



UBS Cash Rewards Visa Business card

Card benefits and
Cash Rewards
program details, terms
and conditions

UBS Cash
Rewards Visa
Business card

Visa Business
Benefits
Page 3

Air travel
Page 7

Insurance and
protections
Page 9

Rewards
Page 49

Account
features
Page 56

For questions, call us at 833-709-1790 or
visit ubs.com/mycardbenefits.

UBS Cash Rewards Visa Business card

Benefits and Cash Rewards program details, terms and conditions

Many of 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.

This guide to Benefits describes the benefits in effect as of October 1, 2023. These benefits are available when you use your card and supersede any prior benefits and descriptions you may have received earlier. Most benefits are underwritten by unaffiliated insurance companies who are solely responsible for the administration and claims. The Benefit Administrator provides services on behalf of the Provider. Please read and retain for your records.

Your eligibility is determined by the date your financial institution enrolled your account in the benefits.

UBS Bank USA and UBS FSI are subsidiaries of UBS AG. Business Services Account BSA is registered service mark of UBS FSI.

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 Cash Rewards Program (Program), these terms and conditions, or the relationship between you and us is subject to the Arbitration provision in your Card agreement.

The following terms and conditions apply to the Benefits provided by the UBS Cash Rewards Visa Business card.

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).

Visa Business Benefits

Visa Spend Clarity for Business.....	3
Visa Savings Edge	3
Visa Liability Waiver	4

Visa Spend Clarity for Business

UBS Visa Business credit cardholders have access to Visa Spend Clarity for Business, a service offered by Visa U.S.A. Inc. to eligible businesses and their authorized cardholders that hold an eligible Visa Business card and whose enrollment in the program is accepted by Visa. Visa Spend Clarity for Business makes it easier to manage your expenses. It lets you access your Visa Business card transactions via desktop browser or mobile app so you can track spending and stay on budget — at work or on the go.

- Access Visa Spend Clarity for Business via desktop or mobile app for your iOS or Android device
- Add notes to each transaction or attach documents like photos of your receipts
- Get transaction notifications with the mobile app so you can add notes or receipts after you make a purchase
- Customize transaction categories to track spending with ease
- Split transactions into multiple categories by dollar amount or percentage
- Run reports on demand or on a schedule to track and compare spending

It's easy to get started with Visa Spend Clarity for Business. All you need to do is:

1. Visit <https://register.businesssolutions.visa.com/UBS/vbr> to enroll your UBS Visa Business card
2. Log in or download the mobile app

Users of Visa Spend Clarity for Business are subject to the Visa Spend Clarity for Business Terms of Use. Visit <https://register.businesssolutions.visa.com/UBS/vbr> for more information.

Visa Savings Edge

Visa Savings Edge is a discount program offered by Visa U.S.A. Inc. to eligible businesses and their authorized cardholders that hold an eligible Visa Business card and whose enrollment in the program is accepted by Visa. Under the program, cardholders can receive discounts from participating merchants each time the cardholder uses an enrolled Visa Business card to make qualifying purchases of goods or services pursuant to an active discount offered by the merchant and that transaction is processed

or submitted through the Visa payment system (a “Qualifying Purchase”). Visa may modify, restrict, limit or change the program in any way and at any time. Visa reserves the right at any time to cancel the program. Visa also reserves the right to suspend or cancel any cardholder’s participation in the program. Enrolled cardholders will only receive discounts for qualifying purchases that are in full compliance with the terms of the applicable discount offer. Discount offers may be subject to additional terms and conditions. Discount offers may be removed from the program at any time and are subject to availability. Discount offers are also subject to any applicable law or regulation that may restrict or prohibit certain sales. Discounts will not appear on a cardholder’s receipt at the point of sale. Discounts are provided in the form of credits posted to the cardholder’s applicable Visa Business card account. Please visit www.visasavingsedge.com for complete details on the program, including the complete program terms and conditions.

Visa Liability Waiver

Visa Liability Waiver protects you against eligible losses that might be incurred through card misuse by a terminated eligible cardholder. The program waives certain eligible charges in the event that one of your eligible cardholders misuses Visa Commercial or Business card privileges.

Visa Liability Waiver Benefits:

- Extensive coverage up to \$100,000 per cardholder
- Automatic enrollment
- No deductible and no extra cost
- No maximum cap per company
- Coverage of cash advances, officers, and ghost accounts
- Simplified claim procedures

What charges are eligible for coverage?

Waivable Charges

Waivable charges are charges incurred by an eligible cardholder or other authorized person that:

- do not benefit the company directly or indirectly, or
- benefit the company directly or indirectly when the eligible cardholder was reimbursed by the company for those charges and failed to pay the financial institution; and
- are the responsibility of the company and/or eligible cardholder for payment to the financial institution.

Charges may be:

- billed up to 75 days before the Notification of Termination Date¹; or
- incurred but unbilled as of the Notification of Termination Date; or
- incurred up to 14 days after the Notification of Termination Date².

Cash Advances

- Prior to the Notification of Termination Date, cash advances are considered waivable charges as defined; or
- After the Notification of Termination Date, cash advances are considered waivable charges as defined and limited to \$300 per day or a maximum of \$1,000.

How to file a claim

Your company may request that UBS Bank U.S.A. waive liability for waivable charges when you meet all of the following requirements:

1. You terminate, voluntarily or involuntarily, a Visa Commercial or Business cardholder's employment.
2. You have one (1) or more valid Visa Commercial or Business card accounts in good standing.
3. You request the financial institution to cancel the account³ within two (2) business days of the Notification of Termination Date⁴.
4. You deliver to the employee or send by first-class mail or fax a written notice⁵ stating that the account has been canceled, and that the employee should immediately discontinue all use of the card, pay any outstanding amounts, and return the card to your company.
5. You complete the Company side of the Affidavit of Waiver claim form, have an authorized official of your company sign it, and return it within ninety (90) days of the employee's Notification of Termination Date to the financial institution. All claim documents must be filed with the program underwriter within one hundred eighty (180) days from the Notification of Termination Date.
6. You include the following documentation with the Affidavit of Waiver claim form when sending it to the financial institution:
 - Copy of the Eligible Cardholder Account Cancellation Notification Letter
 - Description of the waivable charges (e.g., a copy of the account statement with the waivable charges highlighted)

- Proof of reimbursement (e.g., expense reports or canceled checks) in cases where the employee was reimbursed by the company but failed to pay the financial institution⁶.
7. You give prompt written notice to the financial institution in cases where it invoices the eligible cardholder directly, if you know that an eligible cardholder is receiving reimbursement for charges but is not paying the financial institution for those charges.
 8. You remit to the financial institution any amounts recovered for waived charges from any source after filing an Affidavit of Waiver claim form and agree to assign any rights to collect such amounts from the employee to the program underwriter⁷.

