

# For your future plans

Lay the foundation with a **UBS Savings Account**

**Would you like to put money aside regularly to help you realize your dreams? Or do you simply want to save so you can remain financially flexible? The UBS Savings Account lets you keep all your options open.**

## **UBS Savings Account**

The UBS Savings Account in Swiss francs is the ideal account for saving. It features free account maintenance.

## **Suitability**

The UBS Savings Account is suitable for people aged 20 and older and can also be opened by associations and noncommercial foundations.

## **Services**

With the UBS Savings Account, you can use the following products and services:

- UBS Digital Banking
  - UBS E-Banking/UBS Mobile Banking App to do your banking transactions
  - UBS Safe to keep documents and passwords safe
- UBS Bancomat/UBS Bancomat Plus for cash withdrawals and deposits
- UBS Multimat for account, interest and exchange rate information
- UBS Customer Card (chargeable)

## **UBS Investment Fund Account**

The UBS Investment Fund Account with its attractive conditions is the perfect supplement to your UBS Savings Account. For more information, go to: [ubs.com/fundaccount](https://ubs.com/fundaccount)

## **Key points**

- Free UBS Digital Banking
- Free account maintenance
- Annual statement with certificate for your tax declaration

## **Choose and pay only for the products you need**

With the UBS me banking package, you choose accounts, cards and other services entirely according to your individual needs and at an attractive price. More at [ubs.com/banking-package](https://ubs.com/banking-package)

## Conditions

**Currency** CHF

### Interest rate/interest payment limit

See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet.

### Withholding tax

35%, if gross interest income exceeds CHF 200, or if the account is closed on multiple occasions during a calendar year

**Account opening / closing** Free of charge

**Account maintenance** Free of charge

### Deposit Charge applicable in CHF

A deposit charge may be levied depending on the amount of the credit balance. The applicable terms and conditions are available on request.

### Withdrawal options

CHF 50,000 per calendar year, three-month notice period for higher amounts

**Account statements** Free of charge

Annually as of December 31

**Interest calculation** Free of charge

Annually as of December 31, with certificate

**Credit / debit advices** Free of charge

Monthly

**Mailing / third-party costs** Passed on

### Cash withdrawals in CHF

Six free withdrawals per calendar year; additional withdrawals cost CHF 5 each. Applies to each individual UBS banking relationship and account currency for all cash withdrawals, precious metal purchases at bank counters, and withdrawals from ATMs.

### Payment transactions

A surcharge of CHF 5 applies on all payment transaction fees when paying from the UBS Savings Account, excluding account transfers within the same banking relationship

For more detailed information and other service fees, please refer to our brochure "Services and prices for private clients.", which you can pick up at our branches or download at [ubs.com/accounts-prices](https://ubs.com/accounts-prices)

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## For all your questions

 [ubs.com/savings-account](https://ubs.com/savings-account)

 UBS Service Line Private Clients 0848 848 054

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