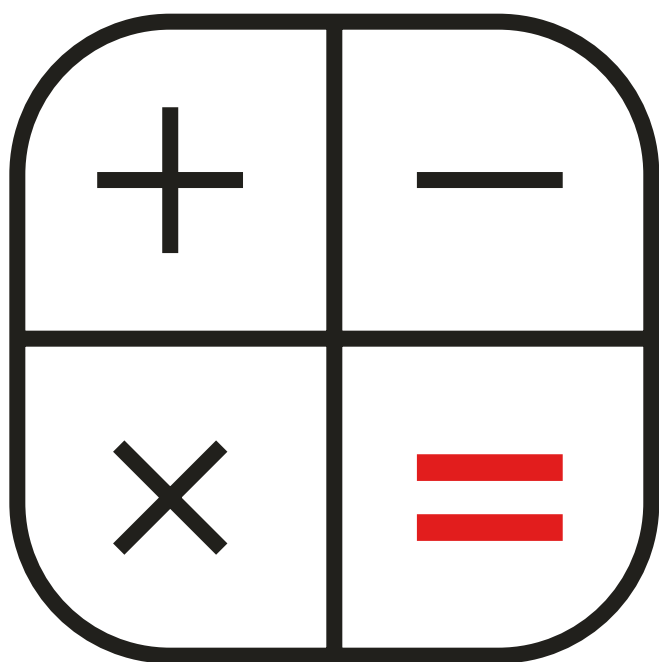


Services and prices

for private clients,
valid from 1 April 2024



Digital edition – ubs.com/accounts-prices

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UBS key4 banking

Everything for Daily-Banking in one app.

That is the basis for all

	Individuals from 12 up to and including 25 years and students ¹ with valid student ID up to maximum 30 years	Individuals from 26 years
Requirements	For new clients resident in Switzerland	
UBS Digital Banking ²	✓	✓
UBS Personal Account	✓ CHF	✓ CHF
UBS Savings Account (incl. UBS Sustainable Savings Account ³)	✓ Several, CHF	✓ Several, CHF
UBS Debit Card ⁴	✓	✓
UBS Prepaid Card ⁴ and/or UBS Credit Card ⁴	✓ ⁵	✓ ⁵
Base price per month	Free of charge	CHF 8
Paper-based bank documents and credit/prepaid card statements (surcharge per month)	CHF 5	CHF 5
Special offer: 6 months free of charge ⁶	✓	✓

Other services

Additional card products	Options and prices, see page 18	Options and prices, see page 18
Cash withdrawals ⁷ at UBS/Credit Suisse Bancomats in Switzerland	✓ CHF	✓ CHF
UBS Safe Classic	✓	✓
Electronic domestic payments	✓ CHF	✓ CHF
cashyou subscription (value CHF 39 per year, cashyou.ch)	✓	–
UBS KeyClub	✓	✓
Referral gift ⁸	✓	✓

► ubs.com/ubskey4

For all other terms and conditions relating to the products and services from page 8 onwards.

1 For students (full-time or part-time) 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 apply for individuals aged 26 years or older after studies end or no later than when the account holder turns 30.

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

3 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.

4 The base price includes the cards' respective annual fee. This may be charged as an additional charge for credit cards. The issuance of the credit cards is subject to fulfillment of the submission criteria and the application being accepted.

5 Details, options and additional charges, see page 18.

6 Free of charge in the first six months for new clients.

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

8 Details see page 24.

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 Mobile Banking App 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/investment	At all times, with automatic investment in the personally selected UBS investment funds ⁴ once a minimum amount of CHF 50 is reached
Disposals/divestments	At all times, for fund units/fractions via the UBS Mobile Banking App

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 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 2023
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 investment in UBS investment funds according to investment instructions, account and custody account management, subscription/redemption of UBS investment fund units as well as purchases/sales from securities 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 me – the individual banking package

When opening a UBS me banking package, you state your personal needs. On the basis of your details, we will configure the right banking package with basic products (accounts and cards) for you. You then have the option of individualizing your UBS me banking package, by opting in or out of certain products or services. You can, for example, select a module for cash withdrawals and add in additional products and services for payments, investing and savings.

