



# Important information about your account upgrade addendum

We have updated certain account agreements and disclosures; although they may not directly affect your relationship with us today, we are required to notify you when we make changes to them. In this document, UBS Financial Services Inc. is referred to as "we" or "UBS."

## Highlights

- Important changes to UBS FDIC-Insured Sweep Program
- Important changes to the UBS Insured Sweep Program ("UBS-ISP")

## Why this is important

We provided to you the firm's *Important Information About Your Account Upgrade* booklet and other disclosures when you opened an account at UBS (collectively, "Agreements and Disclosures"). From time to time we make revisions to the Agreements and Disclosures to reflect operational and regulatory changes, as well as our current product and service offerings. This Addendum contains such revisions. The changes in this Addendum modify and supersede any corresponding provisions in the Agreements and Disclosures. We provide updated versions of the Agreements and Disclosures only if there are material changes to the information they contain. Please keep this Addendum for your reference as it contains information that may pertain to services you receive or elect to receive in the future.

### For more information

Call Resource Line, our interactive voice response telephone unit, 24 hours a day, 7 days a week at 800-762-1000, Option "0" in the US. Outside the US, call Resource Line collect at 201-352-5257.

**TTY services:** Call 844-612-0986.  
Outside the US, call 201-352-1495.

# Important information regarding changes to your UBS FDIC-Insured Deposit Program

## Important changes to the UBS FDIC-Insured Deposit Program

As part of the UBS FDIC-Insured Deposit Program (the "Program"), your cash balances in an eligible UBS account are swept to deposit accounts at institutions insured by the Federal Deposit Insurance Corporation ("FDIC"). This notice contains information regarding changes to the Program.

### What is changing

- Bank List. Effective August 13, 2024,<sup>1</sup> the list of banks ("Bank Priority List") at which we make deposits through the Program will be updated. The revised Bank Priority List is included below for your reference, and on the effective date, will be available at [ubs.com/bankprioritylists](https://ubs.com/bankprioritylists). This version of the Bank Priority List will supersede any previous versions and is subject to change at any time.

### What is not changing

Your deposits will continue to be insured by the FDIC up to the maximum limits allowed by law. Information and tools describing how deposit insurance coverage works are provided by the FDIC at [fdic.gov](https://fdic.gov) or by calling 877-ASK-FDIC or 800-925-4618 for the hearing impaired. For additional information on the Program, please refer to the "UBS FDIC-Insured Deposit Program Disclosure Statement" section ("Disclosure Statement") of the *Important Information About Your Account Upgrade*. The Disclosure Statement describes how the Program works, the eligibility requirements, FDIC insurance, and your relationship with UBS and the banks participating in the Program. The current version of the Disclosure Statement is also available at [ubs.com/sweepyields](https://ubs.com/sweepyields).

<sup>1</sup> In the event of delay due to unforeseen circumstances, these changes will become effective as soon as feasible after this date.

# UBS FDIC-Insured Deposit Program

The Bank Priority Lists for the UBS FDIC-Insured Deposit Program are shown below for your reference. For all states except California, simply identify the Bank Priority List for your state. For California, you will need to refer to the zip code of the address of record on your account to identify your Bank Priority List.

## Effective August 13, 2024\*

<b>CA (3 Digit Zip Code 000-912)</b>	<b>CA (3 Digit Zip Code 913-925)</b>	<b>CA (3 Digit Zip Code 926-940)</b>	<b>CA (3 Digit Zip Code 941-999)</b>
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
Wells Fargo Bank, National Association	Wells Fargo Bank, National Association	HSBC Bank USA, National Association	Wells Fargo Bank, National Association
State Street Bank and Trust Company	State Street Bank and Trust Company	State Street Bank and Trust Company	State Street Bank and Trust Company
HSBC Bank USA, National Association	HSBC Bank USA, National Association	Wells Fargo Bank, National Association	Customers Bank
Customers Bank	Customers Bank	Customers Bank	Citibank, National Association.
East West Bank	Truist Bank	East West Bank	East West Bank
TriState Capital Bank	TriState Capital Bank	TriState Capital Bank	TriState Capital Bank
UMB Bank, National Association	UMB Bank, National Association	UMB Bank, National Association	UMB Bank, National Association
Citibank, National Association.	Citibank, National Association.	Truist Bank	HSBC Bank USA, National Association
Centennial Bank	Centennial Bank	Centennial Bank	Centennial Bank

<b>FL</b>	<b>NY</b>	<b>TX</b>	<b>DE, ME, NH, PA, RI, VT, WA</b>
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
HSBC Bank USA, National Association	Citibank, National Association.	HSBC Bank USA, National Association	TriState Capital Bank
State Street Bank and Trust Company	State Street Bank and Trust Company	State Street Bank and Trust Company	UMB Bank, National Association
Customers Bank	HSBC Bank USA, National Association	Citibank, National Association.	HSBC Bank USA, National Association
Citibank, National Association.	Customers Bank	Customers Bank	Customers Bank
Wells Fargo Bank, National Association	East West Bank	East West Bank	East West Bank
TriState Capital Bank	TriState Capital Bank	TriState Capital Bank	Citibank, National Association.
UMB Bank, National Association	UMB Bank, National Association	UMB Bank, National Association	Truist Bank
Truist Bank	Wells Fargo Bank, National Association	Wells Fargo Bank, National Association	Wells Fargo Bank, National Association
Centennial Bank	Centennial Bank	Centennial Bank	Centennial Bank

