

**UBS VISA SIGNATURE CREDIT CARD ACCOUNT
SUMMARY TABLE**

Interest Rates and Interest Changes	
Annual Percentage Rate (APR) for Purchases	<p>15.49%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>0% introductory APR for twelve billing cycles for balance transfers within 90 days of account opening</p> <p>After that, your APR will be 15.49%. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>22.49%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>29.49%</p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> 1) Make a late payment; or 2) Make a payment that is returned. <p>This APR will vary with the market based on the Prime Rate. Maximum APR 29.99%</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR may apply to your balances indefinitely.</p>
Paying Interest	<p>Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.</p> <p>For residents of Iowa and Puerto Rico Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the posting date.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at consumerfinance.gov/learnmore.</p>

Fees	
Annual Fee	\$0
Transaction Fees: <ul style="list-style-type: none"> Balance Transfer Cash Advance 	Either \$2 - \$10 or 2% - 3% of the amount of each transfer, whichever is greater Either \$2 - \$10 or 2% - 3% of the amount of each cash advance, whichever is greater.
<ul style="list-style-type: none"> Foreign Transaction 	3% This fee does not apply to residents of Iowa and Puerto Rico.
Penalty Fees: <ul style="list-style-type: none"> Late Payment Over-the-Credit-Line Returned Payment 	Up to \$38 \$0 Up to \$38

How We Will Calculate Your Balance: We use a method called "daily balance (including new purchases)". See the Cardmember Agreement for more details.

Loss of Introductory APR: We may end your Introductory APR and apply the Penalty APR if you make a late payment.

Billing Error Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardmember Agreement.

Variable Rate Information: The standard Annual Percentage Rates (APRs) on your Account that are used to determine the amount of interest to be charged for Purchases, Balance Transfers (after the Introductory Period), Cash Advances, and the Penalty APR are variable rates. Introductory APR is available on all Balance Transfers made during the first 90 days after account opening. The introductory APR will be applied to each eligible Balance Transfer for the first twelve billing cycles after the date of the Balance Transfer.

The APRs on your Account correspond to Daily Periodic Rates (DPRs) and are calculated by multiplying the applicable DPR by 365. The DPRs on your Account equal 1/365th of the sum of 1) the applicable Prime Rate, 2) plus 11.99% for Purchases, plus 11.99% for Balance Transfers, plus 18.99% for Cash Advances; and plus up to 25.99% for the Penalty APR (maximum penalty APR 29.99%). The "Prime Rate" used in determining the APRs in each billing cycle will be the highest U.S. Prime Rate published in the Money Rates column of *The Wall Street Journal* on the last business day of each month. An increase or decrease in the Prime Rate will cause a corresponding increase or decrease to your variable rates on the first day of the billing cycle that begins in the same month in which the applicable Prime Rate is published. There is no limitation on the amount of any increase. Any such increase or decrease will cause a corresponding increase or decrease in the amount of interest assessed and possibly in the amount of the Minimum Payment Due. If *The Wall Street Journal* does not publish the U.S. Prime Rate, or if it changes the definition of the U.S. Prime Rate, we may substitute another index.

The current rates on your Account. The rates on your account vary with the market based on the Prime Rate. The following rates are accurate as of April 2022. The DPR for your Introductory Balance Transfer Rate during the introductory period would have been 0.0000% (which corresponds to an introductory APR of 0.00%). The DPR for Purchases would have been 0.0424% (which corresponds to an APR of 15.49%). The DPR for Balance Transfers would have been 0.0424% (which corresponds to an APR of 15.49%). The DPR for Cash Advances would have been 0.0616% (which corresponds to an APR of 22.49%). The Penalty APR established by the variable rate formula above would have been a DPR of up to 0.0808% (which corresponds to an APR of up to 29.49%). Maximum Penalty APR is 29.99% (daily periodic rate 0.0822%)

For residents of Iowa and Puerto Rico

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases)”. See the Cardmember Agreement for more details.

Loss of Introductory APR: We may end your Introductory APR and apply the Penalty APR if you make a late payment.

Billing Error Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardmember Agreement.

Variable Rate Information: The standard Annual Percentage Rates (APRs) on your Account that are used to determine the amount of interest to be charged for Purchases, Balance Transfers (after the Introductory Period), Cash Advances, and the Penalty APR are variable rates. Introductory APR is available on all Balance Transfers made during the first 90 days after account opening. The introductory APR will be applied to each eligible Balance Transfer for the first twelve billing cycles after the date of the Balance Transfer.

The APRs on your Account correspond to Monthly Periodic Rates (MPR) and are calculated by multiplying the applicable MPR by 12. The MPRs on your Account equal 1/12th of the sum of 1) the applicable Prime Rate, 2) plus 11.99% for Purchases, plus 11.99% for Balance Transfers, plus 18.99% for Cash Advances; and plus up to 25.99% for the Penalty APR (maximum penalty APR 29.99%). The “Prime Rate” used in determining the APRs in each billing cycle will be the highest rate published in the Money Rates column of *The Wall Street Journal* on the last business day of each month. An increase or decrease in the Prime Rate will cause a corresponding increase or decrease to your variable rates on the first day of the billing cycle that begins in the same month in which the applicable Prime Rate is published. There is no limitation on the amount of any increase. Any such increase or decrease will cause a corresponding increase or decrease in the amount of interest assessed and possibly in the amount of the Minimum Payment Due. If *The Wall Street Journal* does not publish the U.S. Prime Rate, or if it changes the definition of the U.S. Prime Rate, we may substitute another index.

The current rates on your Account: The rates on your account vary with the market based on the Prime Rate. The following rates are accurate as of April 2022. The MPR for your Introductory Rate during the introductory period would have been 0.0000% (which corresponds to an introductory Balance Transfer APR of 0.00%). The MPR for Purchases would have been 1.2908% (which corresponds to an APR of 15.49%). The MPR for Balance Transfers would have been 1.2908% (which corresponds to an APR of 15.49%). The MPR for Cash Advances would have been 1.8742% (which corresponds to an APR of 22.49%). The Penalty APR established by the variable rate formula above would have been a MPR of up to 2.4575% (which corresponds to an APR of up to 29.49%). Maximum Penalty APR is 29.99% (MPR 2.4992%).