

**UBS Switzerland AG**

Flughofstrasse 35  
P.O. Box  
8152 Glattbrugg

Tel. +41-44-828 31 34

Questions and answers  
[ubs.com/help](https://ubs.com/help)

MRS  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Card account	0000 3446 7135 0132
Account limit	CHF 10'000
Account holder	NICOLE MARIE KIM
Billing period	14.12.2022 - 15.01.2023
Date of invoice	15.01.2023
Payable until	06.02.2023
Page	1 of 7

## Billing statement CHF

Date	Detail	Amount CHF
14.12.2022	Amount of last statement	6'479.10
28.12.2022	Transfer from account	-47.69
28.12.2022	Transfer from account	-193.00
15.01.2023	Card total NICOLE MARIE KIM, UBS Mastercard Gold	1'404.86
15.01.2023	Card total NICOLE MARIE KIM, UBS Visa Card Gold	24.94
13.01.2023	Debit interest	86.98
<b>15.01.2023</b>	<b>Statement amount</b>	<b>7'755.20</b>

	Minimum amount due with payment in installments	388.00
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We kindly ask you to settle the amount until 06.02.2023 by using the enclosed pay-in slip.

If you make a payment from an account from a non-Swiss bank, please use the BIC UBSWCHZH80A and the twelve-digit card account in the message.

### Statement check

Please check the present statement. Any objections must be reported to us in **writing within 30 days of the statement date**. You can find the corresponding form at **[ubs.com/dispute-transaction](https://ubs.com/dispute-transaction)**

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 15.01.2023  
 Page 2 of 7

## Detail statement

Booking date	Detail	Amount CHF
	<b>NICOLE MARIE KIM, UBS Mastercard Gold, 5101 99XX XXXX 8758</b>	
14.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 13.12.2022	6.20
14.12.2022	home24 SE Berlin DEU Furniture, home furnishings and equ.sto. 13.12.2022	918.21
14.12.2022	home24 SE Berlin DEU Furniture, home furnishings and equ.sto. 13.12.2022	1'054.65
15.12.2022	Schöne Bescherung AG Zürich Restaurants, Bars 14.12.2022	8.50
15.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 14.12.2022	3.10
15.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 14.12.2022	3.10
15.12.2022	Schöne Bescherung AG Zürich Restaurants, Bars 14.12.2022	-2.00
15.12.2022	home24 SE Berlin DEU Furniture, home furnishings and equ.sto. 14.12.2022	-1'054.65
19.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 17.12.2022	25.00
19.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 17.12.2022	4.60
19.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 17.12.2022	25.00
19.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 18.12.2022	3.10
19.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 18.12.2022	3.10
20.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 19.12.2022	3.10
20.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 19.12.2022	3.10
<b>Amount carried forward to page 3</b>		<b>1'004.11</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 15.01.2023  
 Page 3 of 7

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 2</b>	<b>1'004.11</b>
20.12.2022	Selecta AG / PrV Kirchberg BE Grocery stores 19.12.2022	3.50
20.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 19.12.2022	4.60
21.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 20.12.2022	2.30
21.12.2022	Coop-5629 ZH Vulkanstr Zürich Grocery stores 20.12.2022	4.50
21.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 20.12.2022	3.10
21.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 20.12.2022	2.30
22.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 21.12.2022	65.60
22.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 21.12.2022	2.30
22.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 21.12.2022	2.30
23.12.2022	Swisscom billing platt Bern Telecommunication service 21.12.2022	83.75
23.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 22.12.2022	6.20
23.12.2022	SBB CFF FFS Mobile Tic Bern Commuter transportation 22.12.2022	3.10
27.12.2022	FFS Stazione Chiasso Chiasso Commuter transportation 26.12.2022	7.80
27.12.2022	FFS Stazione Chiasso Chiasso Commuter transportation 26.12.2022	7.80
03.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 01.01.2023	28.00
03.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 01.01.2023	7.60
	<b>Amount carried forward to page 4</b>	<b>1'238.86</b>

NICOLE MARIE KIM  
Card account 0000 3446 7135 0132

Date of invoice 15.01.2023  
Page 4 of 7

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 3</b>	<b>1'238.86</b>
03.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 02.01.2023	2.30
04.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 03.01.2023	3.80
04.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 03.01.2023	3.80
04.01.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 03.01.2023	5.05
04.01.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 03.01.2023	9.55
05.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 04.01.2023	3.80
05.01.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 04.01.2023	10.35
06.01.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 05.01.2023	16.90
06.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 05.01.2023	6.20
09.01.2023	Yooji's Hauptbahnhof Zürich Restaurants, Bars 06.01.2023	2.40
09.01.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 06.01.2023	4.70
09.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 06.01.2023	2.30
09.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 06.01.2023	2.30
09.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 07.01.2023	6.20
09.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 08.01.2023	2.30
09.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 08.01.2023	7.70
	<b>Amount carried forward to page 5</b>	<b>1'328.51</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 15.01.2023  
 Page 5 of 7

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 4</b>	<b>1'328.51</b>
09.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 08.01.2023	7.70
10.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 09.01.2023	3.10
10.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 09.01.2023	2.30
10.01.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 09.01.2023	5.80
11.01.2023	Coop-5013 ZH Maagplatz Zürich Grocery stores 10.01.2023	9.90
11.01.2023	SBB Bahnhof Altstetten Zürich Commuter transportation 10.01.2023	3.10
11.01.2023	SBB Bahnhof Hardbrücke Zürich Commuter transportation 10.01.2023	3.10
11.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 10.01.2023	2.30
11.01.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 10.01.2023	4.95
11.01.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 10.01.2023	4.55
12.01.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 11.01.2023	13.25
12.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 11.01.2023	2.30
13.01.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 12.01.2023	3.25
13.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 12.01.2023	2.30
13.01.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 12.01.2023	6.15
13.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 12.01.2023	2.30
	<b>Card total</b>	<b>1'404.86</b>

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NICOLE MARIE KIM  
Card account 0000 3446 7135 0132

Date of invoice 15.01.2023  
Page 6 of 7

Booking date	Detail	Amount CHF
	<b>NICOLE MARIE KIM, UBS Visa Card Gold, 4901 18XX XXXX 4633</b>	
23.12.2022	TWINT * Sent to B. 076***8630 Banks - merchandise and services 22.12.2022	12.00
05.01.2023	PAYPAL *CANVAPTYLIM CA 4029357733 AUS Computers, peripheral equip. and softw. 04.01.2023	12.72
05.01.2023	1.75% CHF surcharge abroad 04.01.2023	0.22
	<b>Card total</b>	<b>24.94</b>

**Foreign currency conversion and surcharge for transactions abroad**

For transactions abroad in the local currency, the exchange rate on the day before the booking date is used for currency conversion. The basis for this is the UBS foreign exchange sell rate up to an equivalent value of CHF 25,000 or the exchange rate of the card organization. A surcharge of 1.75% is also charged. This surcharge also applies to transactions abroad in Swiss francs. Transactions abroad include transactions carried out in foreign countries with merchants in person, as well as e-commerce transactions that are processed abroad. It is generally advisable to pay in the local currency, because credit card payments abroad in Swiss francs are usually associated with additional costs.

Receipt

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG  
c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

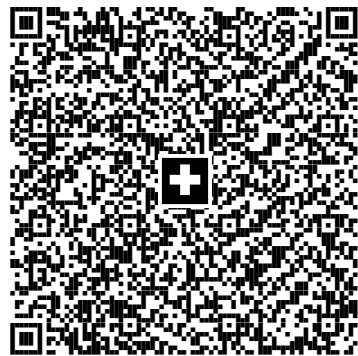
Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Currency	Amount
CHF	

Acceptance point

Payment part



Currency	Amount
CHF	

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

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Questions and answers  
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MRS  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Card account	0000 3446 7135 0132
Account limit	CHF 10'000
Account holder	NICOLE MARIE KIM
Billing period	16.01.2023 - 13.02.2023
Date of invoice	13.02.2023
Payable until	07.03.2023
Page	1 of 4

## Billing statement CHF

Date	Detail	Amount CHF
16.01.2023	Amount of last statement	7'755.20
16.01.2023	Your QR payment	-990.00
13.02.2023	Card total NICOLE MARIE KIM, UBS Mastercard Gold	180.20
13.02.2023	Card total NICOLE MARIE KIM, UBS Visa Card Gold	12.76
13.02.2023	Debit interest	79.00
<b>13.02.2023</b>	<b>Statement amount</b>	<b>7'037.15</b>

	Minimum amount due with payment in installments	352.00
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We kindly ask you to settle the amount until 07.03.2023 by using the enclosed pay-in slip.

If you make a payment from an account from a non-Swiss bank, please use the BIC UBSWCHZH80A and the twelve-digit card account in the message.