¹ Notification of Termination Date means the date the cardholder gives to his/her employer or receives from his/her employer oral or written notice of immediate or pending termination, or the date the cardholder leaves his/her employer, whichever is earlier.

² Account must be canceled within two (2) business days following the Notification of Termination Date.

³ "Account Cancellation Request."

⁴ If the card is not canceled within two (2) business days, only charges billed for up to 75 days prior to the Notification of Termination Date will be eligible.

⁵ "Employee Account Cancellation Notification Letter."

⁶ For claims of this type over \$5,000.

⁷ Once a claim has been paid for a given person, no future claims will be considered.

Air Travel

Private aviation (NetJets®)..... 7

Private aviation (NetJets®)

NetJets benefits

As a UBS Cash Rewards Visa Business 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 or programs. All benefits are based on availability.

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 a NetJets Jet Card using their UBS Cash Rewards Visa Business card, check or wire transfer. All payments subject to credit availability.

As a UBS Cash Rewards Visa Business cardholder, you have access to your choice of either:

- One complimentary round-trip upgrade with the purchase of a 50-hour NetJets Share™ or NetJets Lease™, per year, based on availability; or
- Reduced pricing for all daily flight times at or above 2.5 hours AND guaranteed availability to an annual roundtrip upgrade, at interchange.
- Redeem your *My Choice Rewards* Points: Cardholders may redeem UBS *My Choice Rewards* points for Jet Card purchases and related expenses charged to a qualifying UBS credit card.

To learn more about these offers, please call 866-538-6993.

Terms and Conditions for NetJets

- **Upgrades for NetJets Share or NetJets Lease Purchase:** For each 50-hour NetJets Share or Lease purchased, Cardholder will receive one roundtrip complimentary upgrade to the next cabin class of jet per year. Complimentary upgrade is not available on NetJets Peak Period Days. Future NetJets Peak Period Days will be determined by NetJets, are subject to change, and will be made available upon request. This benefit does not include upgrades to the large or heavy cabin class and is restricted to NetJets' Collective Service Area. Current NetJets Share or NetJets Lease Owners are eligible to receive this benefit on their next purchase or renewal and cannot retroactively

be added to existing contracts. Offer is valid for NetJets Share and NetJets Leases purchased through 12/31/2024. These offers are not combinable with any other offers or incentives and have no cash value. All NetJets program purchases are subject to the terms and conditions of the NetJets Program.

- **Redeem your *My Choice Rewards* Points:**
To redeem points for a NetJets charge, Cardholder should call their UBS Concierge or UBS Rewards Center after a NetJets charge has posted to the Cardholders credit card and request to redeem points for that charge. Once a point redemption is complete; a statement credit will be issued by UBS to partially or fully offset the charge.

All aircraft offered by NetJets® in the United States for fractional sale, lease, or use under the NetJets Card® and Private Jet Travel Card® programs are managed and operated by NetJets Aviation, Inc. Executive Jet Management, Inc. provides aircraft management services for customers that have their own aircraft, as well as charter air transportation services using select aircraft from its managed fleet. Both of these U.S. operating companies are wholly owned subsidiaries of NetJets Inc. The NetJets Europe programs is a joint venture entered into between NetJets Inc. and its partners in those regions. NetJets, ExecutiveJet, Executive Jet Management, and the NetJets Card are registered Service Marks.

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Insurance and protection benefits

Auto Rental Collision Damage Waiver	9
Baggage delay reimbursement	16
Dovly Uplift™	20
ID Navigator Powered by NortonLifeLock	21
Lost luggage reimbursement.....	22
Purchase Security/Extended Protection	27
Return Protection.....	36
Travel Accident Insurance.....	40
Travel and emergency assistance services.....	46

Auto Rental Collision Damage Waiver

What is this benefit?

Auto Rental Collision Damage Waiver reimburses You for damages caused by theft or collision up to the Actual Cash Value of most rented cars. Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your rented vehicle, damage to any other driver's car or the injury of anyone or anything is not covered. Rental periods of thirty-one (31) consecutive days are covered. (Longer rental periods, however, are **not** covered.)

You are eligible if Your name is embossed on an eligible UBS Cash Rewards Visa Business card issued in the United States or if You are authorized by Your company to rent an eligible vehicle using the company's eligible Account, as long the rental is purchased entirely with the Account. Only You, as the primary renter of the vehicle, and any additional drivers permitted by the Rental Car Agreement are covered.

How Auto Rental Collision Damage Waiver works with other insurance

Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees and reasonable and customary towing charges, due to a covered theft or damage to the nearest qualified repair facility.

If the Rental Vehicle is for commercial and/or business purposes, Auto Rental Collision Damage Waiver benefit acts as primary coverage, and You may be reimbursed for up to the actual cash value of the vehicle.

If the rental vehicle is for personal reasons, this benefit is secondary coverage, supplemental to Your

personal automobile insurance, meaning You may only be reimbursed for the amount of Your personal insurance deductible or other charges, including valid administrative and loss-of-use charges not covered under Your personal insurance policy. If You are renting outside Your country or residence, or if You do not have automobile insurance, Auto Rental Collision Damage Waiver acts as primary coverage.

How to use Auto Rental Collision Damage Waiver

1. Use Your card to initiate and complete Your entire car rental transaction.
2. Review the auto rental agreement and decline the rental company's collision damage waiver (CDW/LDW) option, or a similar provision, **as accepting this coverage will cancel out Your benefit.** If the rental company insists that You purchase their insurance or collision damage waiver, **call the Benefit Administrator for assistance at 1-800-397-9010. Outside the United States, call collect at 1-303-967-1093.**

Before You leave the lot, be sure to check the car for any prior damage.

This benefit is in effect during the time the rental car is in Your (or an authorized driver's) control, and it terminates when the rental company reassumes control of their vehicle.

This benefit is available in the United States and most foreign countries **(with the exception of Israel, Jamaica, the Republic of Ireland or Northern Ireland)**. However, this benefit is not available where precluded by law, or where it's in violation of the territory terms of the auto rental agreement, or when prohibited by individual merchants. **Because regulations vary outside the United States, check with Your auto rental company and the Benefit Administrator before You travel, to be sure that Auto Rental Collision Damage Waiver will apply.**

Vehicles *not* covered

Certain vehicles are ***not*** covered by this benefit, they consist of expensive, exotic, and antique cars; cargo vans; certain vans; vehicles with an open cargo bed; trucks; motorcycles; mopeds; motorbikes; limousines; and recreational vehicles.

Examples of expensive or exotic cars are the Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla. However, selected models of Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover ***are*** covered.

An antique car is defined as one that is over twenty (20) years old, or one that has not been manufactured for ten (10) years or more.

