

Optimizing your expenses

With a **UBS Visa Corporate Card**, managing your company's expenses is simple

The UBS Visa Corporate Card simplifies expenses management in your company, enhances transparency, and offers customized security during business trips. We recommend the UBS Visa Corporate Card for large and medium-sized companies that require a large number of credit cards or credit cards in foreign currencies (EUR/USD).



Convincing benefits

With a UBS Visa Corporate Card, you can make managing your company's expenses as simple as possible. Cash payments and expense advances are a thing of the past, and you spend less time dealing with expense forms. If your company works with a Management Information System (MIS), we can provide you with the latest data on a daily basis, ensuring you always maintain a full overview of your employees' expenses.

Basic benefits

Main account/limits

The UBS Visa Corporate Card credit card account (CHF/EUR/USD) 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. Individual limits can be set for each card, defining the maximum amount a particular cardholder can spend.

Cash withdrawals

Each UBS Visa Corporate Cards has an individual PIN, 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

Bonus program

Your company receives an annual bonus. As of an annual turnover of 12,000 francs (10,000 euros/ 12,000 US dollars), excluding fees and cash withdrawals, you'll get 0.75% credited up to a maximum of the total of all annual card fees and main account fees paid.

Buyer's Card

You can also request UBS Visa Buyer's Cards to add to your UBS Visa Corporate Card main account. These cards may only be used for distance payments, i.e. for purchasing goods or services by telephone, Internet or regular mail. The card is not issued in a specific name, allowing it to be used by multiple employees specially authorized by the company (e.g. for a particular department's materials purchasing). The card number can be given to suppliers for reference and future use.

Online portals for companies and cardholders

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 Visa Corporate Card, at no extra charge.

Company logo (monochrome)

Turn your UBS Visa Corporate Card into a business card by having your company logo printed on it.

Discounts on car rental

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

Central business travel management

In collaboration with AirPlus, you can manage and pay for plane tickets, train tickets, car rentals, hotels and other purchases made from a travel agent via a convenient, central AirPlus Company Account. All booking data is bundled on one account and can be consulted online. The statements show the consolidated travel-related expenses and additional customized details, providing you with a valuable management information tool. This ensures you have an overview of all your employees' travel expenses at all times. You can also use this information as a basis for negotiating with your travel partners. The AirPlus Company Account is the ideal complement to your UBS Visa Corporate Card.

Exclusive Priority Pass (available only with Gold cards)

Available on request to complement your UBS Visa Corporate Card Gold, the free Priority Pass grants you access to more than 1000 airport lounges across the world. These are an ideal place to relax and enjoy something to eat and drink between flights, or if your flight is delayed. The first four visits each year are free of charge; any subsequent visits will be charged to your UBS Visa Corporate Card Gold.

Insurance benefits

Every cardholder who pays for a trip using the UBS Visa Corporate Card is automatically insured. The insurance benefits also apply if the holder of a UBS Visa Corporate Card pays for the journey with a UBS Visa Buyer's card or through the AirPlus Company Account. In this case, the scope and amount of the benefits depend on which insurance (basic or supplementary) has been concluded and on whether the cardholder has a Classic or Gold Card.

Insurance cover

Insurance covers the holder of a UBS Visa Corporate Card and no more than three persons (business partners, clients, guests, etc.) traveling with them. The insurance cover is available under basic and supplementary insurance.

Basic insurance

If the cardholder pays at least half the travel costs or the rental of the vehicle with the UBS Visa Corporate Card, they benefit from basic insurance, with the following benefits anywhere in the world:

Max. coverage amounts	Classic Card	Gold Card
Travel and aviation accident		
– Death/disability	CHF 300,000	CHF 600,000
– Transport and rescue costs	CHF 60,000	CHF 60,000
Travel delays (min. 4 hrs.)	CHF 500	CHF 500
Loss or delayed arrival of luggage	CHF 1,000	CHF 1,500
Loss of cash (theft)	–	CHF 1,000
Document replacement	CHF 1,000	CHF 1,000
Costs for lawyer and court (travel)	CHF 2,500	CHF 2,500
Corporate Liability Waiver (CLW)	CHF 25,000	CHF 25,000
Cancellation costs	–	CHF 2,000
Costs of medical treatment abroad	–	CHF 100,000
Travel third-party liability	–	CHF 1 million
SOS Assistance Service	Advice and/or assistance in emergencies	Advice and/or assistance in emergencies

Corporate Liability Waiver (CLW)

The UBS Visa Corporate Card insures you against the misuse of a card by a cardholder.