**Statement check**

Please check the present statement. Any objections must be reported to us in **writing within 30 days of the statement date**. You can find the corresponding form at **[ubs.com/dispute-transaction](https://ubs.com/dispute-transaction)**



NICOLE MARIE KIM  
Card account 0000 3446 7135 0132

Date of invoice 13.02.2023  
Page 2 of 4

## Detail statement

Booking date	Detail	Amount CHF
	<b>NICOLE MARIE KIM, UBS Mastercard Gold, 5101 99XX XXXX 8758</b>	
16.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 13.01.2023	6.20
16.01.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 13.01.2023	13.05
16.01.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 14.01.2023	3.80
17.01.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 16.01.2023	5.00
17.01.2023	SBB Bahnhof Altstetten Zürich Commuter transportation 16.01.2023	3.10
18.01.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 17.01.2023	9.35
19.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 18.01.2023	2.30
20.01.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 18.01.2023	6.80
06.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 04.02.2023	12.40
06.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 04.02.2023	6.80
07.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 06.02.2023	2.30
08.02.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 07.02.2023	9.10
08.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 07.02.2023	3.10
08.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 07.02.2023	2.30
09.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 08.02.2023	2.30
<b>Amount carried forward to page 3</b>		<b>87.90</b>

NICOLE MARIE KIM  
Card account 0000 3446 7135 0132

Date of invoice 13.02.2023  
Page 3 of 4

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 2</b>	<b>87.90</b>
09.02.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 08.02.2023	19.05
09.02.2023	Restaurant SAI GON Zürich Restaurants, Bars 08.02.2023	38.50
10.02.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 09.02.2023	5.20
10.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 09.02.2023	2.30
13.02.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 10.02.2023	4.00
13.02.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 11.02.2023	10.85
13.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 12.02.2023	12.40
	<b>Card total</b>	<b>180.20</b>
	<b>NICOLE MARIE KIM, UBS Visa Card Gold, 4901 18XX XXXX 4633</b>	
06.02.2023	PAYPAL *CANVAPTYLIM CA 4029357733 AUS Computers, peripheral equip. and softw. 04.02.2023	12.54
06.02.2023	1.75% CHF surcharge abroad 04.02.2023	0.22
	<b>Card total</b>	<b>12.76</b>

### Foreign currency conversion and surcharge for transactions abroad

For transactions abroad in the local currency, the exchange rate on the day before the booking date is used for currency conversion. The basis for this is the UBS foreign exchange sell rate up to an equivalent value of CHF 25,000 or the exchange rate of the card organization. A surcharge of 1.75% is also charged. This surcharge also applies to transactions abroad in Swiss francs. Transactions abroad include transactions carried out in foreign countries with merchants in person, as well as e-commerce transactions that are processed abroad. It is generally advisable to pay in the local currency, because credit card payments abroad in Swiss francs are usually associated with additional costs.

Receipt

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG  
c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

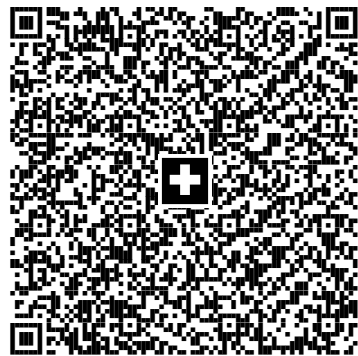
Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Currency	Amount
CHF	

Acceptance point

Payment part



Currency	Amount
CHF	

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

**UBS Switzerland AG**

Flughofstrasse 35  
P.O. Box  
8152 Glattbrugg

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Questions and answers  
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MRS  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Card account	0000 3446 7135 0132
Account limit	CHF 10'000
Account holder	NICOLE MARIE KIM
Billing period	14.02.2023 - 13.03.2023
Date of invoice	13.03.2023
Payable until	04.04.2023
Page	1 of 6

## Billing statement CHF

Date	Detail	Amount CHF
14.02.2023	Amount of last statement	7'037.15
14.02.2023	Transfer from account	-13.00
14.02.2023	Transfer from account	-1'500.00
06.03.2023	Transfer from account	-39.56
06.03.2023	Transfer from account	-35.00
06.03.2023	Transfer from account	-1'200.00
13.03.2023	Card total NICOLE MARIE KIM, UBS Mastercard Gold	1'899.10
13.03.2023	Card total NICOLE MARIE KIM, UBS Visa Card Gold	106.15
13.03.2023	Debit interest	47.56
<b>13.03.2023</b>	<b>Statement amount</b>	<b>6'302.40</b>
	Minimum amount due with payment in installments	316.00

We kindly ask you to settle the amount until 04.04.2023 by using the enclosed pay-in slip.

If you make a payment from an account from a non-Swiss bank, please use the BIC UBSWCHZH80A and the twelve-digit card account in the message.

### Statement check

Please check the present statement. Any objections must be reported to us in **writing within 30 days of the statement date**. You can find the corresponding form at [ubs.com/dispute-transaction](https://ubs.com/dispute-transaction)

NICOLE MARIE KIM  
Card account 0000 3446 7135 0132

Date of invoice 13.03.2023  
Page 2 of 6

## Detail statement

Booking date	Detail	Amount CHF
	<b>NICOLE MARIE KIM, UBS Mastercard Gold, 5101 99XX XXXX 8758</b>	
14.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 13.02.2023	6.20
15.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 14.02.2023	2.30
15.02.2023	Coop-5013 ZH Maagplatz Zürich Grocery stores 14.02.2023	1.65
15.02.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 14.02.2023	7.20
16.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 15.02.2023	2.30
16.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 15.02.2023	2.30
17.02.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 16.02.2023	17.65
17.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 16.02.2023	2.30
20.02.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 17.02.2023	11.05
20.02.2023	Coop-4873 Zürich WESTL Zürich Grocery stores 18.02.2023	16.40
20.02.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 18.02.2023	39.30
21.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 20.02.2023	2.30
21.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 20.02.2023	2.30
22.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 21.02.2023	2.30
23.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 22.02.2023	2.30
<b>Amount carried forward to page 3</b>		<b>117.85</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 13.03.2023  
 Page 3 of 6

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 2</b>	<b>117.85</b>
24.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 23.02.2023	2.30
24.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 23.02.2023	2.30
27.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 25.02.2023	35.00
27.02.2023	Coop-4899 Zürich Bahnh Zürich 1 Sih Grocery stores 26.02.2023	5.60
27.02.2023	Selecta AG / PrV Kirchberg BE Grocery stores 26.02.2023	3.50
28.02.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 27.02.2023	3.10
01.03.2023	Swisscom billing platt Bern Telecommunication service 27.02.2023	82.85
01.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 28.02.2023	2.30
01.03.2023	Naanu GmbH Zürich Restaurants, Bars 28.02.2023	24.50
01.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 28.02.2023	2.30
02.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 01.03.2023	3.10
02.03.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 01.03.2023	11.55
02.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 01.03.2023	2.30
03.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 02.03.2023	2.30
03.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 02.03.2023	6.20
06.03.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 03.03.2023	7.20
	<b>Amount carried forward to page 4</b>	<b>314.25</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 13.03.2023  
 Page 4 of 6

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 3</b>	<b>314.25</b>
06.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 03.03.2023	2.30
06.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 03.03.2023	6.20
06.03.2023	Coop-4873 Zürich WESTL Zürich Grocery stores 03.03.2023	20.00
06.03.2023	EY Restaurant Platform Zürich Restaurants, Bars 03.03.2023	8.10
06.03.2023	Migros MMM Altstetten Zürich Grocery stores 03.03.2023	21.40
06.03.2023	digitec Galaxus (Onlin Zürich Department stores 05.03.2023	1'458.70
07.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 06.03.2023	2.30
08.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 07.03.2023	6.20
09.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 08.03.2023	2.30
10.03.2023	El Lokal AG Zürich Restaurants, Bars 09.03.2023	16.00
10.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 09.03.2023	2.30
13.03.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 10.03.2023	11.25
13.03.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 11.03.2023	14.00
13.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 11.03.2023	2.30
13.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 11.03.2023	2.30
13.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 11.03.2023	2.30
	<b>Amount carried forward to page 5</b>	<b>1'892.20</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 13.03.2023  
 Page 5 of 6

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 4</b>	<b>1'892.20</b>
13.03.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 11.03.2023	6.90
	<b>Card total</b>	<b>1'899.10</b>
	<b>NICOLE MARIE KIM, UBS Visa Card Gold, 4901 18XX XXXX 4633</b>	
17.02.2023	TWINT * Sent to E.M. 078***9720 Banks - merchandise and services 16.02.2023	83.00
06.03.2023	PAYPAL *CANVAPTYLIM CA 4029357733 AUS Computers, peripheral equip. and softw. 04.03.2023	12.75
06.03.2023	1.75% CHF surcharge abroad 04.03.2023	0.22
13.03.2023	PAYPAL *FACEBOOK 35314369001 IRL Advertising services 09.03.2023	10.00
13.03.2023	1.75% CHF surcharge abroad 09.03.2023	0.18
	<b>Card total</b>	<b>106.15</b>

### Foreign currency conversion and surcharge for transactions abroad

For transactions abroad in the local currency, the exchange rate on the day before the booking date is used for currency conversion. The basis for this is the UBS foreign exchange sell rate up to an equivalent value of CHF 25,000 or the exchange rate of the card organization. A surcharge of 1.75% is also charged. This surcharge also applies to transactions abroad in Swiss francs. Transactions abroad include transactions carried out in foreign countries with merchants in person, as well as e-commerce transactions that are processed abroad. It is generally advisable to pay in the local currency, because credit card payments abroad in Swiss francs are usually associated with additional costs.



Receipt

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG  
c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

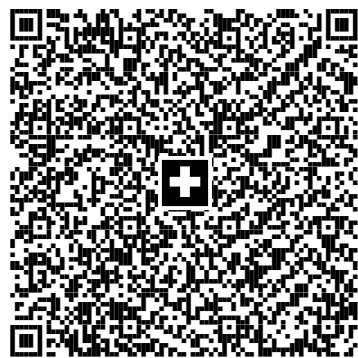
Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Currency	Amount
CHF	

Acceptance point

Payment part



Currency	Amount
CHF	

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

**UBS Switzerland AG**

Flughofstrasse 35  
P.O. Box  
8152 Glattbrugg

Tel. +41-44-828 31 34

Questions and answers  
[ubs.com/help](https://ubs.com/help)

MRS  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Card account	0000 3446 7135 0132
Account limit	CHF 10'000
Account holder	NICOLE MARIE KIM
Billing period	14.03.2023 - 13.04.2023
Date of invoice	13.04.2023
Payable until	05.05.2023
Page	1 of 5

## Billing statement CHF

Date	Detail	Amount CHF
14.03.2023	Amount of last statement	6'302.40
06.04.2023	Transfer from account	-110.00
13.04.2023	Card total NICOLE MARIE KIM, UBS Mastercard Gold	197.20
13.04.2023	Card total NICOLE MARIE KIM, UBS Visa Card Gold	15.17
13.04.2023	Debit interest	69.99
<b>13.04.2023</b>	<b>Statement amount</b>	<b>6'474.75</b>

	Minimum amount due with payment in installments	530.00
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We kindly ask you to settle the amount until 05.05.2023 by using the enclosed QR-bill.