<b>CO, IA, IN, KS, MO, NE, NM, OK, WI</b>	<b>DC, GA, HI, MA, MD, MI, MT, TN, UT, WY</b>	<b>AK, AL, ID, IL, KY, ND, NJ, OH, SC, SD, VA</b>	<b>AR, AZ, CT, LA, MN, MS, NC, NV, OR, PR, WV, All Other</b>
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
Citibank, National Association.	State Street Bank and Trust Company	State Street Bank and Trust Company	TriState Capital Bank
State Street Bank and Trust Company	TriState Capital Bank	UMB Bank, National Association	State Street Bank and Trust Company
Wells Fargo Bank, National Association	Truist Bank	Customers Bank	Wells Fargo Bank, National Association
HSBC Bank USA, National Association	Customers Bank	Citibank, National Association.	HSBC Bank USA, National Association
Customers Bank	Wells Fargo Bank, National Association	HSBC Bank USA, National Association	Customers Bank
East West Bank	Citibank, National Association.	East West Bank	Truist Bank
TriState Capital Bank	UMB Bank, National Association	TriState Capital Bank	Citibank, National Association.
UMB Bank, National Association	East West Bank	Wells Fargo Bank, National Association	UMB Bank, National Association
Centennial Bank	Centennial Bank	Centennial Bank	Centennial Bank

\* In the event of delay due to unforeseen circumstances, these changes will become effective as soon as feasible after this date.

# Important information regarding changes to your UBS Insured Sweep Program

## Important changes to the UBS Insured Sweep Program

As part of the UBS Insured Sweep Program (the “UBS-ISP”), your cash balances in an eligible UBS account are swept to deposit accounts at institutions insured by the Federal Deposit Insurance Corporation (“FDIC”). This notice contains information regarding changes to the UBS-ISP.

### What is changing

- Bank List. Effective August 13, 2024,<sup>1</sup> the list of banks (“Bank Priority List”) at which we make deposits through the UBS-ISP will be updated. The revised Bank Priority List is included below for your reference, and on the effective date, will be available at [ubs.com/bankprioritylists](https://ubs.com/bankprioritylists). This version of the Bank Priority List will supersede any previous versions and is subject to change at any time.

### What is not changing

Your deposits will continue to be insured by the FDIC up to the maximum limits allowed by law. Information and tools describing how deposit insurance coverage works are provided by the FDIC at [fdic.gov](https://fdic.gov) or by calling 877-ASK-FDIC or 800-925-4618 for the hearing impaired. For additional information on the Program, please refer to the “UBS FDIC-Insured Deposit Program Disclosure Statement” section (“Disclosure Statement”) of the *Important Information About Your Account Upgrade*. The Disclosure Statement describes how the Program works, the eligibility requirements, FDIC insurance, and your relationship with UBS and the banks participating in the Program. The current version of the Disclosure Statement is also available at [ubs.com/sweepyields](https://ubs.com/sweepyields).

<sup>1</sup> In the event of delay due to unforeseen circumstances, these changes will become effective as soon as feasible after this date.

# UBS ISP Bank Priority Lists

Effective August 13, 2024\*

## Retail Accounts

<b>CT, NY</b>	<b>DC, DE, MA, MD, ME, NH, NJ, RI, VA, VT</b>	<b>FL, GA</b>	<b>AL, LA, MS, NC, SC, TX, WV</b>
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
Goldman Sachs Bank	Goldman Sachs Bank	Goldman Sachs Bank	Goldman Sachs Bank
American Express National Bank	American Express National Bank	American Express National Bank	American Express National Bank
Citibank, National Association	Truist Bank	Banc of California	The Huntington National Bank
Truist Bank	Citibank, National Association	Barclays Bank Delaware	Citibank, National Association
Barclays Bank Delaware	Barclays Bank Delaware	Citibank, National Association	Barclays Bank Delaware
Banc of California	Banc of California	The Huntington National Bank	Truist Bank
The Huntington National Bank	CIBC Bank USA	Associated Bank, National Association	Banc of California
HSBC Bank USA	The Huntington National Bank	CIBC Bank USA	HSBC Bank USA
Associated Bank, National Association	Associated Bank, National Association	Truist Bank	Associated Bank, National Association
Synovus Bank	HSBC Bank USA	HSBC Bank USA	CIBC Bank USA
CIBC Bank USA	EagleBank	EagleBank	EagleBank
EagleBank	Synovus Bank	Synovus Bank	Synovus Bank
Valley National Bank	Valley National Bank	Valley National Bank	Valley National Bank
Forbright Bank	Forbright Bank	Forbright Bank	Forbright Bank

<b>AR, IA, IL, IN, KS, KY, MI, MN, MO, NE, OH, PA, TN, WI</b>	<b>AZ, CO, ID, ND, MT, NM, NV, OK, OR, SD, UT, WA, WY</b>	<b>CA</b>	<b>AK, HI, PR, VI, Other</b>
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
Citibank, National Association	Citibank, National Association	Truist Bank	Citibank, National Association
American Express National Bank	Goldman Sachs Bank	American Express National Bank	Goldman Sachs Bank
The Huntington National Bank	American Express National Bank	Citibank, National Association	American Express National Bank
Truist Bank	Banc of California	Banc of California	Banc of California
Goldman Sachs Bank	Truist Bank	Goldman Sachs Bank	Barclays Bank Delaware
CIBC Bank USA	Barclays Bank Delaware	Barclays Bank Delaware	HSBC Bank USA
Banc of California	CIBC Bank USA	The Huntington National Bank	Truist Bank
Barclays Bank Delaware	HSBC Bank USA	Associated Bank, National Association	CIBC Bank USA
Associated Bank, National Association	Associated Bank, National Association	HSBC Bank USA	Associated Bank, National Association
HSBC Bank USA	The Huntington National Bank	CIBC Bank USA	The Huntington National Bank
EagleBank	EagleBank	Synovus Bank	EagleBank
Synovus Bank	Synovus Bank	EagleBank	Synovus Bank
Valley National Bank	Valley National Bank	Valley National Bank	Valley National Bank
Forbright Bank	Forbright Bank	Forbright Bank	Forbright Bank

