



UBS Preferred Visa Signature credit card

My Choice Rewards
program and benefits details

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***My Choice Rewards* program and benefits details**

The following terms and conditions apply to the UBS *My Choice Rewards* program (Program) and are in effect as of October 1, 2015. These terms and conditions supersede all existing terms and conditions of the Program, including those contained in any previous Program guides. Please read these terms and conditions carefully. Use of your UBS Preferred Visa Signature credit card (Card(s)) after you receive these terms and conditions, and any use of the Program or a service or benefit under the Program, will signify that you have read and agreed to all of the following provisions. As used in these terms and conditions, the words “you” or “Cardholder” mean any client who holds an activated Card and is enrolled in the Program.

The Program is offered by UBS Bank USA as an additional benefit of your Card, and is administered by TSYS Loyalty, Inc. (TLI), an independent company that is not affiliated with UBS Bank USA. The words “we”, “us” and “our” refer to, collectively, UBS Bank USA and its successor firms, subsidiaries or affiliates (collectively UBS Bank) and TLI. The word “UBS Account” refers to the UBS Resource Management Account (RMA) or Business Services Account BSA with which a Card or Cards are associated, if any. Your UBS Account is offered by UBS Financial Services Inc. and its successor firms, subsidiaries, or affiliates (and together with UBS Bank, collectively UBS FSI). UBS FSI is not responsible for any aspect of the Program.

The word “Points” refers to the way we value rewards for redemption. Points have no cash value, and may be used only in accordance with the terms of the Program. Points may not be purchased, sold, bartered, or given, except as expressly permitted in these terms and conditions.

The Program is a proprietary offering of UBS Bank and is separate from and independent of all other rewards or Points programs (including, without limitation, rewards offered by the UBS Preferred Visa Signature rewards program).

Questions regarding the Program, including questions about your Point balance and Point redemption, may be directed to the UBS Rewards Service Center at 800-762-1000 and selecting the reward redemption option. Redemptions are available between 8:00a.m. and 9:00p.m., Monday through Friday, and between 9:00a.m. and 9:00p.m., Saturday and Sunday, Eastern Time (ET), or online anytime at ubs.com/onlineservices. Written correspondence should be addressed to UBS Bank USA, Card Operations Division, 1000 Harbor Boulevard, 8th Floor, Weehawken, NJ 07086.

Important notice:

The services and benefits (collectively Benefits) referenced in this guide are offered and provided by merchants and providers (collectively Providers) independent of UBS Bank, and the Providers are solely responsible for the provision of the Benefits. UBS Bank makes no express or implied representation or warranty concerning any Benefit and will not be liable for injury, damage, loss or expense resulting from your acceptance or use of a Benefit from a Benefit’s defect or failure. UBS Bank expressly disclaims any implied warranty of merchantability or fitness of a Benefit for a particular purpose. Please see disclosures for particular Benefits for the terms and conditions applicable.

UBS Bank USA and UBS FSI are subsidiaries of UBS AG. Resource Management Account (RMA) and Business Services Account, BSA are registered service marks of UBS FSI.

The UBS Preferred Visa Signature credit card is issued by UBS Bank USA pursuant to a license from Visa U.S.A. Incorporated. Visa is a registered service mark and/or trademark of Visa International. The UBS Preferred Visa Signature credit card is not available for International Resource Management Account (IRMA) clients.

All other trademarks, registered trademarks and service marks belong to their respective owners.

These terms and conditions shall be construed and interpreted under the laws of Utah without regard to its conflict of laws provisions. Any dispute arising out of or relating to the Program, these terms and conditions, or the relationship between you and us is subject to the Arbitration provision in your Card agreement.

Eligibility

Program and Benefit eligibility is restricted to Cardholders with a Card or Cards in "Good Standing" as determined in the sole discretion of UBS Bank. Your UBS Preferred Visa Signature credit card account will not be in Good Standing for reasons that include, but are not limited to, the following: your account has been closed, any payment due from you is received late, you fail to pay at least the minimum due or any payment made by you is not honored by your bank. You may contact your Financial Advisor with questions about the Program. All questions or disputes regarding account and transaction eligibility will be determined exclusively by UBS Bank, whose decision shall be final. UBS Bank reserves the right to terminate a Program membership at any time. UBS Bank also reserves the right to alter, substitute or terminate all or any part of the Program or any Program reward (reward), or to modify the terms and conditions of the Program or Points previously earned therein for any reason in its sole discretion.

In accumulating Points, Cardholders may not rely upon the continued availability of any rewards or Point redemption level for a reward; Cardholders may not be able to obtain all offered rewards. Any reward may be withdrawn or subject to increased Point redemption requirements and/or new restrictions at any time. Should UBS Bank decide to terminate the Program, not less than 30 days' prior written notice will be given to current Cardholders. Cardholders will be allowed not fewer than 60 days following the effective date of Program termination to redeem outstanding Points. UBS Bank will provide reasonable options for redemption of such outstanding Points.

Point accrual and tracking

For UBS Preferred Visa Signature credit card clients, 3 Points will be awarded for every \$1 of Net Purchases made on air travel; 2 Points will be awarded for every \$1 of Net Purchases made on gas and groceries, and 1 Point for every \$1 of Net Purchases on all other eligible purchases made on the UBS Preferred Visa Signature credit card(s).

"Net Purchases" means the dollar value purchased with the Cards, made by a Cardholder or any authorized user minus any credits, returns or other adjustments as reflected on your monthly account statements. No retroactive Points will be awarded.

Only eligible purchases qualify for earning of Points. Ineligible transactions include, but are not limited to, cash advances, including ATM withdrawals, balance transfers, convenience checks, fees, finance charges and the purchase of money orders, traveler's checks, foreign currency, lottery tickets, gambling chips or wire transfers. UBS Bank reserves the right to add other transactions to this list of ineligible transactions at its discretion and at any time.

Any questions regarding eligibility of transactions shall be determined by UBS Bank in its sole discretion. Previously awarded Points relating to ineligible transactions shall be forfeited.

In order to determine purchases made on air travel and purchase made on gas and groceries, the designation of eligible purchases shall be determined by retail merchant category code. Each merchant assigns purchases made at its establishment to a designated category code. The code the merchant uses determines whether we consider that purchase to be eligible as related to air travel or gas or groceries. It is possible that some merchants have designated a merchant category code that does not meet our eligibility criteria. Eligibility of purchases shall be determined in the sole discretion of UBS Bank and UBS Bank's determination shall be final. Air travel refers only to scheduled commercial air travel and excludes private aviation.

You may also be awarded Points based on promotions that are offered from time to time.

Points are awarded based on whole dollar amounts. For calculation purposes, when a purchase or transaction is not a whole dollar amount, any fraction equal to or greater than 0.50 will be rounded up to the nearest whole dollar and any fraction equal to or less than 0.49 will be rounded down to the nearest whole dollar. For example, if a Cardholder makes a purchase in the amount of \$20.32, 20 Points will be awarded, but if the transaction amount is \$20.50, 21 Points will be awarded.

Earned Points will generally be added to your account and available for use within one week after the date of posting. Point earnings are not based on transaction date but on the date the transaction is submitted to UBS Bank, which is usually within one week of the transaction. (International transactions may take up to 30 days to post.)

Purchase returns or other credits reflected on your statements during or subsequent to the period of Program membership will reduce or eliminate the Points available for redemption.

Points earned in your account may be transferred to another Program account. Points are not transferable to or from any other non-UBS rewards or frequent flyer programs.

Points earned by multiple Cardholders will be credited only to the "Primary Cardholder." The Primary Cardholder is the primary account holder of the UBS Account.

You may be able to purchase additional Points, at a rate of \$30 for 1,000 Points, but you may purchase only a maximum of 10,000 Points per year.

Points do not expire in the Program, as long as your Card is active and in good standing.

If your Card is canceled, you will be allowed 60 days following the effective date of termination of the UBS Account or Cards to redeem outstanding Points for gift cards or merchandise. In the event UBS Bank closes your Card, you will have not fewer than 60 days to redeem your Points for gift cards or merchandise.

You are responsible for any taxes that may be owed as a result of Points earned and/or redeemed. Please consult your tax advisor if you have tax questions about the Program. Neither UBS Bank nor UBS FSI provides tax advice.

Points and Program certificates have no value except as used in accordance with these terms and conditions of the Program and any terms and conditions of each respective reward provider.

UBS Bank reserves the right to disqualify any Cardholder from participating in the Program and to invalidate any or all Points for any reason and at any time, including for abuse, fraud or any violation of the Program's terms and conditions.

By participating in the Program, and accepting and using rewards earned via the Program, you or any other beneficiary of the Program release, discharge and hold harmless UBS Bank, Visa, TLI, and their respective subsidiaries, affiliates, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Program or travel taken or use of products chosen as a Program reward.

Point redemption and rewards information

Points may be redeemed for a variety of rewards. All rewards selections are subject to availability. To redeem Points for rewards, Cardholders may call the UBS Rewards Service Center at 800-762-1000 and select the reward redemption option. The UBS Rewards Service Center is available between 8:00a.m. and 9:00p.m., Monday through Friday, and between 9:00a.m. and 9:00p.m., Saturday and Sunday, Eastern Time (ET). Rewards redemptions are available online anytime at ubs.com/onlineservices.

Rewards are not replaceable if lost, stolen, destroyed or expired. Rewards are not returnable, exchangeable, refundable or redeemable for cash or credit under any circumstances.

UBS Bank, TLI, and Visa have no liability in case of disagreement over issuance of or right to possess reward certificates or Points. Reward providers are solely responsible for the fulfillment of rewards. UBS Bank, TLI, and Visa have no further obligation once the reward is issued.

If any additional payment is required when you redeem Points for a reward, the payment must be made with your UBS Preferred Visa Signature credit card (unless your Card has been closed).

Airline rewards redemptions. There are two methods of using Points for airline tickets. Both options are valid only for airline tickets booked through the UBS Rewards Service Center, and are valid only on itineraries offered by the UBS Rewards Service Center. Not all airlines or fares may be available.

1) Paying with points: You can redeem Points to cover all or a portion of the cost of any ticket booked through the UBS Rewards Service Center or online at ubs.com/onlineservices at the rate of 100 Points per \$1 (minimum ticket price of \$100). The amount of Points required will be rounded up to the next whole dollar amount or 100 Points. For example, a ticket costing \$302.50 will require 30,300 points. If you do not have enough points for the entire ticket price, you can redeem available Points for a credit toward the total ticket cost and use your Card to pay the difference. For example, if you have 25,050 Points available and purchase a ticket costing \$302.50, you could redeem 25,000 Points for a credit of \$250.00 towards the cost of the airfare (at 100 Points per dollar), pay the \$52.50 difference on your Card and have 50 points remaining. Travel insurance and protections offered by the UBS Card Program will apply. No black out dates.

2) Air travel award redemption options. You can also use a fixed number of points to purchase any airline ticket up to a set dollar amount. This option is available by calling the UBS

Rewards Service Center at 800-762-1000 and select the reward redemption option, or online at ubs.com/onlineservices. The reservation must be made by a UBS Rewards Service Center Agent or online at ubs.com/onlineservices, and the ticket will be charged to your Card. After the purchase is completed, the applicable Points will be deducted from your rewards account. Once that deduction is complete, a credit will post to your Card for the ticket purchase price. Travel insurance and protections offered by the UBS Card Program will apply. No blackout dates.

- a) **25,000 points for a ticket up to \$350:** For tickets costing more than \$350, the difference in price must be paid by the Cardholder using additional Points at a rate of 5,000 Points for any additional cost of up to \$50 of ticket value. Additional payments may be made only in increments of 5,000 Points.
- b) **50,000 points for a ticket up to \$900:** For tickets costing more than \$900, the difference in price must be paid by the Cardholder using additional Points at a rate of 5,000 Points for any additional cost of up to \$50 of ticket value. Additional payments may be made only in increments of 5,000 Points.

Cruise rewards redemptions. There are two methods of using Points for cruise tickets. Both options are valid only for cruise tickets booked through the UBS Rewards Service Center, and are valid only on itineraries offered by the UBS Rewards Service Center. Not all cruise providers or fares may be available.

