

UBS Card Program Features and Benefits

My Choice Rewards	Select	Premier¹
Rewards points earned with each purchase	1	1.5
50% rewards points bonus for eligible travel-related purchases ²	1.5	2.25
One rewards point bank consolidates points earned with both cards	•	•
Use rewards points for anything you buy with either UBS card	•	•
Triple Travel Benefit: Earn up to 15,000 bonus rewards points ³		✓
Concierge Services		
24-hour dedicated service	•	•
Personal Protection Services		
Identity theft protection and fraud monitoring	•	•
Purchase assurance coverage and extended warranty services	•	•
Zero liability for unauthorized purchases	•	•
Identity theft resolution service		✓
Travel Protection Services		
Baggage delay protection	•	•
Free auto rental collision damage waiver	•	•
Travel accident insurance	•	•
Trip cancellation and interruption insurance		✓
Other Benefits		
ATM reimbursements, up to \$3 per transaction	Unlimited	Unlimited
Activity summary provided on year-end statement	•	•
For Premier Clients Only		
No foreign currency fees on UBS Visa Signature credit card purchases		✓
Priority Pass [™] airport lounge access ⁴		✓
International SOS [™] (emergency medical, travel and evacuation assistance)		✓

¹ There is an annual program upgrade fee of \$350 for Premier Level.

² Eligible travel includes air, rail, cruise tickets and car rentals. Lodging and dining are not eligible.

³ Earn 5,000 rewards points the first time the UBS Concierge books you and a companion on domestic flights, international flights or cruises. Taken together, you can receive up to 15,000 bonus rewards points just for making your air travel and cruise plans with the UBS Concierge.

⁴ Two free entries per year; \$27 per visit thereafter.