## Retirement Accounts

<b>CT, NY</b>	<b>DC, DE, MA, MD, ME, NH, NJ, RI, VA, VT</b>	<b>FL, GA</b>	<b>AL, LA, MS, NC, SC, TX, WV</b>
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
The Huntington National Bank	Goldman Sachs Bank	American Express National Bank	Goldman Sachs Bank
Goldman Sachs Bank	Truist Bank	Barclays Bank Delaware	Truist Bank
American Express National Bank	Citibank, National Association	Citibank, National Association	Forbright Bank
Truist Bank	Banc of California	Banc of California	Citibank, National Association
Citibank, National Association	American Express National Bank	Truist Bank	Banc of California
Banc of California	Forbright Bank	Goldman Sachs Bank	Associated Bank, National Association
Associated Bank, National Association	Associated Bank, National Association	HSBC Bank USA	Barclays Bank Delaware
Barclays Bank Delaware	Barclays Bank Delaware	CIBC Bank USA	Synovus Bank
Synovus Bank	Synovus Bank	Associated Bank, National Association	HSBC Bank USA
HSBC Bank USA	HSBC Bank USA	Synovus Bank	CIBC Bank USA
Forbright Bank	EagleBank	Forbright Bank	American Express National Bank
EagleBank	CIBC Bank USA	EagleBank	EagleBank
CIBC Bank USA	Valley National Bank	Valley National Bank	Valley National Bank
Valley National Bank	The Huntington National Bank	The Huntington National Bank	The Huntington National Bank

<b>AR, IA, IL, IN, KS, KY, MI, MN, MO, NE, OH, PA, TN, WI</b>	<b>AZ, CO, ID, ND, MT, NM, NV, OK, OR, SD, UT, WA, WY</b>	<b>CA</b>	<b>AK, HI, PR, VI, Other</b>
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
American Express National Bank	Goldman Sachs Bank	Goldman Sachs Bank	Goldman Sachs Bank
Goldman Sachs Bank	Forbright Bank	Forbright Bank	Forbright Bank
Citibank, National Association	Truist Bank	Truist Bank	Truist Bank
Truist Bank	Citibank, National Association	Citibank, National Association	Citibank, National Association
Forbright Bank	Banc of California	Banc of California	Banc of California
Banc of California	Associated Bank, National Association	Associated Bank, National Association	Associated Bank, National Association
Associated Bank, National Association	Barclays Bank Delaware	Barclays Bank Delaware	Barclays Bank Delaware
Barclays Bank Delaware	Synovus Bank	Synovus Bank	Synovus Bank
Synovus Bank	HSBC Bank USA	HSBC Bank USA	HSBC Bank USA
HSBC Bank USA	EagleBank	EagleBank	EagleBank
EagleBank	American Express National Bank	American Express National Bank	American Express National Bank
CIBC Bank USA	CIBC Bank USA	CIBC Bank USA	CIBC Bank USA
Valley National Bank	Valley National Bank	Valley National Bank	Valley National Bank
The Huntington National Bank	The Huntington National Bank	The Huntington National Bank	The Huntington National Bank

### **Business Accounts**

<b>CT, NY</b>	<b>DC, DE, MA, MD, ME, NH, NJ, RI, VA, VT</b>	<b>FL, GA</b>	<b>AL, LA, MS, NC, SC, TX, WV</b>
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
Truist Bank	Truist Bank	Banc of California	Truist Bank
Synovus Bank	Citibank, National Association	Truist Bank	Banc of California
HSBC Bank USA	EagleBank	Synovus Bank	Citibank, National Association
Banc of California	Synovus Bank	HSBC Bank USA	Synovus Bank
EagleBank	Banc of California	The Huntington National Bank	HSBC Bank USA
The Huntington National Bank	HSBC Bank USA	CIBC Bank USA	Barclays Bank Delaware
Citibank, National Association	Barclays Bank Delaware	Citibank, National Association	The Huntington National Bank
CIBC Bank USA	The Huntington National Bank	EagleBank	EagleBank
Barclays Bank Delaware	CIBC Bank USA	Barclays Bank Delaware	CIBC Bank USA
Associated Bank, National Association	Associated Bank, National Association	Associated Bank, National Association	Associated Bank, National Association
Valley National Bank	Valley National Bank	Valley National Bank	Valley National Bank
Forbright Bank	Forbright Bank	Forbright Bank	Forbright Bank

<b>AR, IA, IL, IN, KS, KY, MI, MN, MO, NE, OH, PA, TN, WI</b>	<b>AZ, CO, ID, ND, MT, NM, NV, OK, OR, SD, UT, WA, WY</b>	<b>CA</b>	<b>AK, HI, PR, VI, Other</b>
UBS Bank USA	UBS Bank USA	UBS Bank USA	UBS Bank USA
Truist Bank	Truist Bank	Truist Bank	Truist Bank
Citibank, National Association	Synovus Bank	Synovus Bank	HSBC Bank USA
Banc of California	Citibank, National Association	EagleBank	Barclays Bank Delaware
Synovus Bank	Banc of California	Citibank, National Association	Citibank, National Association
The Huntington National Bank	Barclays Bank Delaware	Banc of California	Synovus Bank
CIBC Bank USA	EagleBank	Barclays Bank Delaware	EagleBank
Barclays Bank Delaware	CIBC Bank USA	The Huntington National Bank	CIBC Bank USA
EagleBank	Associated Bank, National Association	HSBC Bank USA	Banc of California
Associated Bank, National Association	HSBC Bank USA	Associated Bank, National Association	The Huntington National Bank
HSBC Bank USA	The Huntington National Bank	CIBC Bank USA	Associated Bank, National Association
Valley National Bank	Valley National Bank	Valley National Bank	Valley National Bank
Forbright Bank	Forbright Bank	Forbright Bank	Forbright Bank