- 1) **Paying with points:** You can redeem Points to cover all or a portion of the cost of any ticket booked through the UBS Rewards Service Center or online at ubs.com/onlineservices at the rate of 100 Points per \$1 (minimum ticket price of \$100). The amount of Points required will be rounded up to the next whole dollar amount or 100 Points. For example, a ticket costing \$302.50 will require 30,300 points. If you do not have enough points for the entire ticket price, you can redeem available Points for a credit toward the total ticket cost and use your Card to pay the difference. For example, if you have 25,050 Points available and purchase a ticket costing \$302.50, you could redeem 25,000 Points for a credit of \$250.00 towards the cost of the cruise (at 100 Points per dollar), pay the \$52.50 difference on your Card and have 50 points remaining. A \$25 (or 2,500 Points) booking fee applies per ticket. Travel insurance and protections offered by the UBS Card Program will apply. No blackout dates.
- 2) **Cruise travel award redemption options.** You can also use a fixed number of Points to purchase any cruise ticket up to a set dollar amount. This option is available by calling the UBS Rewards Service Center at 800-762-1000 and select the reward redemption option, or online at ubs.com/onlineservices. The reservation must be made by a UBS Rewards Service Center Agent or online at ubs.com/onlineservices, and the ticket will be charged to your Card. After the purchase is completed, the applicable Points will be deducted from your rewards account. Once that deduction is complete, a credit will post to your Card for the ticket purchase price. Travel insurance and protections offered by the UBS Card Program will apply. No blackout dates.

50,000 points for a ticket up to \$900: For tickets costing more than \$900, the difference in price must be paid by the Cardholder using additional Points at a rate of 5,000 Points for any additional cost of up to \$50 of ticket value. Additional payments may be made only in increments of 5,000 Points.

Redemption requests for cruise rewards generally must be made at least 14 days prior to sailing. If we are able to honor a request that is made within 14 days prior to sailing, a late booking fee may apply. All cruise rewards are based on double occupancy for a cabin. At least one Cardholder sailing must be 21 years of age or older.

All cruise rewards are non-refundable. Changes may be made up to 7 days prior to sailing (30 days for holiday and special event cruises) for a \$100 change fee, plus any fees imposed by the cruise line. Changes or cancellation under 7 days (30 days for holiday and special event cruises) may result in forfeiture of the reward, or additional fees may apply. In addition, if a reservation is not canceled and Cardholder or recipient does not appear for check-in, the reward is void and no refund will be provided.

UBS Bank, TLI, and Visa are not responsible for the performance of the cruise line.

Participating cruise lines are subject to change at any time without notice.

Itineraries and fees

All travel itineraries and supporting documentation will be sent via email when available; otherwise, paper documents will be sent via first-class mail. Priority, three- to five-day delivery, Saturday or international deliveries will be subject to additional shipping charges as imposed by the shipping vendor and will be charged to the Cardholder's Card at the time of reservation.

All airline tickets purchased with Points are non-refundable, non-transferable and non-changeable.

Transactions cannot be reversed. If changes to your Itinerary are needed, you may contact the rewards center up to 5 days prior to your travel date with your request.

Not all change requests may be honored.

Changes may require additional costs such as increased fares and service or penalty fees charged by the airlines and the rewards center. Current services fees are available on request from the rewards center, and are subject to change. UBS Bank waives the rewards center fees, but airlines fees and increased fares will still apply. Most airlines do not allow changes to passenger names.

Customs' fees, excess baggage charges or any other charges assessed by governmental entities or airlines as a result of travel are the responsibility of the traveler.

Participating airlines are subject to change at any time without notice. UBS Bank, TLI, and Visa are not responsible for communication of airline schedule changes or any other changes made by the airline.

Flight reservations should be confirmed by the Cardholder or designated traveler at least 72 hours prior to departure. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability.

The Cardholder or designated traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. The traveler should have valid government-issued photo ID and passport upon airport check-in.

UBS Bank, TLI, and Visa disclaim all responsibility for Cardholder usage of airline tickets following receipt and are not responsible for performance of any airline. Tickets may not be resold.

Hotel rewards - Certificates

Hotel rewards are not redeemable for cash and are void if sold for cash or other consideration.

Hotel rewards are not refundable or replaceable if lost, stolen, destroyed or expired.

Hotel rewards are void if altered, photocopied or reproduced. Guest must present and submit reward certificate at check-in. Hotel rewards may not be valid where restricted by law. Length of stay restrictions may apply.

Any tax liability, including disclosure, connected with receipt or use of this reward is the recipient's responsibility.

Hotels may require advance deposits to reserve accommodations and rewards may not include resort fees or taxes.

Advance reservations are recommended.

Participating properties are subject to change at any time without notice.

UBS Bank, TSYS Loyalty, and Visa are not responsible for hotel performance.

Hotel rewards – Self Booking

The Cardholder may redeem points for stays at select hotels worldwide without any advance purchase required. Hotels may only be booked through the Rewards Service Center. Cardholder must meet the eligibility requirements established by the hotel provider. Most hotel rates allow cancellation with a minimum of a 24-hour notice. Please see the specific hotel/rate cancellation policy at the time of booking. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3 to 4 weeks. Hotels do not allow changes to dates, names, room type, and number of occupants once booking is complete. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit Travel.State.Gov for passport and visa requirements. The Rewards Service Center assumes no responsibility for advising guests of proper travel documentation. UBS Bank, TSYS Loyalty and Visa are not responsible for hotel performance.

Car rental rewards

Advance reservations are recommended for reward rentals.

The Cardholder renting the vehicle (Renter) must be 25 years of age and possess a valid U.S. driver's license.

The Renter will be required to execute a rental agreement at time of rental. The Renter must provide a major credit card at the time of rental (check or debit cards are not permitted).

The Renter may be provided a voucher or certificate as an instrument of securing a rental vehicle.

The voucher or certificate must be presented to the rental car company at the time of rental pickup. Vouchers and certificates are negotiable instruments for the purpose of securing car rental services and will not be replaced if lost, stolen or destroyed. No change or credit will be issued for unused portions of rewards. The Renter is subject to the restrictions and vehicle type listed on voucher or certificate.

Rewards do not include taxes, insurance, mileage fees, airport fees, extra drivers, optional service charges such as refueling or any other fees or charges imposed by rental location and/or company.

Some blackout dates may apply.

UBS Bank, TLI, and Visa are not responsible for the performance of any rental car company.

The rental car company may inquire about a Renter's driving record at time of rental to determine rental eligibility.

Participating rental car companies and reward offerings are subject to change without notice.

Vacation packages

The Cardholder may redeem points towards any vacation package offered by any major tour company. All vacation redemption requests must be made at least 30 days prior to travel date or cardholder may incur additional fees. Vacation packages may only be booked through the Rewards Service Center. Cardholder must meet the eligibility requirements established by the tour provider. Once package is confirmed no interim price reductions will be considered or offered. Changes may be made up to 90 days prior to travel (120 days for holiday and special events) for a service fee, plus any fees imposed by the hotel, airline, tour operator any vendor providing service of your vacation. Changes under 90 days (120 days for holiday and special events) may result in forfeiture of the Reward, or additional fees may apply. In addition, if the Cardholder or recipient is a no-show, the travel Reward is void. Vacation packages may not be used in conjunction with any type of coupons, vouchers or group rates. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. Proper travel documentation is required throughout the tour. Even though a traveler has completed registration using Online Check-in, it is still the responsibility of the traveler to present the required travel documents at the time of departure. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit Travel.State.Gov for passport and visa requirements. The Rewards Service Center assumes no responsibility for advising guests of proper travel documentation. UBS Bank, TLI, and Visa are not responsible for the performance of any tour operator.

Merchandise rewards

Four to six weeks should be allowed for receipt of merchandise rewards. Merchandise will be shipped to the Cardholder's mailing address unless otherwise authorized by UBS Bank. Merchandise will not be delivered to P.O., A.P.O. or F.P.O. boxes, or to any address outside of the 48 contiguous United States and the District of Columbia. For security reasons, parcel or motor freight couriers may contact the Cardholder to arrange delivery of merchandise. It is the responsibility of the Cardholder to respond to the courier in a timely and reasonable manner to facilitate the delivery process. Additional shipping and handling fees for merchandise returned to vendor due to Cardholder's failure to make delivery arrangements are the responsibility of the Cardholder.

Merchandise rewards are offered and provided by independent manufacturers. The manufacturer's warranty applies to all merchandise rewards. UBS Bank, TLI, and Visa make no express or implied representation or warranty and will not be liable for injury, damage, loss or expense resulting from your acceptance or use of a reward or from a reward's defect or failure. UBS Bank, TLI and Visa disclaim any implied warranty of merchantability or fitness for a particular purpose. Merchandise rewards include applicable sales tax and shipping and handling (via first-class mail, ground delivery or motor freight service within the contiguous U.S. and D.C.).

All merchandise reward orders are subject to product availability and UBS Bank reserves the right to substitute merchandise of equal or greater value. Cardholder will be notified if the merchandise reward ordered is not available and if/when it will become available. UBS Bank reserves the right to alter or substitute any or all merchandise rewards at any time without prior notification. Returns are only accepted for merchandise that is damaged, defective or incorrectly shipped. Notification of same must be made within 48 hours of delivery and must be returned within 30 days for credit or shipment of replacement item. If the item is damaged or defective, please contact 800-762-1000 and select the reward redemption option, between 8:00a.m. and 9:00p.m., Monday through Friday, and between 9:00a.m. and 9:00p.m., Saturday and Sunday, ET, to report the problem and obtain assistance. Replacement or return of damaged or defective merchandise rewards should be arranged through the UBS Rewards Service Center.

Statement credit redemption option—*Personal Choice*

In the event that a reward that you are seeking is not offered in the Program, purchase the item on your UBS Preferred Visa Signature credit card, then go to ubs.com/onlineservices or call us at 800-762-1000 and select the reward redemption option. We will provide a statement credit for the amount of the purchase, and deduct Points from your Points balance. The rate of redemption is 100 Points per dollar spent (minimum redemption of \$100). The Personal Choice statement credit redemption option cannot be combined with other rewards offers. The statement credit will be posted to cardholder's card within 1 to 2 business days of request. The credit will appear in the card transactions section on UBS online services and client statements. A statement credit redemption does not replace the monthly minimum due on the credit card statement. The monthly minimum due payment must be received by the date on the credit card statement.

More rewards

Redeem Points to cover the cost of your UBS Resource Management Account (RMA) or Business Service Account (BSA) annual service fees. UBS Bank and UBS FSI reserve the right to determine what annual service fees are eligible for redemption and the associated point value. The annual service fee must be charged to your UBS Account before the request can be processed. Call the UBS Rewards Service Center at 800-762-1000 and select the reward redemption option, to request the rewards point redemption. Once UBS FSI validates that the annual service fee has been assessed, the amount of the fee will be credited to your Card. Your request will not be completed if the fee has not yet been charged to your account.

You can also redeem 25,000 points to cover the annual fee on your UBS Preferred Visa Signature credit card. To choose this redemption, call the UBS Rewards Service Center at 800-762-1000.

Reward certificates

Many rewards are issued as certificates or gift cards (reward certificates) by the reward providers. Rewards and reward providers are subject to change and may be discontinued without notice. Seven to fourteen business days should be allowed for receipt of reward certificates.

Some rewards are limited to use within the United States. Reward certificates are void if altered or where prohibited by law.

Reward certificates may not be combined with any other promotional offers and must be presented and surrendered upon redemption. No photocopies of reward certificates will be honored.

Reward certificates are valid at participating merchants only through the expiration date printed on the reward certificate. Expiration of reward certificates is subject to the policy of the reward provider. See the individual reward certificate for details of specific expiration dates.

Fulfillment of the reward certificate is the sole responsibility of the participating rewards provider.

Rewards are subject to the terms and conditions imposed by the reward provider, which, in most cases, appear on the reward certificate. Use of any reward certificate is subject to any additional restrictions listed on the reward certificate.

Reward certificates are not valid toward previous purchases and cannot be used as payment on existing account balances with either the participating merchant or UBS Bank. Reward certificates have no cash value and may not be redeemed for cash or its equivalent.

In the event the goods and services you purchase are less than the face value of the reward certificate(s) redeemed, the policy of the reward provider will determine whether credit for the difference will be given. UBS Bank, TLI, and Visa are under no obligation to provide credit or cash back. Generally, no credit or cash back will be given. Certain reward certificates may require a minimum purchase. Exceptions and other restrictions will appear on each respective reward certificate.

For specific questions regarding the terms and conditions of reward certificates, Cardholders may visit us online at ubs.com/onlineservices or call us at 800-762-1000 and select the reward redemption option, between 8:00a.m. and 9:00p.m., Monday through Friday, and between 9:00a.m. and 9:00p.m., Saturday and Sunday, ET.

Reward certificates are not refundable or exchangeable and are not replaceable in the event of loss or destruction, after issuance. Reward certificates are transferable unless otherwise noted on the reward certificate. Reward certificates are void where prohibited by law.

Redemptions for gift cards or gift certificates shipped outside the continental United States may incur additional shipping costs. Please contact the Rewards Service Center for exact costs.

Unless otherwise stated on the reward certificate, reward certificates offered do not include any federal, state or local taxes, which are the sole responsibility of the Cardholder.

UBS Bank, TLI, and Visa are not responsible for the problems or defects of any merchandise purchased using a reward certificate or for failure of merchant to perform because of bankruptcy, insolvency or any other reason.

UBS Bank, TLI, and Visa are not responsible for any merchant performance.

