

Services and prices

for private clients,
valid from 1 January 2026

Only applicable for clients with domicile Switzerland.
For clients domiciled outside of Switzerland the price lists
at ubs.com/accounts-prices-foreign apply.



Digital edition – ubs.com/accounts-prices



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UBS key4 banking

The digital basic offer for daily banking. Everything in one app.
Prerequisite: for new clients from age 12 and resident in Switzerland.

That is the basis for all

UBS Digital Banking ¹	✓
UBS Personal Account ²	✓ CHF
UBS Savings Account ³ (incl. UBS Sustainable Savings Account ⁴)	✓ Several, CHF
UBS Debit Card ⁵	✓
UBS Prepaid Card ⁵	✓
Base price per month	Free of charge
Account-based bank documents ⁶ and credit/prepaid card statements in paper form (surcharge per month)	CHF 5

Credit cards⁷

Surcharge per month	Individuals from 18 up to and including 25 years and students ⁸ up to maximum 30 years	Individuals from 26 years
Main card (Minimum age: 18 years)		
– UBS Classic/Standard	Included	CHF 8
– UBS Gold	CHF 8	CHF 16
– UBS Platinum	CHF 30	CHF 38
– UBS key4 standard	Included	CHF 14
– UBS key4 premium	CHF 14	CHF 22
Partner card (Minimum age: 16 years)		
– UBS Classic/Standard	Included	CHF 2
– UBS Gold	CHF 4	CHF 4
– UBS Platinum	Included	Included
– UBS key4 standard	Included	CHF 2
– UBS key4 premium	CHF 4	CHF 4
Special offer: 6 months free of charge ⁹	✓	✓

For all other terms and conditions relating to credit cards on page 20.

Other services

Cash withdrawals ¹⁰ at UBS/Credit Suisse Bancomats in Switzerland	✓ CHF
UBS Safe Classic	✓
Electronic domestic payments	✓ CHF
cashyou (cashyou.ch)	For individuals from 12 up to and including 25 years and students ⁸ up to maximum 30 years
UBS KeyClub ¹¹	✓
Referral gift ¹¹	✓

► ubs.com/ubskey4

For all other terms and conditions relating to the products and services from page 10 onwards.

- Electronic delivery of account-based bank documents (such as statement of account or end-of-year account certificate) and all credit/prepaid card statements. A UBS Digital Banking agreement is required.
- Available for individuals up to 25 years and students as a UBS Personal Account for Young People or as a UBS Personal Account for Students.
- Available for individuals up to 25 years and students as a UBS Savings Account for Young People.
- The maximum credit balance limit is currently CHF 100,000. Amounts in excess of this must be held in another account. Changes to the maximum credit balance will be notified by UBS. Only one UBS Sustainable Savings Account per client may be opened.
- The base price includes the monthly fee for the UBS Debit Card, the annual fee for the prepaid card or UBS key4 prepaid. For credit cards an additional surcharge may be charged.

- Such as statement of account or end-of-year account certificate.
- The issuance of the credit cards is subject to fulfillment of the submission criteria and the application being accepted.
- For students (full-time or part-time) with valid student ID in tertiary education according to the Swiss education system and PhD students aged 18 to 30 enrolled in a course of education of at least two years' duration. The monthly prices for individuals aged 26 years or older apply after studies end or no later than when the account holder turns 30.
- Free of charge in the first six months for new clients.
- Applies for withdrawals with the UBS Debit Card from the UBS Personal Account.
- Collection rules and details see page 28.

UBS key4 smart investing

The digital investment solution for asset accumulation with UBS Investment Funds. Also available as the ideal investment solution gift for your child, godchild or grandchild.

Requirements

	For all age groups ¹ domiciled in Switzerland and with a valid UBS Digital Banking agreement ²
UBS Digital Banking ²	✓
Currency	CHF
Opening/closing	Free of charge via UBS Digital Banking and Support ³ When opened as an investment solution gift, the banking relationship with UBS key4 smart investing is always in the child's name. The right of disposal is transferred to the young person when he/she has reached the age of majority
Deposits/purchase	Deposits possible at any time. Automatic purchase of the personally selected UBS Investment Funds ⁴ and ETFs ⁴ once a minimum amount of CHF 50 is reached
Disposals	Possible at any time, for fund units/fractions via UBS Digital Banking

Terms and conditions at a glance

Price	– Flat rate of 0.9% ^{5,6} – 50% discount for people ⁷ under 26 and students under 30 ⁸ with UBS key4 banking or with UBS me banking package for students Third-party expenses, duties (VAT, withholding tax, federal stamp duties) not included are charged separately. For further details ⁹ see ubs.com/finsa
Interest rate	See separate overview at ubs.com/interest
Withholding tax	35% of earnings on investment funds under Swiss law

Other services

Reporting	– Free individual settlement of each investment fund transaction – Free statement of assets, account statements incl. end-of-year certificate – Optional tax certificate for CHF 10 ¹⁰ p.a. (plus statutory VAT). Free of charge for 2025
UBS Mobile Banking App	– Transparency about investments and their performance – Adjustment of the investment instructions with transaction-based investment advice – Recording or adjustment of standing orders
With investment solution gift	– Savings box available at UBS branch offices – Gift certificate for subsequent transfer of the banking relationship – Topsy's world: ubs.com/topsy
Alternative product	UBS Investment Fund Account with personal advice provided at the branch ► ubs.com/ubskey4-invest-en

1 Can be opened as an investment solution gift for children and young people up to age 18.

2 If the requirements of being domiciled in Switzerland and having a valid UBS Digital Banking agreement are no longer met, the product must be terminated.

3 Closing an account via the UBS key4 smart investing support team; in special cases closing may incur additional costs that are passed on to the client.

4 For the current fund universe without distribution remuneration, see ubs.com/ubskey4-invest-en

5 The flat rate includes transaction-based investment advice via the app, automatic purchase of UBS Investment Funds according to investment instructions, account and custody account management, subscription/redemption of UBS investment fund units as well as purchases/disposals from sales trading, access to investment classes/investment funds without distribution remuneration (if available).

6 Charged per quarter to the UBS key4 smart investing account.

7 Concerns people with an individual client relationship.

8 Standard prices without preferential terms and conditions apply after the end of a person's studies or after their 30th birthday at the latest.

9 Further information, e.g., on Swiss stamp duty, external charges, product costs as well as price surcharges on foreign exchange transactions per transaction can be found at ubs.com/finsa in the brochure "Prices for custody account, transactions and other services."

10 The tax certificate comprises all UBS Fund Accounts and UBS key4 smart investing products in a client relationship, and is only valid for clients domiciled in Switzerland. Pricing, if applicable, is charged to the UBS Personal Account/UBS Savings Account/UBS Current Account, or otherwise directly to the UBS Fund Account or the UBS key4 smart investing account.

UBS key4 trading

The digital trading solution for private individuals to independently trade equities, investment funds and ETFs via UBS Digital Banking.