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	✓ CHF		✓ CHF		✓ CHF		✓ Several, CHF		✓ EUR, CHF	
UBS Savings Account for Young People	✓ Several, CHF		–		–		–		–	
UBS Savings Account	–		✓ Several, CHF		✓ Several, CHF		✓ Several, CHF		✓ Several, EUR	
UBS Debit Card ⁶	✓		✓		✓		✓ Several		✓	
UBS Prepaid Card ⁶ and/or UBS Credit Cards ⁶ (Classic/Standard, Optimus Foundation)	✓ CHF		✓ CHF		✓ CHF		✓ CHF		✓ EUR	
	✓ CHF		✓ CHF		✓ CHF		✓ CHF (incl. partner cards)		✓ EUR (UBS Visa Classic)	
	Standard ⁸	Traditional ⁹	Standard ⁸	Traditional ⁹	Standard ⁸	Traditional ⁹	Standard ⁸	Traditional ⁹	Standard ⁸	Traditional ⁹
Base price per month ⁷	Free of charge	CHF 5	CHF 4	CHF 8	With total assets ¹⁰ from CHF 10,000 or with UBS Building Financing/Mortgage				CHF 10	CHF 15
					Otherwise					
					CHF 13	CHF 18	CHF 25	CHF 30		
Special offer: 6 months free of charge ¹¹	✓		✓		✓		✓		✓	

Also included

Cash withdrawals ¹² 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 subscription (value CHF 39 per year, cashyou.ch)	✓	–	–	–	–
UBS KeyClub	✓	✓	✓	✓	✓
Referral gift ¹³	✓	✓	✓	✓	–

1 For young people from 12 to 22 years. Up to the 15th birthday with the consent of the parents. 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) 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.

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

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

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

9 Paper-based bank documents and/or credit/prepaid card statements.

10 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.

11 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.

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

13 Details see page 24.

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}					
– Gold	—	CHF 8	CHF 8	CHF 8	—
– Platinum	—	CHF 30	CHF 30	CHF 30	—
– UBS key4 prepaid card	Free of charge	CHF 2	CHF 4	CHF 6	—
– UBS key4 standard card	Free of charge	CHF 3	CHF 6	CHF 10	—
– UBS key4 premium card	—	CHF 11	CHF 14	CHF 18	—
– Prepaid	EUR free of charge	EUR free of charge	EUR free of charge	EUR free of charge	CHF free of charge
UBS Investment Fund Account/ UBS Investment Fund Custody Account	✓ Preferential terms and conditions	✓ Preferential terms and conditions ¹¹	✓	✓	—
UBS Fisca Account	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 ¹²	CHF 98 per year				—

► ubs.com/banking-package

For all other terms and conditions relating to the products and services from page 8 onwards.

- For young people from 12 to 22 years. Up to the 15th birthday with the consent of the parents. 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) 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.
- 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 15 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.
- Preferential terms and conditions up to the account holder's 22nd birthday.
- Included in Platinum credit cards.

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 the UBS me banking package and 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 reader: – Access Card Display: 	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.

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 – App and transactions are 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"> – 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 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, 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		UBS Personal Account EUR	
Requirements	For people aged 20 and over. The personal account for young people aged 12 years and above and the personal account for students aged 18 years and above are available in UBS key4 banking and in the UBS me banking package		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 4 to 7		Included in the base price of the UBS me banking package, see pages 6 and 7	
Withdrawal arrangements	CHF 100,000 per calendar month – For higher amounts three-month notice period ^{5, 6} – Overdraft: possible upon bank’s approval CHF 15,000 per calendar month for accounts held by young people and students For higher amounts three-month notice period ^{5, 6}		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, no shipping costs for accounts held by young people and students			
Services	The prices from page 16 onward apply for these additional services: – UBS Debit Card – UBS Credit/Prepaid Cards – UBS Digital Banking, see pages 8 and 9 – UBS Bancomat/UBS Bancomat Plus – UBS Multimat – Payment orders, e.g. via UBS Digital Banking – UBS QR-bill		The prices from page 16 onward apply for these additional services: – UBS Debit Card – UBS Credit/Prepaid Cards – UBS Digital Banking, see pages 8 and 9 – UBS Bancomat/UBS Bancomat Plus – UBS Multimat – Payment orders, e.g. via UBS Digital Banking	
	» ubs.com/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 bank documents. A UBS Digital Banking agreement is required.