Reward certificate merchant/provider disclaimers

Participating merchants are not sponsors of this program and are not affiliated with UBS Bank USA. Additional terms and conditions may apply. See participating merchant for details. To view additional terms and conditions for rewards, visit ubs.com/onlineservices and click "View Rewards" on the Cash Management tab.

The following terms and conditions apply to the Benefits provided by the UBS Preferred Visa Signature credit card.

UBS Bank USA makes no express or implied representation or

warranty concerning any Benefit provided by a third party and will not be liable for injury, damage, loss or expense resulting from your acceptance or use of a third-party Benefit or from a third-party Benefit's defect or failure. UBS Bank USA expressly disclaims any implied warranty of merchantability or fitness of a Benefit for a particular purpose. Benefits described herein are accurate at the time of printing, but are subject to change or cancellation without notice. You are responsible for any and all fees charged directly by the Benefit Provider(s).

This guide to Benefits describes the benefits in effect as of October 1, 2015. These benefits and descriptions supersede any prior benefits and descriptions you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefits.

Lost luggage reimbursement

Reimbursement Level: Five thousand dollars (\$5,000)

What is this benefit?

When You take a trip and pay for the entire cost of Common Carrier tickets with eligible UBS Preferred Visa Signature credit card, You may be eligible to receive reimbursement if Your Checked Luggage or Carry-on Baggage and/or its contents are lost due to theft or misdirection by the Common Carrier.

You will be reimbursed for the difference between the "value of the amount claimed" and the Common Carrier's payment up to five thousand dollars (\$5,000.00) per trip (for New York residents, coverage is limited to two thousand dollars (\$2,000.00) per bag), provided the luggage was lost due to theft or misdirection by the Common Carrier.

Please Note: You must take all reasonable means to protect, save and/or recover Your Checked Luggage and/or Carry-on Baggage at all times.

Who is eligible for this benefit?

You are eligible if You charge a covered trip to Your valid, UBS Preferred Visa Signature credit card issued in the United States. Only Your Checked Luggage or Carry-on Baggage is covered.

What is covered?

The value of Your Checked Luggage and Carry-on Baggage and/or its contents are covered up to five thousand dollars (5,000.00) maximum per trip, provided the luggage or contents are lost due to theft or misdirection by the Common Carrier.

This benefit is supplemental to and excess of any valid and collectible insurance and/or collectible reimbursement from another source. This means that Your reimbursement amount is determined by the difference between the "value of the amount claimed" and the amount of any other collectible reimbursement, such as payment from the Common Carrier. "Value of the amount claimed" is the lesser of the following three amounts: the original purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection (with appropriate deduction for depreciation), and the cost to replace the item(s).

What items or losses are not covered?

- Automobiles, automobile accessories and/or equipment; motorcycles, motors, bicycles (except when checked with the Common Carrier), boats, or other vehicles or conveyances
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs

- Money, securities, credit or debit cards, checks, and traveler's checks
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, and household furniture
- Property shipped as freight or shipped prior to trip departure date
- Items specifically identified or described in and insured under any other insurance policy
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials
- Losses resulting from abuse, fraud or hostilities of any kind (including, but not limited to, war, invasion, rebellion or insurrection)
- Business Items, cellular telephones or art objects

Definitions

Business Items means items that are used in the purchase, sale, production, promotion or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).

Carry-on Baggage means the baggage which You personally carry onto the Common Carrier and for which You retain responsibility.

Checked Luggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.

Eligible Person means a Visa cardholder who pays for the specific occasions covered by using the eligible Visa card.

Immediate Family Member means Your spouse or legal dependent children under age eighteen (18) [under age twenty-five (25) if enrolled as a full-time student at an accredited institution].

You and Your means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Visa card.

Filing a Lost Luggage Reimbursement Claim

What do I do if my luggage or its contents are lost or stolen?
Immediately notify the Common Carrier to begin their claims process.

Call the Benefit Administrator at 1-800-757-1274, or call collect outside the U.S. at 804-673-6496. Notification to the Benefit Administrator must be made within twenty (20) days from the date the luggage was lost or stolen. The Benefit Administrator will answer any questions You may have and send You a special claim form.

Please Note: If You do not notify the Benefit Administrator within twenty (20) days of the date the luggage was lost or stolen, Your claim may be denied.

How do I file a claim?

Complete the claim form You receive from the Benefit Administrator. Mail the following items within ninety (90) days from the date the luggage was lost or stolen to the address provided:

- The completed claim form
- A copy of Your Visa card statement, charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with Your eligible Visa card
- Proof of ticketing by the Common Carrier, including, but not limited to, itinerary, boarding pass or used ticket stub
- A copy of the check, settlement, denial, or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier's completed claim form, a list of the items lost and their value, and a copy of the luggage claim check (if applicable)
- A copy of Your insurance policy's Declarations Page to confirm Your deductible. "Declarations Page" means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates and deductibles.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft

Do I have to file a claim with my insurance company?

Yes. If You have personal insurance (i.e., homeowner's, renter's, or other insurance applicable to the lost or stolen luggage or contents), You are required to file a claim with Your insurance company and submit a copy of any claim settlement along with Your completed claim form.

If the claim amount is within Your personal insurance deductible, the Benefit Administrator may, at its discretion, deem a copy of Your personal insurance Declarations Page to be sufficient.

Transference of Claims

After the Benefit Administrator has paid Your claim of loss or theft under this reimbursement benefit, all Your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

Additional Provisions for Lost Luggage Reimbursement

Lost Luggage Reimbursement is supplemental to and excess of any other valid and collectible avenue of recovery that is available to You, the eligible Visa cardholder. The Benefit Administrator will refund the excess amount once all other reimbursement has been exhausted up to the limit of liability.

This benefit is available only to You, the eligible Visa cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss to property protected by this benefit. This provision will not be applied unreasonably to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and Your benefits may be canceled. Each cardholder agrees that representations

regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefits have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify You at least thirty (30) days in advance. This information is a description of the benefit provided to You as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VLUGOPT – 2013 (04/14)

LL-3/5-O

Personal identity theft

What is this benefit?

The Personal Identity Theft benefit provides reimbursement for covered expenses you incur to restore your identity, up to a maximum of fifteen thousand (\$15,000.00) dollars, as a result of a Covered Stolen Identity Event. Theft or unauthorized or illegal use of your name, transaction card account or account number, Social Security number, or any other method of identifying you, is considered a "Covered Stolen Identity Event."

Who is eligible for this benefit?

You are eligible for this benefit if you are a valid UBS Preferred Visa Signature credit cardholder whose name is embossed on an eligible U.S.issued Visa card, and you reside in the United States or Canada.

What is covered?

Covered costs/expenses under this benefit are:

- Costs to re-file applications for loans, grants, or other credit or debt instruments that were originally rejected by the lender solely on the basis of incorrect information the lender received as a result of a Covered Stolen Identity Event
- Costs to report a Covered Stolen Identity Event or to amend or correct records with your true name or identity as a result of a Covered Stolen Identity Event: including costs incurred for notarizing affidavits or other similar documents, costs for long-distance telephone calls, and costs for postage
- Costs for a maximum of four (4) credit reports requested as a result of a Covered Stolen Identity Event from any entity approved by the Benefit Administrator
- Actual lost wages for your time away from your work premises solely as part of your efforts to amend or rectify records as to

your true name or identity as a result of a Covered Stolen Identity Event

- Reasonable fees for an attorney appointed by the Benefit Administrator and related court fees approved by the Benefit Administrator for suits brought against you by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan as a result of a Covered Stolen Identity Event

What is not covered?

- Any dishonest, criminal, malicious, or fraudulent acts by you
- Any damages, loss, or indemnification unless otherwise stated in this Guide to Benefits
- Costs associated with any legal action or suit other than those set forth in this Guide to Benefits
- Sick days and any time taken from self-employment
- Any costs as a result of theft or unauthorized use of an account by a person to whom the account has been entrusted

Where am I covered?

Payment for covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada.

Filing a Personal Identity Theft Claim

How do I file a claim?

Immediately call the Benefit Administrator at 1-866-679-5660, or call collect outside the U.S. at 303-967-1096 when you have reason to believe a Covered Stolen Identity Event has occurred. Provide information including, but not limited to, how, when, and where the Covered Stolen Identity Event occurred. The Benefit Administrator may also require other information or documents about the event.

What documents do I need to submit with my claim?

A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within sixty (60) days.

How will I be reimbursed?

Once your claim has been verified, under normal circumstances, you will be reimbursed within five (5) business days of receipt and approval of all your required documents.

Do I have to do anything else?

- If you reasonably believe that a law may have been broken, you must promptly file a report with the police.
- You must take all reasonable steps to mitigate possible costs, including cancellation of any affected debit, credit, or similar card in the case of a Covered Stolen Identity Event.

Additional Provisions for Personal Identity Theft

This benefit applies only to you, the primary eligible Visa cardholder. You must use due diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the benefit. If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions

shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report a Covered Stolen Identity Event, a claim file will be opened and shall remain open for six (6) months from the date of the Covered Stolen Identity Event. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the Covered Stolen Identity Event.

After the Benefit Administrator has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost and is in effect for acts occurring while the benefit is in effect. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew this benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VPID – 2013 (04/14) PIT-O

Identity theft resolution services

What are Personal Identity Theft Resolution Services?

Personal Identity Theft Resolution Services provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft.

Who is eligible for this coverage?

To be eligible for this coverage, you must be a valid UBS Preferred Visa Signature cardholder, whose name is embossed on an eligible card, and who resides in the United States.

How can I access these services?

Simply call (877)-319-4403 or 240-330-1541 (collect) if you believe you have been a victim of Identity Theft. What are the services provided?

Services provided are on a 24-hour basis, 365 days a year. They include:

- Providing the cardholder with a uniform Identity Theft Affidavit

and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit to the proper authorities, credit bureaus, and creditors.

- Notifying all three major credit reporting agencies to obtain a complimentary credit report for the cardholder and placing an alert on the cardholder's record with the agencies.
- Assisting the cardholder with credit and charge card replacement.
- Educating the cardholder on how Identity Theft can occur and of protective measures to avoid further occurrences.
- Providing the cardholder with the Identity Theft Resolution Kit.
- Providing the cardholder with sample letters for use in canceling checks, ATM cards, and other accounts.

Is there a charge for these services?

No, your financial institution provides these to you at no extra cost.

When are services not provided?

- When it is determined you have committed any dishonest, criminal, malicious, or fraudulent act.
- When your financial institution or card issuer, which provides this service, has investigated the event and deemed you are responsible for the charge or event.
- When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

Program provisions for personal identity theft services:

This service applies only to you, the primary eligible cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program.

The provider, Europ Assistance USA, relies on the truth of statement made in the Affidavit or declaration from each cardholder. This service is provided to eligible cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. Your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible cardholders, you will be notified within 30–120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary.

Return protection

What is this benefit?

Return Protection is coverage that will reimburse you for the cost of an eligible item of personal property within ninety (90) days of the date it was purchased entirely with your eligible UBS Preferred Visa Signature credit card if you are not satisfied with it and the retailer won't allow it to be returned.

Who is eligible for this benefit?

You are eligible for this benefit if you are a valid cardholder of an eligible UBS Preferred Visa Signature credit card issued in the United States.

What is covered?

Eligible items of personal property purchased entirely with your

eligible UBS Preferred Visa Signature credit card are covered for reimbursement up to two hundred and fifty dollars (\$250.00) per item at an annual maximum of one thousand dollars (\$1,000.00) per account. Eligible items are automatically covered when purchased with your card—they do not need to be registered to qualify for coverage.

What types of items are not covered?

- Animals and living plants
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle
- Cash, bullion, travelers checks, tickets, credit or debit cards, and any other negotiable instruments
- Computer software
- Damaged/non-working items
- Formal attire including, but not limited to, cocktail dresses, tuxedos, gowns, and formal accessories
- Items purchased for resale, professional, or commercial use
- Items purchased outside of the United States
- Items that have been altered
- Jewelry, art objects, rare or precious coins or stamps, antiques, and collectible items
- Medical equipment
- Perishables, consumables and limited-life items including, but not limited to, rechargeable batteries
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Seasonal items including, but not limited to, holiday decorations

What if the store offers a guarantee?

This benefit is designed to cover you if the store will not allow you to return the item for a refund, exchange or credit. Please Note: If you file a claim within the first 30 days of purchase, you may be asked to submit proof of the store's return policy.

Filing a Return Protection Claim

How do I file a claim?

