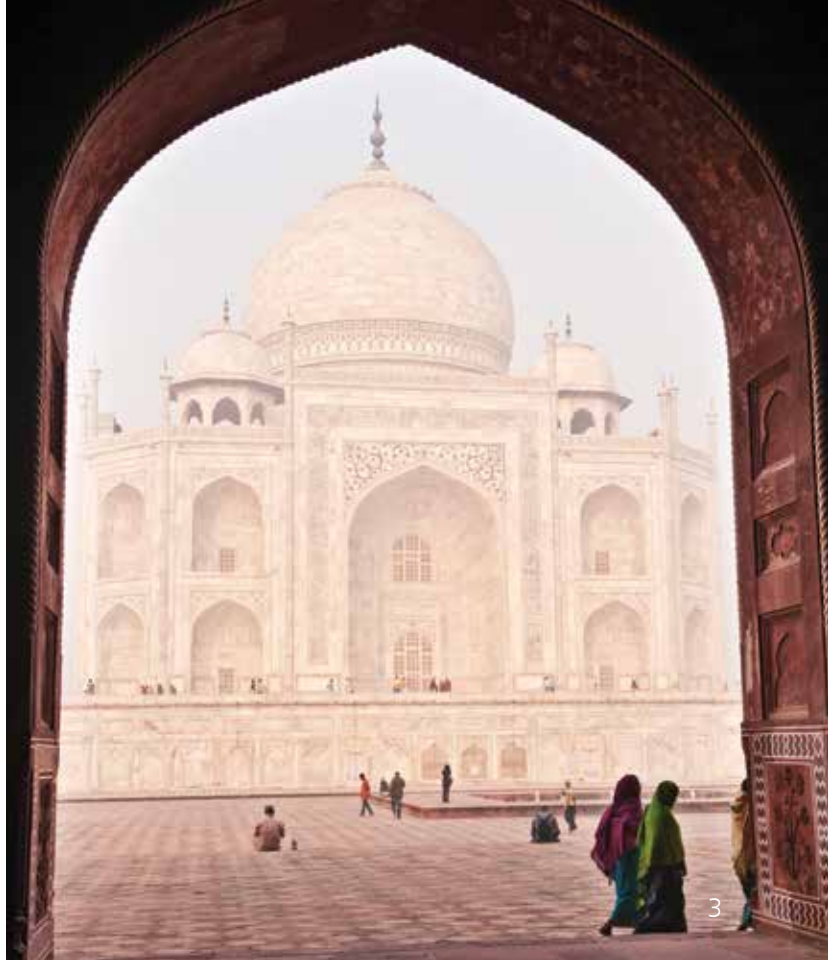
Your card makes it easier for you to travel, by offering you access to any airport club in the world.² Plus, all your foreign purchase transaction fees are waived when you travel outside of the country. Your card also gives you access to VIP events and experiences.

3) The rewards

Earn rewards points up to three times faster with the *My Choice Rewards* program and then use your 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.³

Start using your card today to enjoy these extraordinary benefits.

To learn more, go to ubs.com/preferredcard



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ALC

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®).⁴ 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.

You'll also receive unlimited ATM fee rebates up to \$10 each for cash withdrawals made in the United States.⁵

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 globe⁶

You'll experience a wide range of personal protection services, including:

- ID theft resolution services
- Purchase security and extended warranty
- Price protection and return protection
- Event ticket protection
- 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:

- Travel accident insurance
- Roadside assistance
- Lost luggage reimbursement
- Trip cancellation/trip interruption insurance
- Trip delay reimbursement
- Baggage delay
- Emergency medical evacuation coverage



Service that goes the extra mile

The UBS Concierge is ready to plan your next trip, search for airfares, make hotel and restaurant reservations, or find the perfect gift. Call the Concierge to enjoy VIP access to special events, which last year included:

- Masters Golf Experience in Augusta, GA
- Fashion Week in New York
- The Grand Prix in Monaco from a team suite

To see what experiences await you, call the UBS Concierge at **877-375-1168** (choose option 2).



Earn rewards points up to *three times faster*

With the *My Choice Rewards* program, your points add up fast. You'll earn triple points on your commercial air travel and double points for gas and groceries.¹ You can redeem your points for flights, jewelry, electronics, gift cards and more at **ubs.com/onlineservices**.

And with the *Personal Choice* redemption feature, you can pay for anything you purchase with your UBS Preferred Visa Signature credit card using your points. Just as long as the item(s) you buy add up to \$100 or more before redeeming, your points can cover everything from a trip to Tahiti to your morning coffee.

- Earn 3 points per dollar on commercial air travel¹
- Earn 2 points per dollar on gas and groceries¹
- Earn 1 point per dollar on all other eligible purchases
- Points do not expire as long as your card account remains open⁷
- Transfer points between your UBS card 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 Preferred 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. Or let us do it for you.

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.⁸ Or redeem just 25,000 points for a ticket worth up to \$350.⁸

Foreign purchase transaction fee waived

When you travel outside the U.S., your 3% foreign purchase transaction fee is waived.

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®.



The *Any Airport Club* program

Just use your UBS card to buy a day pass or an annual club membership, and we'll credit your account based on your card spend in one calendar year.² You'll receive:

- \$500 when you spend \$100,000 or more
- \$250 when you spend \$50,000–\$99,999

Once your airport club purchase appears on your card statement, call us at **877-375-1168** (option 2) to request your credit.

Le Meridien Bora Bora
French Polynesia

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: 877-375-1168 (choose option 2)

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

Benefits and rewards: ubs.com/preferredcard

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/oneservices

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. To learn more, go to **ubs.com/preferredcard**.

- ¹ Extra points are based on merchant category code. Groceries not bought at stand-alone grocery stores (such as purchases within a larger retail store) may not qualify. Air travel through online sites other than the airlines' own sites may not qualify.
- ² Airport club day pass or annual airport club membership must be purchased using your UBS Preferred Visa Signature credit card. You are eligible for a statement credit of up to \$250 if your total spending on your card was \$50,000 or greater during either the current calendar year-to-date or the prior calendar year, or up to \$500, if your total spending on your card was \$100,000 or greater during either the current calendar year-to-date or the prior calendar year. You may claim the credit only once for each year in which you qualify for a credit. If you do not claim the credit in a year, it will not carry over into subsequent years. You must claim the credit during same calendar year in which the fee posted to your card account.
- ³ The item or items you purchase must add up to \$100 or more before redeeming.
- ⁴ 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®.
- ⁵ 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.
- ⁶ All benefits are subject to limitations. Please see the Terms and Conditions available at ubs.com/preferredcard for more detail.
- ⁷ 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.
- ⁸ Tickets must be booked through UBS and charged to your UBS Preferred 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 RMA 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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