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News Release

UBS key4 expanded with new offerings and functionalities

UBS is gradually broadening its digital product line UBS key4. With UBS key4 smart investing, a digital investment solution can now be opened as a gift for children in the UBS Mobile Banking app. In addition, UBS key4 insights will give retail clients the opportunity to understand their finances and expenses even better. Moreover, the digital pension offer UBS key4 pension 3a has been improved thanks to client feedback and expanded with new functionalities.

Zurich, 11 December 2023 – With the digital investment solution UBS key4 smart investing, adult clients can now digitally open investment accounts as a gift for children and invest directly in selected funds – simply via their smartphone. UBS key4 smart investing is ideal for parents, grandparents, godparents and anyone who wants to save for a child and is an attractive alternative to the classic UBS youth savings account. Children in particular benefit from a long investment horizon. From a minimum amount of 50 Swiss francs, it is possible to invest regularly in selected funds with a standing order or with individual payments. A wide selection of more than 20 actively and passively managed funds is available, many of which are sustainably oriented. With the personal investor profile, clients receive an investment proposal that they can adapt to their needs. This consists of broad-based UBS strategy funds or thematic funds with a focus on topics such as digitalization or megatrends. Clients can manage their investments independently and around the clock in the app.

A UBS youth savings account can now be opened completely digitally as a gift savings account with or without the digital gift investment solution. The opening process only takes a few minutes and by eliminating the need for paper documents, our clients save a lot of time.

Sabine Magri, COO UBS Switzerland: “By the end of the year, more than 200 000 clients will be using at least one UBS key4 product. The new gift investment account is the next step in the continuous expansion of our digital offering, which will enable us to respond even better to the ever-changing needs of our clients.”

Personal tips from UBS key4 insights

UBS key4 insights is characterized by a new level of personalization: thanks to simple analyses and tips tailored to each client individually with the help of artificial intelligence, clients are able to optimize their finances and expenses and maximize their savings and investment potential with UBS key4 insights – at any time and conveniently via smartphone. In total, around 30 insights are available, such as automatic income and expense analysis, transaction forecasts for accounts, and tips on how to optimize subscriptions. Clients can now also track their personal carbon footprint created by payments made with UBS credit and debit cards as well as UBS TWINT. UBS key4 insights can be found on the homepage of the UBS Mobile Banking app, directly below the favorites. The function has to be activated there once and it will be expanded with further insights in the coming months.

Expansion of the digital pension offering UBS key4 pension 3a

Based on client feedback, the existing UBS key4 pension 3a retirement solution has been further improved and expanded with new functionalities. The purely digital opening process is now additionally supported with explanatory texts and videos. The investment information is easier to access and, thanks to visualizations, even

easier for clients to understand. By surveying the investment horizon and risk tolerance, UBS is able to offer its clients even more individual and personal investment recommendations based on their personal risk profile. With a new simulation calculator, clients can also calculate even more easily what can be achieved with regular retirement provision over a certain investment period and the desired risk profile. They can now choose five from the eleven actively and passively managed sustainable Vitainvest retirement funds. As before, the investment solutions are based on the "UBS House View", the investment recommendations of UBS Chief Investment Office (CIO) experts.

UBS is constantly developing the digital offering around UBS key4. With agile, interdisciplinary teams, UBS has increased the pace of innovation and is accelerating product development. UBS key4 is the entry point into purely digital banking at UBS for private and corporate clients – always backed by UBS's 160 years of expertise.

Links

www.ubs.com/ubskey4 (digital assortment line UBS key4)

www.ubs.com/ubskey4-smartinvesting (Investment offer UBS key4 smart investing)

www.ubs.com/ch-mb0143-en (Information on UBS key4 insights)

www.ubs.com/ubskey4-pension Information about UBS key4 pension3a)

UBS Switzerland AG

Media contact

Switzerland: +41-44-234 85 00

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