



Banking packages and individual products

Services and prices for private clients,
valid from October 1, 2020

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Banking package for young people

Open
a banking
package online
at [ubs.com/
banking-
packages](https://ubs.com/banking-packages)

Require-ments	For young people aged 12 to 22. Parental consent is required for individuals under the age of 15
Description	The Banking Package UBS Generation for young people, including the most important products and services for payment, savings and retirement planning. Free membership of the UBS KeyClub bonus program
Currency	CHF
Package price	<p>Per month</p> <ul style="list-style-type: none"> • Standard¹: digital bank documents and paperless credit/prepaid card statements <ul style="list-style-type: none"> – Free of charge • Traditional: paper-based bank documents and/or credit/prepaid card statements <ul style="list-style-type: none"> – Free of charge
Scope of package	<ul style="list-style-type: none"> • UBS Personal Account Generation² (only one account per client) • UBS Savings Account for Young People² (more than one possible) • UBS Debit Card (owner card)² for free cash withdrawals in CHF within Switzerland at all UBS Bancomats and ATMs of other banks • UBS Prepaid Card³ (in CHF and/or in EUR) and/or UBS Credit Cards^{3,4} (Classic/Standard, Special Edition, Optimus Foundation, in CHF; minimum age: 12 for prepaid card, 18 for credit cards. Parental consent is required for individuals under the age of 18) • UBS Digital Banking (with UBS Safe, Basic or Classic subscription options) • Payments in CHF in Switzerland from a UBS Personal Account Generation with UBS Digital Banking, UBS Multimat, LSV⁺ (direct debit) and UBS Standing Order • Membership of UBS KeyClub bonus program with attractive offers <p>Benefit even more</p> <ul style="list-style-type: none"> • Free cashyou subscription for young people in education worth CHF 39 per year with attractive discounts from businesses and online shops • Welcome gift of CHF 40 in the form of KeyClub points • CHF 25 in the form of KeyClub points per referral of a new client with conclusion of a banking package for young people, students or young professionals <p>Also available</p> <ul style="list-style-type: none"> • UBS Investment Fund Account at preferential conditions • UBS Fisca Account
Conditions and additional information	<ul style="list-style-type: none"> • UBS Personal Account Generation, see UBS Personal Account, with the following exceptions: <ul style="list-style-type: none"> – Interest rate⁵: preferential interest rate on UBS Personal Account Generation – Withdrawals: CHF 15,000 per calendar month, for higher amounts three-month notice period^{6,7} – No shipping costs. Third-party expenses are passed on • The annual fee for the UBS Debit Card, UBS Prepaid Cards and/or UBS Credit Cards is included in the package price • For terms and conditions and prices of other products and services, see page 10 onward • Following termination of the banking package, the terms and conditions on page 12 onward apply • Automatic conversion into the banking package for young professionals on the account holder's 22nd birthday
Additional services	<ul style="list-style-type: none"> • Advice on matters such as when you begin your commercial apprenticeship or secondary school • "UBS Young" online magazine at ubs.com/young and UBS KeyClub newsletter at ubs.com/keyclub-subscription

► ubs.com/generation

¹ Electronic delivery of bank documents (digital bank documents) and all credit/prepaid card statements. A UBS Digital Banking agreement is required.

² These products are required components of the banking package.

³ Other options: UBS Mastercard Global Prepaid/Standard. Mastercard Global cards can only be ordered online at ubs.com/banking-packages for new clients or via UBS Digital Banking for existing clients. For details, see page 22.

⁴ Subject to fulfillment of issuing criteria and acceptance of card application.

⁵ A deposit charge may be levied depending on the amount of the credit balance. The applicable terms and conditions are available on request.

⁶ No notice period necessary for transfers to a UBS Fisca Account or UBS Investment Fund Account, for the purchase of securities, UBS Funds, precious metals, time deposits or fiduciary investments via UBS or for interest or amortization payments on UBS Mortgages. If the withdrawal limit is exceeded without observing the notice period, 0.5% is automatically charged on the overdrawn amount.

⁷ With effect from August 1, 2020, the withdrawal limit and notice period are no longer applicable until further notice.

Banking package for students

Open
a banking
package online
at [ubs.com/
banking-
packages](https://ubs.com/banking-packages)

Require-ments	For full-time or part-time students in tertiary education as defined by the Swiss education system and PhD students aged 18 to 30 enrolled in a course of education of at least two years' duration
Description	The Banking Package UBS Campus for students and PhD students, including the most important products and services for payment, savings and retirement planning. Free membership of the UBS KeyClub bonus program
Currency	CHF
Package price	Per month <ul style="list-style-type: none"> Standard¹: digital bank documents and paperless credit/prepaid card statements <ul style="list-style-type: none"> – Free of charge Traditional: paper-based bank documents and/or credit/prepaid card statements <ul style="list-style-type: none"> – Free of charge
Scope of package	<ul style="list-style-type: none"> UBS Personal Account Campus² (only one account per client) UBS Savings Account for Young People² (more than one possible) UBS Debit Card (owner card)² for free cash withdrawals in CHF within Switzerland at all UBS Bancomats and ATMs of other banks UBS Credit Cards^{3,4} (Classic/Standard, Special Edition, Optimus Foundation, in CHF) and/or UBS Prepaid Card⁴ (in CHF and/or in EUR) UBS Digital Banking (with UBS Safe, Basic or Classic subscription options) Payments in CHF in Switzerland from a UBS Personal Account Campus with UBS Digital Banking, UBS Multimat, LSV+ (direct debit) and UBS Standing Order Membership of UBS KeyClub bonus program with attractive offers <p>Benefit even more</p> <ul style="list-style-type: none"> Free cashyou subscription worth CHF 39 per year with attractive discounts from businesses and online shops Welcome gift of CHF 40 in the form of KeyClub points CHF 25 in the form of KeyClub points per referral of a new client with conclusion of a banking package for young people, students or young professionals <p>Also available</p> <ul style="list-style-type: none"> UBS Investment Fund Account at preferential conditions UBS Fisca Account
Conditions and additional information	<ul style="list-style-type: none"> UBS Personal Account Campus, see UBS Personal Account, with the following exceptions: <ul style="list-style-type: none"> – Interest rate⁵: preferential interest rate on UBS Personal Account Campus – Withdrawals: CHF 15,000 per calendar month, for higher amounts three-month notice period^{6,7} – No shipping costs. Third-party expenses are passed on The annual fee for the UBS Debit Card, UBS Credit Cards and/or the UBS Prepaid Cards is included in the package price For terms and conditions and prices of other products and services, see page 10 onward Following termination of the banking package, the terms and conditions on page 12 onward apply The package for students and postgraduates can be extended after two years if the account holder continues in his/her course of studies. It is automatically converted into the banking package for young professionals after studies end or no later than when the account holder turns 30
Additional services	<ul style="list-style-type: none"> Advice on matters such as when you begin your studies or when you start your career "UBS Young" online magazine at ubs.com/young and UBS KeyClub newsletter at ubs.com/keyclub-subscription

► ubs.com/campus

¹ Electronic delivery of bank documents (digital bank documents) and all credit/prepaid card statements. A UBS Digital Banking agreement is required.

² These products are required components of the banking package.

³ Subject to fulfillment of issuing criteria and acceptance of card application.

⁴ Other options: UBS Mastercard Global Prepaid/Standard. Mastercard Global cards can only be ordered online at ubs.com/banking-packages for new clients or via UBS Digital Banking for existing clients. For details, see page 22.

⁵ A deposit charge may be levied depending on the amount of the credit balance. The applicable terms and conditions are available on request.

⁶ No notice period necessary for transfers to a UBS Fisca Account or UBS Investment Fund Account, for the purchase of securities, UBS Funds, precious metals, time deposits or fiduciary investments via UBS or for interest or amortization payments on UBS Mortgages. If the withdrawal limit is exceeded without observing the notice period, 0.5% is automatically charged on the overdrawn amount.

⁷ With effect from August 1, 2020, the withdrawal limit and notice period are no longer applicable until further notice.