If you make a payment from an account from a non-Swiss bank, please use the BIC UBSWCHZH80A and the twelve-digit card account in the message.

**We have not received any sufficient payment on your card account. Please pay the minimum amount as indicated to avoid administrative fees. If you have already made your payment, please disregard this notice.**

### Statement check

Please check the present statement. Any objections must be reported to us in **writing within 30 days of the statement date**. You can find the corresponding form at **[ubs.com/dispute-transaction](https://ubs.com/dispute-transaction)**

NICOLE MARIE KIM  
Card account 0000 3446 7135 0132

Date of invoice 13.04.2023  
Page 2 of 5

## Detail statement

Booking date	Detail	Amount CHF
	<b>NICOLE MARIE KIM, UBS Mastercard Gold, 5101 99XX XXXX 8758</b>	
14.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 13.03.2023	3.10
15.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 14.03.2023	3.10
15.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 14.03.2023	3.10
16.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 15.03.2023	6.20
20.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 17.03.2023	6.20
21.03.2023	Coop-1511 Stadelhofen Zürich Grocery stores 20.03.2023	7.20
21.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 20.03.2023	6.20
22.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 21.03.2023	6.20
23.03.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 22.03.2023	7.20
23.03.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 22.03.2023	7.75
23.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 22.03.2023	3.10
24.03.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 23.03.2023	18.40
27.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 24.03.2023	3.10
27.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 24.03.2023	3.10
27.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 25.03.2023	3.10
<b>Amount carried forward to page 3</b>		<b>87.05</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 13.04.2023  
 Page 3 of 5

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 2</b>	<b>87.05</b>
29.03.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 28.03.2023	5.65
29.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 28.03.2023	3.10
29.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 28.03.2023	3.10
30.03.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 29.03.2023	3.10
04.04.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 03.04.2023	3.10
04.04.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 03.04.2023	3.10
05.04.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 04.04.2023	34.55
05.04.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 04.04.2023	13.80
06.04.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 05.04.2023	7.05
11.04.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 06.04.2023	6.20
11.04.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 08.04.2023	13.50
13.04.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 12.04.2023	4.95
13.04.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 12.04.2023	8.95
	<b>Card total</b>	<b>197.20</b>
	<b>NICOLE MARIE KIM, UBS Visa Card Gold, 4901 18XX XXXX 4633</b>	
05.04.2023	PAYPAL *CANVAPTYLIM CA 4029357733 AUS Computers, peripheral equip. and softw. 04.04.2023	12.44
05.04.2023	1.75% CHF surcharge abroad 04.04.2023	0.22
	<b>Amount carried forward to page 4</b>	<b>12.66</b>

**UBS Switzerland AG**

Flughofstrasse 35  
P.O. Box  
8152 Glattbrugg

Tel. +41-44-828 31 34

Questions and answers  
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NICOLE MARIE KIM  
Card account 0000 3446 7135 0132

Date of invoice 13.04.2023  
Page 4 of 5

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 3</b>	<b>12.66</b>
05.04.2023	PAYPAL *FACEBOOK 35314369001 IRL Advertising services 04.04.2023	2.47
05.04.2023	1.75% CHF surcharge abroad 04.04.2023	0.04
	<b>Card total</b>	<b>15.17</b>

**Foreign currency conversion and surcharge for transactions abroad**

For transactions abroad in the local currency, the exchange rate on the day before the booking date is used for currency conversion. The basis for this is the UBS foreign exchange sell rate up to an equivalent value of CHF 25,000 or the exchange rate of the card organization. A surcharge of 1.75% is also charged. This surcharge also applies to transactions abroad in Swiss francs. Transactions abroad include transactions carried out in foreign countries with merchants in person, as well as e-commerce transactions that are processed abroad. It is generally advisable to pay in the local currency, because credit card payments abroad in Swiss francs are usually associated with additional costs.

Receipt

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG  
c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

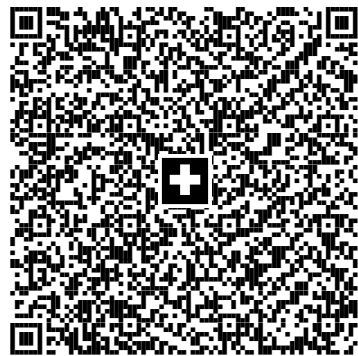
Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Currency	Amount
CHF	

Acceptance point

Payment part



Currency	Amount
CHF	

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

**UBS Switzerland AG**

Flughofstrasse 35  
P.O. Box  
8152 Glattbrugg

Tel. +41-44-828 31 34

Questions and answers  
[ubs.com/help](https://ubs.com/help)

MRS  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Card account	0000 3446 7135 0132
Account limit	CHF 10'000
Account holder	NICOLE MARIE KIM
Billing period	14.04.2023 - 14.05.2023
Date of invoice	14.05.2023
Payable until	05.06.2023
Page	1 of 5

## Billing statement CHF

Date	Detail	Amount CHF
14.04.2023	Amount of last statement	6'474.75
19.04.2023	Transfer from account	-209.00
14.05.2023	Card total NICOLE MARIE KIM, UBS Mastercard Gold	596.20
14.05.2023	Card total NICOLE MARIE KIM, UBS Visa Card Gold	12.30
12.05.2023	Debit interest	63.30
<b>14.05.2023</b>	<b>Statement amount</b>	<b>6'937.55</b>

	Minimum amount due with payment in installments	668.00
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We kindly ask you to settle the amount until 05.06.2023 by using the enclosed QR-bill.

If you make a payment from an account from a non-Swiss bank, please use the BIC UBSWCHZH80A and the twelve-digit card account in the message.

**We have not received any sufficient payment on your card account. Please pay the minimum amount as indicated to avoid administrative fees. If you have already made your payment, please disregard this notice.**

### Statement check

Please check the present statement. Any objections must be reported to us in **writing within 30 days of the statement date**. You can find the corresponding form at **[ubs.com/dispute-transaction](https://ubs.com/dispute-transaction)**

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 14.05.2023  
 Page 2 of 5

## Detail statement

Booking date	Detail	Amount CHF
	<b>NICOLE MARIE KIM, UBS Mastercard Gold, 5101 99XX XXXX 8758</b>	
14.04.2023	Swisscom billing platt Bern Telecommunication service 12.04.2023	168.10
14.04.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 13.04.2023	6.20
17.04.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 15.04.2023	35.10
21.04.2023	El Lokal AG Zürich Restaurants, Bars 20.04.2023	13.40
21.04.2023	El Lokal AG Zürich Restaurants, Bars 20.04.2023	24.00
24.04.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 21.04.2023	6.20
24.04.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 22.04.2023	19.80
24.04.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 22.04.2023	34.25
24.04.2023	YumiHana Zürich Grocery stores 22.04.2023	52.85
24.04.2023	Terlinden Zuerich Cleaning - laundry and garment services 22.04.2023	50.00
25.04.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 24.04.2023	8.25
27.04.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 26.04.2023	7.70
28.04.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 27.04.2023	19.95
28.04.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 27.04.2023	5.05
28.04.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 27.04.2023	3.10
<b>Amount carried forward to page 3</b>		<b>453.95</b>





UBS Switzerland AG

Flughofstrasse 35

P.O. Box

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Questions and answers  
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NICOLE MARIE KIM  
Card account 0000 3446 7135 0132

Date of invoice 14.05.2023  
Page 3 of 5

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 2</b>	<b>453.95</b>
02.05.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 29.04.2023	12.40
03.05.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 02.05.2023	26.05
04.05.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 03.05.2023	7.35
05.05.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 04.05.2023	11.25
05.05.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 04.05.2023	20.95
08.05.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 06.05.2023	3.10
08.05.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 06.05.2023	6.50
08.05.2023	Coop-4873 Zürich WESTL Zürich Grocery stores 07.05.2023	17.80
09.05.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 08.05.2023	3.10
09.05.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 08.05.2023	3.10
10.05.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 09.05.2023	16.20
12.05.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 11.05.2023	14.45
	<b>Card total</b>	<b>596.20</b>
	<b>NICOLE MARIE KIM, UBS Visa Card Gold, 4901 18XX XXXX 4633</b>	
05.05.2023	PAYPAL *CANVAPTYLIM CA 4029357733 AUS Computers, peripheral equip. and softw. 04.05.2023	12.09
05.05.2023	1.75% CHF surcharge abroad 04.05.2023	0.21
	<b>Card total</b>	<b>12.30</b>

**UBS Switzerland AG**

Flughofstrasse 35

P.O. Box

8152 Glattbrugg

Tel. +41-44-828 31 34

Questions and answers  
[ubs.com/help](https://ubs.com/help)NICOLE MARIE KIM  
Card account 0000 3446 7135 0132Date of invoice 14.05.2023  
Page 4 of 5**Foreign currency conversion and surcharge for transactions abroad**

For transactions abroad in the local currency, the exchange rate on the day before the booking date is used for currency conversion. The basis for this is the UBS foreign exchange sell rate up to an equivalent value of CHF 25,000 or the exchange rate of the card organization. A surcharge of 1.75% is also charged. This surcharge also applies to transactions abroad in Swiss francs. Transactions abroad include transactions carried out in foreign countries with merchants in person, as well as e-commerce transactions that are processed abroad. It is generally advisable to pay in the local currency, because credit card payments abroad in Swiss francs are usually associated with additional costs.