Terms and conditions at a glance

Individuals from 18 years domiciled in Switzerland and with a valid UBS Digital Banking agreement ¹	
Available instruments	Trade equities, investment funds and ETFs from three markets: <ul style="list-style-type: none">– Switzerland: SIX Swiss Exchange– USA: New York Stock Exchange (NYSE) and NASDAQ– Germany: Deutsche Börse XETRA
Price	<ul style="list-style-type: none">– Transaction costs^{2, 3}: 0.75% of the trade value for buying and selling all instruments offered by UBS key4 trading, with a minimum fee of CHF 10 per transaction– Custody account fee⁴: 0.35% p.a. on the portfolio value <hr/> <p>50% discounts for persons⁵ under 26 years old and students under 30 years⁶ with UBS key4 banking or with UBS me banking package for students</p>
Additional costs	Taxes and external fees – such as federal stamp duty, stock exchange fees or statutory levies (VAT, withholding tax) – are not included in the price and will be charged separately ⁷
Opening/closing	<ul style="list-style-type: none">– Opening is free via the UBS Mobile Banking App and takes just a few minutes– Closing⁸ via the UBS Helpline or by the client advisor

Other services

Reporting	<ul style="list-style-type: none">– Free, individual billing of each individual transaction– Free asset statement, account statement including certification at year-end– Swiss tax statement⁹ optionally available for CHF 50 (plus statutory VAT)¹⁰
UBS Digital Banking	<ul style="list-style-type: none">– Purchases/sales possible at any time– Transparency about investments and their development
Alternative product	UBS custody account: opening via the UBS Helpline or by a client advisor

► ubs.com/ubskey4-trading

1 If the requirements of being domiciled in Switzerland and having a valid UBS Digital Banking agreement are no longer met, the product must be terminated.

2 As standard, each transaction is debited from the CHF account specified during the UBS key4 trading account opening process.

3 For transactions in foreign currencies, a surcharge on foreign exchange transactions of up to 1.70% of the trade value is applied. This surcharge can be avoided if a foreign currency account in the respective currency (e.g. EUR or USD) is used for the transaction in question. The account can – if already existing – be preselected in the opening process or manually determined for each transaction.

4 The price calculation is based on the holdings and the total value of the UBS key4 trading portfolio on the reference dates in question. The quarterly charge is made to the CHF account selected during the UBS key4 trading opening process.

5 Applies to individuals with a single client relationship.

6 Standard prices without preferential conditions apply once the account holder finishes their studies or at the latest after the holder turns 30.

7 You can find further information at ubs.com/finfa in the brochure "Prices for custody accounts, transactions and other services".

8 Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client.

9 The tax statement includes all relevant tax information for assets booked through the business relationship during the tax year.

10 The price is only valid if the business relationship exclusively comprises UBS key4 trading custody accounts. Standard conditions apply to additional UBS custody accounts.

UBS me – the individual banking package

UBS me is the banking package with basic products (accounts and cards). You can individualize the banking package on the basis of your personal requirements.

Basic offer

	Young people ¹ and students ²		Young professionals ³		Individuals		Families and couples ⁴		Cross-border commuters ⁵	
	12 to 30 years ^{1, 2}		22 to 32 years ³		From age 24		From age 20		From age 18	
UBS Personal Account ⁶	✓ CHF		✓ CHF		✓ CHF		✓ Several, CHF		✓ EUR, CHF	
UBS Savings Account ⁷	✓ Several, CHF		✓ Several, CHF		✓ Several, CHF		✓ Several, CHF		✓ Several, EUR	
UBS Debit Card ⁸	✓		✓		✓		✓ Several		✓	
UBS Prepaid Card ⁸ and/or UBS Credit Cards ⁸ (Classic/Standard, Optimus Foundation)	✓ CHF		✓ CHF		✓ CHF		✓ CHF		✓ EUR	
	✓ CHF		✓ CHF		✓ CHF		✓ CHF (incl. partner cards)		✓ EUR (UBS Visa Classic)	
	Standard ¹⁰	Traditional ¹¹	Standard ¹⁰	Traditional ¹¹	Standard ¹⁰	Traditional ¹¹	Standard ¹⁰	Traditional ¹¹	Standard ¹⁰	Traditional ¹¹
Base price per month ⁹	Free of charge	CHF 5	CHF 4	CHF 8	With total assets ¹² from CHF 10,000 or with UBS Building Financing/Mortgage				CHF 10	CHF 15
					CHF 8	CHF 13	CHF 15	CHF 20		
					Otherwise					
					CHF 13	CHF 18	CHF 25	CHF 30		
Special offer: 6 months free of charge ¹³	✓		✓		✓		✓		✓	

Also included

Cash withdrawals ¹⁴ at UBS/Credit Suisse Bancomats in Switzerland	✓ CHF	✓ CHF	✓ CHF	✓ CHF	✓ EUR/CHF
UBS Digital Banking	✓	✓	✓	✓	✓
UBS Safe Classic	✓	✓	✓	✓	–
Electronic domestic payments	✓ CHF	✓ CHF	✓ CHF	✓ CHF	✓ EUR
Payments (SEPA)	–	–	–	–	✓ EUR
cashyou (cashyou.ch)	✓	✓	–	–	–
UBS KeyClub	✓	✓	✓	✓	✓
Referral gift ¹⁵	✓	✓	✓	✓	–

1 For young people from 12 to 22 years. Automatic conversion into the UBS me banking package for young professionals after the account holder's 22nd birthday.

2 For students (full-time or part-time) with valid student ID in tertiary education according to the Swiss education system and PhD students aged 18 to 30 enrolled in a course of education of at least two years' duration. The package can be extended after two years if the course of study is extended. It is automatically converted into the UBS me banking package for young professionals after studies end or no later than when the account holder turns 30.

3 Maximum term of two years. For young professionals aged 22 to 24 and graduates up to maximum 32 years. Studies must have ended within the last two years. Automatic conversion into the UBS me banking package for individuals after the account holder's 24th birthday, for graduates two years after opening the UBS me banking package for young professionals and no later than when the account holder turns 32.

4 2 people living in the same household, with or without children.

5 Cross-border commuters or clients living outside Switzerland. The banking package will no longer be actively offered as of 31 March 2025.

6 Available for young people up to 22 years and students as a UBS Personal Account for Young People or as a UBS Personal Account for Students.

7 Available for young people up to 22 years and students as a UBS Savings Account for Young People.

8 The monthly fee for the UBS Debit Cards, the annual fee for the UBS Prepaid Cards and/or the UBS Credit Cards are included in the base price. The issuance of the credit cards is subject to fulfillment of the submission criteria and the application being accepted.

9 Payment with UBS KeyClub points is possible for young professionals, individuals, families and couples.

10 Electronic delivery of account-based bank documents (such as statement of account or end-of-year account certificate) and all credit/prepaid card statements. A UBS Digital Banking agreement is required.

11 Account-based bank documents (such as statement of account or end-of-year account certificate) and/or credit/prepaid card statements in paper form.

12 Total assets include the accumulated account and custody account assets (excluding UBS Vested Benefits/Custody Account and credit/prepaid card account) held under the same banking relationship or by registered members of the same family at UBS (including their children, provided that the right of disposal exists). For the lower package price to apply, total assets/family assets must be at least CHF 10,000 for the entire previous month.

13 Free of charge in the first six months for new clients or existing clients without a debit card. Half price in the first six months for families and couples if one partner is a new client or with existing clients, if only one partner currently has a UBS Debit Card.