1. If you're not satisfied with a purchase made with your Visa card and the item cannot be returned, call the Benefit Administrator at 1-888-565-8472, or call collect outside the U.S. at 303-967-1096 within ninety (90) days of the date of purchase. The customer service representative will ask you for some preliminary information about your claim and send you a claim form.
2. Within thirty (30) days of the date of your call, return the completed claim form with your original itemized sales receipt and original Visa card receipt showing that the entire purchase was made with your card to:

Card Benefit Services
P.O. Box 2894
Great Falls, MT 59403

3. A customer service representative will contact you after receiving your claim paperwork. If additional documents are requested, you will have an additional sixty (60) days to fulfill that request. After the claim paperwork is complete, you will be given instructions for shipping the item with its original packaging and any

applicable manuals and warranties to Card Benefit Services at your expense. Please Note: The item must be received in like-new/good working condition for your claim to be approved.

For faster filing, or to learn more about Return Protection, visit www.visa.com/eclaims

How will I be reimbursed?

After your claim is approved and the item has been received, the Benefit Administrator will issue a refund for the purchase price of the item, up to a maximum of two hundred and fifty dollars (\$250.00) per eligible item, one thousand dollars (\$1,000.00) annual maximum per account, less any applicable shipping and handling fees.

Additional Provisions for Return Protection

The Return Protection benefit is supplemental to, and excess of, any valid and collectible avenue of recovery available to you, the eligible Visa cardholder. The Benefit Administrator will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible Visa cardholder. If you make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and your benefit may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentations of material fact.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VRETPRO – 2013 (04/14) RP-O

Purchase security

What is this benefit?

Purchase Security will, at the Benefit Administrator's discretion, replace, repair, or reimburse you for eligible items of personal property purchased entirely with your eligible UBS Preferred Visa Signature credit card if they are stolen or damaged* within the first ninety (90) days of purchase. You may be reimbursed up to a maximum of one thousand dollars (\$1,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

Who is eligible for this benefit?

You are eligible for this benefit if you are a valid cardholder of an eligible UBS Preferred Visa Signature credit card issued in the United States.

What is covered by Purchase Security?

Eligible items of personal property purchased entirely with your eligible Visa card are covered.

Do I need to register my purchases?

No, your eligible items are automatically covered.

Are gifts covered?

Yes, as long as you purchased the gift entirely with your eligible Visa card and it meets the terms and conditions of the benefit.

What about purchases made outside the U.S.?

Purchases made outside the U.S. are covered as long as they were made entirely with your eligible Visa card and meet the terms and conditions of the benefit.

What types of items are not covered?

- Animals and living plants
- Antiques and collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment or accessories including trailers and other items that can be towed by or attached to any motorized vehicle
- Broken items, unless damage is the result of a covered occurrence
- Computer software
- Items purchased for resale, professional, or commercial use
- Items that mysteriously disappear. "Mysterious disappearance" means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
- Items under the care and control of a common carrier (including the U.S. Postal Service, airplanes, or delivery service)
- Items including but not limited to jewelry and watches from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you
- Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects
- Losses resulting from misdelivery or voluntary parting with property
- Medical equipment

- Perishables and consumables, including but not limited to perfumes, cosmetics and limited-life items such as rechargeable batteries
- Real estate and items which are intended to become part of real estate, including but not limited to items that are hard-wired or hard-plumbed, garage doors, garage door openers and ceiling fans
- Rented or leased items, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence
- Traveler's checks, cash, tickets, credit or debit cards and any other negotiable instruments
- Used or pre-owned items

Should I keep copies of receipts or any other records?

Yes. If you want to file a claim, you will need copies of your Visa card receipt and your store receipt.

Filing a Purchase Security Claim

How do I file a claim?

Call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 303-967-1096 within sixty (60) days of loss or damage. The Benefit Administrator will ask you for some preliminary claim information and send you the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of loss or damage.

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all the documents necessary to fully substantiate the claim.

Please Note: If you do not notify the Benefit Administrator within sixty (60) days after the loss or damage, your claim may be denied.

What documents do I need to submit with my claim?

Your claim must contain the time, place, cause, and amount of the theft or damage, plus the following documentation substantiating your loss:

- Your completed and signed claim form
- Your Visa card receipt
- The itemized store receipt
- A police report (made within 48 hours of the occurrence in the case of theft), fire report, insurance claim, or loss report or other report sufficient to determine eligibility for benefits
- A copy of your insurance Declarations Page(s). "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles when applicable.
- Documentation (if available) of any other settlement of the loss
- Any other documentation deemed necessary to substantiate your claim

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In cases of damage, you may be asked to send, at your expense, the damaged item to substantiate the claim, so make sure to keep the damaged purchase in your possession.

Purchase Security Reimbursement Details

How does the reimbursement process work?

If you have met the terms and conditions of the benefit and depending on the nature and circumstances of the incident, the Benefit Administrator will resolve your claim in one of two ways:

1. A damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. A stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, typically you will be notified of this decision within fifteen (15) days after the required documentation of theft/damage has been submitted or is received.
2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your eligible Visa card receipt, less shipping and handling charges, up to a maximum of \$1,000.00 per claim and \$50,000.00 per cardholder.*

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

Do I have to file a claim with my insurance company?

Yes. If you have insurance (i.e., business owner's, homeowner's, renter's, or automobile) insurance, or if you are covered by your employer's insurance, you are required to file a claim with your insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form. In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal Declarations Page may be sufficient.*

*Please Note: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of, valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies). After all insurance or indemnity has been exhausted, Purchase Security will cover the loss up to the amount charged to your eligible Visa account, and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is one thousand dollars (\$1,000.00) per claim occurrence, and fifty thousand dollars (\$50,000.00) per cardholder. You will receive no more than the purchase price as recorded on the Visa card receipt. Where a protected item is part of a pair or set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not "contributing" insurance, and this "non-contribution" provision shall take precedence over "non-contribution" provisions found in insurance or indemnity descriptions, policies, or contracts.

Additional Provisions for Purchase Security

This protection provides benefits only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase with your eligible Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder and policyholder agrees that any representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage or theft.

After the Benefit Administrator has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit for Visa cardholders, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VPSECALLPER 1K (04/14) PPS-O

Price protection

What is this benefit?

The Price Protection benefit assists you in achieving the best possible price on products you purchase with your UBS Preferred Visa Signature credit card or using points earned on your eligible accounts. If you buy an eligible item with your card in the United States and see a Printed Advertisement at any retail store or Non-Auction Internet Advertisement for less within ninety (90) days of the original purchase date, simply file a valid claim and we will refund the difference up to five hundred dollars (\$500.00) per item. This benefit is limited to one thousand five hundred dollars (\$1,500.00) a year per cardholder's eligible account.

Please note: The Printed Advertisement or Non-Auction Internet Advertisement must include a description of the item identical to the one purchased, the sale price, the store or dealer's name, and the date(s) the sale is in effect. The sale date must be within ninety (90) days after the original purchase date.

Who is eligible?

To be eligible for this benefit, you must be a valid UBS Preferred Visa Signature credit cardholder of an eligible U.S.-issued card, and a citizen and/or resident of the United States.

How do I file a Price Protection benefit claim?

1. Use your eligible account to purchase the eligible item. Save all original receipts, both card paperwork and itemized store receipt.
2. If you see a Printed or Non-Auction Internet Advertisement of the identical product by the same manufacturer advertised for a lower retail price within ninety (90) days after the purchase, obtain and retain the original advertisement. Only items advertised by authorized dealers in the United States apply. Price differences involving manufacturer and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.
3. Within ten (10) days of the date of the advertisement, call the Benefit Administrator at 1-800-553-7520. You will receive a claim form that details the necessary procedures to file your claim. Follow the instructions on the letter carefully. Return the completed claim form along with:
 - The original itemized sales receipt,
 - The original card receipt demonstrating that the purchase was made on your eligible card, (If more than one method of payment was used, documentation linking a portion of the purchase back to the covered account must be included) and
 - The original Printed or Non-Auction Internet Advertisement showing the item, sale date and/or date of the advertisement, lower advertised price, and advertising store name to:

Enhancement Services
P.O. Box 2894
Great Falls, MT 59403

Definitions

Printed Advertisements means advertisements appearing in a newspaper, magazine, store circular, or catalog that state the authorized dealer or store name, item (including make and model number), and sale price distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States. The advertisement must

have been published within ninety (90) days after the date on which you purchased the product and must be for the identical item. The advertisement must provide information stating the same manufacturer and model number of the item purchased. Any advertisement that is cut down or altered in any manner will not be sufficient documentation of loss. Therefore, any advertisements, catalogs, etc. must be submitted in whole with date verification. The only exception will be magazines and newspapers. In this case, you do not need to send the whole publication, but you will be required to send the whole page or pages in which the advertisement is found, with the date and name of the publication.

Non-Auction Internet Advertisements means advertisements posted on the Internet, by a non-Auction Internet merchant with a valid tax identification number. The advertisement must have been posted within ninety (90) days after the date on which you purchased the product and must be for the identical item. The advertisement must provide information stating the same manufacturer and model number of the item purchased. The printed version of the Non-Auction Internet Advertisement must include the merchant's Internet address and customer service telephone number, as well as the item, including manufacturer, model number, sale price, and date of publication.

Auction (online or live) means a place or Internet site where items are sold through bidding or price quotes; or where prices fluctuate based on the number of people interested in purchasing or attempting to purchase a product. (Examples include, but are not limited to, eBay, Ubid, Yahoo, and public or private live auctions.)

The Price Protection benefit does not apply to advertisements for close-out sales, flea markets, fire sales, cash-only sales, limited quantity promotions, liquidation sales, going-out-of-business sales, seasonal sales or Auctions. The Price Protection benefit is secondary to and excess of store policies offering a lowest-price guarantee or any other form of refund for price differences.

Date of Purchase means the date you paid for and received the item, or the date of delivery and personal acceptance of the item, whichever is later.

How will I be reimbursed?

Within twenty (20) days after your request for a claim form, return the form to us with the required documents. If your request is approved, we will issue you a refund for the difference in the price, up to a maximum of five hundred dollars (\$500.00) per item one thousand five hundred dollars (\$1,500.00) a year per cardholder's eligible account. If your documentation is not complete, we will request additional information, which must be supplied to us within sixty (60) days of the request.

To be eligible for coverage, you must charge any portion of the price of the purchased item to your eligible account. You will only be reimbursed up to the amount charged to your account or the program limit. Additionally, any purchases made using reward points associated with the covered account are eligible for this benefit.

What is not covered?

- The Price Protection benefit does not cover the following items:
- Advertisements of cash-only sales, close-out sales, flea markets, fire

- sales, going-out-of-business sales, limited-quantity promotions, liquidation sales or Auctions.
- Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations, clothes, or costumes.
 - Animals and living plants.
 - Boats, automobiles, and any other motorized vehicles and their motors, equipment, or accessories.
 - Cell phone service agreements and cell phone contracts.
 - Items advertised or shown as price quotes, bids or final sale amounts from a non-auction Internet site.
 - Items returned to any store or layaway items.
 - Items purchased for resale, professional, or commercial use.
 - Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items.
 - Manufacturer and/or merchant rebates.
 - Perishables, services, consumables, and limited-life items including, but not limited to, rechargeable batteries.
 - Real estate and items which are intended to become part of real estate, including but not limited to items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.
 - Traveler's checks, cash, tickets (including, but not limited to, Common Carrier Travel Tickets, Sporting Event Tickets, Concert Tickets, etc.), credit or debit cards, and any other negotiable instruments.
 - Items purchased outside of the United States.
 - Items without a manufacturer's U.S. warranty (warrantable items only).
 - Previously owned, sold "as is," and refurbished items.

Additional Provisions for Price Protection: The Price Protection benefit is secondary to and excess of any valid and collectible avenue of recovery which is available to you, the eligible cardholder. We will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible cardholder.

If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report a claim, a claim file will be opened and shall remain open for sixty (60) days from the date you reported the claim. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within seventy (70) days of the date of the printed advertisement.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss will be transferred to the Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof

of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew this benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a cardholder. It is insured by Indemnity Insurance Company of North America.

FORM #VPRICEPROT-500/1500- 90D-Inter (04/10)

Event ticket protection

What is this benefit?

Ticket Protection will reimburse you, up to a maximum of five hundred dollars (\$500) per Event Ticket, two thousand dollars (\$2,000) per Event and four thousand dollars (\$4,000) annually per eligible account, for the cost of Your unused nonrefundable tickets, (and any applicable processing fees associated with the purchase of the covered Tickets up to the lesser of 10% of the Event Ticket's face value or ten dollars (\$10.00)), for concerts, theatrical, recreational and sporting Events purchased with your UBS Preferred Visa Signature credit card or using points earned on your eligible accounts should You be unable to attend the Event for a covered reason.

Who is eligible?

UBS Preferred Visa Signature credit cardholders of eligible U.S.-issued cards.

What is covered?

The cost of the nonrefundable Event tickets purchased with Your UBS Preferred Visa Signature credit card. Covered reasons for missing the ticketed Event must be one of the following: a. Sickness, Accidental Injury or Death of the Ticket holder or Ticket holder's Family Member; b. Ticket holder is directly involved in a traffic accident while en route to the scheduled Event (as evidenced by a police report); c. Ticket holder's public transportation (including airplane, train, bus, subway) is delayed due to strike, industrial action, breakdown or adverse weather conditions causing the Ticket holder to miss the scheduled Event.

