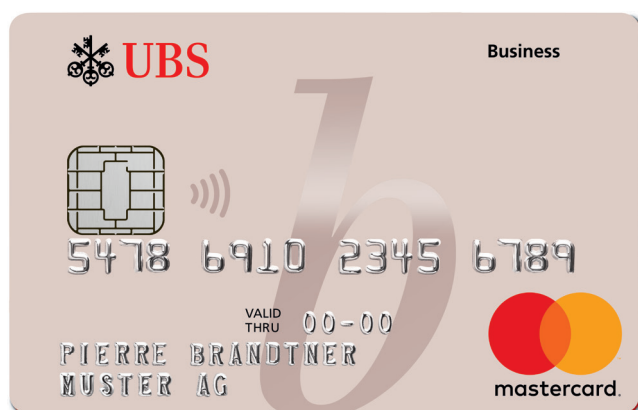


Time for business

The **UBS Business Card** is the ideal card for SMEs

For SMEs that want to do business to the max while keeping their administrative effort to a minimum, the UBS Business Card is the ideal credit card. It simplifies expense management, increases transparency, and on request can also provide additional protection during business trips.



Straightforward expense management

The UBS Business Card helps you simplify your company's expense management. Cash payments or expense advances for employees are now a thing of the past. Online portals for cardholders and companies give you a complete overview of your staff's expenses at all times. There are also needs-oriented settlement methods and an attractive bonus system. As a business owner, you also benefit from enhanced transparency of your private and business expenses when you use the UBS Business Card in addition to your private credit card.

Basic benefits

Main account/limits

The UBS Business Card credit card account is issued in your company's name. The main account limit represents the maximum amount that can be charged to all cards in aggregate during a given billing cycle. You can set an individual limit for each card; the cardholder can spend up to this maximum – provided that the limit on the main account has not been reached.

Cash withdrawals

Each UBS Business Card has an individual PIN code, and for each card you can determine whether cash withdrawals are allowed.

Contactless payment

Contactless payment makes searching for small change a thing of the past. It's simple, practical and fast. For small amounts, all you need to do is hold the card briefly against the card reader and your payment is made. For larger amounts, you will automatically be asked for your PIN code for your security.

Billing

When it comes to paying your credit card bill, you have the choice of a monthly collective invoice or individual invoices. If you opt for a collective invoice your firm will receive individual statements for each credit card containing detailed transaction data, and can settle these directly. If cardholders in your company claim their expenses internally, we can provide individual invoices for each of them. In this case, the individual employees are responsible for ensuring that their credit card bills are settled in good time.

Payment terms

Payment is due 25 days from the invoice date. You choose whether to pay by direct debit (LSV*) or pay-in slip (BESR).

Optimal security

The very latest in chip technology and a state-of-the-art early warning system for suspicious transactions offer you optimal security when paying. We also support the «3-D Secure» international safety standard, which gives you added protection against unauthorized intrusions by using a password check when shopping online.

Assistance in emergencies

We are there for you around the clock, 365 days a year, whenever you have questions, in emergencies or if you require card blocking.

Additional benefits

Transaction volume bonus system

Your company receives an annual bonus. For every CHF 10,000 in aggregate transactions charged on your cards, you receive CHF 70, potentially saving you the annual card fees.

Online portals for cardholders and companies

The UBS Cards Online portal provides cardholders with a detailed overview of their expense transactions, including any remaining credit, anytime, anywhere. The UBS Commercial Cards Online portal allows you to access all credit card transactions executed by your employees, carry out evaluations, check available main account and credit card limits as well as order additional services.

Printing of company name

Besides the cardholder's name, you can also have your company name printed on the UBS Business Card, at no extra charge.

Discounts on car rental

Our partner Europcar provides discounts of 15% on its standard car rental rates.

Insurance benefits

The UBS Business Card is cost-effective. Although it doesn't include insurance benefits, an insurance package can be concluded if needed.

UBS Basic Insurance Plus insurance package

(optional, with an extra fee)

If you opt for the UBS Basic Insurance Plus insurance package and the cardholder pays at least 50% of the travel costs and the rental of the vehicle with the UBS Business Card, they can claim the following insurance benefits anywhere in the world:

Max. coverage amounts

Travel and aviation accident	
– Death/disability	CHF 300,000
– Transport and rescue costs	CHF 60,000
.....	
Delayed departure (min. 4 hrs.)	CHF 50 per hour, up to a maximum of CHF 500 per event
.....	
Loss or late arrival of luggage	
– Luggage	up to CHF 1,000
– Laptop	up to CHF 1,500
.....	
Document replacement	up to CHF 1,500
.....	
Legal fees and court costs	up to CHF 2,500

Insurance cover

Insurance covers the holder of a UBS Business Card and no more than two persons (business partners, clients, guests, etc.) traveling with them.

Your benefits with the UBS Business Card

- The UBS Business Card helps you keep your expense management under control – simply and conveniently.
- The flexible billing options allow you to maintain a complete overview of your employees' expenses at all times.
- You benefit from the very reasonable exchange rate conversion.
- You can use the attractive spending bonus system to save on the annual card fee.
- For business owners: clear differentiation between personal and business expenses (when using an additional personal credit card).
- 24/7 customer service for all cardholders in case of questions, in emergencies and for card blocking.

Overview of prices and benefits

Prices	
Main account maintenance	free of charge (only one main account can be opened per company)
UBS Business Card	
– in the first year	free of charge
– in each subsequent year (price per year)	CHF 70
Replacement card	CHF 20
UBS Basic Insurance Plus (optional/price per year)	CHF 25
PIN	free of charge
Extra information embossed on card (company name)	free of charge
Cash withdrawals at ATMs and over-the-counter worldwide	4% of the amount, at least CHF 10 per withdrawal
Lottery (except Swisslos/Loterie Romande), betting and casino transactions (gambling)	4%, maximum CHF 100 per transaction
Currency conversions for transactions in foreign currencies	UBS foreign exchange sell rate ¹ or card organization rate ² plus 1.5% processing surcharge
CHF transactions abroad	1.5% processing surcharge
Interest charged on outstanding balances	15% APR
Reminder fees	CHF 30 to CHF 60
Passed-on third-party charges	Any third-party charges (e.g. postage, post office deposit fees, courier fees for international card delivery, etc.) may be passed on. For detailed information on costs, please contact customer service.

Benefits	
Minimum limit per card	CHF 2000
Maximum number of cards per main account	unlimited
Contactless payments	yes
Transaction volume bonus system	Per CHF 10,000 in transaction volume per year (excluding fees and cash withdrawals), you receive a credit of CHF 70, capped at the amount of total annual card fees.
Discounts on Europcar standard car rental rates	15%
Cards Online Services	
– UBS Cards Online portal for cardholders	free of charge
– UBS Commercial Cards Online portal for the company	– one-time activation fee of CHF 50 – one-time card fee per issued Access Card of CHF 50
Flexible billing	– collective invoice with individual statements – individual invoices
Payment processing	– direct debit (LSV*) – pay-in slip (BESR)
Billing	monthly
Payment due date	25 days from the invoice date
24-hour customer service / card blocking	+41 44 828 37 37
24-hour assistance (help with emergencies abroad)	+41 44 283 35 80

¹ The exchange rate normally contains a surcharge that is added to the market rate given by the counterparty (including UBS Investment Bank). The maximum surcharge applied per foreign exchange transaction can be found on ubs.com or requested from our customer service team.




² The exchange rate normally contains a surcharge that is added to the market rate given by the counterparty.

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