Vans are not covered. But those designed as small-group transportation vehicles (seating up to nine [9] people, including the driver) *are* covered.

If You have questions about a specific vehicle's coverage or organization where the vehicle is being reserved, call the Benefit Administrator at 1-800-397-9010 or call collect outside the United States at 1-303-967-1093.

Related instances & losses *not* covered

- Any obligation You assume under any agreement (other than the deductible on 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
- The 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 thirty-one (31) consecutive days

- 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 the damage or theft occurs (for example, leaving the car running and unattended)
- Theft or damage reported more than forty-five (45) days* after 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 after the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland
- Losses caused by or resulting from a Cyber Incident

***Not applicable to residents in certain states**

Filing a claim

It is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an accident, or Your Rental Vehicle has been stolen, immediately call the Benefit Administrator at **1-800-397-9010** to report the incident, regardless of whether Your liability has been established. Outside the United States, call collect at **1-303-967-1093**.

You should report the 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 containing charges that would not have been included, if notification occurred before the expenses were incurred. Thus, it's in Your best interest to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.

What You must submit to file a claim

At the time of the theft or damage, or when You return the Rental Vehicle, ask Your car rental company for the following documents:

- A copy of the accident report form
- A copy of the initial and final auto rental agreements (front and back)
- A copy of the repair estimate and itemized repair bill

- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable
- A copy of the demand letter which indicates the costs You are responsible for and any amounts that have been paid toward the claim.

Submit all of the above documents from the rental company, along with the following documents, to the Benefit Administrator:

- The completed and signed Auto Rental Collision Damage Waiver claim form (Important: This must be postmarked within ninety (90) days* of the theft or damage date, even if all other required documentation is not yet available – **or Your claim may be denied**).
- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the entire rental transaction was made on Your eligible Account.
- If the rental was for personal use, 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 statement of no insurance or reimbursement is required.
- If the rental was for personal use, a copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible (This means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles).
- Any other documentation required by the Benefit Administrator to substantiate the claim.

Finally, please note that all remaining documents must be postmarked within three hundred and sixty-five (365) days* of the theft or damage date **or Your claim may be denied**.

***Not applicable to residents of certain states.**

For faster filing, or to learn more about Auto Rental Collision Damage Waiver, visit www.eclaimsline.com

Finalizing Your claim

Your claim will typically be finalized within fifteen (15) days, after the Benefit Administrator has received all the documentation needed to substantiate Your claim.

Transference of claims

Once Your claim has been paid, all Your rights and remedies against any party in regard to 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.

Definitions

Account means Your credit or debit card Accounts.

Actual Cash Value means the amount a Rental Vehicle is determined to be worth based on its market value, age and condition at the time of loss.

Computer Programs means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

Cyber Incident means any of the following acts: unauthorized access to or use of Your Digital Data or Rental Vehicle; alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or Rental Vehicle; transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Rental Vehicle; restriction or inhibition of access to or directed against Your Digital Data or Rental Vehicle; computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Rental Vehicle during the manufacturing process, upgrade process, or normal maintenance

Digital Data means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Rental Vehicle to store information, process information, and transmit information over the Internet.

Eligible Person means a cardholder who pays for their auto rental by using their eligible Account.

Rental Car Agreement means the entire contract an eligible renter receives when renting a Rental Vehicle from a rental car agency which describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the contract.

Rental Vehicle means a land motor vehicle with four or more wheels as described in the participating organization's disclosure statement which the eligible renter has rented for the period of time shown on the Rental Car Agreement and does not have a manufacturer's suggested retail price exceeding the amount shown on the participating organization's disclosure statement.

You or Your means an Eligible Person who uses their eligible card to initiate and complete the rental car transaction.

Additional provisions for Auto Rental Collision Damage Waiver

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- 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 benefit may be cancelled. 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. 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 the Guide to Benefits 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, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.

- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- 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 the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #BCDW01 – 2021 (04/21)

ARCDW-SB

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-397-9010, or call collect outside the U.S. at 1-303-967-1093.

Baggage delay reimbursement

Reimbursement Level:

Up to \$100 per day for a maximum of 3 days

Baggage Delay Reimbursement can provide reimbursement for essential items You may need while on a Covered Trip and at a destination other than Your location of permanent residence. The maximum benefit is one hundred dollars (\$100.00) per day up to a maximum of three (3) days or a total of three hundred dollars (\$300.00). These maximums apply to You and to each of Your Immediate Family Member whose ticket was purchased with Your covered UBS Cash Rewards Visa Business card Account and/or rewards program associated with Your covered Account.

When does it apply?

The Baggage Delay Reimbursement benefit applies if Your Checked Baggage and the personal property contained therein is delayed or misdirected by the Common Carrier for more than four (4) hours from the time You have arrived at the destination printed on Your ticket. To be eligible for this coverage, You need to purchase either a portion or the entire cost

of the Covered Trip with Your covered Account and/or rewards program associated with Your covered Account.

You are eligible for this benefit if You are a cardholder of covered card issued in the United States.

This benefit is supplemental to and excess of any valid and collectible insurance or other reimbursement. This benefit will reimburse the excess amount once all other reimbursement has been exhausted up to the limit of liability.

What items are *not* covered?

- Business Items, cellular telephones, or art objects
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs
- Items not contained in delayed Checked Baggage
- Loss resulting from abuse, fraud, or hostilities of any kind (including but not limited to, war, invasion, rebellion, or insurrection)
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials
- Money, securities, credit or debit cards, checks, and travelers checks
- Property shipped as freight or shipped prior to the Covered Trip departure date
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, rugs and carpets, animals, cameras, electronic equipment, sporting equipment, and household furniture

How to file a Baggage Delay Reimbursement claim

1. After Your Checked Baggage has been delayed for more than four (4) hours You should immediately notify the Common Carrier to begin the Common Carrier's claim process.
2. Notify the Benefits Administrator within twenty (20) days of the date Your Checked Baggage was delayed while on a Covered Trip at **1-877-257-8152, or call collect outside the U.S. at 1-804-281-5790**. The Benefits Administrator will answer Your questions and send You a claim form.
3. Return the completed claim form and the requested documentation below within ninety (90) days from the date the Checked Baggage was delayed to the address provided by the Benefit Administrator.

Please submit the following documents:

- The completed signed claim form

- A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirming the Common Carrier ticket was charged to the covered Account and/or rewards program associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- 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, and a copy of the Checked Baggage claim check
- Receipts for essential items purchased while baggage was delayed
- A copy of Your insurance declaration page or documentation of settlement of the delay (if applicable)
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

***For faster filing, or to learn more
about Baggage Delay Reimbursement
visit www.eclaimsline.com***

Definitions

Account means Your credit or debit card Accounts.