What is not covered?

- Any unauthorized purchases made with an eligible card.
- Tickets for which the purchase price is not paid for with an eligible account.
- Tickets which are refundable.
- Tickets purchased for non-covered Events.
- Tickets purchased for Events occurring outside the U.S. or Canada.
- Tickets not printed on paper, including but not limited to, buttons and wristbands.
- Tickets which do not specify the name, date and time of the Event and the price of the Ticket.

- Tickets purchased for resale, professional, or commercial use.

Do I need to keep my receipts or any other documents?

Yes. If You want to file a claim, You will need copies of Your card receipt, Your un-used tickets as well as any other documents requested by the Benefit Administrator.

What do I do if I have a loss?

If you have a loss, immediately call the Benefit Administrator at 800-348-8472. Notification must be made within twenty (20) days of the missed event. The representative will ask for some preliminary claim information and send the appropriate claim form. The claim form must be completed signed and returned with all the requested documentation within ninety (90) days from the date of loss. Your completed claim must contain the following documentation to substantiate your loss:

1. The completed and signed claim form;
2. A copy of Your charge slip or receipt, as proof that the Event Tickets were charged and paid for by Your card (If more than one method of payment was used, documentation linking a portion of the purchase back to the covered account must be included);
3. The complete Original Event ticket (partial tickets are not eligible for coverage); and whichever of the following is applicable: a. A copy of a police report in the event of a traffic accident while en route to the scheduled Event; b. A copy of a letter from a Physician outlining illness that caused the scheduled event to be missed; c. Copy of death certificate; or d. Copy of letter from the common carrier which caused the delay, forcing the Ticket holder to miss the scheduled event.

To be eligible for coverage, you must charge any portion of the price of the purchased ticket to your eligible account. You will only be reimbursed up to the amount charged to your account or the program limit. Additionally, any purchases made using reward points associated with the covered account are eligible for this benefit.

Definitions

You or Your means a valid cardholder of an eligible U.S.-issued card or Your Immediate Family Members whose event tickets you charged to Your account.

Immediate Family Member means Your spouse or legal dependent children under age 18 (25 if enrolled as a full-time student at an accredited institution).

Accidental Injury means bodily injury caused by an accident occurring while this coverage is in effect. The Accidental Injury must be verified, in writing, by a licensed Physician.

Event means a concert, theatrical, recreational, and sporting event for which a covered Ticket is purchased.

Family Member means a spouse, mother, father, son, daughter, mother-in-law or father-in-law or grandparents of the Ticket holder.

Physician means a licensed practitioner of the healing arts, acting within the scope of his/her license. The treating Physician may not be the cardholder, a family member, or one of the Ticket holders.

Sickness means an illness or disease that is diagnosed or treated by a Physician after the date of the Ticket purchase.

Additional Provisions for Ticket Protection: You must comply with all of the following conditions in order for Your claim to be eligible: The cardholder must not be aware of any Ticket holder's illness at the time a covered Ticket is purchased that would inhibit the Ticket holder's ability to attend a covered Event. For series/season Tickets and multi-day passes, please note that a particular covered reason may not be used for cancellation of more than one day or Event. The cardholder must make all necessary preliminary arrangements for timely arrival to the Event.

The cardholder must not be aware of any material fact, matter or circumstance at the time a covered Ticket is purchased which is likely to give rise to a claim. The Ticket Protection Reimbursement benefit is supplemental to and excess of any valid and collectible avenue of recovery which is available to you the eligible cardholder. We will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

The cardholder shall use due diligence and do and concur in doing all things reasonably practicable to avoid or diminish any loss protected by this Benefit. This provision will not be applied unreasonably to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect no benefit shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once your report an occurrence, a claim file will be opened and shall remain open for ninety (90) days from the date of the Covered Event. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within ninety (90) days of the occurrence.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to you. You must provide the Benefit Administrator all assistance as may be reasonably required to secure all rights and remedies.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of the Guide to Benefits and policy have been complied with fully.

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts or statement messages. The benefit described in this Guide to Benefits will not apply to cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least 30 days in advance. This information is a description of the benefit provided to you as an eligible cardholder. It is insured by Indemnity Insurance Company of North America. FORM# TKTPRO-2000/4000 (04/10)

Travel and emergency assistance services

What is this benefit?

This benefit offers services designed to help you in case of an emergency while traveling. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home, 24 hours a day, 365 days a year. (Please keep in mind that, due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.)

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible UBS Preferred Visa Signature credit card issued in the United States. Your spouse and children [provided children are dependents under twenty-two (22) years old] may all benefit from these special services.

How do I use these services when I need them?

Simply call the toll-free, 24-hour Benefit Administrator line at 1-800-992-6029. If you are outside the United States, call collect at 804-673-1675.

Is there a charge for these services?

No. Travel and Emergency Assistance Services are available to eligible Visa cardholders at no additional charge.

Please Note: Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

What are the specific services and how can they help me?

- Emergency Message Service can record and relay emergency messages for travelers, their immediate family members, or business associates. Please Note: The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.
- Medical Referral Assistance provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition; keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa or personal account. Please Note: All costs are your responsibility.
- Legal Referral Assistance can arrange contact with English-speaking attorneys and U.S. embassies and consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from your Visa or personal account. The Benefit

- Administrator can also follow up to make sure bail has been properly handled. Please Note: All costs are your responsibility.
- Emergency Transportation Assistance can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring your business associates home and helping you stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. Please Note: All costs are your responsibility.
 - Emergency Ticket Replacement helps you through your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to you should you lose your ticket. Please Note: All costs are your responsibility.
 - Lost Luggage Locator Service can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. The Benefit Administrator can also arrange a cash advance with your issuing bank. Please Note: You are responsible for the cost of any replacement items shipped to you.
 - Emergency Translation Service provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. Please Note: All costs are your responsibility.
 - Prescription Assistance and Valuable Document Delivery Arrangements can help you fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your home or elsewhere. Please Note: All costs are your responsibility.
 - Pre-Trip Assistance can give you information on your destination before you leave—such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

Additional Provisions for Travel and Emergency Assistance Services

The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

FORM #VTEAS – 2013 (Stand 04/14) TEAS-O

Travel Accident Insurance Program

Reimbursement Level: Up to \$1,000,000

DESCRIPTION OF COVERAGE

THE PLAN: As a UBS Preferred Visa Signature credit cardholder, you, your spouse, or domestic partner, and your dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing while 1) riding as a passenger in, entering or exiting any Common Carrier on which the Insured Person has purchased passage; or 2) riding as a passenger in, entering or exiting any Conveyance licensed to carry the public for hire or any Courtesy Transportation provided without a specific charge and while traveling to or from the airport, terminal or station: a) immediately preceding the departure of the scheduled Common Carrier on which the Insured Person has purchased passage; or b)

immediately following the arrival of the scheduled Common Carrier on which the Insured Person was a passenger; or 3) at the airport, terminal or station at the beginning or end of the Common Carrier Covered Trip. If the purchase of the Common Carrier passenger fare is not made prior to the Insured Person's arrival at the airport, terminal or station, coverage will begin at the time the cost of the Common Carrier passenger fare is charged to the Insured Person's Account.

ELIGIBILITY: This insurance plan is provided to UBS Preferred Visa Signature credit cardholder, automatically when the entire cost of the passenger fare(s) are charged to the UBS Preferred Visa Signature credit card account while the insurance is effective. It is not necessary for you to notify UBS Financial Services Inc., the administrator or the Company when tickets are purchased.

THE COST: This insurance plan is provided at no additional cost to eligible UBS Preferred Visa Signature credit cardholders. UBS Financial Services Inc. pays the full cost of the insurance.

BENEFICIARY: The Loss of Life benefit will be paid to the beneficiary designated by you. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) your spouse or domestic partner, b) your children, c) your parents, d) your brothers and sisters, e) your estate. All other indemnities will be paid to you.

THE BENEFITS: The full Benefit Amount is payable for accidental loss of life; loss of speech and loss of hearing; loss of speech and one of loss of hand, foot or sight of one eye; loss of hearing and one of loss of hand, foot or sight of one eye; loss of both hands, both feet, loss of sight or any combination thereof. 50% of the Principal Sum is payable for accidental loss of hand, foot or sight of one eye (any one of each); loss of speech or loss of hearing. 25% of the Principal Sum is payable of loss of thumb and index finger of the same hand. **"Loss"** means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. **"Benefit Amount"** means the Loss amount at the time the entire cost of the passenger fare is charged to a UBS Preferred Visa Signature credit card of an accident. The **loss** must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount.

ACCOUNT AGGREGATE LIMIT OF INSURANCE: If more than one Insured Person insured under the same Account suffers a loss in the same accident, we will not pay more than two times the applicable benefit amount (the aggregate limit of insurance). If an accident results in benefit amounts becoming payable, which when totaled, exceed two times the applicable benefit amount, then the aggregate limit of insurance will be divided proportionally among the Insured Persons, based on each applicable benefit amount.

DEFINITIONS: **Accident or Accidental** means a sudden, unforeseen and unexpected event which happens by chance, arises from a source external to the insured person, is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof, occurs while you are insured under this policy which is in force and is the direct cause of the loss. **Account** means

credit card accounts, debit card accounts, central bill accounts, checking accounts and savings accounts as set forth in the policy. **Benefit Amount** means the amount which applies to you at the time the entire cost of the fare is charged to your account during the policy period, for the applicable hazard. **Cardholder** means an individual who is named on the account card issued by the policyholder. **Common Carrier** means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. **Common Carrier Covered Trip** means travel on a Common Carrier when the full fare for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip. **Company** means Federal Insurance Company. **Conveyance** means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction. **Credit Card** means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card, or other identification card or device, issued to the Insured Person. The Insured Person may use the Credit Card to purchase, hire, rent or leased property or services. Credit Card does not include a Debit Card. **Dependent Child** means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 19, under the age of 25 if enrolled as a full-time student at an institution of higher learning or classified as an incapacitated dependent child. **Domestic Partner** means a person designated by the primary insured person who has executed an affidavit of Domestic Partnership; is registered as a domestic partner or legal equivalent under the laws of any jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person or domestic partner can be married to, nor in a civil union with, anyone else. **Incapacitated Dependent Child** means a child who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Primary Insured Person for support and maintenance. The incapacity must have occurred while the child was: 1) under the age of nineteen (19); or 2) under the age of twenty-five (25) if enrolled as a full-time student at an Institution of Higher Learning. **Insured Person** means a person qualifying as a class member, as listed in the policy, who elects insurance or for whom insurance is elected and on whose behalf premium is paid. **Loss** means accidental loss of foot, loss of hand, loss of hearing, loss of life, loss of sight, loss of sight of one eye, loss of speech, loss of thumb and index finger. Loss must occur within one year after the accident. **Loss of Foot** means the complete severance of a foot through or above the ankle joint. **Loss of Hand** means a complete severance, as determined by a physician, of at least 4 fingers at or above the metacarpal phalangeal joint on the same hand or at least 3 fingers and the

thumb on the same hand. **Loss of Hearing** means permanent, irrecoverable and total deafness, as determined by a Physician, with an auditory threshold of more than 90 decibels in each ear. The deafness cannot be corrected by any aid or device, as determined by a Physician. **Loss of Life** means death, including clinical death, as determined by the local governing medical authority where such death occurs within 365 days after an Accident. **Loss of Sight** means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a Physician. **Loss of Speech** means the permanent, irrecoverable and total loss of the capability of speech without the aid of mechanical devices, as determined by a Physician. **Loss of Thumb and Index Finger** means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a Physician. We will consider such severance a Loss of Thumb and Index Finger even if a thumb, an index finger or both are later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation. **Policyholder** means UBS Financial Services, Inc. **Primary Insured Person** means the Insured Person who: 1) has a direct relationship with the Policyholder; and 2) where applicable elects insurance under this policy; and 3) pays the required premium, for the insurance elected. **Principal Sum** means the amount of insurance applicable to each class. **Proof of Loss** means written evidence acceptable to us that an accident, accident bodily injury or loss has occurred. **Spouse** means your husband or wife or domestic partner who is recognized as such by the laws of the jurisdiction in which the primary insured person resides. **War** means hostilities following a formal declaration of war by a governmental authority; in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two countries or armed, open and continuous hostilities between two factions, each in control of territory or claiming jurisdiction over the geographic area of hostility. **We, Us and Our** means Federal Insurance Company.

EXCLUSIONS: This insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly: 1) the Insured Person entering, or exiting any aircraft while acting or training as a pilot or crew member; 2) the Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment or diagnosis thereof; 3) the Insured Person's suicide, attempted suicide or intentionally self-inflicted injury; or 4) a declared or undeclared War.