14 Applies for withdrawals with the UBS Debit Card from the UBS Personal Account.

15 Details see page 28.

UBS me – the individual banking package

Other products and services available in accordance with the following prices per month

	Young people ¹ and students ²	Young professionals ³	Individuals	Families and couples ⁴	Cross-border commuters ⁵
	12 to 30 years ^{1,2}	22 to 32 years ³	From age 24	From age 20	From age 18
Cash withdrawals at ATMs of other banks					
Module Switzerland ^{6,7} – 2 withdrawals in CHF per month at ATMs of other banks in Switzerland or	Free of charge	CHF 2	CHF 2	— ⁸	— ⁹
Module worldwide ^{6,7} – 4 withdrawals in CHF per month at ATMs of other banks in Switzerland and – 2 withdrawals in foreign currency per month abroad	CHF 5	CHF 5	CHF 5	— ⁹	— ⁹
Credit/prepaid cards ^{6,10}					
Surcharge per month					
Main card					
(Minimum age: 18 for credit card)					
– UBS Prepaid Card ¹¹	Included	Included	Included	Included	Included
– UBS Classic/Standard ^{11,12}	Included	Included	Included	Included	Included
– UBS Gold	—	CHF 8	CHF 8	CHF 8	—
– UBS Platinum	—	CHF 30	CHF 30	CHF 30	—
– UBS key4 prepaid	Included	CHF 2	CHF 4	CHF 6	—
– UBS key4 standard	Included	CHF 3	CHF 6	CHF 10	—
– UBS key4 premium	—	CHF 11	CHF 14	CHF 18	—
Partner card (Minimum age: 16 years)					
– UBS Classic/Standard ¹²	—	CHF 2	CHF 2	Included	—
– UBS Gold	—	CHF 4	CHF 4	Included	—
– UBS Platinum	—	Included	Included	Included	—
– UBS key4 standard	—	CHF 2	CHF 2	Included	—
– UBS key4 premium	—	CHF 4	CHF 4	Included	—
UBS Investment Fund Account/ UBS Investment Fund Custody Account	✓ Preferential terms and conditions	✓ Preferential terms and conditions ¹³	✓	✓	—
UBS Fisca 3a	Free of charge				—
Additional UBS Personal Account CHF	From CHF 3 per account			Included in the base price	From CHF 3 per account
Additional UBS Personal Account EUR	From CHF 3 per account				
UBS Current Account for Private Clients	From CHF 5 per account				
UBS Safe Professional	CHF 4				—
UBS Travel Insurance Plus ¹⁴	CHF 98 per year				—

► ubs.com/ubs-me

For all other terms and conditions relating to the products and services from page 10 onwards.

- For young people from 12 to 22 years. Automatic conversion into the UBS me banking package for young professionals after the account holder's 22nd birthday.
- For students (full-time or part-time) with valid student ID in tertiary education according to the Swiss education system and PhD students aged 18 to 30 enrolled in a course of education of at least two years' duration. The package can be extended after two years if the course of study is extended. It is automatically converted into the UBS me banking package for young professionals after studies end or no later than when the account holder turns 30.
- Maximum term of two years. For young professionals aged 22 to 24 and graduates up to maximum 32 years. Studies must have ended within the last two years. Automatic conversion into the UBS me banking package for individuals after the account holder's 24th birthday, for graduates two years after opening the UBS me banking package for young professionals and no later than when the account holder turns 32.
- 2 people living in the same household, with or without children.
- Cross-border commuters or clients living outside Switzerland. The banking package will no longer be actively offered as of 31 March 2025.
- Free of charge in the first six months for new clients or existing clients without a debit card. Half price in the first six months for families and couples if one partner is a new client or with existing clients, if only one partner currently has a UBS Debit Card.
- Applies for withdrawals with the UBS Debit Card from the UBS Personal Account and the UBS Current Account for Private Clients. Every further cash withdrawal at ATMs of other banks costs CHF 2 in Switzerland and CHF 5 abroad.
- Cash withdrawals in CHF from the UBS Personal Account CHF at ATMs of other banks in Switzerland are included in the base price.
- The terms and conditions on page 21 apply.
- In addition to the physical credit card, additional virtual credit cards in CHF from Visa and/or Mastercard® are available free of charge. This also applies for the partner card for families and couples.
- Prepaid cards in CHF/EUR and credit cards in CHF are included. The UBS Visa Classic in EUR and/or the UBS Visa Prepaid in EUR/CHF is included for cross-border commuters.
- Prices also apply to UBS Optimus Foundation and Special Edition Credit Cards. The Special Edition Credit Card is no longer available since October 2022.
- Preferential terms and conditions up to the account holder's 22nd birthday.
- Included in Platinum credit cards.

UBS me banking

UBS me banking offers you all the products you need for daily banking, from accounts to cards. The price you pay for UBS me banking is derived from the sum of the products you select from the table below. For new customers¹, the offer comprises at least a UBS Personal Account, a UBS Debit Card and a UBS Credit/Prepaid Card. Special offer for new customers: six months free of charge.

Everything for your daily banking needs

Price per month ²	Children from 6 up to and including 11 years	People from 12 up to and including 25 years and students ³ up to maximum 30 years	People from 26 years
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Accounts

UBS Personal Account ⁴ CHF/EUR				
– With total assets ⁵ from CHF 10,000 or with UBS Building Financing/Mortgage	Free of charge	Free of charge	With UBS Credit/Prepaid Card Free of charge	Otherwise CHF 3
– Otherwise	Free of charge	Free of charge	CHF 5	
Additional UBS Personal Account CHF/EUR				
– With total assets ⁵ from CHF 10,000 or with UBS Building Financing/Mortgage	–	CHF 3	CHF 3	
– Otherwise	–	CHF 5	CHF 5	
UBS Savings Account ⁶	Free of charge	Free of charge	Free of charge	
UBS Current Account for Private Clients	–	CHF 5	CHF 5	

Debit cards

UBS Debit Card	Free of charge	First card free of charge, CHF 4 for every further card	CHF 4
UBS Client Card	–	CHF 1	CHF 1

Credit/prepaid cards⁷

UBS Prepaid Card CHF/EUR	–	Free of charge		CHF 4	
UBS key4 prepaid CHF	–	Free of charge		CHF 8	
Main card (Minimum age: 18 for credit card)		With UBS Debit Card	Otherwise	With UBS Debit Card	Otherwise
UBS Classic/Standard CHF/EUR/Optimus Foundation	–	Free of charge	Free of charge	CHF 4	CHF 8
UBS Gold CHF/EUR/USD/GBP	–	CHF 8	CHF 16	CHF 12	CHF 16
UBS Platinum CHF/EUR/USD	–	CHF 30	CHF 42	CHF 34	CHF 42
UBS key4 standard CHF	–	Free of charge	Free of charge	CHF 10	CHF 14
UBS key4 premium CHF	–	CHF 14	CHF 22	CHF 18	CHF 22

Additional and partner card⁸

UBS Classic/Standard	–	Free of charge	CHF 2
UBS Gold	–	CHF 4	CHF 4
UBS Platinum	–	Free of charge	Free of charge
UBS key4 standard	–	Free of charge	CHF 2
UBS key4 premium	–	CHF 4	CHF 4

1 Only for clients who are resident in Switzerland.

2 Price per banking relationship. For joint relationships, the prices for persons aged 26 or older apply.

3 For students (full-time or part-time) with valid student ID in tertiary education according to the Swiss education system and PhD students aged 18 to 30 enrolled in a course of education of at least two years' duration. The monthly prices for individuals aged 26 years or older apply after studies end or no later than when the account holder turns 30.

4 Available for people up to age 25 (incl. students) as a UBS Personal Account for Young People. Opening an account requires at least a UBS Personal Account.

5 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.

6 Available for people up to 25 years (incl. students) as a UBS Savings Account for Young People.

7 The issuance of the credit cards is subject to fulfillment of the submission criteria and the application being accepted.