Banking package for young professionals

Open
a banking
package online
at [ubs.com/
banking-
packages](https://ubs.com/banking-packages)

Requirements	For young professionals aged 22 to 24 and recent graduates ¹ up to age 32 for a maximum of 2 years
Description	The Banking Package UBS Young Professional for young professionals and graduates, including the most important products and services for payment, savings and retirement planning for an attractive all-in fee. Free membership of the UBS KeyClub bonus program
Currency	CHF
Package price	<p>Per month (payments can also be made using UBS KeyClub points)</p> <ul style="list-style-type: none"> • Standard²: digital bank documents and paperless credit/prepaid card statements <ul style="list-style-type: none"> – CHF 6³ • Traditional: paper-based bank documents and/or credit/prepaid card statements <ul style="list-style-type: none"> – CHF 10³ <p>Special offer</p> <ul style="list-style-type: none"> • Free of charge in the first 6 months for new clients or existing clients without a UBS Debit Card
Scope of package	<ul style="list-style-type: none"> • UBS Personal Account in CHF⁴ (only one account per client) • UBS Savings Account in CHF⁴ (more than one possible) • UBS Fisca Account (more than one possible) • UBS Debit Card (owner card)⁴ for free cash withdrawals in CHF from your UBS Personal Account within Switzerland at all UBS Bancomats and ATMs of other banks • UBS Credit Cards^{3, 4, 5} (Classic/Standard, Special Edition, Optimus Foundation, in CHF) and/or UBS Prepaid Card^{3, 4} (in CHF and/or in EUR) • UBS Digital Banking (with UBS Safe, Basic or Classic subscription options) • Payments in CHF in Switzerland from a UBS Personal Account with UBS Digital Banking, UBS Multimat, LSV+ (direct debit) and UBS Standing Order • Membership of UBS KeyClub bonus program with attractive offers <p>Benefit even more</p> <ul style="list-style-type: none"> • Welcome gift of CHF 40 in the form of KeyClub points • CHF 25 in the form of KeyClub points per referral of a new client with conclusion of a banking package for young people, students or young professionals <p>Also available</p> <ul style="list-style-type: none"> • UBS Investment Fund Account at preferential conditions
Conditions and additional information	<ul style="list-style-type: none"> • For terms and conditions and prices of other products and services, see page 10 onward • Shipping costs/third-party expenses are passed on • The annual fee for the UBS Debit Card, UBS Credit Cards and/or the UBS Prepaid Cards is included in the package price • Following termination of the banking package, the terms and conditions on page 12 onward apply • Automatic conversion into the banking package for individuals on the account holder's 24th birthday (for non-students) or two years after the end of studies or no later than when the account holder turns 32 (for recent graduates)
Additional services	<ul style="list-style-type: none"> • Advice on matters such as starting a career and achieving savings targets • "UBS Insights" online magazine at ubs.com/insights and UBS KeyClub newsletter at ubs.com/keyclub-subscription

► ubs.com/youngpro

¹ Studies must have ended within the last two years.

² Electronic delivery of bank documents (digital bank documents) and all credit/prepaid card statements. A UBS Digital Banking agreement is required.

³ Other options available for a monthly surcharge: Gold (CHF 8) or Platinum (CHF 30) card types; or UBS Mastercard Global (Prepaid CHF 2, Standard CHF 3, Premium CHF 11). UBS Mastercard Global cards can only be ordered online at ubs.com/banking-packages for new clients or via UBS Digital Banking for existing clients. No charge for the first six months for new clients or existing clients without a UBS Debit Card. For details, see page 22.

⁴ These products are required components of the banking package.

⁵ Subject to fulfillment of issuing criteria and acceptance of card application.

Banking package for individuals

Open
a banking
package online
at [ubs.com/
banking-
packages](https://ubs.com/banking-packages)

Require-ments	For individuals aged 24 and above
Description	The Banking Package UBS Individual for individuals, including the most important products and services for payment, savings and retirement planning for an attractive all-in fee. Free membership of the UBS KeyClub bonus program
Currency	CHF
Package price	<p>Per month (payments can also be made using UBS KeyClub points)</p> <ul style="list-style-type: none"> • Standard¹: digital bank documents and paperless credit/prepaid card statements <ul style="list-style-type: none"> – CHF 10² with total assets³ of at least CHF 10,000 held with UBS or with a building financing/mortgage from UBS – Otherwise CHF 15² • Traditional: paper-based bank documents and/or credit/prepaid card statements <ul style="list-style-type: none"> – CHF 15² with total assets³ of at least CHF 10,000 held with UBS or with a building financing/mortgage from UBS – Otherwise CHF 20² <p>Special offer</p> <ul style="list-style-type: none"> • Free of charge in the first 6 months for new clients or existing clients without a UBS Debit Card
Scope of package	<ul style="list-style-type: none"> • UBS Personal Account in CHF⁴ (only one account per client) • UBS Savings Account in CHF⁴ (more than one possible) • UBS Fisca Account (more than one possible) • UBS Debit Card (owner card)⁴ for free cash withdrawals in CHF from your UBS Personal Account within Switzerland at all UBS Bancomats and ATMs of other banks • UBS Credit Cards^{2, 4, 5} (Classic/Standard, Special Edition, Optimus Foundation, in CHF) and/or UBS Prepaid Card^{2, 4} (in CHF and/or in EUR) • UBS Digital Banking (with UBS Safe, Basic or Classic subscription options) • Payments in CHF in Switzerland from a UBS Personal Account with UBS Digital Banking, UBS Multimat, LSV⁺ (direct debit) and UBS Standing Order • Membership of UBS KeyClub bonus program with attractive offers
Conditions and additional information	<ul style="list-style-type: none"> • For terms and conditions and prices of other products and services, see page 10 onward • Shipping costs/third-party expenses are passed on • The annual fee for the UBS Debit Card, UBS Credit Cards and/or the UBS Prepaid Cards is included in the package price • Following termination of the banking package, the terms and conditions on page 12 onward apply
Additional services	<ul style="list-style-type: none"> • Advice on matters such as payments and saving and asset optimization • “UBS Insights” online magazine at ubs.com/insights and UBS KeyClub newsletter at ubs.com/keyclub-subscription
► ubs.com/individual	

¹ Electronic delivery of bank documents (digital bank documents) and all credit/prepaid card statements. A UBS Digital Banking agreement is required.

² Other options available for a monthly surcharge: Gold (CHF 8) or Platinum (CHF 30) card types; or UBS Mastercard Global (Prepaid CHF 4, Standard CHF 6, Premium CHF 14). UBS Mastercard Global cards can only be ordered online at ubs.com/banking-packages for new clients or via UBS Digital Banking for existing clients. No charge for the first six months for new clients or existing clients without a UBS Debit Card. For details, see page 22.

³ Total assets include the accumulated account and custody account assets held with UBS under the same banking relationship excluding UBS Vested Benefits Custody/Account and prepaid/credit card account assets. For the lower package price to apply, total assets must be at least CHF 10,000 for the entire previous month.

⁴ These products are required components of the banking package.

⁵ Subject to fulfillment of issuing criteria and acceptance of card application.

Banking package for cross-border commuters

Requirements	For individuals; cross-border commuters or clients aged 18 or over who are resident abroad
Description	The Banking Package UBS Individual EUR for cross-border commuters and clients who are resident abroad, including the most important products and services for payment and savings in euros and Swiss francs for an attractive all-in fee. Free membership of the UBS KeyClub bonus program ¹
Currency	EUR and CHF
Package price	<p>Per month</p> <ul style="list-style-type: none"> • Standard²: digital bank documents and paperless credit/prepaid card statements <ul style="list-style-type: none"> – CHF 10 • Traditional: paper-based bank documents and/or credit/prepaid card statements <ul style="list-style-type: none"> – CHF 15 <p>Special offer</p> <ul style="list-style-type: none"> • Free of charge in the first 6 months for new clients or existing clients without a UBS Debit Card
Scope of package	<ul style="list-style-type: none"> • UBS Personal Account in EUR³ • UBS Personal Account in CHF • UBS Savings Account in EUR³ (more than one possible) • UBS Debit Card (owner card)³ for the UBS Personal Account EUR for free cash withdrawals⁴ and deposits in EUR and CHF at all UBS Bancomats • UBS Credit Card^{3, 5} (UBS Visa Card Classic in EUR) or UBS Prepaid Card³ (UBS Visa Card Prepaid in EUR and/or in CHF) • UBS Digital Banking (UBS E-Banking, UBS Mobile Banking App, UBS Access App) • SEPA payments within the EU/EEA area and transfers in EUR within Switzerland⁶ from a UBS Personal Account EUR with UBS Digital Banking, UBS Multimat, LSV+ (direct debit) and UBS Standing Order • Membership of UBS KeyClub bonus program¹ with attractive offers
Conditions and additional information	<ul style="list-style-type: none"> • For terms and conditions and prices of other products and services, see page 10 onward • Shipping costs/third-party expenses are passed on • The annual fee for the UBS Debit Card for the UBS Personal Account EUR, UBS Credit Card and/or the UBS Prepaid Cards is included in the package price • Following termination of the banking package, the terms and conditions on page 12 onward apply
ubs.com/bankingpackage-euro	

¹ Requirement: residence in Switzerland, Germany, Austria, Liechtenstein, Italy or France.