3 Paper-based bank documents.

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 Fisca Account 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
	Charged monthly	
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	
Services	The prices from page 16 onward apply for these additional services: <ul style="list-style-type: none"> – UBS Debit Card – UBS Credit/Prepaid Cards – UBS Digital Banking, see pages 8 and 9 – UBS Bancomat/UBS Bancomat Plus – UBS Multimat – Payment orders, e.g. via UBS Digital Banking – UBS QR-bill 	
Remarks	In CHF only available with a UBS Custody Account	
	ubs.com/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 bank documents. A UBS Digital Banking agreement is required.
- 3 Paper-based bank documents.

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 4 to 7 – Maintenance fee of CHF 2 monthly for existing savings books (only for CHF) 	Free of charge, included in UBS key4 banking, see page 4
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	
Services	<ul style="list-style-type: none"> – UBS Digital Banking – UBS Bancomat/UBS Bancomat Plus – UBS Multimat – UBS QR-bill 	
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 20 – 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 16 – We recommend that you use your UBS Personal Account for payments and regular cash withdrawals 	
	► ubs.com/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 Account 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 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 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 4 to 7 – 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
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 – Automatic conversion into a UBS Savings Account when the account holder turns 20; with UBS key4 banking and the UBS me banking package for young people after they turn 22, for students after the end of 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 20 – We recommend that you use your UBS Personal Account for payments
► ubs.com/accounts	

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 Account 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.

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 ² , 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/investment/ minimum investment amount	Deposits possible at any time, with automatic investment in the personally selected UBS Investment Funds as soon as minimum amount of CHF 50 is reached
Disposals/divestments	Possible at any time

Terms and conditions at a glance

Price	Administration fee – 0.20% p.a. on selected UBS Investment Strategy Funds ³ with a monthly deposit of at least CHF 50 – 0.35% p.a. for all other UBS Investment Funds, regardless of the deposit amount Commission for investment/divestment in UBS Investment Funds – Issue and redemption commission for investment in UBS Investment Funds (varies according to the fund). For further details see ubs.com/finsa ⁴ 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 duties⁴ (e.g. VAT, withholding tax, federal stamp duties) are charged separately Preferential conditions for young bank clients⁵ – No administration price on selected UBS Investment Strategy Funds ³ 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 issue and redemption commission for investment/divestments in 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	– Free of charge: account statement, account certification, statement of assets, annually as of 31 December – Optional tax certificate for CHF 10 ⁶ p.a. (plus statutory VAT). Free of charge for 2023
Opened as a gift investment fund account	– 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 New accounts can no longer be opened in EUR or USD. The same terms and conditions will apply to existing UBS Investment Fund Accounts in EUR and USD.

³ For the current and comprehensive selection of UBS Investment Funds, please see ubs.com/fundaccount

⁴ 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."

⁵ Young bank clients: persons with individual client relationship under the age of 26 and students under the age of 30 with UBS key4 banking or with UBS me for students. Shall also apply to gift investment fund account up to the age of 18.