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# UBS Visa Signature and UBS Visa Infinite Credit Card Terms and Conditions

## Account summary table

### Interest rates and interest charges

Card Program Level	UBS Visa Infinite credit card	UBS Visa Signature credit card
<b>Annual Percentage Rate (APR) for purchases</b>	<b>23.49%</b> This APR will vary with the market based on the Prime Rate.	
<b>APR for balance transfers</b>	<b>23.49%</b> This APR will vary with the market based on the Prime Rate.	
<b>APR for cash advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate.	
<b>Penalty APR and when it applies</b>	<b>29.99%</b> This APR may be applied to your account if you: 1. Make a late payment; or 2. Make a payment that is returned.  This APR will vary with the market based on the Prime Rate. Maximum APR 29.99%.  <b>How long will the Penalty APR apply?</b> If your APRs are increased for any of these reasons, the Penalty APR may apply to your balances indefinitely.	
<b>Paying interest</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.	
<b>For Credit Card tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="https://consumerfinance.gov/learnmore">consumerfinance.gov/learnmore</a> .	

### Fees

Card Program Level	UBS Visa Infinite credit card	UBS Visa Signature credit card
<b>Annual fee</b>	<b>\$495</b>	<b>\$0</b>
<b>Transaction fees:</b>		
– Balance transfer	Either <b>\$10</b> or <b>5%</b> of the amount of each transfer, whichever is greater.	
– Cash advance	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.	
Foreign transaction	<b>None</b>	
<b>Penalty fees:</b>		
– Late payment	Up to <b>\$38</b>	
– Over-the-Credit-Line	<b>\$0</b>	
– Returned payment	Up to <b>\$38</b>	

**How we will calculate your balance:** We use a method called “daily balance (including new purchases).”

**Loss of Introductory APR:** We may end your Introductory APR and apply the Penalty APR if you make a late payment.

**Billing Error rights:** Information about your rights to dispute transactions and how to exercise those rights is included in the account opening disclosures.

**See next page for more important information about your account.**

## Terms and conditions

**Terms and conditions authorization:** I understand that the use of any credit card account opened or any card issued in connection with this offer will constitute my acceptance of and will be subject to the terms and conditions of these Terms and Conditions and the Cardmember Agreement that will be sent to me. I agree to be responsible for all charges incurred according to the Cardmember Agreement. I understand that after my account is opened, the terms of my account are subject to change as provided in the Cardmember Agreement.

**About your application and this offer:** Credit cards are issued by UBS Bank USA (referred to as Bank, or “we,” “us,” and “our”). Depending on our review of your application and your credit history, or if the income you report is insufficient based on your current obligations, we may be unable to open an account for you. You also understand that if your application is approved for an account, the APR and the type of account that you receive may be determined based on your creditworthiness. Please review the materials provided with your Cardmember Agreement for more details. Omission of any information requested on this application may result in a denial of credit. This offer is available only to applicants who are permanent residents of the 50 United States, the District of Columbia and US Territories.

**Changes to account and benefits terms:** We reserve the right to change the APR and other account terms in accordance with the Cardmember Agreement, Utah law and the Federal Truth in Lending Act. We also reserve the right to change the benefits and features associated with the card or the account.

**About your credit report, your credit performance, and your credit information:** You agree that we have the right to obtain a current credit report in connection with our review of your application and, subsequently, in connection with a requested charge to any account with us, the renewal, review or collection of your account, a change in your credit line and to enable us and our affiliates to provide additional products or services that may be of interest to you. We have the right to report to others our experience with you without disclosing your credit eligibility information. Upon your request, we will tell you the name and address of each consumer reporting agency from which we obtained a consumer report about you. After your account is opened, we will periodically review your credit performance.

If you are a client of UBS Financial Services Inc. (UBS FSI), you further agree that UBS FSI may share credit eligibility and other related information with the Bank in connection with our review of your application.

**How the variable APRs on your account will be determined:** The APRs on your account will be determined each billing cycle by adding a margin to the Prime Rate (which will be the highest rate published in the Money Rates column of The Wall Street Journal on the last business day of each month). See your Cardmember Agreement for more detail. The APRs noted above are current as of June 2024 using a Prime Rate of 8.50%. To find out what may have changed please call 800-762-1000.

**Important information about procedures for opening a new account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you apply for an account, we will ask for your name, street address, date of birth, social security number, and other information that will allow us to identify you. We may also ask to see copies of identifying documents.

