

**UBS Switzerland AG**

Flughofstrasse 35
P.O. Box
8152 Glattbrugg

Tel. +41-44-828 31 34

Questions and answers
ubs.com/help

MR
NIKOLAOS KALIORAKIS
LINDENSTRASSE 38
8008 ZUERICH

Card account	0000 3057 8914 8486
Account limit	CHF 2'000
Account holder	NIKOLAOS KALIORAKIS
Billing period	18.11.2024 - 16.12.2024
Date of invoice	16.12.2024
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Billing statement CHF

Date	Detail	Amount CHF
18.11.2024	Amount of last statement	159.50
28.11.2024	Direct debit of 27.11.2024	-159.50
16.12.2024	Card total NIKOLAOS KALIORAKIS, UBS Mastercard Standard	348.27
16.12.2024	Statement amount	348.25

The invoice amount will be debited by 27.12.2024 directly from the account
CH81 0026 9269 1229 8240 M.

Statement check

Please check the present statement. Any objections must be reported to us in **writing within 30 days of the statement date**. You can find the corresponding form at **ubs.com/dispute-transaction**

NIKOLAOS KALIORAKIS
 Card account 0000 3057 8914 8486

 Date of invoice 16.12.2024
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Detail statement

Booking date	Detail	Amount CHF
	NIKOLAOS KALIORAKIS, UBS Mastercard Standard, 5101 97XX XXXX 0227	
18.11.2024	KLEINE FREIHEIT ZH ZUERICH Restaurants, Bars 16.11.2024	23.10
19.11.2024	Coop-1511 Stadelhofen Zürich Grocery stores 18.11.2024	3.60
19.11.2024	Orient World GmbH Zürich Restaurants, Bars 18.11.2024	18.00
20.11.2024	LS Mighty Bites Duebendorf Restaurants, Bars 19.11.2024	29.70
22.11.2024	SumUp **Tobi_s Friend 8180 Caterers 21.11.2024	17.90
22.11.2024	SumUp **Tobi_s Friend 8180 Caterers 21.11.2024	17.90
02.12.2024	Parkhaus Opéra Zürich Automobile parking lots 29.11.2024	13.00
02.12.2024	Aldi Suisse 44 Rüti ZH Grocery stores 29.11.2024	8.45
02.12.2024	Coop Pronto Bursins Bursins Grocery stores 29.11.2024	15.40
02.12.2024	SEM SOGEVALDI VAL D ISERE FRA Tourist attractions and exhibits 01.12.2024 Exchange rate 0.9469 of 29.11.2024 1.75% processing fee	EUR 44.00 42.39
03.12.2024	INTERSPORT VAL D ISERE FRA Clothing - sports, riding apparel 02.12.2024 Exchange rate 0.9462 of 02.12.2024 1.75% processing fee	EUR 91.95 88.53
09.12.2024	Avec Express 179.60 Männedorf Grocery stores 06.12.2024	5.70
09.12.2024	Globus Zürich-Bellevue Zürich Department stores 08.12.2024	5.00
Amount carried forward to page 3		288.67

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Date of invoice 16.12.2024
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Booking date	Detail	Amount CHF
	Amount carried forward from page 2	288.67
09.12.2024	STARBUCKS 029667 ZURICH Restaurants, Bars 08.12.2024	9.60
11.12.2024	LS Mighty Bites Duebendorf Restaurants, Bars 10.12.2024	50.00
	Card total	348.27

Foreign currency conversion and surcharge for transactions abroad

For transactions abroad in the local currency, the exchange rate on the day before the booking date is used for currency conversion. The basis for this is the UBS foreign exchange sell rate up to an equivalent value of CHF 25,000 or the exchange rate of the card organization. A surcharge of 1.75% is also charged. This surcharge also applies to transactions abroad in Swiss francs. Transactions abroad include transactions carried out in foreign countries with merchants in person, as well as e-commerce transactions that are processed abroad. It is generally advisable to pay in the local currency, because credit card payments abroad in Swiss francs are usually associated with additional costs.