

# For every situation

Stay flexible with the **UBS Current Account** – no ifs, no buts

**Want an account that ticks all the boxes? If so, the UBS Current Account for Private Clients is the perfect choice for you, because it offers maximum flexibility for payments and securities transactions.**

## **What is it?**

The UBS Current Account for Private Clients is the account for processing your payment and securities transactions in Swiss francs and foreign currencies. A key feature is that the entire account balance is available at all times.

## **Who is it suitable for?**

The UBS Current Account for Private Clients is suitable for individuals aged 18 and over, as well as for associations, foundations and noncommercial simple partnerships. For Swiss franc accounts, this account may only be opened in combination with a UBS Custody Account.

## **What services does it offer?**

With the UBS Current Account for Private Clients, you can use the following products and services:

- UBS Debit Card in CHF and EUR for cash withdrawals and cashless payments (separate annual fee)
- UBS Credit Cards or UBS Prepaid Card for secure and cashless purchases and payments at more than 30 million partners around the world (separate annual fee)
- UBS ATM for cash withdrawals and deposits
- UBS Multimat for account information and payment orders, as well as interest and exchange rate information
- UBS Digital Banking
  - UBS E-Banking/UBS Mobile Banking App to do your banking transactions with push notifications of account movements and card transactions via app, SMS or e-mail
  - UBS Safe to keep documents and passwords safe
  - UBS TWINT for cashless purchases (even online) and money transfers
  - UBS Access App for logging in to UBS E-Banking without a card reader or Access Card
- Cost-effective, easy handling of your payments

## **Key points**

- Monthly account statements (other alternatives possible)
- Annual interest calculation (quarterly in the event of debit interest)
- Cost-effective processing of payment transactions with UBS E-Banking, UBS Mobile Banking App, or using UBS Multimat
- Available in numerous foreign currencies
- For simple securities transactions
- Account maintenance in the Standard (digital bank documents) and Traditional (banking documents in paper form) variants

## Conditions

<b>Currency</b>	CHF and foreign currencies
<b>Interest rate / interest payment limit</b>	Interest rate/interest payment limit

### Withholding tax

35%, if gross interest income exceeds CHF 200 (or the equivalent in a foreign currency), or if the account is closed on multiple occasions during a calendar year

<b>Account opening/closing</b>	Free of charge	
<b>Account maintenance per month</b>	<b>Standard<sup>1</sup></b>	<b>Traditional<sup>2</sup></b>
CHF and foreign currency Charged monthly	CHF 5	CHF 9

### Deposit Charge applicable in CHF/EUR

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

The total amount at all times

<b>Account statements</b>	Free of charge
Monthly, other alternatives possible	

### Interest calculation

- |   |                |
|---|----------------|
| • Annually as of December 31, certificate on request  | Free of charge |
| • Quarterly if net debit interest (after offsetting against credit interest) exceeds CHF 15 (or the equivalent in a foreign currency) | Free of charge |

### Credit/debit advices

Normally no advice. All information is contained in the account statement. Available on request.

### Mailing/third-party costs

Passed on




<sup>1</sup> With the **Standard** variant, you receive your bank documents electronically in UBS Digital Banking. A UBS Digital Banking agreement is required.

<sup>2</sup> With the **Traditional** variant, you receive your bank documents on paper.

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)

UBS Switzerland AG  
P.O. Box  
8098 Zurich

### For all your questions

-  [ubs.com/currentaccount](https://ubs.com/currentaccount)
-  UBS Service Line for Private Clients at 0848 848 054
-  Find your nearest branch at [ubs.com/locations](https://ubs.com/locations)