8 Free of charge in combination with a UBS Platinum main card. Virtual credit cards free of charge.

UBS me banking

Other products and services available in accordance with the following prices per month

Price per month ¹	Children from 6 up to and including 11 years	People from 12 up to and including 25 years and students ² up to maximum 30 years	People from 26 years
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Cash withdrawals from ATMs of other banks

Module Switzerland ³ – 2 withdrawals in CHF per month at ATMs of other banks in Switzerland or	Free of charge	Free of charge	CHF 2
Module worldwide ³ – 4 withdrawals in CHF per month at ATMs of other banks in Switzerland and – 2 withdrawals in foreign currency per month abroad	CHF 5	CHF 5	CHF 5

Other services

cashyou (cashyou.ch)	–	✓	–
UBS KeyClub	–	✓	✓
Electronic domestic payments	✓ CHF	✓ CHF	✓ CHF

Bank documents in paper form

Account-based bank documents ⁴ and credit/prepaid card statements in paper form (surcharge per month)	Free of charge	CHF 5	CHF 5
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Product availability may vary for cross-border commuters and clients domiciled abroad.
For all other terms and conditions relating to the products and services from page 10 onwards.

1 Price per banking relationship. For joint relationships, the prices for persons aged 26 or older apply.
2 For students (full-time or part-time) with valid student ID in tertiary education according to the Swiss education system and PhD students aged 18 to 30 enrolled in a course of education of at least two years' duration. The monthly prices for individuals aged 26 years or older apply after studies end or no later than when the account holder turns 30.

3 Applies to withdrawals with the UBS Debit Card from the UBS Personal Account and the UBS Current Account for Private Clients. Every other cash withdrawal at ATMs of other banks costs CHF 2 in Switzerland or CHF 5 abroad.
4 Such as statement of account or end-of-year account certificate. This surcharge is not part of the special offer for customers.

UBS Digital Banking

UBS E-Banking/UBS Mobile Banking App

Services at a glance ¹	Accounts and cards:	account balances as well as the most recent credits and debits; credit card expenditure effected and available balance; KeyClub points adjustment of debit card limits; card blocking and orders for new cards
	Investments and assets:	the market value of custody accounts and portfolios; asset performance and structure; current information on UBS Manage™, UBS Advice™ and Lombard loans; UBS Immo-Smart own-home budget planner
	Payments:	execution with Scan & Pay for QR-bills; recording with the payment assistant approval of eBill invoices
	Trading and markets:	ordering of foreign currencies online and delivery to home, free of charge buying and selling securities; information on financial market trends and details on specific financial instruments; market analyses and investment ideas
	Products:	opening of accounts; ordering of credit cards and debit cards
	Mailbox:	secure, confidential communication with client advisor bank documents in electronic form; digital safe UBS Safe for safekeeping of important personal documents, bank documents and passwords
	Notifications:	via the app, SMS or email, e.g. for debits to accounts or credit cards, new eBill invoices or investment ideas
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: – Card reader²: – Access Card Display²: 	log-in via app with PIN free of charge or fingerprint/face recognition CHF 20 (incl. VAT) CHF 40 (incl. VAT)
	ubs.com/digital	

UBS Access App

Services at a glance	<ul style="list-style-type: none"> – Simple, secure access to UBS E-Banking, UBS Mobile Banking App, UBS Safe and UBS Safe Mobile App – without a card reader – Secure approval of online credit card purchases – Convenient confirmation of new payees and of adjustments to security settings and contact data – 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.

² No login with UBS Mobile Apps.

UBS Digital Banking

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 – Additional functions such as parking, cash withdrawals, digital vouchers, charitable donations or Super Deals – The app is free of charge
Limits	
<ul style="list-style-type: none"> – For payments sent <ul style="list-style-type: none"> – With a UBS account – UBS Credit or Prepaid Card – For payments received – Maximum transaction amount <ul style="list-style-type: none"> – For payments sent, requested or received 	<p>Up to CHF 5,000 per month Available card limit (maximum CHF 20,000 per month)</p> <p>CHF 4,000 per month</p> <p>As for monthly limit</p>
Requirements	<ul style="list-style-type: none"> – Mobile phone number from one of the following countries: Switzerland, Germany, France, Italy, Austria or Liechtenstein – 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 directly 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 (incl. VAT)			
<ul style="list-style-type: none">– For clients with UBS key4 banking, UBS me banking, a UBS me 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 14 or higher or smartphone with Android version 8 or higher		
	► ubs.com/safe		

Accounts for payment

	UBS Personal Account for Young People	UBS Personal Account for Students
Requirements	For children and young people aged 6 to 26	For students aged 18 to 30
Suitability	For managing pocket money, first earnings and payments	For managing tuition fees, monthly budgets and financial transactions
Currency	CHF	
Interest rate/ interest payment limit/ deposit charge ¹	See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest	
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	Free of charge	
	Included in UBS key4 banking and in the base price of the UBS me banking package, see pages 3 to 7. With UBS me banking see pages 8 and 9	
Withdrawal arrangements	CHF 15,000 per calendar month, for higher amounts three-month notice period ^{2, 3}	
Account statements	Free of charge, monthly; other alternatives possible	
Interest calculations	Free of charge, annually as at 31 December; quarterly if the net debit interest (debit interest less credit interest) is more than CHF 15	
Certification	Free of charge, annually as at 31 December	
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	No shipping costs	
Remarks	Automatic conversion into a UBS Personal Account when the account holder turns 26; with the UBS me banking package for young people after they turn 22; with the UBS me banking package for students after the end of their studies or no later than when the account holder turns 30	
	ubs.com/personal-accounts-youth	

¹ A deposit charge may be levied depending on the interest rate situation and on the amount of the credit balance.

² No notice period necessary for transfers to a UBS Fisa 3a or UBS investment solution, 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.

³ With effect from 1 August 2020, the withdrawal limit and notice period are no longer applicable until further notice.

Accounts for payment

	UBS Personal Account		UBS Personal Account EUR	
Requirements	For people aged 20 and over		For people aged 12 and over	
Suitability	For salary or pension deposits and for processing all payment and securities transactions		For salary deposits and for processing all payment and securities transactions	
Currency	CHF		EUR	
Interest rate/ interest payment limit/ deposit charge ¹	See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest			
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	Standard ²	Traditional ³	Standard ²	Traditional ³
– With total assets ⁴ from CHF 10,000 or with UBS Building Financing/ Mortgage	CHF 3	CHF 7	CHF 3	CHF 7
– Otherwise	CHF 5	CHF 9	CHF 5	CHF 9
	Included in UBS key4 banking and in the base price of the UBS me banking package, see pages 3 to 7. With UBS me banking see pages 8 and 9		Included in the base price of the UBS me banking package, see pages 6 and 7. With UBS me banking see pages 8 and 9	
Withdrawal arrangements	CHF 100,000 per calendar month – For higher amounts three-month notice period ^{5, 6} – Overdraft: possible upon bank’s approval		EUR 60,000 per calendar month – For higher amounts three-month notice period ^{5, 6} – Overdraft: possible upon bank’s approval	
Account statements	Free of charge, monthly; other alternatives possible			
Interest calculations	Free of charge, annually as at 31 December; quarterly if the net debit interest (debit interest less credit interest) is more than CHF 15			
Certification	Free of charge, annually as at 31 December			
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			
	► ubs.com/personal-accounts			

1 A deposit charge may be levied depending on the interest rate situation and on the amount of the credit balance.

2 Electronic delivery of account-based bank documents (such as statement of account or end-of-year account certificate). A UBS Digital Banking agreement is required.

3 Account-based bank documents (such as statement of account or end-of-year account certificate) in paper form.

4 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.

