

# Learning and living

As a **student**, keep your finances under control with UBS

**Our free Banking Package UBS Campus includes everything students and PhD students aged from 18 to 30 need for their daily banking business, including 5-year LEGI membership worth CHF 99.**

## Accounts and payment services

### UBS Personal Account Campus

The basic account with attractive preferential interest rates<sup>1</sup> is ideal for the quick and easy handling of all your banking business, such as incoming salary payments from your part-time job, pocket money from your family, and payments and cash withdrawals around the clock.

### UBS Savings Account for Young People

Whether your dreams are large or small, save money with a preferential rate of interest<sup>1</sup>.

### UBS Payment Services

Make payments with UBS E-Banking, UBS Mobile Banking or in our branches using UBS Multimat. For recurring payments, a UBS Standing Order or direct debit (LSV<sup>2</sup>) are suitable options.

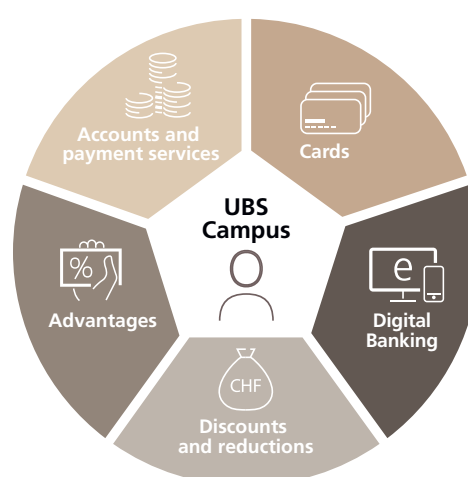
## Cards

### UBS Debit Card (V PAY/Maestro)

You can withdraw cash at ATMs and make cashless payments anywhere in the world – with the V PAY card you can even make contactless payments.

### UBS Visa Card and UBS Mastercard<sup>2</sup>

Thanks to our two-card set, you can make secure and cashless payments with over 30 million partners around the globe. You will then receive a bill at the end of each month for the purchases you have made.



### UBS Prepaid Card on a credit balance basis (Visa or Mastercard)

You set your budget in advance and keep your spending constantly under control – even when buying online. You can load your card easily via UBS E-Banking, UBS Mobile Banking or using a payment slip.

## UBS Digital Banking

### UBS E-Banking and the UBS Mobile Banking App

The easiest way to carry out your banking transactions at home and on the move. Secure and easy login via smartphone with the UBS Access App.

### UBS TWINT and UBS Safe

With UBS TWINT you can make cashless payments, send money to friends and pay for online purchases without a credit card. Store your important documents and passwords digitally and securely in UBS Safe.

## Discounts and reductions

### LEGI.ch

Lunch vouchers, reduced-price club admission and discounts in a wide range of stores and online shops. LEGI membership offers you all this and much more. Simply log in at LEGI.ch and benefit from a free 5-year membership.

## Benefit

### UBS KeyClub

The bonus program that rewards you for making active use of the UBS banking services. New clients receive a welcome gift of 40 KeyClub points worth 40 francs.

Free  
5-year LEGI  
membership  
worth  
CHF 99

<sup>1</sup> Current interest rates are available at [ubs.com/interests](https://ubs.com/interests)

<sup>2</sup> Minimum age: 18 years. Subject to fulfillment of issuing criteria and acceptance of card application.

# Earn points and benefit

Redeem UBS KeyClub points like cash on a 1:1 basis

**The Banking Package UBS Campus includes participation in our bonus program. You'll receive valuable points and benefit from numerous offers and discounts.**

## Here's how KeyClub and KeyClub eStore work

When you pay with your UBS Credit and Prepaid Cards, you'll receive KeyClub points on a quarterly basis. You can use them the same as cash on offers from our KeyClub partners. The points you've collected will be credited to your KeyClub eStore account or sent to you as paper checks. You can manage and redeem your points even more conveniently in the KeyClub eStore. Register for this in UBS E-Banking now.