² Electronic delivery of bank documents (digital bank documents) and all credit/prepaid card statements. A UBS Digital Banking agreement is required.

³ These products are required components of the banking package.

⁴ If more than 6 cash withdrawals are made from a UBS Savings Account in a given calendar year, CHF 5 are charged for each withdrawal. This rule applies per UBS banking relationship and account currency, for all cash withdrawals and also for purchases of precious metals.

⁵ Subject to fulfillment of issuing criteria and acceptance of card application.

⁶ The UBS Savings Account is not suitable for payment transactions (surcharge of CHF 5 added to payment transaction fees).

Banking package for families and couples

Requirements	For families and couples aged 20 and above (2 people living in the same household, with or without children)
Description	The Banking Package UBS Family for families and couples, including the most important products and services for payment, savings and retirement planning for an attractive all-in fee, which is only charged once per family/couple. Free membership of the UBS KeyClub bonus program
Currency	CHF
Package price	<p>Per month (payments can also be made using UBS KeyClub points)</p> <ul style="list-style-type: none"> • Standard¹: digital bank documents and paperless credit/prepaid card statements <ul style="list-style-type: none"> – CHF 15² with total family assets³ of at least CHF 10,000 held with UBS or with a building financing/mortgage from UBS – Otherwise CHF 25² • Traditional: paper-based bank documents and/or credit/prepaid card statements <ul style="list-style-type: none"> – CHF 20² with total family assets³ of at least CHF 10,000 held with UBS or with a building financing/mortgage from UBS – Otherwise CHF 30² <p>Special offer</p> <ul style="list-style-type: none"> • Free of charge in the first 6 months for new clients (both partners) or existing clients without a UBS Debit Card • Half price in the first 6 months if one partner is a new client or if in the case of existing clients only one partner currently has a UBS Debit Card
Scope of package	<ul style="list-style-type: none"> • UBS Personal Account in CHF⁴ (more than one possible) • UBS Savings Account in CHF⁴ (more than one possible) • UBS Fisca Account (more than one possible) • UBS Debit Card (more than one possible)⁴ for free cash withdrawals in CHF from your UBS Personal Account within Switzerland at all UBS Bancomats and ATMs of other banks • UBS Credit Cards^{2, 4, 5} (Classic/Standard, Special Edition, Optimus Foundation, in CHF) and/or UBS Prepaid Cards^{2, 4} (in CHF and/or in EUR), including partner cards • UBS Digital Banking (with UBS Safe, Basic or Classic subscription options) • Payments in CHF in Switzerland from a UBS Personal Account with UBS Digital Banking, UBS Multimatt, LSV⁺ (direct debit) and UBS Standing Order • Membership of UBS KeyClub bonus program with attractive offers <p>Included for your children under the age of 18</p> <ul style="list-style-type: none"> • UBS Savings Account for Young People • UBS Investment Fund Account available on preferential terms
Conditions and additional information	<ul style="list-style-type: none"> • For terms and conditions and prices of other products and services, see page 10 onward • Shipping costs/third-party expenses are passed on • The annual fee for the UBS Debit Card, UBS Credit Cards and/or the UBS Prepaid Cards is included in the package price • Following termination of the banking package, the terms and conditions on page 12 onward apply
Additional services	<ul style="list-style-type: none"> • Advice on matters such as payments and saving, financing a home and asset optimization • “UBS Insights” online magazine at ubs.com/insights and UBS KeyClub newsletter at ubs.com/keyclub-subscription
► ubs.com/family	

¹ Electronic delivery of bank documents (digital bank documents) and all credit/prepaid card statements. A UBS Digital Banking agreement is required and all banking relationships within the package must have been switched to electronic delivery.

² Other options available for a monthly surcharge: Gold (CHF 8) or Platinum (CHF 30) card type; or UBS Mastercard Global (Prepaid CHF 6, Standard CHF 10, Premium CHF 18). UBS Mastercard Global cards can only be ordered online via UBS Digital Banking. No charge for the first six months if both partners are new clients or for existing clients without a UBS Debit Card. Half-price for the first six months if one partner is a new client or if in the case of existing clients only one partner has a UBS Debit Card. For details, see page 22.

³ Family assets include the accumulated account and custody account assets held with UBS under the registered members of the same family (including their children, if right of disposal provided) excluding UBS Vested Benefits Custody/Account and prepaid/credit card account assets. For the lower package price to apply, family assets must be at least CHF 10,000 for the entire previous month.

⁴ These products are required components of the banking package.

⁵ Subject to fulfillment of issuing criteria and acceptance of card application.

UBS KeyClub

UBS KeyClub is the bonus program from UBS that rewards you for making active use of certain banking services (see "Collection rules"). The points you collect can be redeemed for special offers and the entire range of our KeyClub partners: each point equals one franc

Collection rules

	Banking packages for young people and students	Banking packages for young professionals, individuals and families and couples¹
Payment with UBS Prepaid Card²	5 points per half year for a minimum of 10 payments	–
Spending on UBS Credit/Prepaid Card (including cards in foreign currencies EUR/USD)³	1 point per quarter for every CHF 100 spent (CHF 1,000 limit)	UBS Prepaid Card/Global Prepaid and UBS Credit Card Classic/Standard, Global Standard, Special Edition 2 points, Gold, Global Premium 4 points, Platinum 6 points for every CHF 1,000 spent

Benefit even more as a young people, student or young professional

Opening a banking package for young people, students or young professionals: ubs.com/banking-packages	40 points as a welcome gift
Referring a new client with the conclusion of a banking package for young people, students or young professionals: ubs.com/bringafriend	25 points per new client

- ▶ ubs.com/keyclub
- ▶ ubs.com/keyclubstore

¹ These collection rules also apply to clients without a banking package.

² As part of a banking package in CHF.

³ Cards in foreign currencies (EUR/USD): spending is converted into CHF at the official UBS "sell" exchange rate and the points calculated according to the collection rules.

UBS Digital Banking

UBS E-Banking / UBS Mobile Banking App

Services at a glance¹	<ul style="list-style-type: none"> Assets: account balances as well as the most recent credits and debits; the market value of custody accounts and portfolios UBS Credit and Prepaid Cards: payments made, available amount, switch to paperless invoices, card blocking and orders for new cards UBS Debit Cards: adjustment of the limits, card blocking and orders for new cards Foreign currency orders: ordering of foreign currencies online and delivery to home, free of charge Notifications: via the app, SMS or email e.g. for debits to accounts, credit cards or for new eBill invoices Payments: execution with Scan & Pay for payment slips and QR-bills as well as the payment assistant; approval of eBill invoices Personal Financial Assistant: analysis of expenditure; overview of the budget and achievement of your defined savings targets Quotes: information on financial market trends and details on specific financial instruments Investment views: market analyses and investment ideas Trading: buying and selling securities Products: opening of banking packages and of accounts; ordering of credit cards, debit cards and means of access to use UBS Digital Banking Mailbox: secure, confidential communication with client advisor Digital bank documents: bank documents in electronic form Safe: digital safe for safekeeping of important personal documents, bank documents and passwords
Requirements	<ul style="list-style-type: none"> Banking relationship with UBS Switzerland AG Access to UBS Digital Banking
Means of access	<ul style="list-style-type: none"> UBS Access App: log-in via app with PIN free of charge Access Card: first card free of charge, replacement card in the case of a guarantee claim (3 years) free of charge, additional card CHF 10 (incl. VAT) Card reader: first card reader free of charge, replacement card reader in the case of a guarantee claim (3 years) free of charge, additional card reader CHF 10 (incl. VAT) Access Card Display: CHF 25 (incl. VAT), replacement card in the case of a guarantee claim (3 years) free of charge
▶ ubs.com/digital	

UBS Access App

Services at a glance	<ul style="list-style-type: none"> Simple, secure access to UBS E-Banking and the UBS Mobile Banking App – without a card reader Secure approval of online credit card purchases Notification of security-related events
Requirements	<ul style="list-style-type: none"> Banking relationship with UBS Switzerland AG Access to UBS Digital Banking
▶ ubs.com/access-app	

¹ You can access individual functions only in E-Banking or the Mobile Banking App.