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.).

Checked Baggage 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 mode of transportation by land, water or air operating under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.

Covered Trip means a Trip (a) while the eligible cardholder is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member; (b) charged to Your eligible Account and/or with rewards programs earned on Your covered

Account; and (c) that begins and ends at the places designated on the ticket purchased for the Trip.

Eligible Person means a cardholder who pays for their Covered Trip by using their eligible Account and/or rewards programs associated with their covered Account.

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 university].

Spouse means domestic partner which is a person who is at least 18 years of age and who during the last twelve months: 1) has been in a committed relationship with the cardholder; (2) has been the cardholder's sole spousal equivalent; (3) has resided in the same household as the cardholder; and (4) has been jointly responsible with the cardholder for each other's financial obligations and who intends to continue the relationship as stated above indefinitely.

You or Your means an Eligible Person or Your Immediate Family Members who charged their Covered Trip to Your eligible Account and/or rewards programs associated with Your covered Account.

Additional provisions for Baggage Delay Reimbursement

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- 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 benefit may be cancelled. 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. 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 the Guide to Benefits 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, statement messages, or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.

- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- 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 the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #DELBAG – 2017 (Stand 4/17)

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-877-257-8152, or call collect outside the U.S. at 1-804-281-5790.

Dovly Uplift™

What is this benefit?

Dovly can help fix, manage, and maintain your credit score. A credit score can impact your ability to buy a house or car, and improving your score can help save money on everyday expenses, such as auto insurance. Get access to Dovly Uplift™, free with your UBS Visa credit card.

Dovly Uplift includes:

- Dovly’s Proprietary Algorithm which helps detect and dispute inaccurate items on your TransUnion® credit report.
- Monthly Credit Report and Score: a detailed TransUnion® credit report and score every month to help you keep up with your credit, a great financial habit.

- Ongoing Credit Monitoring: alerts any time there is a 10-point change in your credit score.
- Credit Alerts: alerts for signs of identity theft, along with notice of changes on your report.
- Live U.S.-based member services and support
- U.S. credit experts available Monday - Friday 8AM-5PM, Pacific Standard Time.

While Dovly's platform is designed to remove inaccuracies from your credit report, every case is different, and not everyone will achieve the same results.

Terms & Conditions

To learn more about this benefit and view the complete terms and conditions, visit www.dovlyuplift.com.

ID Navigator Powered by NortonLifeLock

What is this benefit?

As a UBS Visa Cash Rewards cardholder you have access to ID Navigator Powered by NortonLifeLock which provides tools to help keep you informed of potential threats to your identity

- **Dark Web Monitoring** - continuously patrols the dark web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.
- **Data Breach Notifications** - sends notifications on large-scale breaches so you can act should a breach affect your personal information.
- **Stolen Wallet Assist** - If your wallet is stolen you will receive guidance to help you cancel or replace key documents like your credit cards, driver's licenses, Social Security cards, insurance cards and more.⁵⁰
- **One-Bureau Credit Monitoring Alerts¹** - helps you stay on-top of your credit to help detect, alerts are sent when key changes are made to your credit file with a major credit bureau.
- **Credit, Bank & Utility Account Freezes** - provides instructions and links so you can freeze credit, bank and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.
- **Restoration Assist** - US-based Identity Restoration Specialists are available Monday to Friday 6a.m. – 5p.m. PST with guidance and with next steps to assist you should you become a victim of identity theft or other suspicious activity.

- **US-based Member Services & Support** - is available Monday to Friday 6 a.m. – 6 p.m. PST; and Saturday 7 a.m. – 1 p.m. PST.

No one can prevent all identity theft.

¹ Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. If these requirements are not met you will not receive credit features from Equifax. You will receive Credit Features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.

How do I access this benefit?

To enroll in ID Navigator Powered by NortonLifeLock, follow these steps:

- Visit www.cardbenefitidprotect.com to confirm your eligibility.
- Once eligibility is confirmed, you will be connected to the NortonLifeLock landing page to register for the benefit.
- The following information will be required throughout the enrollment process.
- Name, email address, social security number, date of birth, phone number and address
- Next you will review your order, accept terms and conditions (authorizing NortonLifeLock to check Equifax credit bureau) and receive confirmation page and confirmation email.
- Once enrollment is complete, you will be directed to the Member Portal to view and manage the new benefit.

ID Navigator Member Support:

- <https://www.Norton.com/visahelp>; or
- Member Services & Support is available Monday – Friday 6 AM –6 PM PST; and Saturday 7 AM –1 PM PST; or Member Services & Support via your ID Navigator dashboard which can be accessed via web or the LifeLock Identity mobile app

Lost luggage reimbursement

Reimbursement Level:

Up to three thousand dollars (\$3,000.00)

With Lost Luggage Reimbursement, You can be reimbursed for the difference between the “value of the amount claimed” and the Common Carrier’s payment up **to three thousand dollars (\$3,000.00)**

per Covered Trip (for New York residents, coverage is limited to two thousand dollars (\$2,000.00) per bag), provided the Checked Luggage and/or Carry-on Baggage and/or its contents was lost due to theft or misdirection by 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).

You and Your Immediate Family Members are all eligible for this benefit when You take a Covered Trip and pay for the cost of Your Common Carrier tickets with Your eligible UBS Cash Rewards Visa Business card issued in the United States associated with Your covered Account. To be eligible for coverage, You must purchase either a portion or the entire cost of the Covered Trip with Your covered Account and/or rewards program associated with your covered Account. Only Your Checked Luggage and/or Carry-On Baggage and/or its contents is covered.

This benefit is supplemental to and excess of any collectible insurance and/or collectible reimbursement from any other source. The Benefit Administrator will refund the excess amount once all other reimbursement has been exhausted up the limit of liability.

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

What is *not* covered?

Luggage Reimbursement does not apply to loss or theft of the following items:

- 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 travelers' 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 the Covered 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, hostilities or any kind (including, but not limited to, war, invasion, rebellion, or insurrection)
- Business items (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.), cellular telephones, or art objects

How to file a Lost Luggage Reimbursement claim

Immediately notify the Common Carrier to begin their claims process if Your luggage and/or its contents are lost or stolen.

Within twenty (20) days of the date Your luggage is lost or stolen, and You have notified the Common Carrier and begun their claims process, call the Benefit Administrator at **1-800-757-1274, or call collect outside the U.S. at 1-804-673-6496**. The Benefit Administrator will ask You for some preliminary claim information and send You a special claim form. **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.**

Within ninety (90) days of the date Your luggage was lost or stolen, return Your claim form and the requested documentation below to the address provided by the Benefit Administrator:

- A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirming the Common Carrier ticket was charged to the covered Account and/or rewards program associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- A copy of ticketing by the Common Carrier, including but not limited to itinerary, boarding pass, or used ticket stub
- A copy of any 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 (if applicable) to confirm Your deductible (Declarations Page means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates and deductibles)
- A copy of any settlement of the loss or theft from Your primary insurance
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft

***For faster filing, or to learn more about
Lost Luggage Reimbursement visit
www.eclaimsline.com***

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.