**Notice to married Wisconsin residents:** No provision of any marital property agreement, unilateral statement under Section 766.59 of the Wisconsin statutes, or court order under Section 766.70 adversely affects the interest of the Bank, unless the Bank, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the Agreement, Statement or Decree, or has actual knowledge of the adverse provision. **If I am a married Wisconsin resident, credit extended under this account will be incurred in the interest of my marriage or family.**

**Balance transfers. Here's how it works:** To request a balance transfer please enter the 15 or 16 digit account number from the MasterCard®, Visa, American Express®, or Discover card account that you want us to process a balance transfer to. Upon approval of your application we will provide you with your Cardmember Agreement and to the extent permitted by your credit line we will process the requested balance transfer payment to the credit card account(s) which you have requested. If the total amount you request exceeds the assigned credit line on this account, we may either decline the request or send a partial payment to your creditor(s) in the order you provided them to us. The amount of available credit on this account will be reduced by the amount of the balance transfer and the related balance transfer fees. We reserve the right to decline to process any requested balance transfer. We will not process a request to transfer a balance from any other account you may have with us. Balance transfers incur interest from the transaction date and they do not have the same dispute rights as transactions conducted with a credit card.

A balance transfer may take up to four weeks to post to your other credit card accounts. Continue to pay each creditor until the balance transfer appears on the other account as a credit. If you would like to complete a balance transfer from another account that is not a Visa, MasterCard, American Express, or Discover card, please call the phone number on the back of your new credit card once you are approved.

### **Automatic re-payment of Cash Advances through CashConnect:**

The *CashConnect* feature on your UBS credit card Account will automatically repay new Cash Advances obtained from ATMs and financial institutions (*CashConnect* Cash Advances), each night, with available funds (up to your Withdrawal Limit, as defined in the Agreements and Disclosures document found at [ubs.com/disclosuredocuments](https://ubs.com/disclosuredocuments)) from your UBS Resource Management Account (RMA) (referred to as UBS Account). The *CashConnect* feature does not repay Cash Equivalent transactions. The *CashConnect* feature is available only for cardholders who have the UBS credit card connected to a UBS Account. You will incur no interest charges on *CashConnect* Cash Advances, as long as there are sufficient available funds (up to your Withdrawal Limit) in your UBS Account to repay your *CashConnect* Cash Advance transaction in full when we first seek payment from your UBS Account. If sufficient available funds (up to your Withdrawal Limit) are not available in your UBS Account to pay off the *CashConnect* Cash Advances balance in full, then the APR on Cash Advances (as listed in the Account Summary Table) will apply as of the original transaction date on any remaining balance. You will be charged the APR on Cash Advances on your remaining *CashConnect* Cash Advance balance until it is repaid in full. Applicable ATM surcharge fees may apply. No other Account balances are paid through the *CashConnect* feature. If you have a UBS Account and choose not to participate in the *CashConnect* feature, please contact UBS Financial Services Inc. at 800-762-1000.

### **What is considered a Cash Advance**

The purchase of a money order, travelers' check, foreign currency, lottery ticket, gambling chip, or wire transfer is a cash advance.

The Cash Advance Transaction Fee applies, and is equal to \$10 or 5% of the amount of each transaction, whichever is greater.

### **Authorized Card Manager**

Authorized Card Manager means the person you designate to manage your Account, make decisions about your Account, and obtain information about your Account.

### **About Us and this Credit Card program**

This credit card program is issued and administered by UBS Bank USA, located in Salt Lake City, Utah. Any credit card account opened in response to this application shall be governed by federal law and, to the extent state law applies, the laws of the State of Utah. Visa is a registered trademark of Visa USA, Inc. and is used by us pursuant to a license.

The information contained in these disclosures is accurate as of June 2024 and may change after this date.

# UBS Visa Signature and UBS Visa Infinite Credit Card Terms and Conditions

**Account summary table** (For residents of Iowa and Puerto Rico only)

## Interest rates and interest charges

Card Program Level	UBS Visa Infinite credit card	UBS Visa Signature credit card
<b>Annual Percentage Rate (APR) for purchases</b>	<b>23.49%</b> This APR will vary with the market based on the Prime Rate.	
<b>APR for balance transfers</b>	<b>23.49%</b> This APR will vary with the market based on the Prime Rate.	
<b>APR for cash advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate.	
<b>Penalty APR and when it applies</b>	<b>29.99%</b> This APR may be applied to your account if you: 1. Make a late payment; or 2. Make a payment that is returned.  This APR will vary with the market based on the Prime Rate. Maximum APR 29.99%.  <b>How long will the Penalty APR apply?</b> If your APRs are increased for any of these reasons, the Penalty APR may apply to your balances indefinitely.	
<b>Paying interest</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the posting date.	
<b>For Credit Card tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="https://consumerfinance.gov/learnmore">consumerfinance.gov/learnmore</a> .	

## Fees

Card Program Level	UBS Visa Infinite credit card	UBS Visa Signature credit card
<b>Annual fee</b>	<b>\$495</b>	<b>\$0</b>
<b>Transaction fees:</b>		
– Balance transfer	Either <b>\$2</b> or <b>2%</b> of the amount of each transfer, whichever is greater (maximum fee: <b>\$10</b> )	
– Cash advance	Either <b>\$2</b> or <b>2%</b> of the amount of each cash advance, whichever is greater (maximum fee: <b>\$10</b> )	
Foreign transaction	<b>None</b>	
<b>Penalty fees:</b>		
– Late payment	Up to <b>\$15</b>	
– Over-the-Credit-Line	<b>\$0</b>	
– Returned payment	Up to <b>\$15</b>	

**How we will calculate your balance:** We use a method called “average daily balance (including new purchases).”

**Loss of Introductory APR:** We may end your Introductory APR and apply the Penalty APR if you make a late payment.

**Billing Error rights:** Information about your rights to dispute transactions and how to exercise those rights is included in the account opening disclosures.