Receipt

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG  
c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

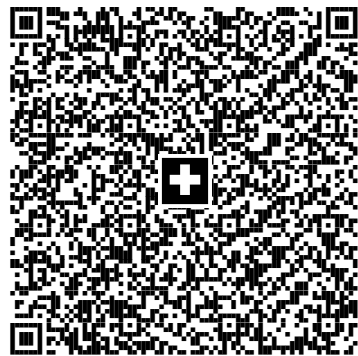
Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Currency	Amount
CHF	

Acceptance point

Payment part



Currency	Amount
CHF	

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

**UBS Switzerland AG**

Flughofstrasse 35  
P.O. Box  
8152 Glattbrugg

Tel. +41-44-828 31 34

Questions and answers  
[ubs.com/help](https://ubs.com/help)

MRS  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Card account	0000 3446 7135 0132
Account limit	CHF 10'000
Account holder	NICOLE MARIE KIM
Billing period	15.05.2023 - 13.06.2023
Date of invoice	13.06.2023
Payable until	05.07.2023
Page	1 of 4

## Billing statement CHF

Date	Detail	Amount CHF
15.05.2023	Amount of last statement	6'937.55
17.05.2023	Transfer from account	-400.00
13.06.2023	Card total NICOLE MARIE KIM, UBS Mastercard Gold	566.73
13.06.2023	Card total NICOLE MARIE KIM, UBS Visa Card Gold	24.75
13.06.2023	Debit interest	66.74
<b>13.06.2023</b>	<b>Statement amount</b>	<b>7'195.75</b>

Minimum amount due with payment in installments	628.00
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We kindly ask you to settle the amount until 05.07.2023 by using the enclosed QR-bill.

If you make a payment from an account from a non-Swiss bank, please use the BIC UBSWCHZH80A and the twelve-digit card account in the message.

**We have not received any sufficient payment on your card account. Please pay the minimum amount as indicated to avoid administrative fees. If you have already made your payment, please disregard this notice.**

### Statement check

Please check the present statement. Any objections must be reported to us in **writing within 30 days of the statement date**. You can find the corresponding form at **[ubs.com/dispute-transaction](https://ubs.com/dispute-transaction)**

NICOLE MARIE KIM  
Card account 0000 3446 7135 0132

Date of invoice 13.06.2023  
Page 2 of 4

## Detail statement

Booking date	Detail	Amount CHF
	<b>NICOLE MARIE KIM, UBS Mastercard Gold, 5101 99XX XXXX 8758</b>	
16.05.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 15.05.2023	8.40
17.05.2023	Swisscom billing platt Bern Telecommunication service 15.05.2023	82.85
19.05.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 17.05.2023	11.70
22.05.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 19.05.2023	26.60
22.05.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 21.05.2023	3.10
24.05.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 23.05.2023	13.50
25.05.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 24.05.2023	8.15
26.05.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 25.05.2023	6.20
01.06.2023	Coop-1098 ZH Scheffels Zürich Grocery stores 31.05.2023	7.75
01.06.2023	bestweb 441158881017 GBR Cosmetic stores 31.05.2023 Exchange rate 0.9265 of 31.05.2023 1.75% processing fee	USD 323.99 305.43
02.06.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 01.06.2023	3.10
05.06.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 04.06.2023	70.00
05.06.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 04.06.2023	12.40
12.06.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 10.06.2023	7.55
	<b>Card total</b>	<b>566.73</b>

**UBS Switzerland AG**

Flughofstrasse 35  
P.O. Box  
8152 Glattbrugg

Tel. +41-44-828 31 34

Questions and answers  
[ubs.com/help](https://ubs.com/help)

NICOLE MARIE KIM  
Card account 0000 3446 7135 0132

Date of invoice 13.06.2023  
Page 3 of 4

Booking date	Detail	Amount CHF
	<b>NICOLE MARIE KIM, UBS Visa Card Gold, 4901 18XX XXXX 4633</b>	
24.05.2023	PAYPAL *TECHMEETUPS 635999050 GBR Computer network/Information services 22.05.2023	12.02
24.05.2023	1.75% CHF surcharge abroad 22.05.2023	0.21
05.06.2023	PAYPAL *CANVAPTYLIM PA 4029357733 AUS Computers, peripheral equip. and softw. 04.06.2023	12.30
05.06.2023	1.75% CHF surcharge abroad 04.06.2023	0.22
	<b>Card total</b>	<b>24.75</b>

**Foreign currency conversion and surcharge for transactions abroad**

For transactions abroad in the local currency, the exchange rate on the day before the booking date is used for currency conversion. The basis for this is the UBS foreign exchange sell rate up to an equivalent value of CHF 25,000 or the exchange rate of the card organization. A surcharge of 1.75% is also charged. This surcharge also applies to transactions abroad in Swiss francs. Transactions abroad include transactions carried out in foreign countries with merchants in person, as well as e-commerce transactions that are processed abroad. It is generally advisable to pay in the local currency, because credit card payments abroad in Swiss francs are usually associated with additional costs.

Receipt

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG  
c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

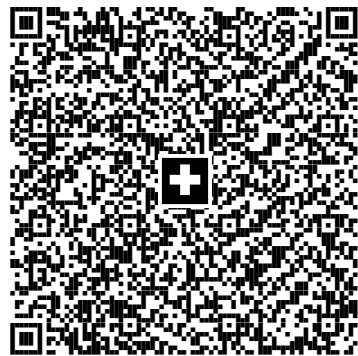
Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Currency	Amount
CHF	

Acceptance point

Payment part



Currency	Amount
CHF	

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

**UBS Switzerland AG**

Flughofstrasse 35  
P.O. Box  
8152 Glattbrugg

Tel. +41-44-828 31 34

Questions and answers  
[ubs.com/help](https://ubs.com/help)

MRS  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Card account	0000 3446 7135 0132
Account limit	CHF 10'000
Account holder	NICOLE MARIE KIM
Billing period	14.06.2023 - 13.07.2023
Date of invoice	13.07.2023
Payable until	04.08.2023
Page	1 of 5

## Billing statement CHF

Date	Detail	Amount CHF
14.06.2023	Amount of last statement	7'195.75
11.07.2023	Transfer from account	-74.15
12.07.2023	Transfer from account	-250.00
12.07.2023	Transfer from account	-250.00
13.07.2023	Card total NICOLE MARIE KIM, UBS Mastercard Gold	43.14
13.07.2023	Card total NICOLE MARIE KIM, UBS Visa Card Gold	59.40
13.07.2023	Debit interest	70.47
<b>13.07.2023</b>	<b>Statement amount</b>	<b>6'794.60</b>
	Minimum amount due with payment in installments	340.00

We kindly ask you to settle the amount until 04.08.2023 by using the enclosed QR-bill.

If you make a payment from an account from a non-Swiss bank, please use the BIC UBSWCHZH80A and the twelve-digit card account in the message.

### Statement check

Please check the present statement. Any objections must be reported to us in **writing within 30 days of the statement date**. You can find the corresponding form at [ubs.com/dispute-transaction](https://ubs.com/dispute-transaction)



NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 13.07.2023  
 Page 2 of 5

## Detail statement

Booking date	Detail	Amount CHF
	<b>NICOLE MARIE KIM, UBS Mastercard Gold, 5101 99XX XXXX 8758</b>	
14.06.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 13.06.2023	3.10
14.06.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 13.06.2023	3.10
16.06.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 15.06.2023	3.10
19.06.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 16.06.2023	2.40
19.06.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 16.06.2023	51.20
19.06.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 16.06.2023	2.40
19.06.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 17.06.2023	6.20
21.06.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 20.06.2023	21.80
22.06.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 21.06.2023	2.70
22.06.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 21.06.2023	3.10
22.06.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 21.06.2023	57.60
26.06.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 25.06.2023	35.00
26.06.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 25.06.2023	3.10
28.06.2023	Elvetino AG Zürich Commuter transportation 27.06.2023	7.50
29.06.2023	Coop-5013 ZH Maagplatz Zürich Grocery stores 28.06.2023	8.20
<b>Amount carried forward to page 3</b>		<b>210.50</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 13.07.2023  
 Page 3 of 5

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 2</b>	<b>210.50</b>
03.07.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 01.07.2023	6.20
04.07.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 03.07.2023	1.80
04.07.2023	bestweb 441158881017 GBR Cosmetic stores 03.07.2023 Exchange rate 0.9125 of 03.07.2023 1.75% processing fee	USD -323.99 -300.81
05.07.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 04.07.2023	12.90
10.07.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 07.07.2023	8.80
10.07.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 07.07.2023	12.40
10.07.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 08.07.2023	9.75
12.07.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 11.07.2023	65.60
13.07.2023	El Lokal AG Zürich Restaurants, Bars 12.07.2023	16.00
	<b>Card total</b>	<b>43.14</b>
	<b>NICOLE MARIE KIM, UBS Visa Card Gold, 4901 18XX XXXX 4633</b>	
27.06.2023	PAYPAL *NOVORESUME 91942069 DNK Counseling service - debt marriage pers. 26.06.2023	12.09
27.06.2023	1.75% CHF surcharge abroad 26.06.2023	0.21
29.06.2023	UBER *TRIP HELP.UBER.COM help.uber.comNLD Taxicabs 29.06.2023	17.47
04.07.2023	PAYPAL *FRUUGO 01619380150 GBR Department stores 03.07.2023	16.94
04.07.2023	1.75% CHF surcharge abroad 03.07.2023	0.30
05.07.2023	PAYPAL *CANVAPTYLIM PA 4029357733 AUS Computers, peripheral equip. and softw. 04.07.2023	12.18
	<b>Amount carried forward to page 4</b>	<b>59.19</b>

NICOLE MARIE KIM  
Card account 0000 3446 7135 0132Date of invoice 13.07.2023  
Page 4 of 5

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 3</b>	<b>59.19</b>
05.07.2023	1.75% CHF surcharge abroad	0.21
	04.07.2023	
	<b>Card total</b>	<b>59.40</b>

**Foreign currency conversion and surcharge for transactions abroad**

For transactions abroad in the local currency, the exchange rate on the day before the booking date is used for currency conversion. The basis for this is the UBS foreign exchange sell rate up to an equivalent value of CHF 25,000 or the exchange rate of the card organization. A surcharge of 1.75% is also charged. This surcharge also applies to transactions abroad in Swiss francs. Transactions abroad include transactions carried out in foreign countries with merchants in person, as well as e-commerce transactions that are processed abroad. It is generally advisable to pay in the local currency, because credit card payments abroad in Swiss francs are usually associated with additional costs.

