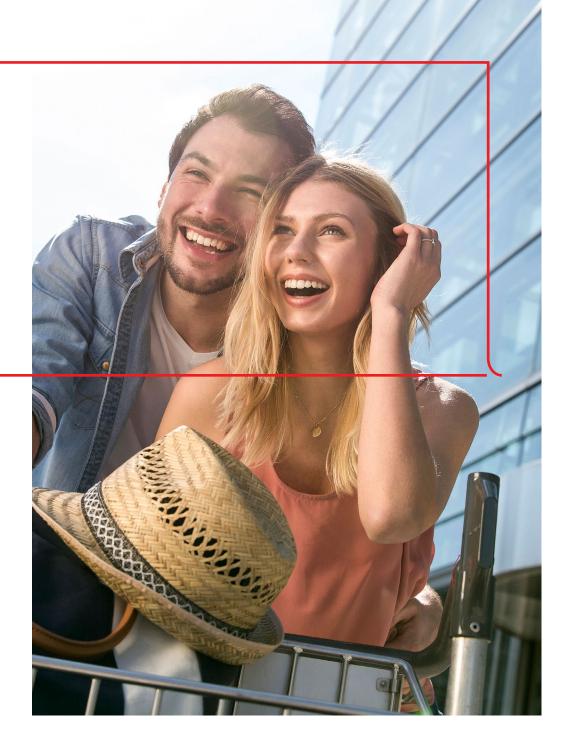
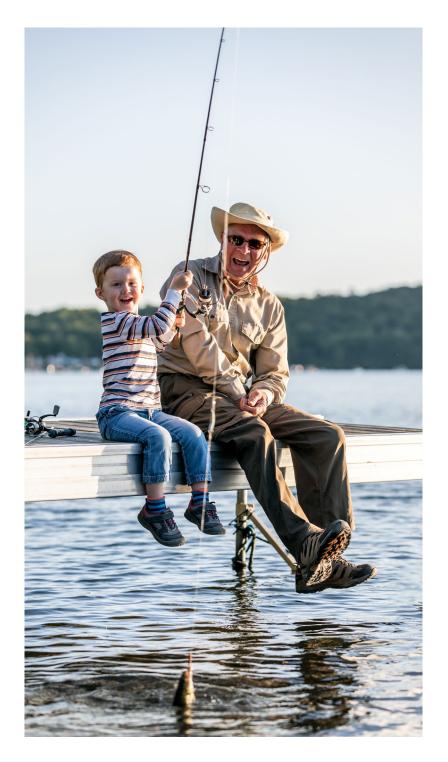


Rewards gallery

Explore redemption options available to you through the UBS *My Choice Rewards* program







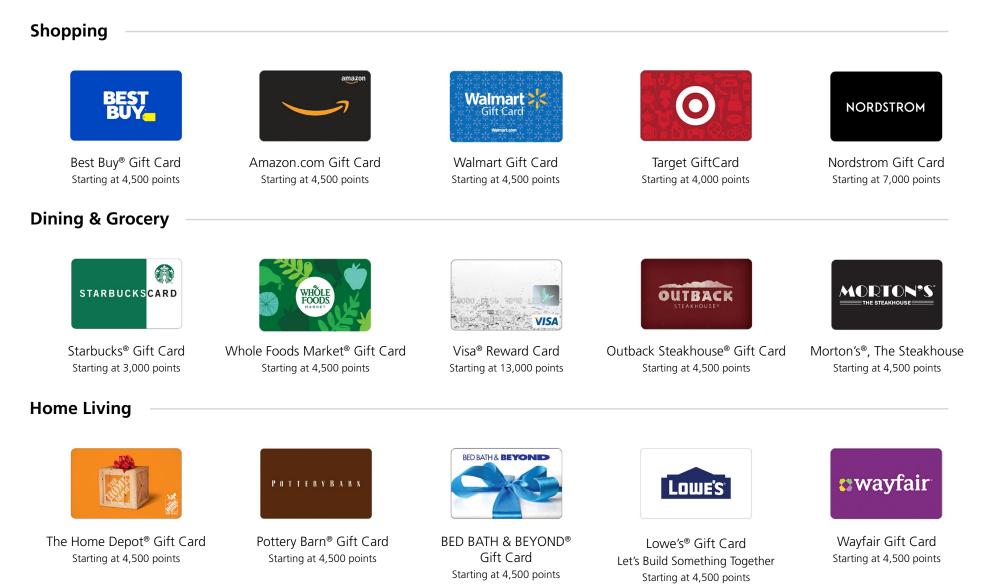
Welcome to your *My Choice Rewards* gallery

UBS credit cards are issued by UBS Bank USA.