**See next page for more important information about your account.**

## Terms and conditions

**Terms and conditions authorization:** I understand that the use of any credit card account opened or any card issued in connection with this offer will constitute my acceptance of and will be subject to the terms and conditions of these Terms and Conditions and the Cardmember Agreement that will be sent to me. I agree to be responsible for all charges incurred according to the Cardmember Agreement. I understand that after my account is opened, the terms of my account are subject to change as provided in the Cardmember Agreement.

**About your application and this offer:** Credit cards are issued by UBS Bank USA (referred to as "Bank," or "we," "us," and "our"). Depending on our review of your application and your credit history, or if the income you report is insufficient based on your current obligations, we may be unable to open an account for you. You also understand that if your application is approved for an account, the APR and the type of account that you receive may be determined based on your creditworthiness. Please review the materials provided with your Cardmember Agreement for more details. Omission of any information requested on this application may result in a denial of credit. This offer is available only to applicants who are permanent residents of the 50 United States, the District of Columbia and US Territories.

**Changes to account and benefits terms:** We reserve the right to change the APR and other account terms in accordance with the Cardmember Agreement, Utah law and the Federal Truth in Lending Act. We also reserve the right to change the benefits and features associated with the card or the account.

**About your credit report, your credit performance, and your credit information:** You agree that we have the right to obtain a current credit report in connection with our review of your application and, subsequently, in connection with a requested charge to any account with us, the renewal, review or collection of your account, a change in your credit line, and to enable us and our affiliates to provide additional products or services that may be of interest to you. We have the right to report to others our experience with you without disclosing your credit eligibility information. Upon your request, we will tell you the name and address of each consumer reporting agency from which we obtained a consumer report about you. After your account is opened, we will periodically review your credit performance.

If you are a client of UBS Financial Services Inc. (UBS FSI), you further agree that UBS FSI may share credit eligibility and other related information with the Bank in connection with our review of your application.

**How the variable APRs on your account will be determined:** The APRs on your account will be determined each billing cycle by adding a margin to the Prime Rate (which will be the highest rate published in the Money Rates column of The Wall Street Journal on the last business day of each month). See your Cardmember Agreement for more detail. The APRs noted above are current as of June 2024 using a Prime Rate of 8.50%. To find out what may have changed please call 800-762-1000.

**Important information about procedures for opening a new account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you apply for an account, we will ask for your name, street address, date of birth, social security number, and other information that will allow us to identify you. We may also ask to see copies of identifying documents.

**Balance transfers. Here's how it works:** To request a balance transfer please enter the 15 or 16 digit account number from the MasterCard®, Visa, American Express®, or Discover Card account that you want us to process a balance transfer to. Upon approval of your application we will provide you with your Cardmember Agreement and to the extent permitted by your credit line we will process the requested balance transfer payment to the credit card account(s) which you have requested. If the total amount you

request exceeds the assigned credit line on this account, we may either decline the request or send a partial payment to your creditor(s) in the order you provided them to us. The amount of available credit on this account will be reduced by the amount of the balance transfer and the related balance transfer fees. We reserve the right to decline to process any requested balance transfer. We will not process a request to transfer a balance from any other account you may have with us. Balance transfers incur interest from the transaction date and they do not have the same dispute rights as transactions conducted with a credit card.

A balance transfer may take up to four weeks to post to your other credit card accounts. Continue to pay each creditor until the balance transfer appears on the other account as a credit. If you would like to complete a balance transfer from another account that is not a Visa, MasterCard, American Express, or Discover card, please call the phone number on the back of your new credit card once you are approved.

### **Automatic re-payment of Cash Advances through CashConnect:**

The *CashConnect* feature on your UBS credit card Account will automatically repay new Cash Advances obtained from ATMs and financial institutions (*CashConnect* Cash Advances), each night, with available funds (up to your Withdrawal Limit, as defined in the Agreements and Disclosures document found at [ubs.com/disclosuredocuments](https://ubs.com/disclosuredocuments)) from your UBS Resource Management Account (RMA) (referred to as UBS Account). The *CashConnect* feature does not repay Cash Equivalent transactions. The *CashConnect* feature is available only for cardholders who have the UBS credit card connected to a UBS Account. You will incur no interest charges on *CashConnect* Cash Advances, as long as there are sufficient available funds (up to your Withdrawal Limit) in your UBS Account to repay your *CashConnect* Cash Advance transaction in full when we first seek payment from your UBS Account. If sufficient available funds (up to your Withdrawal Limit) are not available in your UBS Account to pay off the *CashConnect* Cash Advances balance in full, then the APR on Cash Advances (as listed in the Account Summary Table) will apply as of the original transaction date on any remaining balance. You will be charged the APR on Cash Advances on your remaining *CashConnect* Cash Advance balance until it is repaid in full. Applicable ATM surcharge fees may apply. No other Account balances are paid through the *CashConnect* feature. If you have a UBS Account and choose not to participate in the *CashConnect* feature, please contact UBS Financial Services Inc. at 800-762-1000.

### **What is considered a Cash Advance**

The purchase of a money order, travelers' check, foreign currency, lottery ticket, gambling chip, or wire transfer is a cash advance.

The Cash Advance Transaction Fee applies, and is equal to \$2 or 2% of the amount of each transaction, whichever is greater (maximum fee: \$10).

### **Authorized Card Manager**

Authorized Card Manager means the person you designate to manage your Account, make decisions about your Account, and obtain information about your Account.

**About us and this credit card program:** This credit card program is issued and administered by UBS Bank USA, located in Salt Lake City, Utah. Any credit card account opened in response to this application shall be governed by federal law and, to the extent state law applies, the laws of the State of Utah. VISA, VISA SIGNATURE and VISA INFINITE are registered trademarks owned by Visa International Service Association and used under license. UBS Visa Signature credit cards, UBS Visa Infinite credit cards and UBS Visa debit cards are issued by UBS Bank USA with permission from Visa USA Inc. All other trademarks, registered trademarks, service marks and registered service marks are of their respective companies.