Receipt

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG  
c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

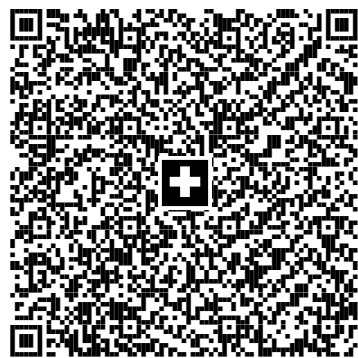
Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Currency	Amount
CHF	

Acceptance point

Payment part



Currency	Amount
CHF	

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

**UBS Switzerland AG**

Flughofstrasse 35  
P.O. Box  
8152 Glattbrugg

Tel. +41-44-828 31 34

Questions and answers  
[ubs.com/help](https://ubs.com/help)

MRS  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Card account	0000 3446 7135 0132
Account limit	CHF 10'000
Account holder	NICOLE MARIE KIM
Billing period	14.07.2023 - 13.08.2023
Date of invoice	13.08.2023
Payable until	04.09.2023
Page	1 of 5

## Billing statement CHF

Date	Detail	Amount CHF
14.07.2023	Amount of last statement	6'794.60
31.07.2023	Transfer from account	-20.00
31.07.2023	Transfer from account	-399.00
13.08.2023	Card total NICOLE MARIE KIM, UBS Mastercard Gold	646.19
13.08.2023	Card total NICOLE MARIE KIM, UBS Visa Card Gold	30.36
11.08.2023	Debit interest	65.18
<b>13.08.2023</b>	<b>Statement amount</b>	<b>7'117.35</b>
	Minimum amount due with payment in installments	356.00

We kindly ask you to settle the amount until 04.09.2023 by using the enclosed QR-bill.

If you make a payment from an account from a non-Swiss bank, please use the BIC UBSWCHZH80A and the twelve-digit card account in the message.

### Statement check

Please check the present statement. Any objections must be reported to us in **writing within 30 days of the statement date**. You can find the corresponding form at [ubs.com/dispute-transaction](https://ubs.com/dispute-transaction)

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 13.08.2023  
 Page 2 of 5

## Detail statement

Booking date	Detail	Amount CHF
	<b>NICOLE MARIE KIM, UBS Mastercard Gold, 5101 99XX XXXX 8758</b>	
14.07.2023	LE BEE MAI FERNEY VOLTAIFRA Restaurants, Bars 13.07.2023 Exchange rate 0.9775 of 13.07.2023 1.75% processing fee	EUR 209.00 207.87
14.07.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 13.07.2023	5.60
17.07.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 14.07.2023	88.00
17.07.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 14.07.2023	6.20
17.07.2023	VOI CH ZUG Commuter transportation 16.07.2023	3.34
17.07.2023	VOI CH ZUG Commuter transportation 16.07.2023	2.17
19.07.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 18.07.2023	8.30
20.07.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 19.07.2023	10.90
21.07.2023	VOI CH ZUG Commuter transportation 20.07.2023	3.73
21.07.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 20.07.2023	2.15
21.07.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 20.07.2023	5.80
24.07.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 21.07.2023	8.00
24.07.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 22.07.2023	12.40
24.07.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 23.07.2023	33.60
<b>Amount carried forward to page 3</b>		<b>398.06</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 13.08.2023  
 Page 3 of 5

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 2</b>	<b>398.06</b>
28.07.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 27.07.2023	15.80
31.07.2023	Coop Pronto Zürich Zürich Grocery stores 28.07.2023	2.20
31.07.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 28.07.2023	6.90
31.07.2023	Verein Kiosk Josefwies Zürich Restaurants, Bars 28.07.2023	5.50
31.07.2023	David King Zürich Restaurants, Bars 28.07.2023	7.00
31.07.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 29.07.2023	9.15
31.07.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 29.07.2023	12.40
31.07.2023	MONO TABACS-JOURNAUX ONEX Cigar stores and stands 30.07.2023	11.00
31.07.2023	Migros M Cornavin Gare Genève Grocery stores 30.07.2023	17.40
02.08.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 31.07.2023	6.20
02.08.2023	digitec Galaxus (Onlin Zürich Department stores 31.07.2023	65.98
02.08.2023	Migros MM Lancy-Onex Petit-Lancy Grocery stores 31.07.2023	17.20
07.08.2023	KHATHA Thai Restaurant Geneve Restaurants, Bars 31.07.2023	19.00
04.08.2023	Bahnhofkiosk Zürich Grocery stores 03.08.2023	3.90
07.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 04.08.2023	4.45
07.08.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 04.08.2023	12.40
	<b>Amount carried forward to page 4</b>	<b>614.54</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 13.08.2023  
 Page 4 of 5

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 3</b>	<b>614.54</b>
07.08.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 05.08.2023	12.40
08.08.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 07.08.2023	6.20
10.08.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 09.08.2023	6.20
10.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 09.08.2023	0.65
11.08.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 10.08.2023	6.20
	<b>Card total</b>	<b>646.19</b>
	<b>NICOLE MARIE KIM, UBS Visa Card Gold, 4901 18XX XXXX 4633</b>	
24.07.2023	PAYPAL *ITALKI HK 4029357733 HKG Schools 20.07.2023	17.93
24.07.2023	1.75% CHF surcharge abroad 20.07.2023	0.31
07.08.2023	PAYPAL *CANVAPTYLIM PA 4029357733 AUS Computers, peripheral equip. and softw. 04.08.2023	11.91
07.08.2023	1.75% CHF surcharge abroad 04.08.2023	0.21
	<b>Card total</b>	<b>30.36</b>

### Foreign currency conversion and surcharge for transactions abroad

For transactions abroad in the local currency, the exchange rate on the day before the booking date is used for currency conversion. The basis for this is the UBS foreign exchange sell rate up to an equivalent value of CHF 25,000 or the exchange rate of the card organization. A surcharge of 1.75% is also charged. This surcharge also applies to transactions abroad in Swiss francs. Transactions abroad include transactions carried out in foreign countries with merchants in person, as well as e-commerce transactions that are processed abroad. It is generally advisable to pay in the local currency, because credit card payments abroad in Swiss francs are usually associated with additional costs.



Receipt

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG  
c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Currency	Amount
CHF	

Acceptance point

Payment part



Currency	Amount
CHF	

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

**UBS Switzerland AG**

Flughofstrasse 35  
P.O. Box  
8152 Glattbrugg

Tel. +41-44-828 31 34

Questions and answers  
[ubs.com/help](https://ubs.com/help)

MRS  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Card account	0000 3446 7135 0132
Account limit	CHF 10'000
Account holder	NICOLE MARIE KIM
Billing period	14.08.2023 - 13.09.2023
Date of invoice	13.09.2023
Payable until	05.10.2023
Page	1 of 8

## Billing statement CHF

Date	Detail	Amount CHF
14.08.2023	Amount of last statement	7'117.35
05.09.2023	Transfer from account	-500.00
13.09.2023	Card total NICOLE MARIE KIM, UBS Mastercard Gold	883.73
13.09.2023	Card total NICOLE MARIE KIM, UBS Visa Card Gold	26.15
13.09.2023	Debit interest	73.18
<b>13.09.2023</b>	<b>Statement amount</b>	<b>7'600.40</b>

	Minimum amount due with payment in installments	381.00
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We kindly ask you to settle the amount until 05.10.2023 by using the enclosed QR-bill.

If you make a payment from an account from a non-Swiss bank, please use the BIC UBSWCHZH80A and the twelve-digit card account in the message.

**Statement check**

Please check the present statement. Any objections must be reported to us in **writing within 30 days of the statement date**. You can find the corresponding form at **[ubs.com/dispute-transaction](https://ubs.com/dispute-transaction)**

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 13.09.2023  
 Page 2 of 8

## Detail statement

Booking date	Detail	Amount CHF
	<b>NICOLE MARIE KIM, UBS Mastercard Gold, 5101 99XX XXXX 8758</b>	
14.08.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 12.08.2023	12.40
15.08.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 13.08.2023	4.60
15.08.2023	Bahnhofkiosk Perronunt Zürich Grocery stores 14.08.2023	4.30
15.08.2023	161.34 avec Herisau Grocery stores 14.08.2023	2.95
16.08.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 15.08.2023	6.20
17.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 16.08.2023	5.50
18.08.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 17.08.2023	6.20
21.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 18.08.2023	0.10
21.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 18.08.2023	2.95
21.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 18.08.2023	13.90
21.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 19.08.2023	3.90
21.08.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 19.08.2023	12.40
21.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 19.08.2023	18.85
22.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 21.08.2023	2.65
23.08.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 22.08.2023	6.20
<b>Amount carried forward to page 3</b>		<b>103.10</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 13.09.2023  
 Page 3 of 8

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 2</b>	<b>103.10</b>
23.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 22.08.2023	9.85
24.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 23.08.2023	4.75
24.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 23.08.2023	2.95
25.08.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 24.08.2023	3.10
25.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 24.08.2023	12.35
28.08.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 25.08.2023	3.10
28.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 25.08.2023	7.00
28.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 25.08.2023	12.55
28.08.2023	Arthouse Alba Zürich Motion picture theater 26.08.2023	6.00
28.08.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 26.08.2023	6.20
28.08.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 27.08.2023	4.60
29.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 28.08.2023	4.30
29.08.2023	Coop-2048 BS Gunde Basel Grocery stores 28.08.2023	21.60
29.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 28.08.2023	1.95
30.08.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 29.08.2023	6.20
30.08.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 29.08.2023	11.40
	<b>Amount carried forward to page 4</b>	<b>221.00</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 13.09.2023  
 Page 4 of 8