UBS TWINT

Services at a glance	<ul style="list-style-type: none"> • Send, request and receive money simply, speedily and securely • Make cashless payments with your smartphone • Make cashless payments in stores, online or at vending machines • App and transactions are free of charge
Limits With a UBS account, UBS Credit/Prepaid Cards <ul style="list-style-type: none"> • Limit on amounts sent • Limit on amounts received 	Up to CHF 5,000 ¹ (rolling monthly limit over 30 days) CHF 4,000 (rolling monthly limit over 30 days)
Maximum transaction amount For payments sent, requested or received	As for monthly limit
Requirements	<ul style="list-style-type: none"> • Swiss mobile phone number • UBS clients: UBS account, optional credit or prepaid card • Non-UBS clients: Swiss bank account (held at any bank) and credit or prepaid card
► ubs.com/twint	

UBS Safe

Services at a glance	<ul style="list-style-type: none">• Secure safekeeping of personal documents• Automatic delivery and unlimited safekeeping of digital bank documents• Administration and consultation of passwords• Data storage on UBS servers in Switzerland• 24/7 access via UBS E-Banking or on your smartphone via UBS Safe App		
Subscription options	Basic	Classic	Professional
Storage <ul style="list-style-type: none">• For banking documents• For personal documents• Number of passwords	Unlimited 30 MB 30	Unlimited 3 GB Unlimited	Unlimited 30 GB Unlimited
Price per month <ul style="list-style-type: none">• For clients with a banking package or investment solution (UBS Advice, UBS Manage)• For other clients	Free of charge Free of charge	Free of charge CHF 5	CHF 4 CHF 9
Requirements	<ul style="list-style-type: none">• Banking relationship with UBS Switzerland AG• Access to UBS Digital Banking and resident in Switzerland• Initial activation via UBS E-Banking• No "US person"• For the UBS Safe App: iPhone with iOS version 9 or higher or smartphone with Android version 4.4 or higher		
► ubs.com/safe			

¹ The standard limit with UBS Credit/Prepaid Cards is CHF 500. This can be increased to CHF 5,000 in the app by means of two-step authentication.

UBS Personal Account

Requirements	For people aged 20 and over. Available to young people with UBS Generation from the age of 12 and to students with UBS Campus from the age of 18
Suitability	For salary or pension deposits and for processing all payment and securities transactions
Currency	CHF
Interest rate/ interest payment limit/ deposit charge	See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest . Deposit charge ¹ for higher amounts
Withholding tax	35% if the gross interest income is over CHF 200 or if the account is balanced more than once per calendar year
Opening/ closing an account	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client. Account closures are also subject to the conditions listed under "Withdrawal arrangements"
Account maintenance	Per month <ul style="list-style-type: none"> • Standard²: digital bank documents <ul style="list-style-type: none"> – CHF 3 with total assets³ of at least CHF 10,000 held with UBS or with a building financing/mortgage from UBS – Otherwise CHF 5 • Traditional: paper-based bank documents <ul style="list-style-type: none"> – CHF 5 with total assets³ of at least CHF 10,000 held with UBS or with a building financing/mortgage from UBS – Otherwise CHF 7
Withdrawal arrangements	<ul style="list-style-type: none"> • CHF 100,000 per calendar month, for higher amounts three-month notice period^{4, 5} • Overdraft: possible upon bank's approval
Account statements	Free of charge, monthly; other alternatives possible
Interest calculations	Free of charge, annually as at December 31; quarterly if the net debit interest (debit interest less credit interest) is more than CHF 15
Certification	Free of charge, annually as at December 31
Credit and debit advices	Normally no advice. All information is contained in the account statement. Available on request, CHF 1 per advice
Shipping costs/ third-party expenses	Passed on
Services	The prices from page 20 onward apply for these additional services: <ul style="list-style-type: none"> • UBS Debit Card • UBS Credit/Prepaid Cards • UBS Digital Banking, see pages 10 and 11 • UBS Bancomat/UBS Bancomat Plus • UBS Multimat • Payment orders, e.g. UBS easy, LSV* (direct debit) • UBS BESR Quick payment slips
Remarks	<ul style="list-style-type: none"> • Banking packages for young people and students are also available • For adults, the UBS Personal Account is already included in the banking packages for an attractive all-in fee, see pages 5 to 8
► ubs.com/accounts	

¹ A deposit charge may be levied depending on the amount of the credit balance. The applicable terms and conditions are available on request.

² Electronic delivery of bank documents (digital bank documents). A UBS Digital Banking agreement is required.

³ Total assets include the accumulated account and custody account assets held with UBS under the same banking relationship excluding UBS Vested Benefits Custody/Account and prepaid/credit card account assets. For the reduced account management fee to apply to the account, total assets must be at least CHF 10,000 for the entire previous month.

⁴ No notice period necessary for transfers to a UBS Fisca Account or UBS Investment Fund Account, for the purchase of securities, UBS Funds, precious metals, time deposits or fiduciary investments via UBS or for interest or amortization payments on UBS Mortgages. If the withdrawal limit is exceeded without observing the notice period, 0.5% is automatically charged on the overdrawn amount.

⁵ With effect from August 1, 2020, the withdrawal limit and notice period are no longer applicable until further notice.

UBS Personal Account EUR

Requirements	For people aged 12 and over
Suitability	For salary deposits and for processing all payment and securities transactions
Currency	EUR
Interest rate/ interest payment limit/ deposit charge	See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest . Deposit charge ¹ for higher amounts
Withholding tax	35% if the gross interest income is over CHF 200 (or equivalent in EUR) or if the account is balanced more than once per calendar year
Opening/ closing an account	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client. Account closures are also subject to the conditions listed under "Withdrawal arrangements"
Account maintenance	Per month <ul style="list-style-type: none"> • Standard²: digital bank documents <ul style="list-style-type: none"> – CHF 3 with total assets³ of at least CHF 10,000 (or equivalent in EUR) held with UBS or with a building financing/mortgage from UBS – Otherwise CHF 5 • Traditional: paper-based bank documents <ul style="list-style-type: none"> – CHF 5 with total assets³ of at least CHF 10,000 (or equivalent in EUR) held with UBS or with a building financing/mortgage from UBS – Otherwise CHF 7
Withdrawal arrangements	<ul style="list-style-type: none"> • EUR 60,000 per calendar month, for higher amounts three-month notice period^{4, 5} • Overdraft: possible upon bank's approval
Account statements	Free of charge, monthly; other alternatives possible
Interest calculations	Free of charge, annually as at December 31; quarterly if the net debit interest (debit interest less credit interest) is more than CHF 15
Certification	Free of charge, annually as at December 31
Credit and debit advices	Normally no advice. All information is contained in the account statement. Available on request, CHF 1 per advice
Shipping costs/ third-party expenses	Passed on
Services	The prices from page 20 onward apply for these additional services: <ul style="list-style-type: none"> • UBS Debit Card • UBS Credit/Prepaid Cards • UBS Digital Banking, see pages 10 and 11 • UBS Bancomat/UBS Bancomat Plus • UBS Multimat • Payment orders, e.g. LSV+ (direct debit)
► ubs.com/accounts	

¹ A deposit charge may be levied depending on the amount of the credit balance. The applicable terms and conditions are available on request.

² Electronic delivery of bank documents (digital bank documents). A UBS Digital Banking agreement is required.

³ Total assets include the accumulated account and custody account assets held with UBS under the same banking relationship excluding UBS Vested Benefits Custody/Account and prepaid/credit card account assets. For the reduced account management fee to apply to the account, total assets must be at least CHF 10,000 (or equivalent in EUR) for the entire previous month.