Definitions

Account means Your credit or debit card Accounts.

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.

Covered Trip means a trip while the Eligible Person is riding on a Common Carrier as a passenger and not as a pilot, operator or crew member, for which the expense has been charged to Your eligible Account and/or rewards program associated with Your covered Account, and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration.

Eligible Person means a cardholder who pays for their Covered Trip by using their eligible Account and/or rewards program associated with their covered Account.

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 university].

Spouse includes Your domestic partner which is a person who is at least 18 years of age and who during the last twelve months: 1) has been in a committed relationship with the cardholder; (2) has been the cardholder's sole spousal equivalent; (3) has resided in the same household as the cardholder; and (4) has been jointly responsible with the cardholder for each other's financial obligations and who intends to continue the relationship as stated above indefinitely.

You or Your means an Eligible Person or Your Immediate Family Members who charged a portion of their Covered Trip to Your eligible Account and/or rewards program associated with Your covered Account.

Additional provisions for Lost Luggage Reimbursement

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- 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 benefit may be cancelled. 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. 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 the Guide to Benefits 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, statement messages or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- 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 the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #LUGOPT – 2017 (04/17)

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-757-1274, or call collect outside the U.S. at 1-804-673-6496.

Purchase Security/Extended Protection

Purchase Security protects new retail purchases made with Your eligible UBS Cash Rewards Visa Business Account and/or rewards programs associated with Your covered Account within the first ninety (90) days from the date of purchase. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your UBS Cash Rewards Visa Business covered Account.

At the Benefit Administrator's discretion, this benefit replaces, repairs, or reimburses You, up to the total purchase price of Your item for a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00), per cardholder, in the event of theft or damage.

You are eligible for this benefit if You are a UBS Cash Rewards Visa Business cardholder of an eligible card issued in the United States. Gifts purchased for friends and family members may also be covered if they are purchased with Your covered Account and/or rewards program associated with Your covered Account.

Purchase Security covers

Eligible items of property purchased with Your Account and/or rewards program associated with Your covered Account are covered for theft or damage. Purchases made outside the United States are also covered as long as You purchased the item with Your covered Account and/or rewards program associated with Your covered Account.

Purchase Security does *not* cover

- Animals and living plants
- Antiques or collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items towable or attachable to any motorized vehicle
- Broken items, unless the result of a covered occurrence
- Computer software
- Items purchased for resale
- Items that are lost, or that "mysteriously disappear," meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person or several
- Items under the control and care of a common carrier (including the U.S. Postal Service, airplanes, or a delivery service)
- Items in Your baggage (unless hand carried, or under Your supervision or that of a companion You know); includes jewelry and watches, among other things
- Theft or damage stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; flood, earthquake, radioactive contamination; damage from inherent product defects

- Theft or damage from misdelivery, or voluntarily parting with property
- Medical equipment
- Perishable or consumable items, including cosmetics, perfumes, rechargeable batteries, among others
- Real estate and items intended for real estate, including hard-wired and hard-plumbed items, garage doors and openers, ceiling fans, among other items
- Rented and leased items
- Traveler's checks, cash, tickets, credit or debit cards, among other negotiable purchased instruments
- Items used or pre-owned (Refurbished items will not be considered used or pre-owned as long accompanied by a warranty)
- Losses caused by or resulting from a Cyber Incident

Filing a Purchase Security Claim

Call the Benefit Administrator at 1-800-397-9010, or call collect outside the U.S. at 1-303-967-1093, within sixty (60) days of the damage or theft (if You wait longer, coverage may be denied). The Benefit Administrator will ask for some preliminary claim information, answer Your questions and send You a claim form. When You submit Your claim, be sure to include all information regarding Your claim including the time, place, cause and the amount to either replace or repair the item.

If You have insurance (homeowner's, renter's, car, employer or any other), 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. Purchase Security provides coverage on an "excess" coverage basis, meaning it does not duplicate coverage, but pays for a loss only after valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies) has been exhausted. At that point, Purchase Security will cover the loss up to the amount charged to Your eligible Account, subject to the terms, exclusions, and limits of liability of the benefit.

This benefit also pays for the outstanding deductible portion of Your insurance or indemnity for eligible claims. The maximum total limit of liability is up to ten thousand dollars (\$10,000.00) 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 eligible card receipt.

When a protected item is part of a pair or set, You will receive no more than the value (as described above) of the particular part or parts, stolen or damaged, regardless of any special value that item may have as part of such a pair or set, and no more than the proportionate part of an aggregate purchase price of such pair or set.

For faster filing, or to learn more about Purchase Security, visit www.cardbenefitservices.com

Gift recipients may file their own claims, if they have the necessary substantiating documents.

Please submit the following documents:

- Your signed and completed claim form
- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards programs associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- A copy of the itemized store receipt demonstrating that the purchase was made on Your eligible Account and/or rewards programs associated with Your covered Account
- Copy of the documentation of any other settlement of the loss (if applicable)
- If the item is repairable, the estimate of repair OR a copy of the paid receipt/invoice for the repairs, indicating the type of damage to the claimed item (if applicable)
- Copy of the police report (**made within forty-eight [48] hours of the occurrence in the case of theft**), fire report or incident report to substantiate the loss. If the loss was not reported, please provide a replacement receipt or other sufficient proof of loss deemed eligible solely by Your Benefits Specialist (if applicable)
- Any other documents necessary to substantiate Your claim

In some cases of damage, You will be asked to send, **at Your expense**, the damaged item along with Your claim in order to substantiate the claim, so make sure to keep the damaged item in Your possession.

PLEASE NOTE: Your maximum recovery under the Purchase Security Benefit is the purchase price of the item, not to exceed the coverage limit.

Please return Your signed and completed form with all documentation within ninety (90) days of the date of theft or damage.

How will I be reimbursed?

Once You've met the conditions of this benefit, the Benefit Administrator will resolve Your claim in one of two ways:

- A damaged item may be repaired, rebuilt, or replaced, while a stolen item will be replaced. Typically, You will receive notice about this decision within fifteen (15) days upon receipt of Your claim documentation.
- You may receive payment to replace Your item, an amount not more than the original purchase price, less shipping and handling charges, up to ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder. You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less. Under normal circumstances, reimbursement will take place within five (5) business days.

Extended Warranty Protection

What is this benefit?