The information contained in these disclosures is accurate as of June 2024 and may change after this date.

# UBS Visa Signature Business, UBS Visa Infinite Business and UBS Cash Rewards Visa Business Card

## Account summary table

### Interest rates and interest charges

Card Program Level	UBS Visa Infinite Business card	UBS Visa Signature Business card	UBS Cash Rewards Visa Business card
<b>Annual Percentage Rate (APR) for purchases</b>	<b>23.49%</b> This APR will vary with the market based on the Prime Rate.		
<b>APR for balance transfers</b>	<b>23.49%</b> This APR will vary with the market based on the Prime Rate.		
<b>APR for cash advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate.		
<b>Penalty APR and when it applies</b>	<b>29.99%</b> This APR may be applied to your account if you: <ol style="list-style-type: none"> <li>1. Make a late payment; or</li> <li>2. Make a payment that is returned.</li> </ol> This APR will vary with the market based on the Prime Rate. Maximum APR 29.99%.  <b>How long will the Penalty APR apply?</b> If your APRs are increased for any of these reasons, the Penalty APR may apply to your balances indefinitely.		
<b>Paying interest</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.		

### Fees

Card Program Level	UBS Visa Infinite Business card	UBS Visa Signature Business card	UBS Cash Rewards Visa Business card
<b>Annual fee</b>	<b>\$550</b>	<b>\$0</b>	<b>\$150</b>
<b>Transaction fees:</b>	– Balance transfer: Either <b>\$10</b> or <b>5%</b> of the amount of each transfer, whichever is greater. – Cash advance: Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.		
Foreign transaction	<b>None</b>		
<b>Penalty fees:</b>	– Late payment: Up to <b>\$38</b> – Over-the-Credit-Line: <b>\$0</b> – Returned payment: Up to <b>\$38</b>		

**How we will calculate your balance:** We use a method called “daily balance (including new purchases).”

**Loss of Introductory APR:** We may end your Introductory APR and apply the Penalty APR if you make a late payment.

**Billing Error:** Information about disputing transactions is included in your Cardmember Agreement.

See next page for more important information about your account.

# Terms and conditions

**Terms and conditions authorization:** You agree on behalf of the company and yourself that use of any business credit card account opened or any card issued in connection with this offer will constitute acceptance by you and the company of these Terms and Conditions and the Cardmember Agreement that will be sent to you. You and the company will be jointly and severally liable for all charges incurred according to the Cardmember Agreement. After your account is opened, the terms and conditions are subject to change as provided in the Cardmember agreement. You and the company may only use the business credit cards for business purposes.

**About your application and this offer:** Business credit cards are issued by UBS Bank USA (referred to as "Bank," or "we," "us," and "our"). Depending on our review of your application and the credit history of the company and yourself, or if the income you report is insufficient based on your current obligations, we may be unable to open an account for you. You also understand that if your application is approved for an account, the APR, the credit limit, and the type of account that you receive may be determined based on the creditworthiness of yourself and the company, including consideration of income. Please review the materials provided with your Cardmember Agreement for more details. Omission of any information requested on this application may result in a denial of credit. This offer is available only to applicants who are permanent residents of the 50 United States, the District of Columbia, or Puerto Rico.

**Changes to account and benefits terms:** We reserve the right to change the APR and other account terms in accordance with the Cardmember Agreement and Utah law. We also reserve the right to change the benefits and features associated with the card or the account.

**About your credit report, your credit performance, and your credit information:** You (both the company and any responsible individuals) agree that we may request credit reports, including consumer credit reports, from one or more credit reporting agencies in connection with your application and the review, administration and collection of your Account. You also authorize us to exchange credit information concerning you or your account with (and answer questions and requests from) others, such as merchants, other lenders and credit reporting agencies. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit reports. Upon your request, we will tell you the name and address of each consumer reporting agency from which we obtained a consumer report about you.

If you are a client of UBS Financial Services Inc. (UBS FSI), you further agree that UBS FSI may share credit eligibility and other related information with the Bank in connection with our review of your application.

**How the variable APRs on your account will be determined:** The APRs on your account will be determined each billing cycle by adding a margin to the Prime Rate (which will be the highest rate published in the Money Rates column of The Wall Street Journal on the last business day of each month). See your Cardmember Agreement for more detail. The APRs noted above are current as of June 2024 using a Prime Rate of 8.50%. To find out what may have changed please call 800-762-1000.

**Important information about procedures for opening a new account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you apply for an account, we will ask for your name, street address, date of birth, social security number, and other information that will allow us to identify you. We may also ask to see copies of identifying documents.

**Balance transfers. Here's how it works:** To request a balance transfer please enter the 15 or 16 digit account number from the MasterCard®, Visa, American Express®, or Discover Card account that you want us to process a balance transfer to. Upon approval of your application we will provide you with your Cardmember Agreement and to the extent permitted by your credit line we will process the requested balance transfer payment to the business credit card account(s) which you have requested. If the total amount you request exceeds the assigned credit line on this account, we may either decline the request or send a partial payment to your creditor(s) in the order you provided them to us.

The amount of available credit on this account will be reduced by the amount of the balance transfer and the related balance transfer fees. We reserve the right to decline to process any requested balance transfer. We will not process a request to transfer a balance from any other account you may have with us. Balance transfers incur interest from the transaction date and they do not have the same dispute rights as transactions conducted with a business credit card.