5 No notice period necessary for transfers to a UBS Fisco 3a or UBS investment solution, 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.

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

Accounts for payment

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 ¹	See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest	
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	Standard ² CHF 5	Traditional ³ CHF 9
	With UBS me banking see pages 8 and 9	
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 31 December; 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	
Remarks	In CHF only available with a UBS Custody Account	
	► ubs.com/personal-accounts	

¹ A deposit charge may be levied depending on the interest rate situation and on the amount of the credit balance.

² Electronic delivery of account-based bank documents (such as statement of account or end-of-year account certificate). A UBS Digital Banking agreement is required.

³ Account-based bank documents (such as statement of account or end-of-year account certificate) in paper form.

Accounts for saving

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
Currency	CHF
Interest rate/ interest payment limit/ deposit charge ¹	See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest
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, included in UBS key4 banking and in the UBS me banking package, see pages 3 to 7, with UBS me banking see pages 8 and 9 – Maintenance fee of CHF 2 monthly for existing savings books (only for CHF)
Withdrawal arrangements	CHF 50,000 per calendar year, for higher amounts three-month notice period ²
Account statements	Free of charge, annually as at 31 December; other alternatives possible
Interest calculations	Free of charge, annually as at 31 December
Certification	Free of charge, annually as at 31 December
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
Remarks	<ul style="list-style-type: none"> – When managed as a gift savings account: a Topsy savings pass and gift certificate is given when the account is presented to the recipient – Access to Topsy's world on ubs.com/topsy – 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 – Automatic conversion into a UBS Savings Account when the account holder turns 26; with the UBS me banking package for young people after they turn 22; with the UBS me banking package for students after the end of their studies or no later than when the account holder 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/savings-accounts-youth	

¹ A deposit charge may be levied depending on the interest rate situation and on the amount of the credit balance.

² No notice period necessary for transfers to a UBS Fisca 3a or UBS investment solution, 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.

Accounts for saving

	UBS Savings Account	UBS Sustainable Savings Account
Requirements	<ul style="list-style-type: none"> – In CHF for people aged 20 and above – In EUR for all age groups 	Within UBS key4 banking for all age groups
Suitability	Personal savings	For private savings up to the maximum credit balance limits ¹
Currency	CHF and EUR	CHF
Interest rate/ interest payment limit/ deposit charge ²	See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest	
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, included in UBS key4 banking and in the UBS me banking package, see pages 3 to 7, with UBS me banking see pages 8 and 9 – Maintenance fee of CHF 2 monthly for existing savings books (only for CHF) 	Free of charge, included in UBS key4 banking, see page 3
Withdrawal arrangements	CHF 50,000/EUR 30,000 per calendar year, for higher amounts three-month notice period ³	CHF 50,000 per calendar year, for higher amounts three-month notice period ³
Account statements	Free of charge, annually as at 31 December; other alternatives possible	
Interest calculations	Free of charge, annually as at 31 December	
Certification	Free of charge, annually as at 31 December	
Credit and debit advices	Free of charge, monthly; other alternatives possible	
Shipping costs/ third-party expenses	Passed on	
Remarks	<ul style="list-style-type: none"> – 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/UBS Sustainable Savings Account, see page 24 – If more than 6 cash withdrawals are made from a UBS Savings Account/UBS Sustainable 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/savings-accounts

1 The maximum credit balance limit is currently CHF 100,000. Amounts in excess of this must be held in another account. Changes to the maximum credit balance limits will be notified by UBS. Only one UBS Sustainable Savings Account per client may be opened.

2 A deposit charge may be levied depending on the interest rate situation and on the amount of the credit balance.

3 No notice period necessary for transfers to a UBS Fisca 3a or UBS investment solution, 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.

Accounts for saving

	UBS Rental Deposit Account
Requirements	For people aged 18 and over or companies
Suitability	For the secure deposit of security deposits from tenants during a tenancy
Currency	CHF
Interest rate/ interest payment limit/ deposit charge ¹	See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest
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
One-time account maintenance fee	Free of charge
Withdrawal arrangements	The deposit is paid out with the consent of the account holder and the landlord/management in accordance with the "Order for repayment of the rental deposit" on the basis of the provisions of Art. 257e CO. No withdrawal limit is applied
Account statements	Free of charge, annually as at 31 December
Interest calculations	Free of charge, annually as at 31 December
Certification	Free of charge, annually as at 31 December
Credit and debit advices	Free of charge
Shipping costs/ third-party expenses	Passed on
Remarks	<ul style="list-style-type: none"> – As a rule, payment transactions only take place when the security deposit is paid in and the capital is repaid, i.e. when the contract is terminated, and transactions are therefore free of charge – You use the UBS Personal Account for payment transactions and regular cash withdrawals
	► ubs.com/rental-deposit

¹ A deposit charge may be levied depending on the interest rate situation and on the amount of the credit balance.

Account for investing

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

Requirements

	People domiciled in Switzerland ¹
Suitability	For asset accumulation with UBS Investment Funds
Currency	CHF, several UBS Investment Fund Accounts possible
Opening/closing	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client
Deposits/purchase	Deposits possible at any time. Automatic purchase of the personally selected UBS Investment Funds once a minimum amount of CHF 50 is reached
Disposals	Possible at any time

Terms and conditions at a glance

Price	Administration fee <ul style="list-style-type: none"> – 0.20% p.a. on selected UBS Investment Strategy Funds² with a monthly deposit of at least CHF 50 – 0.35% p.a. for all other UBS Investment Funds, regardless of the deposit amount Transaction prices for buying and selling UBS Investment Funds <ul style="list-style-type: none"> – For details see ubs.com/finsa³ or they can be obtained from your client advisor – In addition, the customary commission and costs are charged, depending on the respective fund regulations Third-party expenses and duties³ (e.g. VAT, withholding tax, federal stamp duties) are charged separately Preferential conditions for young bank clients⁴ <ul style="list-style-type: none"> – No administration price on selected UBS Investment Strategy Funds² with a monthly deposit of at least CHF 20 – 0.20% p.a. for all other UBS Investment Funds, regardless of the deposit amount – 50% reduction on transaction prices³ for buying and selling UBS Investment Funds; other commissions and costs are charged separately to the standard terms and conditions
Interest rate	See separate overview at ubs.com/interest
Withholding tax	35% of earnings on investment funds under Swiss law

Other services

Reporting	<ul style="list-style-type: none"> – Free of charge: account statement, account certification, statement of assets, annually as of 31 December – Optional tax certificate for CHF 10⁵ p.a. (plus statutory VAT). Free of charge for 2025
Opened as a gift investment fund account	<ul style="list-style-type: none"> – When opened as a gift savings account, the UBS Investment Fund Account is always in the child's name. The right of disposal is transferred to the young person when he/she has reached the age of majority – Savings box available at UBS branch offices – Gift certificate for subsequent transfer of the banking relationship – Topsy's world: ubs.com/topsy
Alternative product	Digital alternative product without personal advice: UBS key4 smart investing ► ubs.com/fundaccount

¹ From age 18 or as a gift investment fund account for minors up to age 18.

² For the current and comprehensive selection of UBS Investment Funds, please see ubs.com/fundaccount

³ Further information, e.g., on Swiss stamp duty, external charges, product costs as well as price surcharges on foreign exchange transactions per transaction can be found at ubs.com/finsa in the brochure "Prices for custody account, transactions and other services."

⁴ Young bank clients: persons with individual client relationship under the age of 26 and students under the age of 30 with UBS key4 banking, UBS me banking or with UBS me banking package for students. Shall also apply to gift investment fund account up to the age of 18.

