



# Life. The way you like it.

The UBS Visa Infinite credit card may deliver **over \$4,000 in value.**

Use your new card everyday and everywhere to enjoy all the benefits it delivers. Based on \$100,000 in sample annual spend, UBS Visa Infinite credit card clients may enjoy \$4,000+ total value by taking advantage of all the rewards and benefits the card can offer.



### My Choice Rewards redemption value

| Redemption option                              | Points used | Value          |
|--|-------------|----------------|
| Personal Choice statement credit <sup>2</sup>  | 20,000      | \$200          |
| One \$900 airline ticket <sup>3</sup>          | 50,000      | \$900          |
| One \$900 airline ticket <sup>3</sup>          | 50,000      | \$900          |
| <b>Total rewards value amenity<sup>8</sup></b> |             | <b>\$2,000</b> |



### Benefits value

| Benefit  | Points used | Value          |
|--|-------------|----------------|
| No foreign purchase transaction fees <sup>4</sup>            | N/A         | \$300          |
| Airline incidental fee credit <sup>5</sup>                   | N/A         | \$250          |
| Any Airport Club credit <sup>6</sup>                         | N/A         | \$500          |
| Priority Pass Annual Membership credit <sup>7</sup>          | N/A         | \$399          |
| Hotel program stay amenity <sup>8</sup>                      | N/A         | \$100          |
| Global Entry Application Fee credit <sup>9</sup>             | N/A         | \$200          |
| Gogo WiFi inflight sessions credit <sup>10</sup>             | N/A         | \$456          |
| Value of primary car rental insurance coverage <sup>11</sup> | N/A         | \$290          |
| <b>Total benefits value</b>                                  |             | <b>\$2,495</b> |



### Total calculated value

**\$4,495**

### My Choice Rewards point earnings\*

**\$100,000** spent can generate **120,000** points

| Sample spend                               | Points earned |
|--|---------------|
| \$5,000 on air travel <sup>1</sup>         | 15,000        |
| \$10,000 on gas and groceries <sup>1</sup> | 20,000        |
| \$85,000 on other purchases                | 85,000        |