This exclusion does not apply to the Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria.

This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.

CLAIM NOTICE: Written claim notice must be given to us within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When we receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do

not receive the forms, you should send us a written description of the loss.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible.

CLAIM PAYMENT: We will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

EFFECTIVE DATE: Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person or the date on which we pay out 100% of the principal sum.

Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the Plan Administrator:

Plan Administrator
CBSICard Benefit Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

PLAN UNDERWRITTEN BY
Federal Insurance Company
a member of the
CHUBB GROUP OF INSURANCE COMPANIES
15 Mountain View Road, P.O. Box 1615
Warren, New Jersey 07061-1651

POLICY #: 9907-74-40
Form No. CCA7000Acc-NJ (Ed.09/06)

Common Carrier Trip Cancellation / Trip Interruption

Reimbursement Level:

Up to \$5,000 for common carrier fare portion of the trip

DESCRIPTION OF COVERAGE

THE PLAN: As a UBS Preferred Visa Signature credit cardholder, you, your spouse or domestic partner, and your dependent children will automatically be insured against Trip Cancellation or Trip Interruption.

ELIGIBILITY: This insurance plan is provided to UBS Preferred Visa Signature credit cardholders, their Spouse and Dependent Children automatically when the entire cost of the passenger fare(s) are charged to UBS Preferred Visa Signature credit card while the insurance is effective. It is not necessary for you to notify UBS Financial Services Inc., the administrator or the Company when tickets are purchased.

EFFECTIVE DATE: Your insurance becomes effective on the date on which you first meet the eligibility criteria as an eligible cardholder. Insurance for you automatically terminates on the earliest of: the termination date of the policy, or the date on which you no longer meet the eligibility criteria as an eligible cardholder.

THE COST: This insurance plan is provided at no additional cost to eligible UBS Preferred Visa Signature credit cardholders. UBS Financial Services, Inc. pays the full cost of the insurance.

THE BENEFITS: In the event of a Common Carrier Trip Cancellation or Trip Interruption, We will pay up to the Trip Cancellation/Trip Interruption Benefit Amount of (up to \$5,000 per common carrier fare). In no event will We pay more than either: 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or 2) the Trip Cancellation/Interruption Benefit amount of \$5,000.

The Insured Person will relinquish to us any unused vouchers, tickets, coupons or travel privileges for which we have reimbursed the Insured Person.

The Trip Cancellation or Trip Interruption of the Insured Person must be caused by or result from death, accidental injury, disease or physical illness of the Insured Person or an Immediate Family Member of the Insured Person ; or default of the Common Carrier resulting from Financial Insolvency.

The death, accidental injury, disease or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Common Carrier Covered Trip.

This benefit does not apply to loss caused by or resulting from:
1) a Pre-Existing Condition; or 2) Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or 3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; or 4) the Insured or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or 5) the Insured or an Immediate Family Member:
a) traveling against the advice of a Physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy.

DEFINITIONS: **Account** means UBS Preferred Visa Signature credit card account as set forth in the policy. **Benefit Amount** means the amount which applies to you at the time the entire cost of the fare is charged to your Account during the policy period, for the applicable hazard. **Cardholder** means an individual who is named on the account card issued by the policyholder. **Common Carrier** means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. **Common Carrier Covered Trip** means travel on a Common Carrier when the full fare for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to

the Account for travel to be considered a Common Carrier Covered Trip. **Company** means Federal Insurance Company. **Conveyance** means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction. **Credit Card** means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card or other identification card or device issued to you. You may use the credit card to purchase, hire, rent or lease property or services. Credit Card does not include a debit card. **Dependent Child** means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 19, under the age of 25 if enrolled as a full-time student at an institution of higher learning or classified as an incapacitated dependent child. **Domestic Partner** means a person designated by the primary insured person who has executed an affidavit of Domestic Partnership; is registered as a domestic partner or legal equivalent under the laws of any jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person or domestic partner can be married to, nor in a civil union with, anyone else. **Financial Insolvency** means the inability of an entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations. **Incapacitated Dependent Child** means a child who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the **Primary Insured Person** for support and maintenance. The incapacity must have occurred while the child was: under the age of nineteen (19); or under the age of twenty-five (25) if enrolled as a full-time student at an Institution of Higher Learning. **Institution of Higher Learning** means any accredited public or private college, university, professional trade or vocational school beyond the twelfth (12th) grade. **Immediate Family Member** means the Insured Person's: 1) Spouse or Domestic Partner; 2) children including adopted children or stepchildren; 3) legal guardians or wards; 4) siblings or siblings-in-law; 5) parents or parents-in-law; 6) grandparents or grandchildren; 7) aunts or uncles; 8) nieces and nephews. Immediate Family Member also means a Spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews. **Insured Person** means a person qualifying as a class member, as listed in the policy, who elects insurance or for whom insurance is elected and on whose behalf premium is paid. **Loss of Property** means Trip Cancellation or Trip Interruption which occurs while the Insured Person is insured under this policy which is in-force. **Physician** means a licensed practitioner of the healing arts, acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include: 1) the Insured Person; 2) an Immediate Family Member; 3) the Insured Person's

employer or business partner; or 4) the Policyholder. **Proof of Loss** means written evidence acceptable to us that an accident, accident bodily injury or loss has occurred. **Spouse** means your husband or wife or domestic partner who is recognized as such by the laws of the jurisdiction in which the primary insured person resides. **Trip Cancellation** means the cancellation of a Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Common Carrier Covered Trip on or before the departure of the Common Carrier Covered Trip. **Trip Interruption** means the interruption of the Insured Person's Common Carrier Covered Trip either on the way to the point of departure or after departure of the Common Carrier Covered Trip. **War** means hostilities following a formal declaration of war by a governmental authority; in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two countries or armed, open and continuous hostilities between two factions, each in control of territory or claiming jurisdiction over the geographic area of hostility. **We, Us and Our** means Federal Insurance Company.

EXCLUSIONS: This insurance does not apply to any Loss of Property when: 1) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any of Property; or 2) there is any other legal prohibition against providing insurance for any Loss of Property; or Loss of Property caused by or resulting from, directly or indirectly, a declared or undeclared War.

CLAIM NOTICE: Written claim notice must be given to us within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When we receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send us a written description of the loss.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible.

CLAIM PAYMENT: We will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and if you, or the Policyholder have complied with all the terms of this policy.

Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the Plan Administrator:

Plan Administrator
CBSI Card Benefit Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

PLAN UNDERWRITTEN BY
Federal Insurance Company a member of the
CHUBB GROUP OF INSURANCE COMPANIES
15 Mountain View Road, P.O. Box 1615
Warren, New Jersey 07061-1651

Baggage Delay

Reimbursement Level:

Up to \$100 per day for 3 days

up to \$300 per 12 month period

DESCRIPTION OF COVERAGE

THE PLAN: As a UBS Preferred Visa Signature credit cardholder you, your spouse or domestic partner, and your dependent children will automatically be insured against Baggage Delay.

ELIGIBILITY: This insurance plan is provided to UBS Preferred Visa Signature credit cardholders, their Spouse and Dependent Children automatically when the entire cost of the passenger fare(s) are charged to UBS Preferred Visa Signature credit card while the insurance is effective. It is not necessary for you to notify UBS Financial Services, Inc., the administrator or the Company when tickets are purchased.

EFFECTIVE DATE: Your insurance becomes effective on the date on which you first meet the eligibility criteria as an eligible cardholder. Insurance for you automatically terminates on the earliest of: the termination date of the policy, or the date on which you no longer meet the eligibility criteria as an eligible cardholder.

THE COST: This insurance plan is provided at no additional cost to eligible UBS Preferred Visa Signature credit cardholders. UBS Financial Services, Inc. pays the full cost of the insurance.

THE BENEFITS: Baggage Delay reimburses the cost for expenses, up to \$100 per day for three days, incurred in the event of Baggage Delay for the emergency purchase of essential items you may need while on a Common Carrier Covered Trip at a destination other than your primary residence.

Essential items not covered by Baggage Delay include, but are not limited to:

1) contact lenses, eyeglasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, checks, travelers checks and valuable papers; 4) business samples; 5) jewelry and watches; or 6) cameras, video recorders and other electronic equipment.

The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person.

DEFINITIONS: **Account** means UBS Preferred Visa Signature credit card account as set forth in the policy. **Baggage** means suitcases and the containers specifically designated for carrying personal property, and the personal property contained therein. **Baggage Delay** means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than twelve (12) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket. **Benefit Amount** means the amount which applies to you at the time the entire cost of the fare is charged to your UBS Preferred Visa Signature credit card account during the policy period, for the applicable hazard. **Cardholder** means an

individual who is named on the account card issued by the policyholder. **Common Carrier** means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. **Common Carrier Covered Trip** means travel on a Common Carrier when the full fare for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip. **Company** means Federal Insurance Company. **Conveyance** means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction. **Credit Card** means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card or other identification card or device issued to you. You may use the credit card to purchase, hire, rent or lease property or services. Credit Card does not include a debit card. **Dependent Child** means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 19, under the age of 25 if enrolled as a full-time student at an institution of higher learning or classified as an incapacitated dependent child. **Domestic Partner** means a person designated by the primary insured person who has executed an affidavit of Domestic Partnership; is registered as a domestic partner or legal equivalent under the laws of any jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person or domestic partner can be married to, nor in a civil union with, anyone else. **Insured Person** means a person qualifying as a class member, as listed in the policy, who elects insurance or for whom insurance is elected and on whose behalf premium is paid. **Loss of Property** means Baggage Delay which occurs while the Insured Person is insured under this policy which is in force. **Proof of Loss** means written evidence acceptable to us that an accident, accident bodily injury or loss has occurred. **Spouse** means your husband or wife or domestic partner who is recognized as such by the laws of the jurisdiction in which the primary insured person resides. **War** means hostilities following a formal declaration of war by a governmental authority; in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two countries or armed, open and continuous hostilities between two factions, each in control of territory or claiming jurisdiction over the geographic area of hostility. **We, Us and Our** means Federal Insurance Company.

EXCLUSIONS: This insurance does not apply to any Loss of Property when: 1) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any of Property; or 2) there is any other legal prohibition against providing insurance for any Loss of Property; or Loss of Property caused by or resulting from, directly or indirectly, a declared or undeclared War.

CLAIM NOTICE: Written claim notice must be given to us within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When we receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send us a written description of the loss.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible.

CLAIM PAYMENT: We will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and if you, or the Policyholder have complied with all the terms of this policy.

Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the Plan Administrator:

Plan Administrator
CBSI Card Benefit Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

PLAN UNDERWRITTEN BY
Federal Insurance Company a member of the
CHUBB GROUP OF INSURANCE COMPANIES
15 Mountain View Road, P.O. Box 1615
Warren, New Jersey 07061-1651

POLICY #: 9907-74-39
Form No. CCA7000NJ-Travel (Ed.07/04)

Trip delay reimbursement

What is this benefit?

When terms and conditions are met, Trip Delay Reimbursement is one-time per ticket/trip coverage that will reimburse you for reasonable additional expenses incurred when a trip you've purchased entirely with your eligible UBS Preferred Visa Signature credit card is delayed for more than twelve (12) hours. The benefit covers up to a maximum of three hundred dollars (\$300.00) per ticket.

Who is eligible for this benefit?

You, your spouse, and your dependent children under twenty-two (22) years of age are automatically covered when you charge your trip's entire Common Carrier fare to your eligible UBS Preferred Visa Signature credit card. (A "Common Carrier" is any land, water, or air conveyance operating for hire under a valid license for the transportation of passengers and for which a ticket must be purchased prior to commencing travel. "Common Carrier" does not include taxis, limousine services, commuter rail or commuter bus lines, or rental vehicles.)

What is covered?

Your reasonable additional expenses, such as meals and lodging, may be reimbursed as long as:

- The entire fare was purchased with an eligible Visa card
- Your trip was delayed for more than twelve (12) hours due to Covered Hazards ("Covered Hazards" include: equipment failure, inclement weather, strike, and hijacking/skyjacking)
- Your trip is for a period of round-trip travel to a destination other than your city of residence and the departure and return dates of your trip do not exceed three hundred and sixty-five (365) days

This benefit is supplemental coverage, which means that reasonable expenses during the delay not otherwise covered by your Common Carrier, another party or your primary personal insurance policy, may be reimbursed up to \$300.00 per ticket.

What is not covered?

The following are not covered under this benefit:

- Any delay due to a Covered Hazard which was made public or made known to you prior to your departure
- Any pre-paid expenses related to your trip, such as preferred seating, etc.

Filing a Trip Delay Reimbursement Claim

How do I file a claim?