Extended Warranty Protection provides You with valuable features that help You manage, use and extend the warranties for eligible items purchased on Your covered UBS Cash Rewards Visa Business Account and/or rewards programs associated with Your covered Account.

Services include Warranty Registration and Extended Protection. You are eligible for this benefit if You are a cardholder of an eligible UBS Cash Rewards Visa Business card issued in the United States and

You purchase either a portion or the entire cost of the item using Your UBS Cash Rewards Visa Business card Account and/or rewards programs associated with Your covered Account.

Here's how Warranty Registration works

When You purchase an eligible item that carries a manufacturer's warranty, You can register Your purchase by calling **1-800-397-9010** or call **collect outside the U.S. at 1-303-967-1093.**

You can also register Your purchase online at www.cardbenefitservices.com.

The Benefit Administrator will tell You where to send Your item's sales receipt and warranty information, so they can be kept on file should You need them.

If You choose **not** to register Your item, be sure to keep Your monthly billing statement reflecting the purchase, the itemized sales receipt, the original manufacturer's written U.S. warranty and any additional warranty in a safe place. These documents will be required to verify Your claim.

Here's how Extended Protection works

Your warranty coverage can be doubled up to one (1) additional year on eligible warranties of three (3) years or less. For example, a manufacturer's warranty of three (3) months would be provided with an additional three (3) months of coverage for a combined total of six (6) months of coverage, and a warranty for six (6) months would be provided with an additional six (6) months of coverage for a combined total of twelve (12) months of coverage. However, if the manufacturer's warranty is for three (3) years, it would only be extended one (1) additional year.

This benefit is limited to no more than the original price of the purchased item (as shown on Your credit 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.

The benefit covers purchases made both inside and outside the U.S. The eligible item must have a valid original manufacturer's U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or an assembler warranty.

What Extended Protection does *not* cover

- 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
- 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
- Computer software
- Medical equipment

- Used or pre-owned items (Refurbished items will be covered as long as it has a warranty with it and would not be considered used or pre-owned)
- Losses caused by or resulting from a Cyber Incident.

Filing an Extended Protection claim

To file a claim, call the Benefit Administrator at **1-800-397-9010 (or call collect outside the U.S., at 1-303-967-1093)**, immediately after the failure of Your covered item. **Please note that if You do not notify the Benefit Administrator within sixty (60) days of product failure, Your claim may be denied.**

The Benefit Administrator will request preliminary claim information, direct You to the appropriate repair facility, and send You the claim form. Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim.

If You received or purchased a service contract or an extended warranty when You purchased Your item, this benefit will be supplemental to, and in excess of, that coverage.

What You must submit to file a claim

Fill out and sign the claim form the Benefit Administrator sent You, then submit the form **within ninety (90) days** of the product failure, along with the following documents:

- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- A copy of the itemized sales receipt
- A copy of the original manufacturer's written U.S. warranty, and any other applicable warranty
- A description of the item and its serial number, 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 estimate or repair bill, indicating cause of failure
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

All claims must be fully substantiated.

***For faster filing, or to learn more about
Extended Warranty Protection,
visit www.cardbenefitservices.com***

How will I be reimbursed?

If You have substantiated Your claim and met the terms and conditions of the benefit, Your 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 credit 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.

You will only be reimbursed up to the amount charged to Your Account or the program limit, whichever is less. Under normal circumstances, reimbursement will occur within five (5) business days of the receipt and approval of all required documents.

If Your item is to be repaired, 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 this benefit.

Definitions

Account means Your credit or debit card Accounts

Computer Programs means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

Cyber Incident means any of the following acts: unauthorized access to or use of Your Digital Data or a Covered Purchase; alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or Covered Purchase; transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Covered Purchase; restriction or inhibition of access to or directed against Your Digital Data or Covered Purchase; computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Covered Purchase during the manufacturing process, upgrade process, or normal maintenance.

Digital Data means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Covered Purchase to store information, process information, and transmit information over the Internet.

Eligible Person means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated with their covered Account.

You or Your means an Eligible Person who purchase their item to their eligible Account and/or with rewards program associated with their covered Account.

Additional provisions for Purchase Security and Extended Protection

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- 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 benefit may be cancelled. 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. 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 the Guide to Benefits 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, statement messages or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.

- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- 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 the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #PSEPBUSINESS – 2021 (04/21)

PSEP-SB

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-397-9010, or call collect outside the U.S. at 1-303-967-1093.

Return Protection

What is this benefit?

Return Protection is a benefit for eligible UBS Cash Rewards Visa Business cardholders who make a purchase with their UBS Cash Rewards Visa Business Account and/or rewards program associated with their covered Account.

You are eligible for this benefit if You are a UBS Cash Rewards Visa Business cardholder of a covered card issued in the United States.

If You are disappointed with an item, within ninety (90) days from the date of purchase, and the retailer will not accept a return, You can be reimbursed for the purchase price, up to two hundred and fifty dollars (\$250.00) per item of personal property, and an annual maximum of one thousand dollars (\$1,000.00), per Account.

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

What is covered?

Eligible items of personal property purchased with Your covered Account and/or rewards program associated with Your covered Account 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.

What is not covered?

Return Protection does *not* apply to the following purchases:

- 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, traveler's checks, tickets, credit or debit cards, and any other negotiable instruments
- Computer software
- Damaged, or non-working, items
- Formal attire, including but not limited to, cocktail dresses, tuxedos, gowns, and formal accessories
- Items purchased for resale
- Items purchased outside 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.

How to file a Return Protection claim

1. If You are not satisfied with Your purchase and the retailer will not accept the return, call the Benefit Administrator, within ninety (90) days of the date of Your purchase, at **1-888-565-8472, or call collect outside the United States at 1-303-967-1096**. The customer service representative will ask you for some preliminary information about Your claim and send You a claim form.
2. Return the completed claim form within thirty (30) days of the first notice of loss to the Benefit Administrator along with the following items:
 - Your original itemized sales receipt for Your purchase or original packing slip in the case of mail order purchases
 - A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your covered Account.

After You have collected all of these documents, please send to:

Card Benefit Services
P.O. Box 110889
Nashville, TN. 37222

Please Note: If You file a claim within the first thirty (30) days of purchase, You may be asked to submit proof of the store's return policy.

1. A customer service representative will contact You after receiving Your claim paperwork. If additional documents are requested, You will have sixty (60) days to fulfill that request. Once the claim paperwork is complete, You will receive instructions for shipping the item with its original packaging and any applicable manuals and warranties to Card Benefit Services. **The cost of shipping is at your expense.**

The item must be in like-new or good working condition in order to be approved for reimbursement.

For faster filing, or to learn more about Return Protection visit

www.cardbenefitservices.com

How will I be reimbursed?