⁵ The tax certificate comprises all UBS Fund Accounts and UBS key4 smart investing products in a client relationship, and is only valid for clients domiciled in Switzerland. Pricing, if applicable, is charged to the UBS Personal Account/UBS Savings Account/UBS Current Account, or otherwise directly to the UBS Fund Account or the UBS key4 smart investing account.

Accounts for retirement planning

	UBS Fisca 3a (restricted pension provision 3a)	UBS Vested Benefits Account
Requirements	For people who pay AHV contributions	For people with assets from an occupational pension plan (pillar 2)
Suitability	Retirement solution for tax-deductible saving (pillar 3a)	Solution for maintaining an occupational pension plan
Currency	CHF	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	
Withholding tax	None	
Opening/closing	Opening free of charge, more than one retirement solution possible. Digital opening also possible with UBS key4 pension 3a via UBS Digital Banking For withdrawals and closures, the remarks under "Withdrawal arrangements" apply	Account opening free of charge For withdrawals and account closures, the remarks under "Withdrawal arrangements" apply
Account maintenance per month	Free of charge	CHF 3 Charged annually as at 31 December
Withdrawal arrangements	Payment no earlier than 5 years prior to reaching the reference age or in accordance with statutory or regulatory provisions	Payment no earlier than 5 years prior to and no later than 5 years after reaching reference age or in accordance with statutory or regulatory provisions
Account statements	Free of charge, annually as at 31 December	
Interest calculations	Free of charge, annually as at 31 December	
Certification	Free tax certificate, annually as at 31 December	–
Credit and debit advices	Free of charge, monthly; other alternatives possible	Free of charge
Shipping costs/ third-party expenses	Free of charge	
Services	<ul style="list-style-type: none"> – UBS Vitainvest Investment Fund – UBS investment instructions (free of charge) – UBS Standing Order Fisca (free of charge) – UBS investment plan (free of charge) – UBS Digital Banking 	<ul style="list-style-type: none"> – UBS Vitainvest Investment Fund – Investment plan UBS Vested Benefits Account (free of charge)
Remarks	<ul style="list-style-type: none"> – Financing owner-occupied residential property: <ul style="list-style-type: none"> – Pension assets can be pledged and used for indirect amortization – 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 pension assets – For foundation fees, see fees regulation at ubs.com/fisca 	<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"> – Savings capital can be pledged – For foundation fees, see fees regulation at ubs.com/vb – The UBS Vested Benefits Account can be displayed in UBS Digital Banking
	► ubs.com/fisca	► ubs.com/vb

Card and cash services

UBS Debit Cards

	UBS Visa Debit or UBS Mastercard® Debit	UBS Customer Card
Cards ¹		
– Owner card with UBS key4 banking or the UBS me banking package	Included ²	–
– Owner card ³	CHF 4 per month	CHF 1 per month
– Authorized representative card ³	CHF 4 per month ⁴	CHF 1 per month
– Replacement card	CHF 40 per card or free of charge via UBS Digital Banking ⁵	CHF 40 per card ⁶
Blocking		
– Via UBS Helpline/client advisor	Free of charge	Free of charge
– Via UBS Digital Banking	Free of charge	–

Cashless payments

– In Switzerland	Free of charge	–
– Abroad	2% of the amount, at least CHF 1, UBS foreign exchange sell rate ⁷	

Cash deposits at

UBS Bancomat Plus	
– CHF	Free of charge
– CHF into EUR account	Free of charge, UBS foreign exchange sell rate ⁷
– EUR into CHF account	Free of charge, UBS banknote buy rate
– EUR into EUR account	1% of the amount ⁸
UBS counter	
– CHF into CHF account	Free of charge
– Foreign currencies into CHF account	Free of charge, UBS banknote buy rate
– EUR, USD, GBP into account of the same currency ⁹	2% of the amount, up to an equivalent of CHF 1,000, 1% for larger amounts, up to an equivalent of CHF 50,000 ¹⁰
– Coin deposit	Available on request

Cash withdrawals from

UBS Bancomat	
– CHF from CHF account	Free of charge or CHF 5 per withdrawal ¹¹
– EUR from CHF account	Free of charge or CHF 5 per withdrawal ¹¹ , UBS banknote sell rate
– EUR from EUR account	1% of the amount ⁸ ; for a UBS Savings Account in addition CHF 5 per withdrawal ¹¹
Credit Suisse Bancomat ¹²	
– CHF from CHF account	Free of charge
– EUR from CHF account	Free of charge, UBS banknote sell rate
– EUR from EUR account	1% of the amount ⁸
UBS counter	
– CHF from UBS Personal Account CHF	CHF 2 per withdrawal ¹³
– CHF from UBS Current Account for Private Clients CHF	CHF 2 per withdrawal
– CHF from UBS Savings Account/ UBS Sustainable Savings Account	Free of charge or CHF 5 per withdrawal ¹¹
– CHF from all other accounts	Free of charge
– Foreign currencies from CHF account	Free of charge or CHF 5 per withdrawal ¹¹ , UBS banknote sell rate
– EUR, USD, GBP from account of the same currency ⁹	2% of the amount, up to an equivalent of CHF 1,000, 1% for larger amounts, up to an equivalent of CHF 50,000 ¹⁰ , for a UBS Savings Account in addition CHF 5 per withdrawal ¹¹

1 Only 1 card per account for account holders and 1 card per account and power of attorney for authorized representatives (authorized representative card) allowed.

2 UBS Debit Card in CHF in UBS key4 banking and in the UBS me banking package in CHF, UBS Debit Card for the UBS Personal Account EUR included in the UBS me banking package for cross-border commuters in EUR.

3 With UBS me banking see pages 8 and 9.

4 Included in the UBS me banking package for families and couples.

5 Free of charge for children aged 6 to 11.

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

7 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.

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

9 Other currencies upon request.

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

11 If more than 6 cash withdrawals are made from a UBS Savings Account/ UBS Sustainable 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.

12 Applies only to withdrawals with the UBS Debit Card from the UBS Personal Account and the UBS Current Account for Private Clients.

13 Free of charge for children aged up to and including 11 with the UBS Personal Account for Young People.

Card and cash services

UBS Debit Cards

UBS Visa Debit or UBS Mastercard® Debit

Cash withdrawals from Bancomat and ATMs of other banks^{1, 2}

Module Switzerland ³ – 2 withdrawals in CHF per month at ATMs of other banks in Switzerland or Module worldwide ³ – 4 withdrawals in CHF per month at ATMs of other banks in Switzerland and – 2 withdrawals in foreign currency (UBS foreign exchange sell rate ⁵) per month abroad	CHF 2 per month. Free of charge for children, young people and students with UBS key4 banking ⁴ , UBS me banking ⁴ and the UBS me banking package for young people and students CHF 5 per month
Otherwise – In Switzerland in CHF – In Switzerland in EUR – Abroad, in the applicable local currency	CHF 2 per withdrawal ⁶ CHF 5 per withdrawal, UBS foreign exchange sell rate ⁵ CHF 5 per withdrawal, UBS foreign exchange sell rate ⁵

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

2 The modules are not available for families and couples, or for cross-border commuters. The prices under "Otherwise" apply. Free of charge in the first six months for UBS key4 banking, UBS me banking and UBS me banking package new clients.

3 Applies to withdrawals with the UBS Debit Card from the UBS Personal Account and the UBS Current Account for Private Clients. Every other cash withdrawal at ATMs of other banks costs CHF 2 in Switzerland or CHF 5 abroad.