1. Call the Benefit Administrator at 1-800-840-4735, or call collect outside the U.S. at 804-673-7683 within thirty (30) days of the date of the trip delay. The Benefit Administrator will ask you for some preliminary claim information and send you a claim form.
2. Return the completed claim form and requested documentation within ninety (90) days of the date of your trip delay to:

Card Benefit Services
P.O. Box 72034
Richmond, VA 23255

Please Note: Failure to contact the Benefit Administrator or return the completed claim form and documentation within the time periods indicated above may result in the denial of your claim.

What documents do I need to submit with my claim?

- Your completed and signed claim form
- Your eligible Visa card receipt showing the full travel fare charged to the card
- A copy of the Common Carrier ticket
- A statement from the Common Carrier explaining the reason for the delay
- Copies of receipts for your claimed expenses

Additional Provisions for Trip Delay Reimbursement

Trip Delay Reimbursement is supplemental to, and excess of, any valid and collectible avenue or recovery available to you, the eligible Visa cardholder. The Benefit Administrator will reimburse the excess amount once all other coverage has been exhausted up to the limit of liability.

You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any

respect, no coverage shall exist for such claim and your benefits may be canceled. Each claimant agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report an occurrence, a claim file will be opened and shall remain open for ninety (90) days from the date of the trip delay. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within ninety (90) days of the occurrence.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of the claim will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all of the terms of the Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if so, you will be notified at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VTRIP 12-300 – 2013 (04/14) TD-O

Warranty manager service

What is this benefit?

Warranty Manager Service provides you with valuable features to help manage, use and even extend the warranties of eligible items purchased with your UBS Preferred Visa Signature credit card. You can access these features with a simple toll-free call. Services include Warranty Registration and Extended Warranty Protection.

Who is eligible for this benefit?

You are eligible if you are a valid UBS Preferred Visa Signature credit cardholder of an eligible Visa card issued in the United States.

[Warranty Registration Details](#)

Why should I use Warranty Registration to register my purchases?

You'll have peace of mind knowing that your purchases' warranty information is registered and on file. Although Warranty Registration is not required for Extended Warranty Protection benefits, you are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of

searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

How do I register my purchases?

To register an eligible purchase call 1-800-551-8472, or call collect outside the U.S. at 303-967-1096. The Benefit Administrator will provide the address to which you can send in the item's sales receipt and warranty information so this key information can be kept on file for you.

Extended Warranty Protection Details

How does Extended Warranty Protection work?

Extended Warranty Protection doubles the time period of the original manufacturer's written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less for items purchased entirely with your eligible Visa card.

This benefit is limited to no more than the original price of the purchased item (as shown on your Visa card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

What about purchases made outside of the U.S.?

Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer's written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty.

What types of purchases are not covered?

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
- Items purchased for resale, professional, or commercial use
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Rented or leased items or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence
- Computer software
- Medical equipment
- Used or pre-owned items

Should I keep copies of receipts or any other records?

Not if you've already registered your purchase. If you have not registered your purchase, however, you should keep copies of your Visa card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty in the event that you need to file a claim, as these documents will be required to verify your claim.

Filing an Extended Warranty Protection Claim

How do I file a claim?

Call the Benefit Administrator at 1-800-551-8472, or call collect outside the U.S. at 303-967-1096 immediately after the failure of a covered item. Please Note: If you do not notify the Benefit Administrator within sixty (60) days after the product failure, your claim may be denied.

The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form.

Gift recipients of eligible items are also covered by the claim process. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, or to learn more about the Warranty Manager Service benefit, visit www.visa.com/eclaims

What documents do I need to submit with my claim?

Complete and sign the claim form sent to you by the Benefit Administrator and submit it within ninety (90) days of the product failure along with the following documents:

- Your Visa card receipt
- The itemized store receipt
- A copy of the original manufacturer's written U.S. warranty and any other applicable warranty
- A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts)
- The original repair order

Please Note: All claims must be fully substantiated.

How will I be reimbursed?

If you have substantiated your claim and met the terms and conditions of the benefit, the item will be replaced or repaired at the Benefit Administrator's discretion, but for no more than the original purchase price of the covered item as recorded on your Visa card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and a maximum of fifty thousand dollars (\$50,000.00) per cardholder.

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

What about repairs?

Extended Warranty Protection will pay the repair facility directly, or you may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

Do I have to file with my insurance company?

No. However, if you have purchased or received a service contract or

Extended Warranty, Extended Warranty Protection is supplemental to, and excess of, that coverage.

Additional Provisions for Warranty Manager Service

This benefit applies only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no benefit shall exist for such claim and your benefits may be canceled. Each claimant agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of product failure.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

The benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VWMGR 10K-50K-3YR – 2013 (04/14) WM-O

Auto rental collision damage waiver

What is the Auto Rental Collision Damage Waiver ("Auto Rental CDW") benefit?

The Auto Rental Collision Damage Waiver ("Auto Rental CDW") benefit offers insurance coverage for automobile rentals made with your UBS Preferred Visa Signature credit card. The benefit provides reimbursement (subject to the terms and conditions in this guide)

for damage due to collision or theft up to the actual cash value of most rental vehicles.

Who is eligible for this benefit?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible UBS Preferred Visa Signature credit card issued in the United States. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What losses are covered?

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Covered losses include:

- Physical damage and/or theft of the covered rental vehicle
- Valid loss-of-use charges imposed and substantiated by the auto rental company
- Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility

Please Note: This benefit only covers vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.

How does this coverage work with other insurance?

Within your country of residence, this benefit supplements, and applies in excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this benefit, Auto Rental CDW applies to eligible theft or damage or expenses that are not covered by insurance or reimbursement.

If you do not have personal automobile insurance or any other insurance covering this theft or damage, this benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges that occur while you are responsible for the rental vehicle.

If you do have personal automobile insurance or other insurance covering this theft or damage, the Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance and any unreimbursed portion of valid administrative and loss-of-use charges imposed by the auto rental company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility.

What types of rental vehicles are not covered?

The following vehicles are not covered by Auto Rental CDW: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

- Examples of excluded expensive or exotic automobiles include: the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls

Royce. However, selected models of BMW, Mercedes-Benz, Cadillac and Lincoln are covered.

- An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.
- Vans are not covered, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of eight (8) people including the driver).

For questions about a specific vehicle, call the Benefit Administrator at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.

What else is not covered?

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone or damage to anything inside or outside the rental vehicle
- Loss or theft of personal belongings
- Personal liability
- Expenses assumed, waived, or paid by the auto rental company or its insurer
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company
- Depreciation of the rental vehicle caused by the incident including, but not limited to "diminished value"
- Expenses reimbursable by your insurer, employer, or employer's insurance
- Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities
- Wear and tear, gradual deterioration, or mechanical breakdown
- Items not installed by the original manufacturer
- Damage due to off-road operation of the rental vehicle
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
- Confiscation by authorities
- Vehicles that do not meet the definition of covered vehicles
- Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence
- Leases and mini leases
- Theft or damage as a result of the authorized driver's and/or cardholder's lack of reasonable care in protecting the rental vehicle before and/or after theft or damage occurs (for example, leaving the vehicle running and unattended)
- Theft or damage reported more than forty-five (45) days* from the date of the incident
- Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident
- Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days from the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland or Northern Ireland

Where am I covered?

This benefit is available in the United States and most foreign countries. However, no benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland or Northern Ireland. Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. Because regulations vary outside the United States, it is recommended you check with your auto rental company and the Benefit Administrator before you travel to make sure Auto Rental CDW will apply.

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

How do I make sure my Auto Rental CDW benefit is in effect?

To be sure you are covered, take the following steps when you rent a vehicle:

1. Initiate and complete the entire rental transaction with your eligible Visa card.
2. Decline the auto rental company's collision damage waiver (CDW/LDW) option or similar provision.

Helpful tips:

- Be sure to check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are declining CDW/LDW and are familiar with the terms and conditions of the auto rental agreement.

What if the auto rental company insists that I purchase the auto rental company's auto insurance or collision damage waiver?

Call the Benefit Administrator for help at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.

Filing an Auto Rental CDW Claim

What do I do if I have an accident or the rental vehicle is stolen?

Immediately call the Benefit Administrator at 1-800-348-8472 to report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call collect at 804-673-1164. The Benefit Administrator will answer any questions you or the auto rental company may have and will send you a claim form.

When should I report an incident?

You should report theft or damage as soon as possible, but no later than forty-five (45) days* from the date of the incident. The Benefit Administrator reserves the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred, so you are advised to notify the Benefit Administrator immediately after any incident.

Please Note: You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardholder you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

What do I need from the auto rental company in order to file a claim?

At the time of the theft or damage, or when you return the rental vehicle, immediately ask the auto rental company for:

- A copy of the accident report form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim
- A copy of the initial and final auto rental agreement(s)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable

How do I file a claim?

Submit the documents gathered from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator:

- The completed and signed Auto Rental CDW claim form. *Please Note: Your completed claim form must be postmarked within ninety (90) days* of the date of the theft or damage, even if all other required documentation is not yet available, or your claim may be denied.*
- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Visa card
- A statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required.
- A copy of your primary insurance policy's Declarations Page to confirm your deductible. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Please Note: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days* of the date of theft or damage, submit the claim form with available documentation.

For faster filing, or to learn more about Auto Rental CDW, visit www.visa.com/eclaims

Do I have to do anything else?

Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

* Not applicable to residents of certain states.

Additional Provisions for Auto Rental CDW

You must make every effort that would be made by a reasonable and prudent person to protect the rental vehicle from theft or damage. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the incident/occurrence. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of the incident/occurrence.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefits have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VARCDW – 2013 (Stand 04/14)

ARCDW-O

Roadside assistance

As a UBS Preferred Visa Signature credit cardholder on the road you have access to Roadside Assistance which entitles you to a range of roadside services and towing benefits. Please take the time to read the following in order to familiarize yourself with your benefits.

If you are ever stranded away from home with a roadside emergency such as a flat tire, dead battery or mechanical breakdown, help is available by calling 1-800-762-1000, toll-free, 24 hours a day, 365 days a year.

Who is covered?

Roadside Assistance covers you (the cardholder) driving any vehicle owned, leased or furnished to you with permission of the owner while traveling more than 50 miles away from home.

What types of vehicles are covered?

This service provides coverage for all self-propelled, four wheel

vehicles designed, licensed and used for private on-road transportation, with trucks limited to a carrying capacity of up to 2,000 pounds, subject to the guidelines section. Commercial vehicles are not eligible for coverage.

What is covered?

Coverage is provided for road service disablements such as flat tires, dead batteries, running out of gas, or lockouts. You are covered up to a maximum of \$50 per event, for up to four service events per year. Service will be provided for one disablement for the same cause during any consecutive 7-day period. Coverage is provided while traveling in the U.S. and Canada and includes:

- Battery Boost – If your vehicle won't start due to a dead or weak battery.
- Flat Tire Service – If you have a flat tire, we'll install your inflated spare.
- Fuel Delivery – If you run out of gas, an emergency supply will be delivered to you. The cost of fuel is covered up to 2 gallons.
- 24 Hour Towing Assistance – In the event of a vehicle breakdown that requires a tow, a call to the toll-free assistance line will put you in contact with a customer service representative who can contact one of more than 25,000, 24-hour preferred service providers across the U.S. and Canada and arrange to transport the vehicle to the nearest repair facility or location of the motorist's choice. Services will be covered up to \$50 per event.
- 24 Hour Lockout Assistance – Should you accidentally lock yourself out of your car, a qualified locksmith will be dispatched to remedy the situation. Proper identification is required at the time of service. Members are covered for locksmith services up to \$50 per event. (Replacement key costs are the responsibility of the cardholder.)

What information will be required?

When calling for service, please be prepared to provide the customer service representative with the following information:

- Your name and address
- VIN (vehicle identification number) OR make, model, and year of vehicle
- Vehicle location (must be in excess of 50 miles from your primary residence)
- Phone number where the cardholder can be reached

"Sign and Drive" Service

In most instances, services will require no cash outlay (up to the covered limit). You simply sign the provider's service acknowledgement and can be on your way. Excess charges (if any) can be applied to your card or other payment choice.

All services are provided by and/or through Cross Country Motor Club, Inc., Medford, MA 02155, except in Alaska, California, Hawaii, Oregon, Wisconsin and Wyoming where services are provided by and/or through Cross Country Motor Club of California, Inc., Thousand Oaks, CA 91360.

The benefits summarized above do not apply to cardholders whose accounts have been suspended or canceled. The roadside benefits are provided to eligible cardholders on a complimentary basis. For the terms that apply to the program, and the state provisions, please see the following website: www.crosscountry-auto.com/assist24-terms. In the event your financial institution elects to modify or cancel this benefit, you will be provided with thirty (30) days advance written notice.

FORM#AST24 (04/10)

Private aviation (NetJets®)

NetJets benefits

As a UBS Preferred Visa Signature credit cardholder (Cardholder), you are eligible to receive benefits from NetJets—arranged for you by UBS Bank USA. The benefits in this offer cannot be combined with any other NetJets promotional offers.