⁶ 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 Account (Restricted 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 plan 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 an account	Account opening free of charge, more than one account possible. Digital opening also possible with UBS key4 pension 3a via UBS Digital Banking	Account opening free of charge
	For withdrawals and account closures, the remarks under "Withdrawal arrangements" apply	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 Digital Banking 	<ul style="list-style-type: none"> – UBS Vitainvest Investment Fund – Fund savings plan for 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"> – Savings capital 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 capital – 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
	► ubs.com/fisca	► ubs.com/vb

Card and cash services

UBS Debit Cards

	UBS Visa Debit or UBS Mastercard® Debit resp. UBS Debit Card Maestro or V PAY	UBS Customer Card
Cards		
– Owner card with UBS key4 banking or the UBS me banking package	Included ¹	–
– Owner card	CHF 50 per year	CHF 10 per year
– Authorized representative card	CHF 50 per year ²	CHF 10 per year
– Replacement card	CHF 40 per card or free of charge via UBS Digital Banking	CHF 40 per card ³
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 ⁴	

Cash deposits at

UBS Bancomat Plus		
– CHF	Free of charge	
– CHF into EUR account	Free of charge, UBS foreign exchange sell rate ⁴	
– EUR into CHF account	Free of charge, UBS banknote buy rate	
– EUR into EUR account	1% of the amount ⁵	
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 ⁶	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	
– Coin deposit	Available on request	

Cash withdrawals from

UBS Bancomat		
– CHF from CHF account	Free of charge or CHF 5 per withdrawal ⁸	
– EUR from CHF account	Free of charge or CHF 5 per withdrawal ⁸ , UBS banknote sell rate	
– EUR from EUR account	1% of the amount ⁵ ; for a UBS Savings Account in addition CHF 5 per withdrawal ⁸	
Credit Suisse Bancomat ⁹		
– 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 ⁵	
UBS counter		
– CHF from UBS Personal Account CHF	CHF 2 per withdrawal	
– 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 ⁸	
– CHF from all other accounts	Free of charge	
– Foreign currencies from CHF account	Free of charge or CHF 5 per withdrawal ⁸ , UBS banknote sell rate	
– EUR, USD, GBP from account of the same currency ⁶	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 in addition CHF 5 per withdrawal ⁸	

1 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.

2 Included in the UBS me 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 UBS me banking package for cross-border commuters for deposits/withdrawals in EUR 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/ 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.

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

Card and cash services

UBS Debit Cards

UBS Visa Debit or UBS Mastercard® Debit resp.
UBS Debit Card Maestro or V PAY

Cash withdrawals from Bancomat and ATMs of other banks¹

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

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 cards ¹		
	Prepaid ²	Classic/ Standard ^{3, 4}	Gold ⁴	Platinum ⁵	prepaid ²	standard ⁵	premium ⁵
With UBS key4 banking (surcharge ⁶ per month):							
Main card							
– From 12 up to and including 25 years, students up to maximum 30 years	Included ⁷	Included ⁷	CHF 8	CHF 30	Included	Included	CHF 14
– Aged 26 and older	Included ⁷	Included ⁷	CHF 8	CHF 30	Included	CHF 6	CHF 14
Partner card							
– From 16 up to and including 25 years, students up to maximum 30 years	–	Included	CHF 4	Included	–	Included	CHF 4
– Aged 26 and older	–	CHF 2	CHF 4	Included	–	CHF 2	CHF 4
With UBS me banking package (surcharge ⁸ per month):							
Main card							
– Young people	Included ⁷	Included ⁷	–	–	Included	Included	–
– Students	Included ⁷	Included ⁷	–	–	Included	Included	–
– Young professionals	Included ⁷	Included ⁷	CHF 8	CHF 30	CHF 2	CHF 3	CHF 11
– Individuals	Included ⁷	Included ⁷	CHF 8	CHF 30	CHF 4	CHF 6	CHF 14
– Cross-border commuters	Included ⁹	Included ⁹	–	–	–	–	–
– Families and couples	Included ⁷	Included ⁷	CHF 8	CHF 30	CHF 6	CHF 10	CHF 18
Partner card							
– Young professionals	–	CHF 2	CHF 4	Included	–	CHF 2	CHF 4
– Individuals	–	CHF 2	CHF 4	Included	–	CHF 2	CHF 4
– Families and couples	–	Included	Included	Included	–	Included	Included
Price without the UBS me banking package/ UBS key4 banking:							
Main card							
– 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 per year	–	CHF 25 EUR 20	CHF 50	Included	–	CHF 50	CHF 75
Virtual card	–	Free of charge ¹⁰	Free of charge ¹⁰	Free of charge ¹⁰	–	–	–
Replacement card	CHF 20 ¹¹ EUR 14 ¹¹	CHF 20 ¹¹ EUR 14 ¹¹	Free of charge	Free of charge	CHF 20 ¹¹	CHF 20 ¹¹	Free of charge
Currency	CHF, EUR	CHF, EUR ¹²	CHF	CHF, EUR, USD ¹³	CHF	CHF	CHF
With UBS Travel Insurance Plus	–	Plus CHF 98 per year		Included	–	Plus CHF 98 per year	

