

Carry out banking transactions easily

The **UBS Personal Account** offers you everything you want from your bank from day to day

Want an account for your payments, credits and investment transactions? If so, the UBS Personal Account is the perfect choice for you.

What is it?

The UBS Personal Account in Swiss francs is the basic account for your incoming payments and cash withdrawals, as well as for processing all your payment and securities transactions. The account also features attractive withdrawal conditions.

Who is it suitable for?

The UBS Personal Account is suitable for individuals aged 20 and over. The banking package UBS me offers a free personal account for young people and students. Associations and non-commercial foundations can also open a UBS Personal Account.

What services does it offer?

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

- UBS Debit Card 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/CS 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

- Cost-effective account maintenance with total assets of at least CHF 10,000 at UBS, or with building financing or a mortgage at UBS
- Free cash withdrawals in CHF from UBS/CS ATM
- Cost-effective processing of payment transactions with UBS E-Banking, UBS Mobile Banking App, or using UBS Multimat
- Account maintenance in the Standard (digital bank documents) and Traditional (banking documents in paper form) variants

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.

Conditions

Currency	CHF
Interest rate	0.00% p.a.

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
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Account maintenance per month	Standard ¹	Traditional ²
• With total assets of at least CHF 10,000 held with UBS or with building financing/ a mortgage from UBS	CHF 3	CHF 7
• Otherwise	CHF 5	CHF 9

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 options³

CHF 100,000 per calendar month, three-month notice period for higher amounts

Account statements

Monthly	Free of charge
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Interest calculations

Annually as of December 31, with certificate	Free of charge
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Credit/debit advices

On request, per advice (on paper)	CHF 1
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Mailing / third-party costs

Passed on

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

² With the **Traditional** variant, you receive your bank documents on paper.

³ As of August 1, 2020, the withdrawal limit and notice period will no longer apply until further notice.

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

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For all your questions

ubs.com/personal-account

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Find your nearest branch ubs.com/locations