If Your claim is approved and the item has been received, the Benefit Administrator will issue a reimbursement for the purchase price of the item, up to a maximum of two hundred and fifty dollars (\$250.00) per eligible item, or one thousand dollars

(\$1,000.00) annual maximum per Account, less any applicable shipping and handling fees.

Definitions

Account means Your credit or debit card Accounts.

Eligible Person means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated with their covered Account.

You or Your means an Eligible Person who used their eligible Account to purchase the item and/or rewards program associated with their covered Account.

Additional provisions for Return Protection

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- 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 benefit may be cancelled. 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. 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 the Guide to Benefits 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, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company

of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

- 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 the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #RETPRO – 2017 (04/17)

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-888-565-8472, or call collect outside the U.S. at 1-303-967-1096.

Travel Accident Insurance

Reimbursement Level: Up to \$250,000

Description of coverage

The plan: As a UBS Cash Rewards Visa Business 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 Cash Rewards Visa Business cardholder, automatically when the entire cost of the passenger fare(s) are

charged to the UBS Cash Rewards Visa Business 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 Visa 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 Visa 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 two 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

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: 9907-74-40

Form No. CCA7000Acc-NJ (Ed.09/06)

Travel and emergency assistance services

Emergencies can escalate quickly when You are traveling away from home. Something that is relatively straight forward when You are not traveling, like replacing prescription medication, can be a difficult task when You are dealing with local laws or language barriers.

Travel and Emergency Assistance Services are made available to help You in case of an emergency while You are traveling away from home. The Benefit Administrator can connect You with the appropriate local emergency and assistance resources available, 24 hours a day, 365 days a year.

Please note 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.

What are Travel and Emergency Assistance Services and how do I use these services when I need them?

Travel and Emergency Assistance Services are made available to You, if You are a cardholder of an eligible UBS Cash Rewards Visa Business card issued in the United States. You, Your Immediate Family Members and business associates are also eligible to use these services. **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.**

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at **1-800-397-9010**. **If You are outside the United States, call collect at 1-303-967-1093.**

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. 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 personal account. **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 personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **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 Immediate Family Members or 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. **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. **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. **You are responsible for the cost of any replacement items shipped to You.**
- Emergency Translation Services – provides telephone assistance in all major languages and helps find local interpreters, if available, when You need more extensive assistance. **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 Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. **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.

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.

Immediate Family Member means Your Spouse or dependent children under twenty-two (22) years old.

You or Your means an eligible person whose name is embossed on an eligible U.S. issued card, and You reside in the United States.

Additional provisions for Travel and Emergency Assistance Services

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, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose accounts have been suspended or cancelled.

FORM #TEASB – 2017 (04/17)

TEAS-SB

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-397-9010, or call collect outside the U.S. at 1-303-967-1093.

Rewards

Cash Rewards accrual and tracking	50
Cash Rewards redemptions.....	52
Other Information.....	53

The following terms and conditions apply to the UBS *Cash Rewards* program (Program) and are in effect as of October 1, 2023. 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 Cash Rewards Visa Business 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 words "UBS Account" refer to the Business Services Account BSA with which a Card or Cards are associated, if any. The words "Primary Cardholder" mean the primary applicant of the UBS card account. The words "Authorized Card Manager" mean the person you designate to manage your Account, make decisions about your Account, and obtain information about your Account. 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.

Cash Rewards may be used only in accordance with the terms of the Program. Cash Rewards 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 *My Choice Rewards* program). The Program may not be in any way combined or used in conjunction with the UBS *My Choice Rewards* Program.

Cash Rewards balances, redemption history, and redemption order placement are available online anytime at ubs.com/mycardbenefits. Questions regarding the Program may be directed to the UBS Service Center at 833-709-1790. The UBS Service Center is available 24 hours a day, 7 days a week. Written correspondence should be addressed to UBS Bank USA, Card Operations Division, 1000 Harbor Boulevard, 8th Floor, Weehawken, NJ 07086.

Eligibility

Program and benefit eligibility is restricted to Cardholders with a UBS Cash Rewards Visa Card or Cards in "Good Standing" as determined in the sole discretion of UBS Bank. Your UBS Cash Rewards Visa Business 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 Cash Rewards previously earned therein for any reason in its sole discretion.

In accumulating Cash Rewards, Cardholders may not rely upon the continued availability of any rewards redemption level for a reward; Cardholders may not be able to obtain all offered rewards. Any reward may be withdrawn or subject to increased 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 the value of outstanding Cash Rewards balances.

Cash Rewards accrual and tracking

How do I earn Cash Rewards?

You'll add to your Cash Rewards balance when you, or an authorized user, use a UBS Cash Rewards Visa Business credit card to make purchases of products and services, minus returns or refunds (collectively, Net Purchases). Buying products and services with your Card, in most cases, will count as a purchase

unless the transaction is ineligible as described in the Program terms and conditions.

You'll earn 2% Cash Rewards for each \$1 spent on your first \$100,000 of eligible Net Purchases and 1% thereafter. This equates to \$0.02 in Cash Rewards for each \$1 spent on the first \$100,000 of eligible Net Purchases and \$0.01 in Cash Rewards thereafter.

"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 Cash Rewards will be awarded.

Only eligible purchases qualify for earning of Cash Rewards. 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 Cash Rewards relating to ineligible transactions shall be forfeited. You may also be awarded Cash Rewards based on promotions that are offered from time to time.

How are Cash Rewards awarded?

Cash Rewards 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.

Earned Cash Rewards will generally be added to your account and available for use within one week after the date of posting. Cash Rewards 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 be submitted to UBS.)

Purchase returns or other credits reflected on your statements during or subsequent to the period of Program membership will reduce or eliminate the Cash Rewards balance available for redemption. If you have more returns or refunds than Cash Rewards earned from purchases or bonuses, then Cash Rewards will be deducted from your total rewards balance and may result in a negative balance.

Is there a limit to the amount of Cash Rewards I can earn?

There is no cap to the amount of rewards you can earn on purchases.

Will my Cash Rewards ever expire?

Your Cash Rewards do not expire in the Program, as long as your Card is active and in Good Standing.

Cash Rewards redemption

How do I redeem my available Cash Rewards?

Only Primary Cardholders or Authorized Card Managers are permitted to redeem Cash Rewards.

Accumulated Cash Rewards are displayed on your account in their cash equivalent value. You are eligible to redeem your Cash Rewards once your available Cash Rewards balance exceeds the equivalent of \$100 of value. Primary Cardholders or Authorized Card Managers may choose the dollar amount of Cash Rewards to redeem in increments of \$25.

There are two options for reward redemption. You can redeem Cash Rewards upon request in the form of a statement credit. You can also redeem Cash Rewards in the form of a deposit to the BSA account that is associated with the Card, if one so exists.