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 from October 2022.

4 A second card is included in the price of a Classic/Standard and of a Gold credit 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. For UBS Platinum Credit Card holders, the UBS key4 premium card is included in the Platinum price.

6 Free of charge for new clients in the first six months.

7 Prepaid cards in CHF/EUR and credit cards in CHF are included.

8 For young professionals and individuals: no charge for the first six months for new clients or existing clients without a UBS Debit Card. For families and couples: 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.

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

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

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

12 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).

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

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
Monthly invoice – In paper form³ – Paperless⁴ 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	UBS foreign exchange sell rate⁵ or card organization rate⁵ plus 1.75% processing surcharge				Mastercard® exchange rate plus 0.5% surcharge		
CHF transactions abroad⁶	1.75% processing surcharge				–		
Interest rate for payment in installments	–	Annual interest rate of 14%			–	Annual interest rate of 14%	
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 – EUR, USD charged to account of the same currency – CHF charged to CHF account	UBS banknote sell rate⁷ 1% of the amount 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 – Via UBS E-Banking/UBS Mobile Banking App/ UBS Multimat	CHF 25,000 or equivalent 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 from October 2022.

3 Not available with UBS key4 banking. Included in the "Traditional" package price for cards in the UBS me banking package. For clients with UBS Retained Mail Service invoices in paper form are free of charge.

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

5 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.

6 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.

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

Payment services

Outgoing payments

	Domestic					Foreign ²
	CHF with UBS key4 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
Prices in CHF and per payment ¹ , charged on a monthly basis						

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	–	–	–	–
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 ⁹	CHF 1	CHF 1	–	–	–	–
UBS easy international						
– Per payment slip ⁹	CHF 1	CHF 1	CHF 4	CHF 4	–	–
UBS Standing Order ¹⁰	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 ¹¹ 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 and in the UBS me banking package, no fee exemption
Account transfers ¹²	Free of charge under the same banking relationship

Incoming payments

Credit to UBS Account (from Switzerland and abroad)	Free of charge ¹³
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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, in the 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 Payment part of QR-bill.

¹⁰ UBS Special Standing Order: only available for payments within UBS, price upon request.

¹¹ 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.

¹² 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.

¹³ 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 21 “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

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

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 Reduced surcharge on the foreign currency rate. Only applies to outgoing payments up to CHF 25,000 (or equivalent in foreign currency) per month.
- 2 Only applies to transfers from accounts managed within UBS me (without banking package for cross-border commuters) or UBS key4 banking.
- 3 Free of charge for the first six months for new UBS key4 clients. For individual persons from 12 up to and including 25 years and students up to maximum 30 years free of charge.
- 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 Rental Surety Savings Account²

One-time account maintenance on first deposit	Free of charge
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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.

² The other conditions are the same as for the UBS Savings Account, see page 12.

Other services

Other charges

Additional charge 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 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 for people under 26 and students under 30
- 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 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 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 ⁵	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 ⁶
	▶ 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 and UBS me banking package. Applies also to client's, which resident in Switzerland or neighboring country.
 2 Applies also to client's, which resident in Switzerland or neighboring country.
 3 As part of UBS key4 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 domiciled outside Switzerland.
 6 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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