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 3</b>	<b>221.00</b>
01.09.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 31.08.2023	6.60
01.09.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 31.08.2023	10.50
04.09.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 01.09.2023	3.10
04.09.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 01.09.2023	3.10
04.09.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 01.09.2023	23.90
04.09.2023	Migros MMM Altstetten Zürich Grocery stores 01.09.2023	44.40
04.09.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 02.09.2023	4.75
04.09.2023	VOI CH ZUG Commuter transportation 03.09.2023	6.07
06.09.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 05.09.2023	2.95
06.09.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 05.09.2023	6.20
07.09.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 06.09.2023	6.20
07.09.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 06.09.2023	11.05
08.09.2023	400340 Zopf & Zöpfli H Zürich Restaurants, Bars 07.09.2023	3.90
08.09.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 07.09.2023	6.20
08.09.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 07.09.2023	36.65
11.09.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 08.09.2023	4.30
	<b>Amount carried forward to page 5</b>	<b>400.87</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 13.09.2023  
 Page 5 of 8

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 4</b>	<b>400.87</b>
11.09.2023	Avec Express 17680 Zürich Grocery stores 08.09.2023	5.55
11.09.2023	Bahnhofkiosk Hergiswil Grocery stores 08.09.2023	11.65
11.09.2023	Restaurant Rathaus Bra Luzern Restaurants, Bars 08.09.2023	52.50
11.09.2023	Coop-1983 ZH Letzipark Zürich Grocery stores 08.09.2023	245.00
11.09.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 09.09.2023	4.60
11.09.2023	Confiserie Sprüngli AG Zürich Candy and nut stores 09.09.2023	96.00
11.09.2023	Coop-4899 Zürich Bahnh Zürich 1 Sih Grocery stores 09.09.2023	5.60
11.09.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 09.09.2023	4.25
13.09.2023	TABACCHI STINTINO ITA Cigar stores and stands 11.09.2023 Exchange rate 0.9727 of 12.09.2023 1.75% processing fee	EUR 28.50 28.21
13.09.2023	TABACCHI STINTINO ITA Cigar stores and stands 11.09.2023 Exchange rate 0.9727 of 12.09.2023 1.75% processing fee	EUR 8.90 8.81
13.09.2023	TABACCHI STINTINO ITA Cigar stores and stands 11.09.2023 Exchange rate 0.9727 of 12.09.2023 1.75% processing fee	EUR 7.90 7.82
13.09.2023	ECOPARKING SRL STINTINO ITA Automobile parking lots 12.09.2023 Exchange rate 0.9727 of 12.09.2023 1.75% processing fee	EUR 3.00 2.97
13.09.2023	ECOPARKING SRL STINTINO ITA Automobile parking lots 12.09.2023 Exchange rate 0.9727 of 12.09.2023 1.75% processing fee	EUR 3.00 2.97
	<b>Amount carried forward to page 6</b>	<b>876.80</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 13.09.2023  
 Page 6 of 8

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 5</b>	<b>876.80</b>
13.09.2023	SumUp *IL GELATO DI C stintino ITA Restaurants, Bars 12.09.2023 Exchange rate 0.9727 of 12.09.2023 1.75% processing fee	EUR 7.00 6.93
	<b>Card total</b>	<b>883.73</b>

	<b>NICOLE MARIE KIM, UBS Visa Card Gold, 4901 18XX XXXX 4633</b>	
05.09.2023	PAYPAL *CANVAPTYLIM PA 4029357733 AUS Computers, peripheral equip. and softw. 04.09.2023	11.99
05.09.2023	1.75% CHF surcharge abroad 04.09.2023	0.21
11.09.2023	PAYPAL *SPOTIFY 35314369001 SWE Digital Media, Books, Movies, Music 07.09.2023	13.95
	<b>Card total</b>	<b>26.15</b>

### Foreign currency conversion and surcharge for transactions abroad

For transactions abroad in the local currency, the exchange rate on the day before the booking date is used for currency conversion. The basis for this is the UBS foreign exchange sell rate up to an equivalent value of CHF 25,000 or the exchange rate of the card organization. A surcharge of 1.75% is also charged. This surcharge also applies to transactions abroad in Swiss francs. Transactions abroad include transactions carried out in foreign countries with merchants in person, as well as e-commerce transactions that are processed abroad. It is generally advisable to pay in the local currency, because credit card payments abroad in Swiss francs are usually associated with additional costs.

### Adjustment of annual interest rate for UBS Credit Cards

From 1 October 2023, an annual interest rate of 13% (instead of 12%) will be charged for the partial payment option for UBS Credit Cards and on outstanding credit card balances. You use the partial payment option when you pay your credit card bill in partial amounts.

For more information, see [ubs.com/partial-payment-option](https://ubs.com/partial-payment-option).

NICOLE MARIE KIM  
Card account 0000 3446 7135 0132Date of invoice 13.09.2023  
Page 7 of 8**Launch of digital Priority Pass on 1 September 2023**

With the digital Priority Pass, your Priority Pass membership card is always at hand, either in the Priority Pass app or directly in your digital Apple Wallet.

To obtain a digital Priority Pass membership card, either scan the QR code or visit [ubs.com/priority-pass](https://ubs.com/priority-pass). Your existing Priority Pass will automatically expire on 30 November 2023.

New conditions apply after you register for the digital Priority Pass:

- The normal annual membership fee of EUR 89 is waived, as a courtesy of UBS.
- When you become a member, you must purchase one admission for EUR 30, valid for 12 months. Membership is automatically renewed every year on the same terms unless you cancel at least six weeks before the renewal date.
- Lounge admissions will be charged to your credit card at the regular price of EUR 30 (previously: EUR 24) directly by our partner Priority Pass.

Further information can be found at [ubs.com/priority-pass](https://ubs.com/priority-pass).





Receipt

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG  
c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Currency	Amount
CHF	

Acceptance point

Payment part



Currency	Amount
CHF	

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

**UBS Switzerland AG**

Flughofstrasse 35  
P.O. Box  
8152 Glattbrugg

Tel. +41-44-828 31 34

Questions and answers  
[ubs.com/help](https://ubs.com/help)

MRS  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Card account	0000 3446 7135 0132
Account limit	CHF 10'000
Account holder	NICOLE MARIE KIM
Billing period	14.09.2023 - 15.10.2023
Date of invoice	15.10.2023
Payable until	06.11.2023
Page	1 of 8

## Billing statement CHF

Date	Detail	Amount CHF
14.09.2023	Amount of last statement	7'600.40
19.09.2023	Transfer from account	-100.00
19.09.2023	Transfer from account	-1'000.00
03.10.2023	Transfer from account	-1'000.00
15.10.2023	Card total NICOLE MARIE KIM, UBS Mastercard Gold	879.67
15.10.2023	Card total NICOLE MARIE KIM, UBS Visa Card Gold	42.54
13.10.2023	Debit interest	69.04
<b>15.10.2023</b>	<b>Statement amount</b>	<b>6'491.65</b>
	Minimum amount due with payment in installments	325.00

We kindly ask you to settle the amount until 06.11.2023 by using the enclosed QR-bill.

If you make a payment from an account from a non-Swiss bank, please use the BIC UBSWCHZH80A and the twelve-digit card account in the message.

### Statement check

Please check the present statement. Any objections must be reported to us in **writing within 30 days of the statement date**. You can find the corresponding form at [ubs.com/dispute-transaction](https://ubs.com/dispute-transaction)

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 15.10.2023  
 Page 2 of 8

## Detail statement

Booking date	Detail			Amount CHF
	<b>NICOLE MARIE KIM, UBS Mastercard Gold, 5101 99XX XXXX 8758</b>			
14.09.2023	RIST. PIZZ. PIAZZA GAR PORTO TORRES ITA Restaurants, Bars 12.09.2023 Exchange rate 0.9751 of 13.09.2023 1.75% processing fee	EUR	77.50	76.89
14.09.2023	Le tonnare di stintino Stintino ITA Hotels 13.09.2023 Exchange rate 0.9751 of 13.09.2023 1.75% processing fee	EUR	4.00	3.97
14.09.2023	Le tonnare di stintino Stintino ITA Hotels 13.09.2023 Exchange rate 0.9751 of 13.09.2023 1.75% processing fee	EUR	6.00	5.95
14.09.2023	UBER *LIME HELP.UBER.C Amsterdam NLD Amusement and recreation services 13.09.2023 Exchange rate 0.9751 of 13.09.2023 1.75% processing fee	EUR	4.90	4.86
15.09.2023	BARCACCIA ROMA ITA Restaurants, Bars 13.09.2023 Exchange rate 0.971 of 14.09.2023 1.75% processing fee	EUR	2.20	2.17
15.09.2023	TRECAFFE' BISTROT ROMA ITA Restaurants, Bars 13.09.2023 Exchange rate 0.971 of 14.09.2023 1.75% processing fee	EUR	8.70	8.60
18.09.2023	CHEF EXPRESS S.P.A. FIUMICINO ITA Restaurants, Bars 15.09.2023 Exchange rate 0.9729 of 15.09.2023 1.75% processing fee	EUR	38.80	38.41
18.09.2023	ATAC SPA ROMA ITA Bus lines, Tour buses 15.09.2023 Exchange rate 0.9729 of 15.09.2023 1.75% processing fee	EUR	6.00	5.94
18.09.2023	RADIOTAXI PG 09 ROMA ITA Taxicabs 15.09.2023 Exchange rate 0.9729 of 15.09.2023 1.75% processing fee	EUR	19.40	19.20
<b>Amount carried forward to page 3</b>				<b>165.99</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 15.10.2023  
 Page 3 of 8