⁴ No notice period necessary for transfers to a UBS Fisca Account or UBS Investment Fund Account, for the purchase of securities, UBS Funds, precious metals, time deposits or fiduciary investments via UBS or for interest or amortization payments on UBS Mortgages. If the withdrawal limit is exceeded without observing the notice period, 0.5% is automatically charged on the overdrawn amount.

⁵ With effect from August 1, 2020, the withdrawal limit and notice period are no longer applicable until further notice.

UBS Current Account for Private Clients

Requirements	For people aged 18 and over
Suitability	For more substantial personal payment and securities transactions
Currency	CHF and foreign currencies
Interest rate/ interest payment limit/ deposit charge	See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest . Deposit charge ¹ for higher amounts
Withholding tax	35% if the gross interest income is over CHF 200 (or equivalent in foreign currency) or if the account is balanced more than once per calendar year
Opening/ closing an account	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client. Account closures are also subject to the conditions listed under "Withdrawal arrangements"
Account maintenance	Per month (charged quarterly) <ul style="list-style-type: none"> • Standard²: digital bank documents <ul style="list-style-type: none"> – CHF 5 • Traditional: paper-based bank documents <ul style="list-style-type: none"> – CHF 7
Withdrawal arrangements	The total asset amount at all times
Account statements	Free of charge, monthly; other alternatives possible
Interest calculations	Free of charge, annually as at December 31; quarterly if the net debit interest (debit interest less credit interest) is more than CHF 15
Certification	On request
Credit and debit advices	Normally no advice. All information is contained in the account statement. Available on request
Shipping costs/ third-party expenses	Passed on
Services	The prices from page 20 onward apply for these additional services: <ul style="list-style-type: none"> • UBS Debit Card • UBS Credit/Prepaid Cards • UBS Digital Banking, see pages 10 and 11 • UBS Bancomat/UBS Bancomat Plus • UBS Multimatt • Payment orders, e.g. UBS easy, LSV+ (direct debit) • UBS BESR Quick payment slips
Remarks	In CHF only available with a UBS Custody Account
► ubs.com/accounts	

¹ A deposit charge may be levied depending on the amount of the credit balance. The applicable terms and conditions are available on request.

² Electronic delivery of bank documents (digital bank documents). A UBS Digital Banking agreement is required.

UBS Savings Account for Young People

Requirements	For children and young people up to 20 years of age
Suitability	The ideal gift for your child, godchild or grandchild. Can also be opened by the young people themselves when they are aged 12 or above. Parental consent is required for individuals under the age of 15
Currency	CHF
Interest rate/ interest payment limit/ deposit charge	See separate overview, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest . Deposit charge ¹ for higher amounts
Withholding tax	35% if the gross interest income is over CHF 200 or if the account is balanced more than once per calendar year
Opening/ closing an account	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client. Account closures are also subject to the conditions listed under "Withdrawal arrangements"
Account maintenance	<ul style="list-style-type: none"> • Free of charge • Maintenance fee of CHF 2 monthly for existing savings books
Withdrawal arrangements	CHF 50,000 per calendar year, for higher amounts three-month notice period ²
Account statements	Free of charge, annually as at December 31; other alternatives possible
Interest calculations	Free of charge, annually as at December 31
Certification	Free of charge, annually as at December 31
Credit and debit advices	Free of charge, monthly; other alternatives possible
Shipping costs/ third-party expenses	No shipping costs. Other third-party expenses are passed on
Services	<ul style="list-style-type: none"> • Sending of a savings box and a gift card • Gift certificate for later transfer of the account • UBS Digital Banking • Topsy's world: ubs.com/topsy
Remarks	<ul style="list-style-type: none"> • When opened as a gift savings account, the UBS Savings Account for Young People is always in the child's name. The right of disposal is transferred to the young person no later than when he/she has reached the age of majority • Conversion into a UBS Savings Account when the account holder turns 20 with the following exceptions: <ul style="list-style-type: none"> – With the banking package for young people, the automatic conversion does not take place until the account holder turns 22 – With the banking package for students, the automatic conversion takes place when the account holder has finished his/her studies or no later than when he/she turns 30 • A charge of CHF 5 per payment applies in addition to the payment transaction charges in the case of payments from the UBS Savings Account for Young People, see page 24 • We recommend that you use your UBS Personal Account for payments
► ubs.com/accounts	

¹ A deposit charge may be levied depending on the amount of the credit balance. The applicable terms and conditions are available on request.

² No notice period necessary for transfers to a UBS Investment Fund Account or UBS Fisca Account. If the withdrawal limit is exceeded without observing the notice period, 0.5% is automatically charged on the overdrawn amount.

UBS Savings Account

Requirements	<ul style="list-style-type: none"> • In CHF for people aged 20 and above • In EUR for all age groups
Suitability	Personal savings
Currency	CHF and EUR
Interest rate/ interest payment limit/ deposit charge	See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest . Deposit charge ¹ for higher amounts
Withholding tax	35% if the gross interest income is over CHF 200 (or equivalent in EUR) or if the account is balanced more than once per calendar year
Opening/ closing an account	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client. Account closures are also subject to the conditions listed under "Withdrawal arrangements"
Account maintenance	<ul style="list-style-type: none"> • Free of charge • Maintenance fee of CHF 2 monthly for existing savings books (only for CHF)
Withdrawal arrangements	CHF 50,000/EUR 30,000 per calendar year, for higher amounts three-month notice period ²
Account statements	Free of charge, annually as at December 31; other alternatives possible
Interest calculations	Free of charge, annually as at December 31
Certification	Free of charge, annually as at December 31
Credit and debit advices	Free of charge, monthly; other alternatives possible
Shipping costs/ third-party expenses	Passed on
Services	<ul style="list-style-type: none"> • UBS Digital Banking • UBS Bancomat/UBS Bancomat Plus • UBS Multimat • UBS BESR Quick payment slips (only for CHF) • UBS Customer Card
Remarks	<ul style="list-style-type: none"> • The UBS Savings Account in CHF is already included in the banking packages, see pages 5 to 8 • A charge of CHF 5 per payment applies in addition to the payment transaction charges in the case of payments from the UBS Savings Account, see page 24 • If more than 6 cash withdrawals are made from a UBS Savings Account in a given calendar year, CHF 5 are charged for each withdrawal, see page 20 • We recommend that you use your UBS Personal Account for payments and regular cash withdrawals
► ubs.com/accounts	

¹ A deposit charge may be levied depending on the amount of the credit balance. The applicable terms and conditions are available on request.

² No notice period necessary for transfers to a UBS Fisca Account or UBS Investment Fund Account or for interest or amortization payments on UBS Mortgages. If the withdrawal limit is exceeded without observing the notice period, 0.5% is automatically charged on the overdrawn amount.

UBS Investment Fund Account (with associated UBS Investment Fund Custody Account)

Requirements	For all age groups (for young bank clients ¹ /young professionals at preferential conditions)
Suitability	For asset accumulation with UBS Investment Funds
Currency	CHF/EUR/USD
Interest rate/ interest payment limit	See separate overview, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest
Withholding tax	35% of earnings on investment funds under Swiss law
Opening/ closing an account	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client
Account maintenance	See under "Remarks"
Withdrawal arrangements	At any time through your client advisor or over the counter: <ul style="list-style-type: none"> • Minimum withdrawal: CHF/EUR/USD 250, for young bank clients¹/young professionals: CHF/EUR/USD 100 • Closure after sale of fund units is settled
Account statements	Free fund account statement, annually as at December 31
Interest calculations	Free of charge, annually as at December 31
Certification	Free fund account tax certificate, annually as at December 31
Credit and debit advices	<ul style="list-style-type: none"> • Normally no advice • Individual advice for each investment
Shipping costs/ third-party expenses	See under "Remarks"
Services	<ul style="list-style-type: none"> • Investment instructions: choose from a large selection of broadly diversified UBS Investment Funds • Asset accumulation: automatic investment in UBS Investment Funds according to your investment instruction once a minimum investment amount of CHF/EUR/USD 50 is reached • Deposits and withdrawals can be made at any time • Redemption plan possible starting from minimum investment of CHF/EUR/USD 50,000 • UBS Digital Banking • Sending of a savings box and newborns receive a gift of CHF 20², which is credited to their account
Remarks	<ul style="list-style-type: none"> • Administration fee of 0.35% p.a. for the management of the investment fund account/custody account. Reduced administration fee of 0.2% p.a. on selected UBS Investment Strategy Funds³ with a monthly deposit/withdrawal of at least CHF/EUR/USD 50 • Issuing commission for investing in UBS Investment Funds (price varies depending on the fund) and standard commissions and costs of the individual investment funds • Third-party expenses (e.g. VAT, withholding tax, federal stamp duties) are charged separately • Preferential conditions for young bank clients¹/young professionals: <ul style="list-style-type: none"> – preferential interest rate in CHF – no administration fee on selected UBS Investment Strategy Funds³ with a monthly deposit/withdrawal of at least CHF/EUR/USD 20. Otherwise 0.2% p.a. – 50% discount on issuing commission (other commissions and costs are charged separately) • When opened as a gift account, the UBS Investment Fund Account is always in the child's name. The right of disposal is transferred to the young person no later than when he/she has reached the age of majority
► ubs.com/fundaccount	

¹ Young bank clients: children and young people up to 20 years of age and clients with a banking package for young people and students.

