

Convenient
opening via
Mobile App¹

For the future

With a **UBS Savings Account for Young People** youngsters can look forward to a promising future

Would you like to open a savings account for your son or daughter? Or would you like to show your godchild how great things can be achieved with small steps? If so, the **UBS Savings Account for Young People** is the perfect choice for you.

UBS Savings Account for Young People

The UBS Savings Account for Young People in Swiss francs is the ideal account for building up initial savings. It offers a preferential interest rate, free account maintenance and many additional benefits.

Suitability

The UBS Savings Account for Young People is suitable for children and young people under 20. It can be opened by parents, godparents, grandparents or other relatives on behalf of a child and is transferred to the young person when they reach the age of majority, at the latest. Existing UBS clients can open the gift savings account conveniently in the UBS Mobile Banking App.

Young people can open the account themselves once they reach 12 years of age. Parental consent is required for children under the age of 15.

Extra benefits

With the UBS Savings Account for Young People, you receive the following extra benefits:

- A piggy bank upon account opening
- Topsy's World with audio books, games etc. at ubs.com/topsy
- Topsy advent calendar for Christmas
- Gift card when the account is transferred

UBS Investment Fund Account

The UBS Investment Fund Account with its preferential conditions and extra benefits² for children and young people up to 20 years of age is an attractive alternative to the UBS Savings Account for Young People. More information at: ubs.com/fundaccount

¹ Existing UBS clients can open a gift savings account conveniently in the UBS Mobile Banking App.

² A piggy bank upon account opening; CHF 20 account credit for newborns up to 12 months

For all your questions

 ubs.com/savings-young

 UBS Service Line for Private Clients at 0848 848 054

 Find your nearest branch ubs.com/locations

UBS Switzerland AG
P.O. Box
8098 Zurich

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	No mailing costs, other third-party costs will be passed on
Payment transactions	A surcharge of CHF 5 applies on all payment transaction fees when paying from the UBS Savings Account for Young People, 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

Key points

- Preferential interest rate
- Convenient opening via Mobile App¹
- Free account maintenance
- Attractive additional benefits
- Annual statement with certificate for tax purposes