

**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	17.01.2025 - 16.02.2025
Date of invoice	16.02.2025
Page	1 of 2

Billing statement CHF

Booking date	Detail	Amount CHF
17.01.2025	Amount of last statement	242.20
29.01.2025	Direct debit of 28.01.2025	-242.20
16.02.2025	Card total NIKOLAOS KALIORAKIS, UBS Mastercard Standard	1'275.85
16.02.2025	Statement amount	1'275.85

The invoice amount will be debited by 27.02.2025 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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NIKOLAOS KALIORAKIS
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Date of invoice 16.02.2025
Page 2 of 2

Detail statement

Booking date	Detail	Amount CHF
	NIKOLAOS KALIORAKIS, UBS Mastercard Standard, 5101 97XX XXXX 0227	
17.01.2025	KFC CH1000KFC1 Zürich Restaurants, Bars 16.01.2025	23.40
27.01.2025	Alpstubli Engelberg Hotels 26.01.2025	10.00
30.01.2025	Revolut**1023* London GBR Money orders - wire transfer 29.01.2025	150.00
03.02.2025	177.13 kkiosk Andermatt Grocery stores 01.02.2025	21.15
03.02.2025	Himalaya Bar Andermatt Restaurants, Bars 01.02.2025	24.50
10.02.2025	Revolut**1023* London GBR Money orders - wire transfer 07.02.2025	700.00
10.02.2025	Revolut**1023* London GBR Money orders - wire transfer 08.02.2025	200.00
11.02.2025	HOT PASTA AG ZÜRICH Restaurants, Bars 10.02.2025	30.40
14.02.2025	YUME RAMEN GMBH ZUERICH Restaurants, Bars 13.02.2025	116.40
	Card total	1'275.85

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.



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Adjustment of annual interest rate for UBS Credit Cards

Dear Client,

From 1 January 2025, an annual interest rate of 13% (previously 14%) is charged for the partial payment option for UBS Credit Cards and on outstanding credit card balances. You use the partial payment option when you pay your credit card bill in partial amounts.

For more information, see ubs.com/partial-payment-option.

Kind regards,

UBS Switzerland AG

Correspondence without signature