² Valid up to the age of 12 months.

³ The current list of selected UBS Investment Strategy Funds is available on the Internet at ubs.com/fundaccount

UBS Fisca Account (Restricted 3a)

Requirements	For people who pay AHV contributions
Suitability	Retirement plan for tax-deductible saving (pillar 3a)
Currency	CHF
Interest rate/ interest payment limit	See separate overview, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest
Withholding tax	None
Opening/ closing an account	Free of charge, more than one account possible; the remarks set out under "Withdrawal arrangements" apply for payments and account closure
Account maintenance	Free of charge
Withdrawal arrangements	Payment no earlier than 5 years prior to reaching normal AHV retirement age or in accordance with statutory or regulatory provisions
Account statements	Free of charge, annually as at December 31
Interest calculations	Free of charge, annually as at December 31
Certification	Free tax certificate, annually as at December 31
Credit and debit advices	Free of charge, monthly; other alternatives possible
Shipping costs/ third-party expenses	Free of charge
Services	<ul style="list-style-type: none"> • UBS Vitainvest Investment Funds in UBS Fisca Custody Account • UBS Standing Order Fisca (free of charge) • UBS Digital Banking
Remarks	<ul style="list-style-type: none"> • Financing owner-occupied residential property • Maximum deposits at present per calendar year: <ul style="list-style-type: none"> – With "BVG": CHF 6,826 – Without "BVG": 20% of income, up to a maximum of CHF 34,128 • Tax benefits <ul style="list-style-type: none"> – Deposits are deductible from taxable income – Interest income and savings capital not taxable until paid out – Taxation at reduced rate on payout of capital <p>The UBS Fisca Account is already included in the banking packages, see pages 3 to 8</p>
ubs.com/fisca	

UBS Vested Benefits Account

Requirements	For people with assets from an occupational pension plan (pillar 2)
Suitability	Solution for maintaining an occupational pension plan
Currency	CHF
Interest rate/ interest payment limit	See separate overview, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest
Withholding tax	None
Opening/ closing an account	Free of charge; the remarks set out under "Withdrawal arrangements" apply for account closure
Account maintenance	Free of charge
Withdrawal arrangements	Payment no earlier than 5 years prior to and no later than 5 years after reaching normal AHV retirement age or in accordance with statutory or regulatory provisions
Account statements	Free of charge, annually as at December 31
Interest calculations	Free of charge, annually as at December 31
Certification	–
Credit and debit advices	Free of charge
Shipping costs/ third-party expenses	Free of charge
Services	Investments in UBS Vitainvest Investment Funds without issuing commission and custody account fees
Remarks	<ul style="list-style-type: none"> • Tax benefits: <ul style="list-style-type: none"> – Interest income and savings capital not taxable until paid out – Taxation at reduced rate on payout of capital • Financing owner-occupied residential property: <ul style="list-style-type: none"> – Early withdrawal or pledging of retirement assets for purchase, building, renovation and conversion – Processing fee of CHF 300
▶ ubs.com/vb	

Prices for card and cash services

UBS Debit Cards

	UBS Debit Card Maestro or V PAY resp. UBS Visa Debit or UBS Mastercard Debit		UBS Customer Card
	Valid until 30.11.2020	Valid from 1.12.2020	
Cards			
<ul style="list-style-type: none"> Owner card with banking package Owner card without banking package Authorized representative card Replacement card 	Included ¹ CHF 40 per year CHF 40 per year ² CHF 20 per card	Included ¹ CHF 50 per year CHF 50 per year ² CHF 20 per card or free of charge via UBS Digital Banking	– Free of charge Free of charge CHF 20 per card ³
Blocking			
<ul style="list-style-type: none"> Via UBS Helpline/client advisor Via UBS Digital Banking 	CHF 40 per card Free of charge	Free of charge Free of charge	Free of charge –
Cashless payments			
<ul style="list-style-type: none"> In Switzerland Abroad 	Free of charge 1% of the amount, at least CHF 1.50, UBS foreign exchange sell rate ⁴	Free of charge 2% of the amount, at least CHF 1, UBS foreign exchange sell rate ⁴	–
Cash deposits at			
UBS Bancomat Plus			
<ul style="list-style-type: none"> CHF CHF into EUR account EUR into CHF account EUR into EUR account 	Free of charge Free of charge, UBS foreign exchange sell rate ⁴ Free of charge, UBS banknote buy rate 1% of the amount ⁵		
UBS counter			
<ul style="list-style-type: none"> CHF into CHF account Foreign currencies into CHF account EUR, USD, GBP into account of the same currency⁶ Coin deposit 	Free of charge Free of charge, UBS banknote buy rate 2% of the amount, up to an equivalent of CHF 1,000 1% for larger amounts, up to an equivalent of CHF 50,000 ⁷ Available on request		
Cash withdrawals from			
UBS Bancomat			
<ul style="list-style-type: none"> CHF from CHF account EUR from CHF account EUR from EUR account 	Free of charge or CHF 5 per withdrawal ⁸ Free of charge or CHF 5 per withdrawal ⁸ , UBS banknote sell rate 1% of the amount ⁵ ; for a UBS Savings Account CHF 5 per withdrawal ⁸		
UBS counter			
<ul style="list-style-type: none"> CHF from UBS Personal Account CHF CHF from UBS Current Account for Private Clients CHF CHF from UBS Savings Account CHF from all other accounts Foreign currencies from CHF account EUR, USD, GBP from account of the same currency⁶ 	CHF 2 per withdrawal CHF 2 per withdrawal Free of charge or CHF 5 per withdrawal ⁸ Free of charge Free of charge or CHF 5 per withdrawal ⁸ , UBS banknote sell rate 2% of the amount, up to an equivalent of CHF 1,000 1% for larger amounts, up to an equivalent of CHF 50,000 ⁷ ; for a UBS Savings Account CHF 5 per withdrawal ⁸		

¹ UBS Debit Card in CHF included in all banking packages in CHF, UBS Debit Card for the UBS Personal Account EUR included in the banking package for cross-border commuters in EUR.

² Included in the banking package for families and couples.

³ If previous card was in circulation for less than 2 years.

⁴ The exchange rate includes a surcharge. This can be consulted at ubs.com/debitcards when using the UBS exchange rate and requested from customer service.

⁵ Free of charge with the banking package for cross-border commuters in EUR for deposits/withdrawals from a UBS Personal Account EUR.

⁶ Other currencies upon request.

⁷ On request for amounts higher than CHF 50,000.

⁸ If more than 6 cash withdrawals are made from a UBS Savings Account in a given calendar year, CHF 5 are charged for each withdrawal. This rule applies per UBS banking relationship and account currency, for all cash withdrawals and also for purchases of precious metals. Withdrawals from all other accounts are not affected by this regulation.

	UBS Debit Card Maestro or V PAY resp. UBS Visa Debit or UBS Mastercard Debit	
	Valid until 30.11.2020	Valid from 1.12.2020
Cash withdrawals from Bancomat and counters of other banks¹ <ul style="list-style-type: none"> • In Switzerland in CHF • In Switzerland in EUR • Abroad, in the applicable local currency 	CHF 2 per withdrawal ² 1% of the amount, at least EUR 3.50, UBS foreign exchange sell rate ³ CHF 5 per withdrawal, UBS foreign exchange sell rate ³	CHF 2 per withdrawal ² CHF 5 per withdrawal, UBS foreign exchange sell rate ³ CHF 5 per withdrawal, UBS foreign exchange sell rate ³

¹ Third-party expenses may be passed on to the cardholder.