Terms and conditions of NetJets programs are contained in the NetJets contract documents which you will be required to execute prior to becoming a NetJets Owner.

Cardholders have the option of paying for their Marquis Jet Card® using their UBS Preferred Visa Signature credit card, check or wire transfer.

All payments subject to credit availability.

Aviation Consultation:

- Complimentary private aviation consultations are available to Cardholders upon request and can be arranged by calling NetJets at 866-538-6993. Consultations will provide Cardholders with a “Needs Analysis” in order to recommend solutions based upon the particular needs of the Cardholder.
- Complimentary Flight Hour: With your first 25-hour Marquis Jet Card, you receive one additional flight hour on the same aircraft type purchased, so you effectively get 26 hours of flight time while paying for 25.
- Simultaneous Usage & Guaranteed Upgrades
- During the first year after closing on a NetJets Share™ or NetJets Lease™, you will be guaranteed access to two aircraft at the same time, up to three occurrences, and you will have guaranteed aircraft upgrades to the next largest aircraft up to three times.
- NetJets Flight Time
- Redeem your UBS Preferred Visa Signature points for flight time on NetJets. Redeem for as much as you need, subject to a required minimum redemption.

To learn more about these offers or to speak to a NetJets Sales Executive: Call 866-538-6993

Terms and Conditions for NetJets

- Complimentary Flight Hour for 25-Hour Marquis Jet Card Purchase-Offer is valid for any Cardholder with the purchase of their first Marquis Jet Card, provided the purchase is completed prior to 5/1/2016. The complimentary flight hour will only apply to the same aircraft purchased by the Cardholder. This complimentary flight hour promotion will be offered to a Cardholder who is new to the NetJets/Marquis Jet Card Program and calls NetJets at 866-538-6993.

All standard terms and conditions of the NetJets Program Agreements will be extended to the additional complimentary hour, and such complimentary hour will become part of the Cardholder’s Marquis Jet Card. Additional fees and charges apply, including an hourly fuel surcharge and certain incidentals. Complimentary flight hour is a one-time offer not combinable with any other offer not combinable with any other offer and has no cash value.

- Guaranteed One-Way Upgrades and Multiple Use Days for NetJets Share or NetJets Lease Purchase – Offer is valid for NetJets Share and NetJets Leases purchased through 5/1/2016. During the first year of your contract, NetJets will (i) grant you three

guaranteed one way segment upgrades to an aircraft of NetJets choosing in the next larger cabin class, and (ii) three days of guaranteed simultaneous aircraft usage to two aircraft. Promotion will be offered to any UBS Preferred Visa Signature Cardholder. These offers are not combinable with any other offer and have no cash value. Terms and Conditions apply, including (i) any upgrades will be at the applicable interchange rate, which is a multiplier that adjusts the total hours billed based on the differences in cabin size of the aircraft, and (ii) neither upgrades nor multiple usage is available on (a) Peak Period Days, or (b) trips originating and terminating outside the continental US. For a list of currently identified Peak Period Days, please contact a NetJets Sales Executive at 866-538-6993. All dates are subject to change. All NetJets program purchases are subject to the terms and conditions of the NetJets Program.

- **Flight Hour Redemption** – UBS Preferred Visa Signature Cardholders may redeem their *My Choice Rewards* Program points for NetJets flight hours by calling UBS Client Services at 1-800-762-1000. A minimum redemption applies for redemptions of points for NetJets flight hours: a one (1) hour minimum applies for current NetJets owners, and a two (2) hour minimum applies for all other redemptions. If the redemption is insufficient to cover actual flight activity, NetJets may choose to offer to bill you at the applicable hourly Marquis Jet Card Rate for such excess flight hours.

All aircraft offered by NetJets in the United States for fractional sale, lease, or use under the Marquis Jet Card program are managed and operated by NetJets Aviation, Inc., a wholly owned subsidiary of NetJets Inc. NetJets, ExecutiveJet, and the Marquis Jet Card are registered Service Marks.

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Lounge Club™

Renewal terms and conditions are at the discretion of the UBS Card Program and Lounge Club. You must enroll in the program by visiting www.ubs.com/loungeclubcard and completing the Lounge Club enrollment form. Please allow 10-14 days for receipt of membership materials. Present your personalized Lounge Club membership card to a participating lounge at the time of visit. Admittance to participating lounges will not be allowed without presenting a physical Lounge Club membership card. Your lounge visits are complimentary. Members agree to abide by the "Conditions of Use" published in the website at www.loungeclub.com. Participating lounges are also located on same site.

Any Airport Club Program

As a UBS Preferred Visa Signature credit cardholder (Cardholder), you may be eligible for annual statement credit to be applied to the fee you pay for an airport lounge membership, depending on your total spending on your UBS Preferred Visa Signature credit card (Card).

What is the amount of the credit?

You are eligible for a statement credit of (a) 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 (b) 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. The credit will be no greater than the amount of the airport lounge membership. Total spending includes all Cards associated with the same card account, and each card account is eligible for only one credit regardless of the number of Cards.

How do I get the credit?

To request a credit, call UBS Preferred Concierge at 877-375-1168, option #2. Please be prepared to supply the name of the airport lounge program and your membership number, the amount of the membership fee you paid, and the date it posted to your Card. You may also request a credit via www.ubs.com/airportclubcredit. Processing may take up to one statement cycle.

Are there any limitations?

To be eligible for the credit, you must pay the fee for the airport lounge membership using your Card. 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. Total spending is defined as net purchases (after any returns and adjustments), and excludes cash advances, cash advances repaid with Visa Cash Connect, and balance transfers. Your Card must be open and in good standing at the time you claim and receive the credit.

Emergency evacuation and transportation/repatriation of remains coverage

What are these benefits?

Emergency Evacuation and Transportation/Repatriation of Remains Coverage provides reimbursement for expenses not paid by other coverage if you require Emergency Evacuation and Transportation or Repatriation of Remains while on a Trip purchased entirely with your UBS Preferred Visa Signature credit card.

Emergency Evacuation and Transportation benefit limit: up to one hundred thousand dollars (\$100,000.00)

Repatriation of Remains benefit limit: up to one thousand dollars (\$1,000.00)

Please Note: These benefits are supplemental to and excess of any valid and collectible insurance or other reimbursement. Note that coverage is secondary to any existing health and/or dental coverage the Eligible Person may have, including workers compensation and disability benefits whether or not provided by law.

Who is eligible for these benefits?

You and your Immediate Family Members are eligible if you are the valid cardholder of an eligible, U.S. issued UBS Preferred Visa Signature credit card and charge your Trip using the card.

What is the Emergency Evacuation benefit?

When you charge a Trip via a Common Carrier—the duration of which is not less than five (5) days and does not exceed sixty (60) days and is in excess of one hundred (100) miles* from your Residence—with your eligible Visa card, you will be reimbursed for covered expenses not paid or payable by your medical insurance or other reimbursement if any injury or illness occurring during your Trip results in a necessary Emergency Evacuation, subject to the maximum benefit limit.

Emergency Evacuation means:

- a) Your medical condition warrants immediate transportation from the place where you are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; or
- b) After treatment at a local Hospital, your medical condition warrants transportation to your Residence for further medical treatment or recovery; or
- c) Both (a) and (b) above

The evacuation must be pre-approved by the Benefit Administrator in consultation with a legally licensed Physician who certifies that the severity of the injury or sickness warrants Emergency Evacuation. The Benefit Administrator must also make the actual medical transportation arrangements.

What is covered by the Emergency Evacuation benefit?

Covered expenses include those for transportation, medical services, and medical supplies needed to facilitate your Emergency Evacuation. All transportation arrangements must be:

- (a) Recommended by the attending Physician;
- (b) Required by the standard regulations of the conveyance transporting you; and
- (c) Arranged and approved in advance by the Benefit Administrator

Transportation means any land, water, or air conveyance required to transport you during an Emergency Evacuation. Such transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

This benefit does not cover any expenses provided by another party at no cost to you or already included in the cost of the scheduled Trip on which the illness or injury occurs.

What is the Emergency Transportation benefit?

In the event you are hospitalized for more than eight (8) days, the Benefit Administrator can arrange for a relative or friend to visit your bedside by paying the cost of any economy-class round-trip ticket for that person. You are also eligible to receive reimbursement for the cost of an economy airfare ticket, if the original ticket(s) cannot be used, or to return an accompanying minor to his/her Residence, when applicable. In exchange for this service, the return tickets must be turned over to the Benefit Administrator whenever possible or the Benefit Administrator must be reimbursed the amount equivalent to the value of the unused ticket.

What is the Repatriation of Remains benefit?

In the event of your death during the course of the covered Trip, the Benefit Administrator will pay the reasonable covered expenses up to one thousand dollars (\$1,000.00) to return your body to your country of Residence.

These covered expenses include, but are not limited to, expenses for embalming, cremation, coffin, and transportation.

What is not covered?

These benefits do not cover any expense resulting from the following:

- Travel for the purpose of obtaining medical treatment
- Non-emergency services, supplies, or charges
- Services, supplies, or charges rendered by a member of your immediate family
- Care not medically necessary as determined by the Benefit Administrator

- Care rendered by other than Hospitals and Physicians
- Care which is experimental/investigative in nature
- Care for any illness or bodily injury that occurs in the course of employment if you are eligible for benefits or compensation in whole or in part, under the provisions of any legislation of any governmental unit (for example; worker's compensation coverage). This applies whether or not you claim or recover any benefits or compensation and whether or not you recover losses from a third party.
- Payments to the extent benefits are provided by any governmental agency or unit (except Medicare)
- Care for any illness or injury suffered due to:
 - Self-inflicted harm
 - Attempted suicide
 - Mental health issues
 - Alcoholism or substance abuse
 - War; military duty; civil disorder
 - Air travel except as a passenger on a licensed aircraft operated by an airline or air charter company
 - Routine physical examinations
 - Hearing aids; eyeglasses or contact lenses
 - Routine dental care, including dentures and false teeth
 - Hernia, unless it results from a covered accident
 - Elective abortion
 - Participation in or attempt at a felonious act
 - Skydiving, scuba, skin, or deep sea diving
 - Hang gliding, parachuting, rock climbing and contests of speed
 - Care received for which you would have no legal obligation to pay
 - Care received in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Yemen, Vietnam and any other country which may be determined by the U.S. Government from time to time to be unsafe for travel

Definitions

Common Carrier means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.

Hospital means a facility that holds a valid license if required by the law; operates primarily for the care and treatment of sick or injured persons as inpatients; has a staff of one or more Physicians available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty or on call; has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home or convalescent home for the aged, or similar institution.

Immediate Family Member means your spouse or legally dependent children under age eighteen (18) [twenty-five (25) if enrolled as a full-time student at an accredited institution]

Physician means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be yourself or a family member.

Residence means your home address as listed in your card issuer's file or address reflected on your billing statement. The home address from the card issuer's records will take precedence over billing statement address in determining the eligibility of coverage.

Trip means arrangements that are made by a commercial licensed travel establishment consisting of travel agencies and/or Common Carrier organizations, for which the expense has been charged to your eligible Visa card, and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration.

Filing an Emergency Evacuation and Transportation/Repatriation of Remains Coverage Claim

How do I file a claim?

1. If you have an accident, illness or other type of eligible loss covered under this benefit, immediately call the Benefit Administrator at 1-800-508-1276, or call collect outside the U.S. at 804-673-6498. The Benefit Administrator will answer your questions and send you a claim form.
2. Return the completed claim form and requested documentation within 180 days of the date of the event to this address:

Card Benefit Services
P.O. Box 72034
Richmond, VA 23255

What documents do I need to submit with my claim?

For Emergency Evacuation and Transportation:

- The completed, signed claim form
- A copy of your receipt, showing that the Trip was charged and paid for with your eligible Visa card
- A statement from your insurance carrier (and/or your employer, or employer's insurance carrier) or other reimbursement showing any amounts they may have paid toward the costs claimed. Or, if you have no other applicable insurance or reimbursement, please provide a notarized statement to that effect.
- Copy of medical bills
- Copy of transportation, medical services, and medical supply bills incurred in connection with the Emergency Evacuation
- Copy of Physician's statement describing the need for Emergency Evacuation
- Copy of the original unused return tickets or statement indicating the value of the original unused return tickets
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

For Repatriation of Remains:

- The completed, signed claim form
- A copy of your receipt, as proof that the Trip was charged and paid for with your eligible Visa card
- Copy of death certificate
- Receipts for embalming, cremation, coffin, and transportation
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

* Under New York laws, when a cardholder's mailing address is in the State of New York, the requirement that you must be one hundred (100) or more miles from your Residence does not apply.

Additional Provisions for Emergency Evacuation and Transportation/Repatriation of Remains Coverage

You shall use due diligence and do all things reasonable to avoid or diminish any injury or illness for which coverage is provided under

this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this coverage. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

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FORM #VEVAC – 2013 (04/14) EE-O

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