You have a wide variety of rewards options - from merchandise to gift/reward cards to travel and so much more. When redeeming, point value varies depending on redemption category.

Gift/Reward cards

Here's a sampling of some of our most popular gift cards from your favorite brands and retailers. Select gift cards are available starting at only 3,000 points. New gift card brands and denominations are added often. Visit **ubs.com/mycardbenefits** or browse this rewards gallery for featured brands.

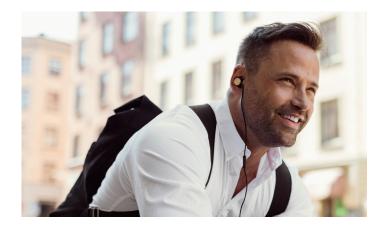


Amazon.com Gift Card AMC[®] Gift Card American Express[®] Business Gift Card Apple Gift Card Applebee's® Gift Card Bahama Breeze® Gift Card Banana Republic Gift Card Barnes & Noble Gift Card Bath & Body Works[®] Gift Card BED BATH & BEYOND® Gift Card Best Buy® Gift Card Bloomingdale's® Gift Card Bob Evans Gift Card Brinker[®] International Restaurants Gift Card Bubba Gump Restaurant Gift Card Buffalo Wild Wings® Gift Card CharityChoice Gift Card Chart House Restaurant Gift Card Cheddars[™] Scratch Kitchen[®] Gift Card Chevron Gift Card Chipotle Gift Card Coldstone Creamery Gift Card Cracker Barrel Old Country Store® Gift Card Darden Restaurants[®] Gift Card

Dick's Sporting Goods Gift Card Dillard's Gift Card - "The Style of Your Life" Everyday Gift Card Domino's[®] Pizza Gift Card Dunkin Donuts Card eBav Gift Card ExxonMobil Gift Card Fairmont Hotels & Resorts Gift Card Foot Locker Gift Card GameStop[®] Gift Card Gap Gift Card Giant Eagle Gift Card Happy Dining Gift Card Happy Moments Gift Card Hilton Business Gift Card HomeGoods Gift Card HonevBaked Gift Card Kohl's® Gift Card - Expect Great Things. Krispy Kreme[®] Gift Card Kroger[®] Gift Card L.L. Bean Gift Card Landrv's Gift Card LongHorn Steakhouse® Gift Card Lord & Taylor Gift Card Lowe's® Gift Card - Let's Build

Something Together Macy's Gift Card Marshalls Gift Card McCormick & Schmick's Seafood Restaurant Gift Card McDonald's[®] Arch Card[®] Meijer Gift Card Michael's Gift Card Morton's[®], The Steakhouse Gift Card Neiman Marcus Gift Card Nike[®] Gift Card



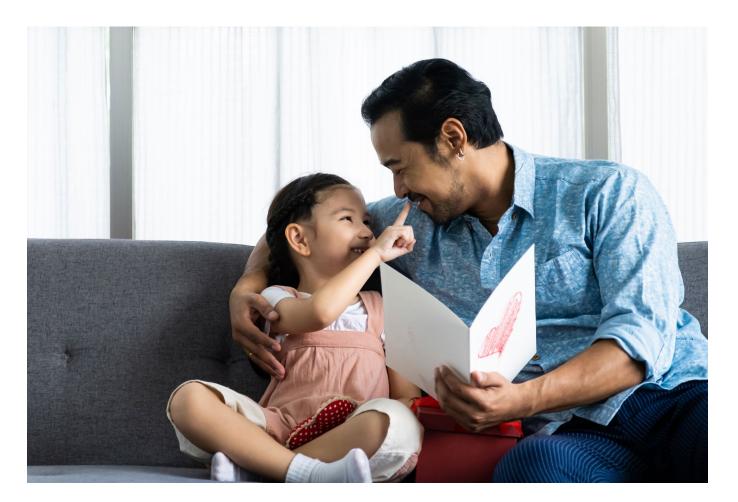


Physical gift/reward card orders of \$500 or more ship overnight at no expense to UBS credit cardholders. Gift card orders less than \$500 in value can be shipped overnight for \$10. This charge can be paid for by using either your UBS credit card or redeeming for 1,000 points.