UBS Business Traveler Plus supplementary insurance

(optional, with an extra fee)

If you and your employees travel abroad on business a lot, often hire vehicles and usually use your own car to travel to the airport, UBS Business Traveler Plus is the ideal complement to your UBS Credit Card. If you opt for this supplementary insurance and the cardholder pays at least 50% of the travel costs or the rental of the vehicle with the UBS Visa Corporate Card, they can make use of more comprehensive insurance cover, with higher insurance benefits, anywhere in the world:

Max. coverage amounts	Classic Card	Gold Card
Travel and aviation accident		
– Death/disability	CHF 600,000	CHF 900,000
– Transport and rescue costs	CHF 60,000	CHF 60,000
Travel delays (min. 4 hrs.)	CHF 1,000	CHF 1,000
Loss or delayed arrival of luggage	CHF 2,000	CHF 3,000
Loss of cash (theft)	CHF 1,000	CHF 2,000
Document replacement	CHF 2,000	CHF 2,000
Costs for lawyer and court (travel)	CHF 5,000	CHF 5,000
Corporate Liability Waiver (CLW)	CHF 25,000	CHF 25,000
Collision Damage Waiver (CDW)	CHF 10,000	CHF 10,000
Loss Damage Waiver (LDW)	CHF 10,000	CHF 10,000
Cancellation costs	CHF 2,000	CHF 4,000
Costs of medical treatment abroad	CHF 100,000	CHF 200,000
Travel third-party liability	–	CHF 1 million
SOS Assistance Service	Advice and/or assistance in emergencies	Advice and/or assistance in emergencies

Collision Damage Waiver (CDW)

The Collision Damage Waiver covers the deductible in the event of a rented vehicle being stolen or damaged.

Loss Damage Waiver (LDW)

The Loss Damage Waiver is a form of comprehensive accidental damage insurance covering damage to, or theft of, a rented vehicle and its becoming unusable. It also covers reimbursement for unused rental time, the cost of returning the rented vehicle and the costs of opening its doors and replacing the keys.

Airport Valet Parking

This is a service particularly valued by frequent flyers who drive to the airport. Rather than waste valuable time looking for a parking space, you simply leave your car in one of the parking spaces at the Europcar check-in and drop the keys off at the Valet Parking counter. You then pick them up there when you return. This service costs no more than the normal parking charges and your car even gets a free wash if it's parked there for more than 48 hours!

Your benefits with the UBS Visa Corporate Card

- Transparent expense management with all outlays billed in a single currency; foreign-currency cards denominated in EUR and USD also available.
- Preferred-rate processing fee on foreign currency conversion transactions.
- Attractive transaction volume bonus system allowing you to recoup annual card fees and main account fees paid.
- Comprehensive insurance coverage for business travel.
- Supplemental insurance protection and enhanced benefits with the optional UBS Business Traveler Plus supplementary insurance.
- Buyer's card for cost transparency at the project and departmental level.

Overview of prices and benefits

Prices	Classic Card	Gold Card
Main account maintenance (per year)	CHF 100 / EUR 75 / USD 75	
UBS Visa Corporate Card		
– in the first year	free of charge	free of charge
– in each subsequent year (prices per year)	CHF 100/ EUR 75/ USD 75	CHF 200/ EUR 150/ USD 150
Replacement card	free of charge	
Basic insurance	included (see "Basic Insurance")	
UBS Business Traveler Plus supplementary insurance (optional / prices per year)	CHF 58 / EUR 46 / USD 58	
PIN	free of charge (not available for Buyer's Card)	
Extra information embossed on card (company name)	free of charge	
Company logo (for 10 or more cards)	CHF 500	
Cash withdrawals at ATMs and over-the-counter worldwide	4% of the amount, at least CHF 10 / EUR 8 / USD 10 per withdrawal	
Lottery (except Swisslos/Loterie Romande), betting and casino transactions (gambling)	4%, maximum CHF/EUR/USD 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.	

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Benefits	Classic Card	Gold Card
Minimum limit per card	CHF 2,000/ EUR 3,000/ USD 4,000	CHF 10,000/ EUR 6,000/ USD 8,000
	Buyer's Card: CHF/EUR/USD 500	
Contactless payments	yes	
Transaction volume bonus program ³	As of an annual turnover of CHF 12,000 (EUR 10,000/USD 12,000), excluding fees and cash withdrawals, you'll get 0.75% credited up to a maximum of the total of all annual card fees and main account fees paid.	
Discounts on Europcar standard car rental rates	15%	15%
Priority Pass (incl. 4 free entries) from the fifth entry		free of charge EUR 22 per entry
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 / EUR 40 / USD 50 – one-time card fee per issued Access Card of CHF 50 / EUR 40 / USD 50	
Electronic data	You additionally receive all available invoice data electronically in raw/unformatted form to process on your own system (prices available upon request).	
Flexible billing	– collective invoice with individual statements – individual invoices – cost center billing	
Payment options	– direct debit (CHF/EUR) – pay-in slip (CHF/EUR/USD)	
Billing	monthly	
Payment due date	25 days from the invoice date	
Centralized travel booking	the solution for internationally active companies and businesses with a high travel volume	
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.

³ The payment of the bonus is a voluntary benefit for which there is no legal entitlement. In particular, the bonus payment is canceled if we do not have the necessary information regarding your bank details.

For all your questions

 ubs.com/corporatecard

 UBS Client Management Corporations 0844 853 004

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