² Included in all banking packages in CHF.

³ The exchange rate includes a surcharge. This can be consulted at ubs.com/debitcards when using the UBS exchange rate and requested from customer service.

UBS Credit/Prepaid Cards (Minimum age: 12 for prepaid card, 18 for credit cards)

	UBS Visa and UBS Mastercard®				UBS Mastercard® Global		
	Prepaid	Classic/ Standard ¹	Gold	Platinum	Prepaid	Standard	Premium
Two-card set	— ²	Included	Included	Included ³	— ²	Included ³	Included ³
Surcharge ⁴ per month with the banking package for							
• Young people	Included	Included ⁵	—	—	Included	Included	—
• Students	Included	Included ⁵	—	—	Included	Included	—
• Young professionals	Included	Included ⁵	CHF 8	CHF 30	CHF 2	CHF 3	CHF 11
• Individuals	Included	Included ⁵	CHF 8	CHF 30	CHF 4	CHF 6	CHF 14
• Cross-border commuters	Included ⁶	Included ⁶	—	—	—	—	—
• Families and couples ⁷	Included	Included ⁵	CHF 8	CHF 30	CHF 6	CHF 10	CHF 18
Price without banking package							
• In the first year	CHF 50 EUR 40	CHF 50 EUR 40	CHF 100	CHF 250	CHF 50	CHF 100	CHF 150
• In each subsequent year	CHF 50 EUR 40	CHF 100 EUR 80	CHF 200	CHF 500	CHF 100	CHF 200	CHF 300
Partner card ⁷ per year	—	CHF 25 EUR 20	CHF 50	Included	—	CHF 50	CHF 75
Replacement card	CHF 20 ⁸ EUR 14 ⁸	CHF 20 ⁸ EUR 14 ⁸	Free of charge	Free of charge	CHF 20 ⁸	CHF 20 ⁸	Free of charge
Currency	CHF, EUR	CHF, EUR ⁹	CHF	CHF, EUR, USD ¹⁰	CHF	CHF	CHF
With UBS Travel Insurance Plus	—	Plus CHF 72 per year		Inklusive	—	Plus CHF 72 per year	
Monthly invoice							
• In paper form ¹¹	CHF 1.80/EUR 1.70/USD 1.90 per invoice			Free of charge	CHF 1.80 per invoice		
• Paperless ¹² or with eBill	Free of charge			Free of charge	Free of charge		
Cash withdrawals in Switzerland and abroad	4% of the amount, at least CHF 10/EUR 8/USD 10 per withdrawal						

¹ Prices also apply to UBS Optimus Foundation and Special Edition Credit Cards.

² Only available as a single card.

³ With the UBS Mastercard Global Standard, the two-card set includes a UBS Visa Card Classic, Special Edition card or Optimus Foundation card, while Premium includes a UBS Visa Card Gold. For UBS Platinum Credit Card holders, the UBS Mastercard Global Premium is included in the Platinum price.

⁴ For young professionals and individuals, there is no charge for the first six months for new clients or existing clients without a UBS Debit Card. For families and couples, there is no charge for the first six months if both partners are new clients or existing clients without a UBS Debit Card. Half-price for the first six months if one partner is a new client or if in the case of existing clients only one partner has a UBS Debit Card.

⁵ Credit cards in CHF are included.

⁶ The UBS Visa Card Classic in EUR or UBS Visa Card Prepaid in EUR and/or in CHF are included.

⁷ The banking package for families and couples includes partner cards.

⁸ Free of charge if order is made via UBS E-Banking or UBS Mobile Banking App.

⁹ Only the UBS Visa Card Classic is available in EUR, not a two-card set.

¹⁰ Partner cards are also available in a currency other than that of the main card.

¹¹ Included in the "Traditional" package price for cards in banking packages. For clients with UBS Retained Mail Service invoices in paper form are free of charge.

¹² Paperless invoices can be activated in UBS E-Banking or in the UBS Mobile Banking App. More at: ubs.com/paperless

	UBS Visa and UBS Mastercard®				UBS Mastercard® Global		
	Prepaid	Classic/ Standard¹	Gold	Platinum	Prepaid	Standard	Premium
Lottery (except Swiss-los/Loterie Romande), betting and casino transactions (gambling)	4%, maximum CHF 100/EUR 100/USD 100 per transaction						
Currency conversions for transactions in foreign currencies	UBS foreign exchange sell rate² or card organization rate² plus 1.75% processing surcharge				Mastercard® exchange rate plus 0.5% surcharge		
CHF transactions abroad³	1.75% processing surcharge				–		
Interest rate for payment in installments	–	Annual interest rate of 12%			–	Annual interest rate of 12%	
Card blocking	Free of charge						
Reimbursements of card balances	CHF 20 EUR 14	–			CHF 20 EUR 14	–	
Reminder fees	–	CHF 30 to CHF 60		–	–	CHF 30 to CHF 60	
Passing on of third-party expenses	All third-party expenses incurred (e.g. postage costs, fees for payments at post office counters, courier costs for card delivery abroad, costs for visits to airport lounges) may be passed on. For detailed price information please contact our customer service						

Order and delivery service for foreign currencies

Banknotes (per order)	
• Foreign currencies charged to CHF account	UBS banknote sell rate ⁴
• EUR, USD charged to account of the same currency	1% of the amount
• CHF charged to CHF account	1.5% of the amount, at least CHF 30, maximum CHF 100
Minimum order amount (per order)	CHF 100 or equivalent
Maximum order amount (per order)	
• Via client advisor	CHF 25,000 or equivalent
• Via UBS E-Banking/UBS Mobile Banking App/UBS Multimat	CHF 15,000 or equivalent
Processing and shipping (per order)	Free of charge

¹ Prices also apply to UBS Optimus Foundation and Special Edition Credit Cards.

² The exchange rate includes a surcharge. This can be consulted at ubs.com/cards when using the UBS exchange rate and requested from customer service.

³ Transactions that are charged to a credit or prepaid card at a foreign point of acceptance in Swiss francs are deemed to be foreign transactions. This is either a CHF transaction at a foreign point of acceptance on site or a CHF transaction via e-commerce that is processed abroad.

⁴ Within the scope of this service, UBS serves as a counterparty and acts in its own interest.

Prices for payment services

Outgoing payments

Prices in CHF and per payment ¹ , charged on a monthly basis	Domestic					Foreign
	CHF with a banking package in CHF² or a fee exemption³ for individual products	CHF for other cases	EUR with a banking package in EUR²	EUR for other cases	Other foreign currencies	All currencies⁴
Electronic order						
UBS Digital Banking/UBS Multimat						
• Single payment order, standing order	Free of charge	CHF 0.30	Free of charge	CHF 0.30	CHF 5	CHF 5
• SEPA payments	–	–	Free of charge ⁵	–	–	CHF 0.30 ⁵
• “Abroad extra” payments	–	–	–	–	–	CHF 10 incl. third-party expenses
• Surcharge for express ⁶	CHF 3	CHF 3	–	–	–	–
Direct debit						
• LSV ⁺	Free of charge	CHF 0.30	Free of charge	CHF 0.30	–	–
• SEPA direct debit	–	–	Free of charge	CHF 0.30	–	CHF 0.30 ⁵
Paper-based order						
UBS easy						
• Per payment slip ⁷	CHF 0.70	CHF 0.70	–	–	–	–
UBS easy international						
• Per payment slip ⁷	CHF 0.70	CHF 0.70	CHF 4	CHF 4	–	–
• Per IPI payment slip	CHF 2	CHF 2	CHF 4	CHF 4	CHF 10	CHF 10
UBS Standing Order	Free of charge	CHF 0.50	Free of charge	CHF 0.50	CHF 5	CHF 5
UBS Special Standing Order	Free of charge	CHF 0.50	Free of charge	CHF 0.50	CHF 0.50	–
UBS Standing Order Fisca	Free of charge	Free of charge	–	–	–	–
UBS global	CHF 2	CHF 2	CHF 4	CHF 4	CHF 10	CHF 10
One-time order⁸ by letter/telephone	CHF 60	CHF 60	CHF 60	CHF 60	CHF 60	CHF 100
Other						
Payments from savings accounts	Surcharge of CHF 5 on all the above fees for the savings account for young people/savings account; payments are not included in the banking package, no fee exemption					
Account transfers⁹	Free of charge under the same banking relationship					

Incoming payments

Credit to UBS Account (from Switzerland and abroad)	Free of charge ¹⁰
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¹ For collective orders, the prices are calculated per executed payment.