- \* Total Calculated Value assumes that client redeems for the maximum value the UBS Visa Infinite credit card offers based on the current average spend of UBS Preferred Visa Signature credit card client, which is \$100,000 annually.
- <sup>1</sup> Extra points are based on merchant category code. Groceries not bought at stand-alone grocery stores (such as purchases within a larger retail store) may not qualify. Air travel through online sites other than the airlines' own sites may not qualify.
- <sup>2</sup> The item or items you purchase must add up to \$100 or more before redeeming. In this example, the cardholder redeems 20,000 points for \$200 statement credit.
- <sup>3</sup> Assume two redemptions of 50,000 rewards points each for two airline tickets each at \$900. Redeem 25,000/50,000 rewards points for one ticket up to \$350/\$900 on any commercial airline. Tickets must be booked through UBS and charged to your UBS Visa Infinite credit card. Once your purchase is complete, applicable rewards points per ticket will be deducted from your account and a credit posted to your credit card account for the ticket price. For tickets costing more than \$350 or \$900, you must pay the difference using additional rewards points at a rate of 5,000 points for any additional cost of up to \$50 of ticket value. Additional payments may be made only in increments of 5,000 points. You must cover the full cost of ticket with rewards points. As of May 27, 2017, American Express cardholders with a Platinum Card<sup>®</sup> must redeem 35,000/90,000 Membership Rewards<sup>®</sup> points for one ticket costing up to \$350/\$900. Please refer to the program and benefits guide that comes with your card for complete rules on redeeming your points. Restrictions apply.
- <sup>4</sup> Savings from foreign transaction fees are calculated as 0.3% of total spend with 10% spend outside the U.S., or \$300.
- <sup>5</sup> You must enroll in this benefit on UBS Online Services and select one of the eligible domestic U.S. carriers. The selected airline applies to all cards in the card account for a total of \$250 in credits. Qualifying Airline Purchases must be charged to a UBS Visa Infinite credit card and may vary by airline. UBS and Visa rely on airlines to submit the correct information for these transactions. UBS Visa Infinite credit cardholders without a UBS Resource Management Account (RMA) or Business Services Account BSA can enroll in this benefit by calling us at 888-762-1232 or call collect at 201-352-5257 when outside the U.S.
- <sup>6</sup> Airport club day pass or annual airport club membership must be purchased using your UBS Visa Infinite credit card. You are eligible for a statement credit of up to \$500 if your total spending on your card was \$50,000 or greater during either the current calendar year-to-date or the prior calendar year. You may claim the credit only once for each year in which you qualify for a credit. If you do not claim the credit in a year, it will not carry over into subsequent years. You must claim the credit during the same calendar year in which the fee posted to your card account.
- <sup>7</sup> The Priority Pass Select (valued at \$399) offers access to over 1,000 participating airport lounges worldwide. Membership is required to access participating lounges. You must enroll in the program by visiting UBS Online Services.
- <sup>8</sup> Assumes \$100 amenity credit that may be applied towards spa, room rate, golf, or an additional \$75 food & beverage credit on top of the existing \$25 food & beverage credit. This amenity credit is in addition to the 7 Premium Benefits available to all Visa Signature and Visa infinite cardholders, including: best available rate guarantee, automatic room upgrade upon arrival (when available), complimentary in-room Wi-Fi (when available), complimentary daily breakfast for two, one \$25 USD food or beverage credit per stay, VIP Guest status and late check-out upon request (when available).
- <sup>9</sup> Example assumes two cardholders. UBS Visa Infinite credit card clients are entitled to one \$100 statement credit per card every four years in connection with the Global Entry program application fee. The \$100 statement credit will be processed after the application fee is charged to a valid UBS Visa Infinite credit card. Global Entry is a U.S. Government program, operated by U.S. Customs and Border Protection (CBP). UBS and Visa have no control over the program including, but not limited to, application, approval process or enrollment fees charged by CBP, and no liability with regard to the Global Entry program.
- <sup>10</sup> Based on two cardholders with 12 in-flight sessions used per cardholder, and an average cost of \$19 per session. Enrollment is required at [visa.gogoair.com/UBS](http://visa.gogoair.com/UBS) prior to flying; registration is not available in flight. Your 12 complimentary Inflight Wi-Fi Passes will be available to you at no additional cost after you complete the online enrollment. Passes are valid for 12 months from the date you register your card for this benefit. Any unused Passes at the end of the 12-month period will expire. Each Pass provides for complimentary inflight Wi-Fi Internet access for one device at a time on one flight segment on any participating Gogo-equipped aircraft between airports within the U.S. and Canada where network coverage is available. Participating airlines are listed at [ubs.com/mycardbenefits](http://ubs.com/mycardbenefits) and are subject to change at any time without notice. The use of the passes is subject to Gogo's Terms of Use and Privacy Policy. This benefit is non-transferable. Visa and UBS reserve the right to modify or cancel this benefit at any time and without notice. Additional restrictions apply. Full program terms and conditions are available at [visa.gogoair.com/UBS](http://visa.gogoair.com/UBS). UBS Visa Infinite credit cardholders without a UBS Resource Management Account (RMA) or Business Services Account BSA can enroll in this benefit by calling us at 888-762-1232 or call collect 201-352-5257 when outside the U.S.
- <sup>11</sup> Primary car rental insurance of \$290 is based off a 3-day trip in a suburban neighborhood with a high end vehicle for an individual over the age of 21. The Car Rental Privileges benefits are subject to each car rental company's terms and conditions, which are subject to change.

VISA, VISA INFINITE and VISA SIGNATURE are registered trademarks owned by Visa International Service Association and used under license. UBS Visa Infinite credit cards and UBS Preferred Visa Signature credit cards are issued and administered by UBS Bank USA with permission from Visa U.S.A. Inc. All other trademarks, registered trademarks, service marks and registered service marks are of their respective companies.

Please note: All references to the RMA also apply to the Business Services Account BSA. The RMA and Business Services Account BSA are brokerage accounts. RMA, Resource Management Account and Business Services Account BSA are registered service marks of UBS Financial Services Inc. All references to the Resource Management Account also apply to the Business Services Account BSA.

**Important information about the UBS Visa Infinite credit card:** 15.99% variable APR for purchases, 22.99% variable APR for cash advances, 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). For balance transfers, 0% intro APR for the first 12 billing cycles for balance transfers within 90 days of account opening; after that, 15.99% variable APR. APRs vary with the market based on the prime rate. Annual fee: \$495. For balance transfers, a fee of \$10 or 3% of the amount of the transfer, whichever is greater, applies. For cash advances, a fee of \$10 or 3% of the amount of the cash advance, whichever is greater, applies. For residents of Iowa and Puerto Rico only, the balance transfer fee and cash advance fee are equal to \$2 or 2% of the amount of the transfer or advance, whichever is greater (maximum fee is \$10). Foreign purchase transaction fee: None. Subject to credit approval. Information is accurate as of May 27, 2017, and may have changed after that date. To learn what may have changed, please call 888-762-1232.

The phone number for UBS Bank USA is 800-762-1000. New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods at 800-342-3736 or [dfs.ny.gov](http://dfs.ny.gov).

© UBS 2017. All rights reserved. The key symbol and UBS are among the registered and unregistered trademarks of UBS. UBS Financial Services Inc. is a subsidiary of UBS AG. Member FINRA/SIPC. 170516-1156