4 For people aged 26 years and students with valid student ID up to maximum 30 years.

5 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.

6 Included in the UBS me banking package for families and couples.

Card and cash services

UBS Credit/Prepaid Cards

Minimum age: 18 for credit card, 12 for prepaid card.

	UBS Visa/UBS Mastercard®				UBS key4 cards¹		
	Prepaid²	Classic/ Standard³, ⁴	Gold⁴	Platinum⁵	prepaid²	standard⁵	premium⁵
Price with UBS key4 banking, UBS me banking, UBS me banking package	See pages 3 to 9						
Price without UBS key4 banking, UBS me banking, UBS me banking package: Main card							
– In the first year	CHF 50 EUR 40	CHF 50 EUR 40	CHF 100 EUR 65 USD 75 GBP 75	CHF 250 EUR 175 USD 200	CHF 50	CHF 100	CHF 150
– In each subsequent year	CHF 50 EUR 40	CHF 100 EUR 80	CHF 200 EUR 130 USD 150 GBP 150	CHF 500 EUR 350 USD 400	CHF 100	CHF 200	CHF 300
Partner card per year	–	CHF 25 EUR 20	CHF 50 EUR 30 USD 50 GBP 40	Included	–	CHF 50	CHF 75
Virtual card	–	Free of charge⁶	Free of charge⁶	Free of charge⁶	–	–	–
Replacement card	CHF 20⁷ EUR 14⁷	CHF 20⁷ EUR 14⁷	Free of charge	Free of charge	CHF 20⁷	CHF 20⁷	Free of charge
Currency	CHF, EUR	CHF, EUR⁸	CHF, EUR, USD, GBP	CHF, EUR, USD⁹	CHF	CHF	CHF
With UBS Travel Insurance Plus	–	Plus CHF 98 per year		Included	–	Plus CHF 98 per year	
Monthly invoice – In paper form¹⁰ – Paperless¹¹ or with eBill	CHF 1.80/EUR 1.70/USD 1.90 per invoice Free of charge			Free of charge Free of charge	CHF 1.80 per invoice Free of charge		
Cash withdrawals in Switzerland and abroad	4% of the amount, at least CHF 10/EUR 8/USD 10 per withdrawal. The virtual credit card does not yet have a PIN. It is therefore not possible to make cash withdrawals						
Lottery (except Swisslos/ Loterie Romande), betting and casino transactions (gambling)	4%, maximum CHF 100/EUR 100/USD 100 per transaction						
Currency conversions for transactions in foreign currencies	Card organization rate¹² plus 1.75% processing surcharge				Mastercard® exchange rate plus 0.5% surcharge		
CHF transactions abroad¹³	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						

1 These cards can only be ordered digitally by new and existing clients.

2 Only available as a single card.

3 Prices also apply to UBS Optimus Foundation and Special Edition Credit Cards.
The Special Edition Credit Card is no longer available since October 2022.

4 A second card is included in the price of a Classic/Standard and of a Gold credit
card – not applicable for UBS me banking. Gold credit card in GBP only available
as a Visa card.

5 With the UBS key4 standard card, the second card includes a UBS Visa Classic
or Optimus Foundation card, while the UBS key4 premium card includes a
UBS Visa Gold – not applicable for UBS me banking. For UBS Platinum Credit Card
holders, the UBS key4 premium card is included in the Platinum price.

6 Available as additional and partner card from Visa and/or Mastercard® in CHF.
A physical UBS Credit Card is required in each case.

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

8 Only the UBS Visa Classic is available in EUR, but no second card and Travel Insurance
Plus (only possible with confirmation of domicile in Switzerland or the Principality
of Liechtenstein).

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

10 For cards in the UBS me banking package, UBS key4 banking and UBS me banking
see pages 3 to 9. For clients with UBS Retained Mail Service invoices in paper form
are free of charge.

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

12 The exchange rate includes a surcharge. The amount of the surcharge depends
on the currency and can vary between 1.7% and 3.6%. Further information can be
found at ubs.com/cards or obtained from our customer service.

13 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.

Card and cash services

UBS Credit/Prepaid Cards

Minimum age: 18 for credit card, 12 for prepaid card.

	UBS Visa/UBS Mastercard®				UBS key4 cards¹		
	Prepaid	Classic/ Standard²	Gold	Platinum	prepaid	standard	premium
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 ³
– 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 These cards can only be ordered digitally by new and existing clients.

² Prices also apply to UBS Optimus Foundation and Special Edition Credit Cards. The Special Edition Credit Card is no longer available since October 2022.

³ Within the scope of this service, UBS serves as a counterparty and acts in its own interest.

Payment services

Outgoing payments

	Domestic					Foreign ²
Prices in CHF and per payment ¹ , charged on a monthly basis	CHF with UBS key4 banking, with UBS me banking, with a UBS me banking package in CHF ³ , with a fee exemption ⁴ for individual products	CHF for other cases	EUR with a UBS me banking package in EUR ³	EUR for other cases	Other foreign currencies	All currencies

Electronic order

UBS Digital Banking/UBS Multimat						
– Single payment order, standing order	Free of charge	CHF 0.30	Free of charge	CHF 0.30 ⁵	CHF 5 ⁵	CHF 5 ⁵
– SEPA payments	–	–	Free of charge ⁶	–	–	CHF 0.30 ^{5, 6}
– “Abroad extra” payments	–	–	–	–	–	CHF 10 incl. third-party expenses ⁷
– Surcharge for express ⁸	CHF 5	CHF 5	–	–	–	–
– Surcharge for instant payment ⁹	CHF 5	CHF 5	CHF 5	CHF 5	CHF 5	CHF 5
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 ⁶

Paper-based order

UBS easy						
– Per payment slip ¹⁰	CHF 1	CHF 1	–	–	–	–
UBS easy international						
– Per payment slip ¹⁰	CHF 1	CHF 1	CHF 4	CHF 4	–	–
UBS Standing Order ¹¹	CHF 1	CHF 1	CHF 1	CHF 1	CHF 5	CHF 5
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 order ¹² 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/sustainable savings account; payments are not included in UBS key4 banking, UBS me banking and in the UBS me banking package, no fee exemption
Account transfers ¹³	Free of charge under the same banking relationship

Incoming payments

Credit to UBS Account (from Switzerland and abroad)	Free of charge ¹⁴
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¹ For collective orders, the prices are calculated per executed payment.

² All prices exclude third-party expenses. For payments in EUR to an EU/EEA country without an IBAN, the ordering client incurs in addition a charge of CHF 8.

³ In UBS key4 banking, UBS me banking, UBS me banking package for young people, students, young professionals, individuals, families and couples for payments from the UBS Personal Account. For the UBS me banking package for cross-border commuters for payments from the UBS Personal Account EUR.

⁴ 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.

⁵ Included in UBS key4 FX, provided a foreign currency conversion takes place and the currency in question is included in the subscription.

⁶ Only for international SEPA payments in EUR; included in the UBS me banking package for cross-border commuters.

⁷ CHF 5 with UBS key4 FX, provided a foreign currency conversion takes place and the currency in question is included in the subscription.

⁸ For orders placed between 12:30 p.m. and 4:00 p.m. with execution date “today”.

⁹ If selecting instant payment in UBS Digital Banking. You will find information on the availability of the option to pay in different currencies on ubs.com/instant-payment

¹⁰ Payment part of QR-bill.

¹¹ UBS Special Standing Order: only available for payments within UBS, price upon request.

¹² 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.

¹³ 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.

