

**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	17.12.2024 - 16.01.2025
Date of invoice	16.01.2025
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Billing statement CHF

Date	Detail	Amount CHF
17.12.2024	Amount of last statement	348.25
30.12.2024	Direct debit of 27.12.2024	-348.25
16.01.2025	Card total NIKOLAOS KALIORAKIS, UBS Mastercard Standard	242.22
16.01.2025	Statement amount	242.20

The invoice amount will be debited by 28.01.2025 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**



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Date of invoice 16.01.2025
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Detail statement

Booking date	Detail	Amount CHF
	NIKOLAOS KALIORAKIS, UBS Mastercard Standard, 5101 97XX XXXX 0227	
23.12.2024	Jelmoli AG, Warenhaus Zürich Department stores 21.12.2024	55.70
27.12.2024	SP ORBITAL CLOTHING LONDON GBR Clothing and accessories stores 25.12.2024	144.00
27.12.2024	1.75% CHF surcharge abroad 25.12.2024	2.52
27.12.2024	CHAPPELE-ON-ICE ST. GALLENKA Amusement and recreation services 26.12.2024	8.50
30.12.2024	SBB P+Rail Tiefenbrunn Zürich Automobile parking lots 27.12.2024	15.00
30.12.2024	Starbucks LS Check In Zürich Restaurants, Bars 28.12.2024	16.50
	Card total	242.22

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.