## More information

- 🌐 [ubs.com/keyclub](https://ubs.com/keyclub)
- 🌐 [ubs.com/keyclubestore](https://ubs.com/keyclubestore)

## Collecting points at a glance

The basic rule is: 1 KeyClub point = 1 Swiss franc

Payments with the UBS Prepaid Card	5 points per half year for a minimum of 10 payments made with the prepaid card
Payments with the UBS Prepaid or Credit Card including foreign currency cards	1 point per quarter for every 100 Swiss francs spent (maximum of 10 points)

## How to collect even more points

Sign up for a Banking Package UBS Campus	40 points as a welcome gift
Referral of new clients (Bring a Friend)	25 points per new client

KeyClub advice and contact

**0800 810 600**

Monday through Friday, 13.00 until 18.00

Information on products and orders in the KeyClub eStore

**0800 810 610**

Monday through Friday, 13.00 until 18.00

Some of our redemption partners in the KeyClub eStore:



Some of our redemption partners for paper checks:



# At a glance

## The free Banking Package UBS Campus

### All these products and services are included in the banking package

- **UBS Personal Account Campus<sup>1</sup> in CHF**
- **UBS Savings Account for Young People<sup>1</sup> in CHF** (more than one possible)
- **UBS Fisca Account** (pillar 3a, more than one possible)
- **UBS Debit Card<sup>1,2</sup>** (V PAY or Maestro, owner card)
- **UBS Prepaid Card<sup>2,3</sup>/UBS Credit Cards<sup>2,4</sup> in CHF**
- **UBS Digital Banking (details at [ubs.com/digital](https://ubs.com/digital))**
  - UBS E-Banking/UBS Mobile Banking App
  - UBS Access App
  - UBS TWINT
- **Cash withdrawals in CHF within Switzerland**  
with the UBS Debit Card (V PAY or Maestro) at all UBS Bancomats and ATMs
- **Payments in CHF within Switzerland from the UBS Personal Account Campus<sup>5</sup>**  
with UBS E-Banking, UBS Mobile Banking App, UBS Multimat, UBS Standing Order, LSV+ (direct debits)
- **Participation in the UBS KeyClub bonus program**
- **Membership of the LEGI.ch discount platform**

### Conditions at a glance

Students (full-time or part-time while working) in tertiary education<sup>6</sup> and PhD students aged 18 to 30 and on a program with a minimum duration of two years

#### Price of the banking package per month

- **Standard<sup>7</sup>:** digital bank documents and paperless credit/prepaid card statements
  - Free of charge
- **Traditional:** banking documents and/or credit/prepaid card statements on paper
  - Free of charge
- Free 5-year LEGI membership worth CHF 99
- Welcome gift of CHF 40 in the form of KeyClub points
- Preferential interest rate on UBS Personal Account Campus and UBS Savings Account for Young People
- Also available:
  - UBS Investment Fund Account at preferential conditions
  - UBS Fisca Account (Restricted Retirement Account 3a)

You can find more details of prices in our brochure "Banking packages and individual products. Services and prices for private clients" or online: [ubs.com/accounts-prices](https://ubs.com/accounts-prices)

<sup>1</sup> These products are required components of the banking package.

<sup>2</sup> The annual fee for the UBS Debit Card, UBS Credit Cards and/or UBS Prepaid Cards is included in the price of the banking package.

<sup>3</sup> The UBS Visa Card Prepaid in euro is available as an additional option.

<sup>4</sup> Choice of Classic/Standard or Special Edition.

<sup>5</sup> The UBS Savings Account for Young People is not suitable for payment transactions (surcharge of CHF 5 added to payment transaction fees).

<sup>6</sup> Tertiary education institutions include universities, polytechnics, teacher training colleges and technical colleges.

<sup>7</sup> Electronic delivery of bank documents (digital bank documents) and all credit/prepaid card statements. A UBS Digital Banking agreement is required.

# Service

Take advantage of our advisory services





**Whether you are studying or earning a PhD, make the most of your free time – and rely on the right partner when it comes to your finances. Our advisors will gladly explain what you need to know about money matters. Tell us about your needs and plans. This will allow us to adjust our services to your specific circumstances, explain the benefits of our banking products, and help you work out which financial services you need while you are studying.**

## **Bring a Friend!**

If you successfully refer a new client who signs up for a banking package for young people, for students or for young professionals, we will give you 25 KeyClub points worth 25 Swiss francs.

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### **For all your questions**

-  [ubs.com/campus](https://ubs.com/campus)
-  [ubs.com/bringafriend](https://ubs.com/bringafriend)
-  UBS Service Line 0800 800 664
-  Find your nearest branch [ubs.com/locations](https://ubs.com/locations)

UBS Switzerland AG  
P.O. Box  
8098 Zurich

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