Booking date	Detail	Amount CHF		
<b>Amount carried forward from page 2</b>				<b>165.99</b>
18.09.2023	ATS-Airport Transfer Wien-flughafeAUT Taxicabs 15.09.2023 Exchange rate 0.9729 of 15.09.2023 1.75% processing fee	EUR	59.20	58.60
18.09.2023	LS TRAVEL - FC25 - AEL FIUMICINO ITA Department stores 15.09.2023 Exchange rate 0.9729 of 15.09.2023 1.75% processing fee	EUR	115.30	114.14
18.09.2023	Gelateria Zanoni Wien AUT Restaurants, Bars 16.09.2023 Exchange rate 0.9729 of 15.09.2023 1.75% processing fee	EUR	1.90	1.88
20.09.2023	Migros M Bridge Zürich Grocery stores 19.09.2023			2.30
20.09.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 19.09.2023			6.50
20.09.2023	VOI CH ZUG Commuter transportation 19.09.2023			4.51
20.09.2023	VOI CH ZUG Commuter transportation 19.09.2023			2.95
20.09.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 19.09.2023			6.50
20.09.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 19.09.2023			10.40
20.09.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 19.09.2023			3.10
21.09.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 20.09.2023			0.95
21.09.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 20.09.2023			4.55
22.09.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 21.09.2023			6.20
22.09.2023	Coop-2238 Wint. St Winterthur Grocery stores 21.09.2023			5.75
<b>Amount carried forward to page 4</b>				<b>394.32</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 15.10.2023  
 Page 4 of 8

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 3</b>	<b>394.32</b>
25.09.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 22.09.2023	17.60
25.09.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 23.09.2023	17.40
25.09.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 23.09.2023	18.00
25.09.2023	SumUp *KTea Shop Zurich Restaurants, Bars 23.09.2023	5.00
25.09.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 23.09.2023	6.20
25.09.2023	Coop-4873 Zürich WESTL Zürich Grocery stores 24.09.2023	5.30
25.09.2023	Migros M Express Altst Zürich Grocery stores 24.09.2023	6.85
26.09.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 25.09.2023	6.20
26.09.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 25.09.2023	13.00
27.09.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 26.09.2023	3.10
28.09.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 27.09.2023	3.35
29.09.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 28.09.2023	6.20
29.09.2023	Coop-1390 BE Egghö Bern Grocery stores 28.09.2023	2.40
02.10.2023	Swisscom billing platt Bern Telecommunication service 29.09.2023	84.15
02.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 29.09.2023	1.95
02.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 29.09.2023	13.50
	<b>Amount carried forward to page 5</b>	<b>604.52</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 15.10.2023  
 Page 5 of 8

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 4</b>	<b>604.52</b>
02.10.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 30.09.2023	12.40
04.10.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 03.10.2023	6.20
04.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 03.10.2023	2.20
04.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 03.10.2023	20.25
05.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 04.10.2023	1.80
06.10.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 05.10.2023	6.20
06.10.2023	Coop-5013 ZH Maagplatz Zürich Grocery stores 05.10.2023	2.95
06.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 05.10.2023	5.45
06.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 05.10.2023	7.20
09.10.2023	Bierwerk Zueri Zuerich Package stores - beer, wine and liquor 06.10.2023	8.50
09.10.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 06.10.2023	6.20
09.10.2023	Bierwerk Zueri Zuerich Package stores - beer, wine and liquor 06.10.2023	8.50
09.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 06.10.2023	5.95
09.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 06.10.2023	6.80
09.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 07.10.2023	21.10
09.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 07.10.2023	5.40
	<b>Amount carried forward to page 6</b>	<b>731.62</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 15.10.2023  
 Page 6 of 8

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 5</b>	<b>731.62</b>
09.10.2023	LIAN HUA HARDTURM GMBH ZUERICH Grocery stores 07.10.2023	93.90
10.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 09.10.2023	6.60
10.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 09.10.2023	6.65
10.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 09.10.2023	5.60
11.10.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 10.10.2023	6.20
11.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 10.10.2023	7.20
13.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 12.10.2023	14.10
13.10.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 12.10.2023	6.20
13.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 12.10.2023	1.60
	<b>Card total</b>	<b>879.67</b>

	<b>NICOLE MARIE KIM, UBS Visa Card Gold, 4901 18XX XXXX 4633</b>			
15.09.2023	UBER *TRIP HELP.UBER.COMNLD Taxicabs 13.09.2023 Exchange rate 0.971 of 14.09.2023 1.75% processing fee	EUR	30.17	29.81
05.10.2023	PAYPAL *CANVAPTYLIM PA 4029357733 AUS Computers, peripheral equip. and softw. 04.10.2023			12.51
05.10.2023	1.75% CHF surcharge abroad 04.10.2023			0.22
	<b>Card total</b>			<b>42.54</b>

### Foreign currency conversion and surcharge for transactions abroad

For transactions abroad in the local currency, the exchange rate on the day before the booking date is used for currency conversion. The basis for this is the UBS foreign exchange sell rate up to an equivalent value of CHF 25,000 or the exchange rate of the card organization. A surcharge of 1.75% is also charged. This surcharge also applies to transactions abroad in Swiss francs. Transactions abroad include transactions carried out in foreign countries with merchants in person, as well as e-commerce transactions that are processed abroad. It is generally advisable to pay in the local currency, because credit card payments abroad in Swiss francs are usually associated with additional costs.

NICOLE MARIE KIM  
Card account 0000 3446 7135 0132Date of invoice 15.10.2023  
Page 7 of 8**Adjustment of annual interest rate for UBS Credit Cards**

From 1 October 2023, an annual interest rate of 13% (instead of 12%) will be charged for the partial payment option for UBS Credit Cards and on outstanding credit card balances. You use the partial payment option when you pay your credit card bill in partial amounts.

For more information, see [ubs.com/partial-payment-option](https://ubs.com/partial-payment-option).

**Launch of digital Priority Pass on 1 September 2023**

With the digital Priority Pass, your Priority Pass membership card is always at hand, either in the Priority Pass app or directly in your digital Apple Wallet.

To obtain a digital Priority Pass membership card, either scan the QR code or visit [ubs.com/priority-pass](https://ubs.com/priority-pass). Your existing Priority Pass will automatically expire on 30 November 2023.

New conditions apply after you register for the digital Priority Pass:

- The normal annual membership fee of EUR 89 is waived, as a courtesy of UBS.
- When you become a member, you must purchase one admission for EUR 30, valid for 12 months. Membership is automatically renewed every year on the same terms unless you cancel at least six weeks before the renewal date.
- Lounge admissions will be charged to your credit card at the regular price of EUR 30 (previously: EUR 24) directly by our partner Priority Pass.

Further information can be found at [ubs.com/priority-pass](https://ubs.com/priority-pass).





Receipt

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG  
c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Currency	Amount
CHF	

Acceptance point

Payment part



Currency	Amount
CHF	

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

**UBS Switzerland AG**

Flughofstrasse 35  
P.O. Box  
8152 Glattbrugg

Tel. +41-44-828 31 34

Questions and answers  
[ubs.com/help](https://ubs.com/help)

MRS  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Card account	0000 3446 7135 0132
Account limit	CHF 10'000
Account holder	NICOLE MARIE KIM
Billing period	16.10.2023 - 13.11.2023
Date of invoice	13.11.2023
Payable until	05.12.2023
Page	1 of 6

## Billing statement CHF

Date	Detail	Amount CHF
16.10.2023	Amount of last statement	6'491.65
08.11.2023	Transfer from account	-500.00
08.11.2023	Transfer from account	-2'000.00
13.11.2023	Card total NICOLE MARIE KIM, UBS Mastercard Gold	524.85
13.11.2023	Card total NICOLE MARIE KIM, UBS Visa Card Gold	12.49
13.11.2023	Debit interest	64.65
<b>13.11.2023</b>	<b>Statement amount</b>	<b>4'593.65</b>
	Minimum amount due with payment in installments	230.00

We kindly ask you to settle the amount until 05.12.2023 by using the enclosed QR-bill.

If you make a payment from an account from a non-Swiss bank, please use the BIC UBSWCHZH80A and the twelve-digit card account in the message.

### Statement check

Please check the present statement. Any objections must be reported to us in **writing within 30 days of the statement date**. You can find the corresponding form at [ubs.com/dispute-transaction](https://ubs.com/dispute-transaction)

### Important information on the conversion of foreign currencies – change as of 1 January 2024

Every UBS Credit Card has a currency on file in which the card is billed, e.g., Swiss francs. Transactions in currencies other than the card currency are converted at the exchange rate from the day before the booking date. The exchange rate includes a surcharge from 1.7% to 3.6%. This surcharge has not been charged for less common currencies, such as the Jordanian Dinar, Vietnam Dong and others. From 1 January 2024, the surcharge will be applied to all currencies. For more information on foreign currency conversion and details on surcharges, please see the section "possible extra charges" on [ubs.com/cards](https://ubs.com/cards).