A balance transfer may take up to four weeks to post to your other credit card accounts. Continue to pay each creditor until the balance transfer appears on the other account as a credit. If you would like to complete a balance transfer from another account that is not a Visa, MasterCard, American Express, or Discover card, please call the phone number on the back of your new business credit card once you are approved.

**Automatic re-payment of Cash Advances through CashConnect:** The *CashConnect* feature on your UBS credit card Account will automatically repay new Cash Advances obtained from ATMs and financial institutions (*CashConnect* Cash Advances), each night, with available funds (up to your Withdrawal Limit, as defined in the Agreements and Disclosures document found at [ubs.com/disclosuredocuments](https://ubs.com/disclosuredocuments)) from your UBS Business Services Account BSA (referred to as UBS Account). The *CashConnect* feature does not repay Cash Equivalent transactions. The *CashConnect* feature is available only for cardholders who have the UBS credit card connected to a Business Services Account BSA. You will incur no interest charges on *CashConnect* Cash Advances, as long as there are sufficient available funds (up to your Withdrawal Limit) in your UBS Account to repay your *CashConnect* Cash Advance transaction in full when we first seek payment from your UBS Account. If sufficient available funds (up to your Withdrawal Limit) are not available in your UBS Account to pay off the *CashConnect* Cash Advances balance in full, then the APR on Cash Advances (as listed in the Account Summary Table) will apply as of the original transaction date on any remaining balance. You will be charged the APR on Cash Advances on your remaining *CashConnect* Cash Advance balance until it is repaid in full. Applicable ATM surcharge fees may apply. No other Account balances are paid through the *CashConnect* feature. If you have a UBS Account and choose not to participate in the *CashConnect* feature, please contact UBS Financial Services Inc. at 800-762-1000.

**What is considered a Cash Advance**  
A cash advance is the use of a card or account number to obtain cash loans at any financial institution or ATM that accepts the card, the use of a Cash Advance Check or the purchase of Cash Equivalents. Cash Equivalent means the use of a card or account number to obtain money orders, traveler's checks, foreign currency, lottery tickets, gambling chips, or to make wagers or similar betting transactions, wire transfers or similar cash-like transactions including but not limited to cryptocurrencies.

The Cash Advance Transaction Fee applies, and is equal to \$10 or 5% of the amount of each transaction, whichever is greater.

**Authorized Card Manager**  
Authorized Card Manager means the person you designate to manage your account, make decisions about your account, and obtain information about your account.

**About us and this credit card program:** This credit card program is issued and administered by UBS Bank USA, located in Salt Lake City, Utah. Any credit card account opened in response to this application shall be governed by federal law and, to the extent state law applies, the laws of the State of Utah.

The information contained in these disclosures is accurate as of June 2024 and may change after this date.

# UBS Visa Signature Business, UBS Visa Infinite Business and UBS Cash Rewards Visa Business Card Terms and Conditions

**Account summary table** (For residents of Puerto Rico only)

## Interest rates and interest charges

Card Program Level	UBS Visa Infinite Business card	UBS Visa Signature Business card	UBS Cash Rewards Visa Business card
<b>Annual Percentage Rate (APR) for purchases</b>	<b>23.49%</b> This APR will vary with the market based on the Prime Rate.		
<b>APR for balance transfers</b>	<b>23.49%</b> This APR will vary with the market based on the Prime Rate.		
<b>APR for cash advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate.		
<b>Penalty APR and when it applies</b>	<b>29.99%</b> This APR may be applied to your account if you: <ol style="list-style-type: none"> <li>1. Make a late payment; or</li> <li>2. Make a payment that is returned.</li> </ol> This APR will vary with the market based on the Prime Rate. Maximum APR 29.99%.		
	<b>How long will the Penalty APR apply?</b> If your APRs are increased for any of these reasons, the Penalty APR may apply to your balances indefinitely.		
<b>Paying interest</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the posting date.		

## Fees

Card Program Level	UBS Visa Infinite Business card	UBS Visa Signature Business card	UBS Cash Rewards Visa Business card
<b>Annual fee</b>	<b>\$550</b>	<b>\$0</b>	<b>\$150</b>
<b>Transaction fees:</b>	– Balance transfer: Either <b>\$2</b> or <b>2%</b> of the amount of each transfer, whichever is greater (maximum fee: <b>\$10</b> ) – Cash advance: Either <b>\$2</b> or <b>2%</b> of the amount of each cash advance, whichever is greater (maximum fee: <b>\$10</b> )		
Foreign transaction	<b>None</b>		
<b>Penalty fees:</b>	– Late payment: Up to <b>\$38</b> – Over-the-Credit-Line: <b>\$0</b> – Returned payment: Up to <b>\$15</b>		

**How we will calculate your balance:** We use a method called “average daily balance (including new purchases).”

**Loss of Introductory APR:** We may end your Introductory APR and apply the Penalty APR if you make a late payment.

**Billing Error:** Information about disputing transactions is included in your Cardmember Agreement.

See next page for more important information about your account.



## Terms and conditions

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**About your credit report, your credit performance, and your credit information:** You (both the company and any responsible individuals) agree that we may request credit reports, including consumer credit reports, from one or more credit reporting agencies in connection with your application and the review, administration and collection of your Account. You also authorize us to exchange credit information concerning you or your account with (and answer questions and requests from) others, such as merchants, other lenders and credit reporting agencies. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit reports. Upon your request, we will tell you the name and address of each consumer reporting agency from which we obtained a consumer report about you.

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**What is considered a Cash Advance**

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Authorized Card Manager means the person you designate to manage your account, make decisions about your account, and obtain information about your account.

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