² Only for payments from UBS Personal Accounts.

³ Applies if your total assets remain at least CHF 10,000 for the entire previous month or if you have a building financing or mortgage from UBS. Total assets include the accumulated account and custody account assets held with UBS under the same banking relationship excluding UBS Vested Benefits Custody/Account and prepaid/credit card account assets. Prices are valid for payments from the UBS Personal Account.

⁴ All prices exclude third-party expenses.

⁵ Only for international SEPA payments in EUR; included in banking package for cross-border commuters.

⁶ For orders placed between 12:30 p.m. and 4:00 p.m. with execution date “today.”

⁷ Red, orange payment slip or payment part of QR-bill.

⁸ Account transfers within the same banking relationship are free. A charge of CHF 35 applies to payments within UBS Switzerland AG. There are no charges for closing an account with subsequent transfer to a third-party bank.

⁹ For transfers to the card account (UBS Credit or Prepaid Cards) the prices stated above for domestic payments in CHF or in EUR apply. If made by the client advisor, a charge of CHF 35 per transfer applies.

¹⁰ Depending on the cost option that the ordering customer arranges with his bank, some costs may be deducted from the incoming transfer amount. See page 25, other costs.

Other costs and prices

Outgoing payments

Cost options for foreign payments (all currencies) and **domestic payments** (excluding CHF/EUR):

- "All costs to be borne by the ordering client (**OUR**)"

The ordering client pays the UBS costs and a third-party flat rate fee of CHF 20, which covers the additional costs¹ until credited to the beneficiary bank

- "Breakdown of costs (**SHA**)"²

The ordering client pays the UBS costs and the beneficiary pays the third-party expenses, which are deducted from the transfer amount

- "All costs to be borne by the beneficiary (**BEN**)"

The beneficiary pays the UBS costs and the third-party costs, which are deducted from the transfer amount

Incoming payments

From **abroad** (not SEPA) or in **foreign currencies** within Switzerland (excluding EUR), depending on the cost option selected:

- "All costs to be borne by the ordering client (**OUR**)"

No costs

- "Breakdown of costs (**SHA**)"²

UBS costs of CHF 6 are deducted from the incoming amount³

- "All costs to be borne by the beneficiary (**BEN**)"

UBS costs of CHF 6 are deducted from the incoming amount³

Third-party expenses

- Third-party expenses imposed by PostFinance and other banks for deposits at the post office counter (cash deposit charges, rejection fees⁴, additional processing fees, full recording fees), follow-up inquiries, returned payments, etc. are generally passed on to the client
- For payments in EUR to an EU/EEA country without an IBAN, the ordering client incurs a charge of CHF 8. SEPA payments do not incur any third-party expenses
- Please note that some banks levy a fee on their clients' incoming payments. UBS has no influence over this

Inquiries to UBS⁵

- Clarification and order amendments⁶
- Cancellation before booking⁶
- Cancellation after booking
- Additional evidence regarding a payment order
- Particularly time-consuming inquiries (upon consultation with the client)

CHF 30
CHF 30
CHF 50
CHF 30
CHF 120 per hour

Ordering forms

Payment forms

Free of charge

UBS BESR Quick

(bank payment slip with reference number)

Free of charge

UBS red payment slip

CHF 0.20 per slip (plus VAT)

Creation of a UBS QR-bill⁷

Free of charge

¹ Please note that some banks levy a fee on incoming payments. UBS has no control over this.

² The option "Breakdown of costs (SHA)" is used as the default if no other cost option is selected.

³ The costs charged by the banks involved are already included in the incoming amount.

⁴ Bank payment slips with a reference number (BESR) and the payment parts of QR-bills that cannot be processed automatically by PostFinance.

⁵ Prices are billable provided the bank has exercised all customary due care and diligence.

⁶ Pending orders can be amended free of charge if entered in UBS E-Banking or in the UBS Mobile Banking App.

⁷ You can create QR-bills via QR-Portal. More at: ubs.com/qr-bill

Prices for other services

Check transactions

Issuing check

Correspondence check

- Payable against a UBS Account
- Check forms

CHF 10 per check
CHF 1 per check

Bank check (issued by UBS)

- Sent to client in Switzerland by registered mail
- Sent to client in Switzerland by courier
- Sent to client abroad

CHF 50 per check
CHF 100 per check
CHF 100 per check

Stop notice on check

- Correspondence check
- Bank check

CHF 50 per check
CHF 100 per check (excl. third-party expenses)

Check credited to account

"Under usual reserve"

- Payable at domestic bank
- Payable at foreign bank
- Traveler's checks
 - In CHF
 - In foreign currency

CHF 20 per check
CHF 20 per check
Free of charge
CHF 5 per check

"After final payment"

- Payable at domestic bank
- Payable at foreign bank

CHF 30 per check
CHF 40 per check

Payment in cash

CHF 15 per check

Third-party expenses

All additional costs charged by other involved banks are debited in full

Other charges

UBS numbered account relationship	CHF 480 per quarter
UBS Retained Mail Service <ul style="list-style-type: none"> • Surcharge for dispatch of UBS Retained Mail • Costs for courier dispatch of documents in special circumstances 	CHF 240 per quarter (plus VAT) CHF 150 per year (plus VAT) CHF 100 per year (plus VAT)
UBS Safe Deposit Box	Upon request
Surcharge for domiciliary companies	Upon request
Additional charge for domicile abroad (valid for individuals above age 20 who are domiciled outside Switzerland and the Principality of Liechtenstein) ¹	CHF 30 per month ² The charge will not apply in the following cases: <ul style="list-style-type: none"> • Clients who pay the charge for wealth management service • Client relationships with total assets³ booked at UBS in Switzerland over CHF 250,000 (or equivalent) • Clients with a UBS Manage™ or UBS Advice™ investment solution • Clients who are domiciled in Germany, France, Italy or Austria if there is a regular monthly salary deposit of at least CHF 500⁴ • Clients with a UBS Mortgage or a UBS Building Financing • Clients with a banking package for young people or for students • Client relationships that are exclusively a UBS Rental Surety Savings Account or UBS Retirement Account (pillars 2 and 3) • Clients with a UBS numbered account relationship • Client relationships with UBS Retained Mail • New clients during the first three months
Charge for wealth management service (valid for individuals with access to personal UBS Wealth Management service who are domiciled outside Switzerland and the Principality of Liechtenstein) ¹	CHF 330 per month ² The charge will not apply in the following cases: <ul style="list-style-type: none"> • Client relationships with total assets³ booked at UBS in Switzerland over CHF 500,000 (or equivalent) • Clients with a UBS Manage™ or UBS Advice™ investment solution • Clients with an investment amount over CHF 250,000 (or equivalent) in asset allocation funds • Clients with a life-insurance-based investment solution • Clients with a UBS Mortgage or a UBS Building Financing • Clients with a UBS numbered account relationship • New clients during the first three months
Reordering and dispatch of bank documents (copies)⁵ <ul style="list-style-type: none"> • 1–2 documents • 3–10 documents • 11–20 documents • 21–30 documents • etc. 	Free of charge CHF 10 CHF 20 CHF 30

¹ For clients of external asset managers, the conditions are shown on a separate price list.

² The charge is debited monthly in the same way as any account maintenance fees/banking package fees that are due. Depending on the account debited, the notification will be sent at the time of the debit or at the latest with the mailing of the account statement.




³ Total assets include the accumulated account and custody account assets held with UBS under the same client relationship excluding UBS Vested Benefits Custody/Account and prepaid/credit card account assets. To qualify for a fee exemption, the required total assets must be booked at UBS in Switzerland for the entire previous month.

⁴ The salary deposits must each have been equal to at least CHF 500 during the last three months and must be made to a CHF or EUR account at UBS.

⁵ Such as account statements, tax certificates, statements of assets, advices.

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