NICOLE MARIE KIM  
Card account 0000 3446 7135 0132

Date of invoice 13.11.2023  
Page 2 of 6

## Detail statement

Booking date	Detail	Amount CHF
	<b>NICOLE MARIE KIM, UBS Mastercard Gold, 5101 99XX XXXX 8758</b>	
17.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 13.10.2023	15.75
17.10.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 13.10.2023	6.20
17.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 14.10.2023	1.60
17.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 14.10.2023	13.95
17.10.2023	LES HALLES SA ZUERICH Restaurants, Bars 16.10.2023	25.00
18.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 17.10.2023	5.10
18.10.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 17.10.2023	3.10
19.10.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 18.10.2023	6.20
23.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 19.10.2023	1.60
23.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 20.10.2023	34.75
23.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 20.10.2023	1.80
23.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 21.10.2023	8.90
23.10.2023	Coop-4873 Zürich WESTL Zürich Grocery stores 22.10.2023	19.90
23.10.2023	Coop-4873 Zürich WESTL Zürich Grocery stores 22.10.2023	8.55
24.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 23.10.2023	34.65
<b>Amount carried forward to page 3</b>		<b>187.05</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 13.11.2023  
 Page 3 of 6

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 2</b>	<b>187.05</b>
25.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 24.10.2023	6.60
25.10.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 24.10.2023	6.20
25.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 24.10.2023	11.55
26.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 25.10.2023	13.10
27.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 26.10.2023	2.90
27.10.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 26.10.2023	6.20
27.10.2023	Bahnhofkiosk Zürich Grocery stores 26.10.2023	4.25
30.10.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 27.10.2023	6.20
30.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 28.10.2023	16.25
30.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 28.10.2023	4.40
31.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 30.10.2023	17.30
31.10.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 30.10.2023	5.10
01.11.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 31.10.2023	6.20
02.11.2023	Coop-6108 ZH Maagplatz Zürich Grocery stores 01.11.2023	7.20
02.11.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 01.11.2023	6.20
03.11.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 02.11.2023	3.10
	<b>Amount carried forward to page 4</b>	<b>309.80</b>



UBS Switzerland AG

Flughofstrasse 35

P.O. Box

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Tel. +41-44-828 31 34

Questions and answers

[ubs.com/help](https://ubs.com/help)

NICOLE MARIE KIM  
Card account 0000 3446 7135 0132

Date of invoice 13.11.2023  
Page 4 of 6

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 3</b>	<b>309.80</b>
03.11.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 02.11.2023	9.20
06.11.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 03.11.2023	9.85
06.11.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 03.11.2023	11.00
06.11.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 04.11.2023	22.20
06.11.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 04.11.2023	13.50
07.11.2023	LES HALLES SA ZUERICH Restaurants, Bars 06.11.2023	10.00
07.11.2023	LES HALLES SA ZUERICH Restaurants, Bars 06.11.2023	16.00
08.11.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 07.11.2023	6.20
09.11.2023	Migros MMM Altstetten Zürich Grocery stores 08.11.2023	86.15
09.11.2023	Lian Hua Hardturm GmbH Zuerich Grocery stores 08.11.2023	21.35
13.11.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 10.11.2023	6.20
13.11.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 11.11.2023	3.40
	<b>Card total</b>	<b>524.85</b>
	<b>NICOLE MARIE KIM, UBS Visa Card Gold, 4901 18XX XXXX 4633</b>	
06.11.2023	PAYPAL *CANVAPTYLIM PA 4029357733 AUS Computers, peripheral equip. and softw. 04.11.2023	12.28
06.11.2023	1.75% CHF surcharge abroad 04.11.2023	0.21
	<b>Card total</b>	<b>12.49</b>

**UBS Switzerland AG**

Flughofstrasse 35

P.O. Box

8152 Glattbrugg

Tel. +41-44-828 31 34

Questions and answers

[ubs.com/help](https://ubs.com/help)

NICOLE MARIE KIM

Card account 0000 3446 7135 0132

Date of invoice

13.11.2023

Page

5 of 6

**Foreign currency conversion and surcharge for transactions abroad**

For transactions abroad in the local currency, the exchange rate on the day before the booking date is used for currency conversion. The basis for this is the UBS foreign exchange sell rate up to an equivalent value of CHF 25,000 or the exchange rate of the card organization. A surcharge of 1.75% is also charged. This surcharge also applies to transactions abroad in Swiss francs. Transactions abroad include transactions carried out in foreign countries with merchants in person, as well as e-commerce transactions that are processed abroad. It is generally advisable to pay in the local currency, because credit card payments abroad in Swiss francs are usually associated with additional costs.

Receipt

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG  
c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

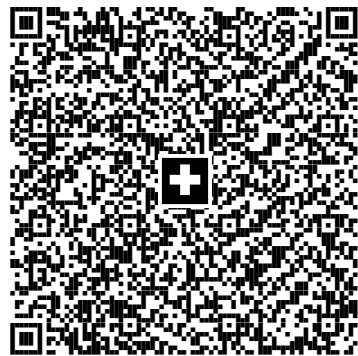
Reference  
24 47150 00000 00344 67135 01326

Payable by  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Currency	Amount
CHF	

Acceptance point

Payment part



Currency	Amount
CHF	

Account / Payable to  
CH93 3000 5230 0129 5305 U  
UBS Switzerland AG c/o UBS Card Center AG  
Flughofstrasse 35  
8152 Glattbrugg

Reference  
24 47150 00000 00344 67135 01326

Payable by  
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VULKANSTRASSE 110C  
8048 ZUERICH

**UBS Switzerland AG**

Flughofstrasse 35  
P.O. Box  
8152 Glattbrugg

Tel. +41-44-828 31 34

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MRS  
NICOLE MARIE KIM  
VULKANSTRASSE 110C  
8048 ZUERICH

Card account	0000 3446 7135 0132
Account limit	CHF 10'000
Account holder	NICOLE MARIE KIM
Billing period	14.11.2023 - 13.12.2023
Date of invoice	13.12.2023
Payable until	04.01.2024
Page	1 of 4

## Billing statement CHF

Date	Detail	Amount CHF
14.11.2023	Amount of last statement	4'593.65
12.12.2023	Transfer from account	-1'000.00
13.12.2023	Card total NICOLE MARIE KIM, UBS Mastercard Gold	95.10
13.12.2023	Card total NICOLE MARIE KIM, UBS Visa Card Gold	26.02
13.12.2023	Debit interest	50.94
<b>13.12.2023</b>	<b>Statement amount</b>	<b>3'765.70</b>

	Minimum amount due with payment in installments	189.00
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We kindly ask you to settle the amount until 04.01.2024 by using the enclosed QR-bill.

If you make a payment from an account from a non-Swiss bank, please use the BIC UBSWCHZH80A and the twelve-digit card account in the message.

### Statement check

Please check the present statement. Any objections must be reported to us in **writing within 30 days of the statement date**. You can find the corresponding form at [ubs.com/dispute-transaction](https://ubs.com/dispute-transaction)

### Important information on the conversion of foreign currencies – change as of 1 January 2024

Every UBS Credit Card has a currency on file in which the card is billed, e.g., Swiss francs. Transactions in currencies other than the card currency are converted at the exchange rate from the day before the booking date. The exchange rate includes a surcharge from 1.7% to 3.6%. This surcharge has not been charged for less common currencies, such as the Jordanian Dinar, Vietnam Dong and others. From 1 January 2024, the surcharge will be applied to all currencies. For more information on foreign currency conversion and details on surcharges, please see the section "possible extra charges" on [ubs.com/cards](https://ubs.com/cards).



NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 13.12.2023  
 Page 2 of 4

## Detail statement

Booking date	Detail	Amount CHF
	<b>NICOLE MARIE KIM, UBS Mastercard Gold, 5101 99XX XXXX 8758</b>	
15.11.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 14.11.2023	6.20
17.11.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 16.11.2023	6.20
22.11.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 21.11.2023	6.20
27.11.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 25.11.2023	6.20
29.11.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 28.11.2023	6.20
06.12.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 05.12.2023	6.20
07.12.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 06.12.2023	6.20
11.12.2023	SumUp *KTea Shop Zurich Restaurants, Bars 08.12.2023	1.00
11.12.2023	GRAN BAR - SARF SPA P. MILANO ITA Grocery stores 09.12.2023 Exchange rate 0.9626 of 08.12.2023 1.75% processing fee	EUR 1.30 1.27
11.12.2023	GRAN BAR - SARF SPA P. MILANO ITA Grocery stores 09.12.2023 Exchange rate 0.9626 of 08.12.2023 1.75% processing fee	EUR 1.80 1.76
11.12.2023	VOI IT MILANO ITA Commuter transportation 09.12.2023 Exchange rate 0.9626 of 08.12.2023 1.75% processing fee	EUR 3.64 3.57
12.12.2023	TO.MARKET SRL MILANO ITA Grocery stores 09.12.2023 Exchange rate 0.9613 of 11.12.2023 1.75% processing fee	EUR 2.25 2.20
<b>Amount carried forward to page 3</b>		<b>53.20</b>

NICOLE MARIE KIM  
 Card account 0000 3446 7135 0132

 Date of invoice 13.12.2023  
 Page 3 of 4

Booking date	Detail	Amount CHF
	<b>Amount carried forward from page 2</b>	<b>53.20</b>
12.12.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 11.12.2023	9.50
12.12.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 11.12.2023	6.90
13.12.2023	Coop-5629 ZH Vulkanstr Zürich Grocery stores 12.12.2023	19.10
13.12.2023	SBB CFF FFS Mobile Tic Bern Commuter transportation 12.12.2023	6.40
	<b>Card total</b>	<b>95.10</b>
	<b>NICOLE MARIE KIM, UBS Visa Card Gold, 4901 18XX XXXX 4633</b>	
05.12.2023	PAYPAL *CANVAPTYLIM 4029357733 AUS Computers, peripheral equip. and softw. 04.12.2023	11.86
05.12.2023	1.75% CHF surcharge abroad 04.12.2023	0.21
11.12.2023	PAYPAL *SPOTIFY 35314369001 SWE Digital Media, Books, Movies, Music 07.12.2023	13.95
	<b>Card total</b>	<b>26.02</b>

### Foreign currency conversion and surcharge for transactions abroad

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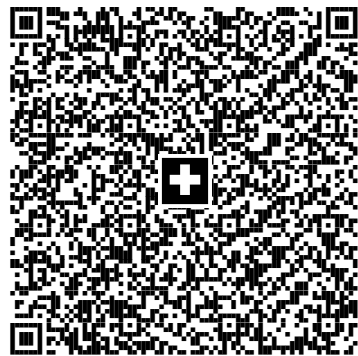
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Payable by  
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8048 ZUERICH

Currency	Amount
CHF	

Acceptance point

Payment part



Currency	Amount
CHF	

Account / Payable to  
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