Cash Rewards can be redeemed by logging into your account on UBS Online Services, by calling the number on the back of your Card, or by calling your Financial Advisor. Both redemption options described above, if applicable to your account, are available in the specified servicing channels. You must stipulate at the time of redemption how you want to receive your rewards.

The redemption options cannot be combined with other rewards offers. The statement credit will be posted to the Card account 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.

Is my account eligible to transfer Cash Rewards?

Your account is not eligible to transfer Cash Rewards. Because Cash Rewards are only redeemable for their cash equivalent value, Cash Rewards earned in your account may not be transferred to any other Program account. Cash Rewards earned by Authorized Users will be credited only to the Primary Cardholder. Additionally, you may not combine Cash Rewards with the UBS *My Choice Rewards* program in any capacity.

Is there a cap on Cash Rewards redemption?

There is no annual cap on rewards redemption. Cash Rewards are redeemable on demand as described in these Program terms and conditions.

Other Information

Is there any tax liability associated with Cash Rewards?

You are responsible for any taxes that may be owed as a result of Cash Rewards 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. Your business may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of rewards.

How could I be prohibited from earning or using Cash Rewards?

We may temporarily prohibit you from earning Cash Rewards or using the Cash Rewards balance you've already earned: if you don't make the minimum payment on your account within 30 days of the due date; if we suspect that you've engaged in fraudulent activity related to your account or the Program; if we suspect that you've misused the Program in any way, for example: by buying or selling Cash Rewards, by moving or transferring Cash Rewards to an ineligible third party or account, by repeatedly opening or otherwise maintaining credit card accounts for the purpose of generating rewards. You can begin earning and using Cash Rewards again in the next billing cycle after your account becomes current or when we no longer suspect fraud or misuse of the account or Program.

How could I lose my Cash Rewards?

Your Cash Rewards don't expire as long as your account is open, however, you'll immediately forfeit all your Cash Rewards if your account status changes, or your account is closed, for any of the following reasons: you don't make the minimum payment on your account within 60 days of the due date; you fail to comply with this or other agreements you have with UBS; we believe you may be unwilling or unable to pay your debts on time; you file a petition as debtor in any bankruptcy, receivership, reorganization, liquidation, dissolution, or insolvency proceeding, or are the subject of an involuntary petition in any such proceeding; we believe that you've engaged in fraudulent activity related to your account or the Program; we believe that you've misused the Program in any way, for example: by buying or selling Cash Rewards, by moving or transferring Cash Rewards to an ineligible third party or account, by repeatedly

opening or otherwise maintaining credit card accounts for the purpose of generating rewards. If we decide to cancel the Program, you'll have at least 30 days from the date we cancel the Program to use your Cash Rewards, as long as you don't forfeit them for any of the reasons described in this agreement. If you don't use your Cash Rewards during that time, you'll forfeit them.

If you voluntarily close your Card, you will be allowed 90 days following the effective date of termination of the Card to redeem your outstanding Cash Rewards balance. In the event UBS Bank closes your Card for any reason other than inactivity, your available Cash Rewards balance will be immediately forfeited. In the event UBS Bank closes your Card due to inactivity, you will have 90 days from the date your Card is closed to redeem your Cash Rewards, as long as you don't forfeit them for any of the reasons described in this agreement.

With the exceptions noted below, Cash Rewards are forfeited immediately upon closure of the Card due to death of the cardholder. The Cash Rewards may be reinstated to an open UBS Cash Rewards credit card account of a spouse or domestic partner of the cardholder if the spouse or domestic partner requests reinstatement of the Cash Rewards in writing within 90 days of the account closure and the remaining outstanding balance on the closed credit card account has been paid. The spouse or domestic partner must submit written proof of the marital or domestic partner status satisfactory to the UBS Service Group. If such satisfactory written proof is not submitted within 30 days of the request, the Cash Rewards will be permanently and irrevocably forfeited.

Disclaimer

Cash Rewards have no value except as used in accordance with these terms and conditions of the Program. UBS Bank reserves the right to disqualify any Cardholder from participating in the Program and to invalidate any or all Cash Rewards 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.

You may not transfer or move Cash Rewards unless expressly provided for in this agreement. Additionally, Cash Rewards cannot be transferred by operation of law, such as by inheritance, in bankruptcy, or in connection with a divorce.

We may assign our rights and obligations under this agreement to a third party, who will then be entitled to any of our rights that we assign to them. We're not responsible for any disputes you may have with any authorized users on your account about the Program.

Account features

<i>CashConnect</i>	56
No foreign transaction fees	56
Unlimited ATM fee rebates up to \$5 in USA	57

CashConnect

UBS Visa credit cardholders have access to the CashConnect feature of UBS Resource Management Account (RMA) or Business Services Account BSA. Get cash at banks and ATMs worldwide without the typical finance charges and cash advance fees. With the unique UBS CashConnect feature, your cash advances are automatically repaid each business day from your UBS Business Services Account BSA. As long as you have sufficient funds available, you won't incur finance charges or cash advance fees.

Terms and conditions

When you use your credit card to access cash, there must be sufficient funds in your UBS Business Services Account BSA to repay the cash advance that night or you will incur applicable cash advance fees and interest charges. The automatic transfers used to pay off your CashConnect cash advances will reduce the available funds in your UBS Resource Management Account (RMA) or Business Services Account BSA that is linked to your UBS Visa credit card and as a result could affect other transactions dependent on cash, such as fee payments, investment purchases, online bill pay, debit card usage and outstanding checks. Please make sure that you have sufficient available funds in your UBS account linked to your UBS Visa credit card to cover these items, as well as the CashConnect cash advance. The CashConnect feature is available only for cardholders who have the UBS Visa credit card connected to a RMA or Business Services Account BSA.

No foreign transaction fees

Whenever and wherever you travel outside the United States, the 3% foreign purchase transaction fee will be automatically waived—every time.

Unlimited ATM fee rebates up to \$5 in USA

UBS Cash Rewards Visa Business cardholders will receive unlimited ATM fee rebates up to \$5 each for cash withdrawals made in the U.S.

Terms and conditions

We are able to rebate ATM fees only in cases where the transaction fee surcharge is submitted to UBS by the ATM operator and/or network used. In the event that you do not receive a rebate for a fee that you believe is eligible, please call 800-762-1000 or from outside the U.S. call 201-352-5257 for assistance.

ATM rebates are only available to cardholders who have their UBS card linked to a UBS Resource Management Account (RMA) or Business Services Account BSA. We do not reimburse international ATM fees.

UBS Cash Rewards Visa Business cards are issued by UBS Bank USA with permission from Visa U.S.A. Inc.

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