¹⁴ Depending on the cost option that the ordering client arranges with his bank, some costs, i.e. costs incurred by the banks involved, may be deducted from the incoming transfer amount as well as UBS costs for which UBS invoices the client separately. See page 25 “Other costs and prices.”

Payment services

Outgoing payments with foreign currency conversion

The UBS exchange rate includes a surcharge. This can be consulted at ubs.com/ubskey4-fx-en and requested from customer service

UBS key4 FX – subscriptions for outgoing payments with foreign currency conversion via UBS Digital Banking

	UBS key4 FX basic	UBS key4 FX standard	UBS key4 FX premium
Price per month ¹	CHF 2 ²	CHF 5	CHF 10
Reduced surcharge ³	1.2 %	0.8 %	0.4 %

Other costs and prices

Outgoing payments⁴

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 costs until credited to the beneficiary bank
"Breakdown of costs (SHA)" ⁵	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)" ⁵	UBS costs of CHF 6 ⁶
"All costs to be borne by the beneficiary (BEN)"	UBS costs of CHF 6 ⁶

Inquiries to UBS⁷

Clarification and order amendments ⁸	CHF 30
Cancellation before booking ⁸	CHF 30
Cancellation after booking	CHF 50
Additional evidence regarding a payment order	CHF 30
Particularly time-consuming inquiries (upon consultation with the client)	CHF 120 per hour

Third-party expenses

Third-party costs from PostFinance and other banks are generally charged to the client. These include, for example: fees for deposits at the post office counter, rejection fees⁹, payment returns or processing fees

Ordering forms

Payment forms	Free of charge
Creation of a UBS QR-bill ¹⁰	Free of charge

- 1 Free of charge for the first six months for UBS key4 banking and UBS me banking new clients.
- 2 With UBS key4 banking und UBS me banking for individual persons from 12 up to and including 25 years and students up to maximum 30 years free of charge.
- 3 Reduced surcharge on the foreign currency rate. Only applies to outgoing payments up to CHF 25,000 (or equivalent in foreign currency) per month.
- 4 Please note that some banks levy a fee on incoming payments. UBS has no control over this.
- 5 The option "Breakdown of costs (SHA)" is used as the default if no other cost option is selected.

- 6 The costs charged by the third-party banks involved are already included in the incoming amount; UBS costs are invoiced separately to the client.
- 7 Prices are billable provided the bank has exercised all customary due care and diligence. Third-party costs are charged to the client.
- 8 Pending orders can be amended free of charge if entered in UBS E-Banking or in the UBS Mobile Banking App.
- 9 Payment parts of QR-bills that cannot be processed automatically by PostFinance.
- 10 You can create your QR-bills free of charge on ubs.com/qrportal. More information on QR-bill on ubs.com/qr-bill

Other services

Check transactions

Check credited to account

"Under usual reserve"	
– Payable at domestic bank	CHF 20 per check
– Payable at foreign bank	CHF 20 per check
– Traveler's checks	
– In CHF	Free of charge
– In foreign currency	CHF 5 per check
"After final payment"	
– Payable at domestic bank	CHF 30 per check
– Payable at foreign bank	CHF 40 per check

Third-party expenses

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

Other charges

Reordering and dispatch of bank documents (copies)¹

– 1–10 documents	CHF 10
– 11–20 documents	CHF 20
– 21–30 documents	CHF 30
– etc.	

UBS Safe Deposit Box

Upon request

Charges for dormant accounts

CHF 50 per quarter (plus statutory VAT)

The Bank's usual charges also apply to dormant accounts. The Bank may also charge the costs associated with inquiries and the special treatment and monitoring of dormant assets. If these costs exceed the value of the assets, the client relationship may be terminated

UBS numbered account relationship

CHF 480 per quarter

UBS Retained Mail Service

– Retained Mail Service	CHF 240 per quarter (plus statutory VAT)
– Additional charge for dispatch of UBS Retained Mail	CHF 150 per year (plus statutory VAT)
– Costs for courier dispatch of documents in special circumstances	CHF 100 per year (plus statutory VAT)

¹ Such as account statements, tax certificates, statements of assets, advices.

Other services

Other charges

Surcharge for domiciliary companies

Applies to client relationships with domiciliary companies in accordance with the Swiss banks' code of conduct, CDB Art. 39

CHF 500 per quarter (exempt from VAT)

For domiciliary companies requiring increased administration effort, a higher annual surcharge or an additional opening fee may be applied

Additional charge for domicile abroad

Valid for individuals above age 20 who are domiciled outside Switzerland and the Principality of Liechtenstein¹

CHF 30 per month²

The charge will not apply in the following cases:

- 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 life-insurance-based investment solution
- Clients with a UBS Mortgage or a UBS Building Financing
- Clients with a UBS me banking package for young people or for students
- Clients with UBS key4 banking and UBS me banking for people under 26 and students under 30
- Client relationships that are exclusively a UBS Rental Deposit Account or UBS Retirement Account (pillars 2 and 3)
- Clients with a UBS numbered account relationship
- Client relationships with UBS Retained Mail Service
- New clients during the first three months

Additional 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 Liechtenstein¹

CHF 330 per month²

The charge will not apply in the following cases:

- 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

The additional charge for wealth management service includes any additional charge for domicile abroad

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 have been made to a CHF or EUR account at UBS.

UBS KeyClub

UBS KeyClub is the bonus program from UBS that rewards you for making active use of certain banking services and for a successful recommendation. The points you collect can be redeemed for offers our partners in the KeyClub eStore: each point equals one franc

Collection rules

	Young people and students ¹	Adult ²
Payment with UBS Prepaid Card ³	5 points per half year for a minimum of 10 payments	–
Spending on UBS Credit/Prepaid Card (including cards in foreign currencies EUR/USD) ⁴	1 point per quarter for every CHF 100 spent (CHF 1,000 limit)	2 points for every CHF 1,000 spent: UBS Prepaid Card/UBS key4 prepaid card ⁵ and UBS Credit Card Classic/Standard, Virtual Classic, UBS key4 standard card, Special Edition 4 points for every CHF 1,000 spent: Gold, Virtual Gold, UBS key4 premium card 6 points for every CHF 1,000 spent: Platinum, Virtual Platinum
	ubs.com/keyclub ubs.com/keyclubbestore	

Welcome gift

Opening UBS key4 banking, a UBS me banking package for young people, students or young professionals	50 points as a welcome gift
	ubs.com/keyclub ubs.com/keyclubbestore

Recommending is rewarding




For a new client referral on conclusion of UBS key4 banking or of a UBS me banking package ⁶	50 points for the intermediary
For a new client referral on conclusion of a mortgage or retirement consultation	250 points for the intermediary and 250 points for the new client ⁷
	ubs.com/recommend

1 Young people up to 22 years and students with valid ID up to maximum 30 years; as well as young people and students with UBS key4 banking, UBS me banking and UBS me banking package. Applies to clients who reside in Switzerland or a neighboring country.
2 Applies to clients who reside in Switzerland or a neighboring country.
3 As part of UBS key4 banking, UBS me banking and of the UBS me banking package in CHF.
4 Cards in foreign currencies (EUR/USD): spending is converted into CHF at the UBS foreign exchange sell rate and the points calculated according to the collection rules.

5 Does not apply to clients with UBS key4 banking.
6 Does not apply to clients domiciled outside Switzerland.
7 Applies cumulatively. In case of the referral of a new client, for example, who concludes a UBS me banking package and a mortgage or retirement consultation, the intermediary receives 300 points and the new client 250 points.

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