Nordstrom Gift Card Old Navy Gift Card Olive Garden[®] Gift Card **Options Gift Card** Outback Steakhouse® Gift Card Panera Bread[®] Gift Card Papa John's Papa Card PetSmart[®] Gift Card Pizza Hut Gift Card Pottery Barn[®] Gift Card Rainforest Cafe[®] Gift Card Red Lobster Gift Card Red Robin[®] Gift Card Regal Cinemas Gift Card REI[®] Gift Card Ruth's Chris[®] Steakhouse Gift Card Saks Fifth Avenue Gift Card Seasons 52[®] Gift Card Shell Gift Card Shutterfly.com Gift Card Speedway Gift Card Staples[®] Gift Card Starbucks[®] Gift Card Taco Bell Gift Card Target GiftCard Texas Roadhouse Gift Card The Cheesecake Factory® Gift Card The Home Depot[®] Gift Card TJ Maxx Gift Card Topgolf Gift Card Uber Gift Card Ulta Beauty Gift Card Victoria's Secret Gift Card Visa[®] Prepaid Reward Card Walmart Gift Card Wayfair Gift Card Wendy's Gift Card Whole Foods Market® Gift Card Willie G's Gift Card Yankee Candle® Gift Card Yard House[®] Gift Card

This table is for reference only. Go to **ubs.com/mycardbenefits** or call **800-762-1000** to inquire about specific merchants and available gift card denominations.

Points cost	4,500 points	7,000 points	10,000 points
Gift card value	\$25	\$50	\$100



Merchandise

Use your *My Choice Rewards* points and redeem for select items and so much more at **ubs.com/ mycardbenefits.** While on our website, explore our expansive catalog and have items shipped anywhere in the continental US.

Home & Garden



Earthwise[™] 1650 PSI Electric Pressure Washer 22,000 points

Sports & Recreation



kate spade new york All in Good Taste Scatter Dot Tea Kettle 9,000 points



KitchenAid[®] Artisan Series Stand Mixer 71,000 points

Jewelry & Accessories



Weber Summit E-470 Gas Grill (Liquid Propane) 339,000 points

Electronics



Apple TV[®] 4K Starting at 29,000



Amazon Echo Show 8 HD 8" smart Display w/Alexa Starting at 20,000 points



Callaway Supersoft 21 Golf Balls - One Dozen 6,000 points



Coleman[®] 54-Quart

Steel Cooler

9,000 points

Ray-Ban Aviator Sunglasses Starting at 21,000 points



Michael Kors® Ladies' Parker Rose Gold-Tone Bracelet Watch 37,000 points



Bose Noise Cancelling Headphones 700 53,000 points



GoPro MAX 360 Degree Action Camera 75,000 points



Fitbit[®] Charge 5[™] Advanced Fitness + Health Tracker 25,000 points



Triumph Sports All-Pro All Weather Bag Toss 24,000 points



Antwerp Diamonds "Bezel Straight Bar" Necklace 146,000 points

Apple Watch[®] Series 7 Starting at 61,000 points

GIFT CARDS

MERCHANDISE

Health & Beauty



Philips Norelco[™] Series 1000 Shaver 1100 Corded Dry Electric Shaver 7,000 points



PMD Clean Cleansing Pro Device 20,000 points





Dooney & Bourke Pebble Grain Zip Zip Satchel 38,000 points



Ted Baker Luggage Albany Large Trolley Duffle 57,000 points



Ellia Essential Oils Imagine

Cordless Ultrasonic Aroma

Diffuser

9,000 points

Bric's Porsche Design® Roadster 32-Inch **Expandable Spinner** 95,000 points



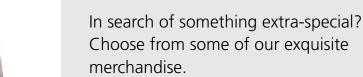
HoMedics[®] 3D Shiatsu

and Vibration Massage

Pillow with Heat

9,000 points

Frye Men's Logan backpack 60,000 points





Aspirational



The Crystal Kayak Transparent Canoe/Kayak-1- or 2-Person Starting at 346,000 points

Longines Flagship Two Toned Ladies' Watch 258,000 points



Samsung 65" The Terrace Outdoor QLED 4K UHD HDR Smart TV Starting at 669,000 points



Apple[®] 10.9" iPad Air[®] Wi-Fi, 256GB 110,000 points

Baby & Kids

UBS My Choice Rewards gallery

Escalade Atomic Double Shot Basketball Game 31,000 points

6 of 10



Chicco[®] Mini Bravo[®] Sport Travel System 41,000 points



Fitbit[®] Kids Ace 3[™] Activity Tracker 13,000 points



Melissa & Doug[®] Let's Play House![™] **Stainless Steel Pots** & Pans Play Set 7,000 points





Antwerp Diamonds Pear Shape Drop **Dangle Earrings** 334,000 points



Echelon Connect EX5S Bike 266,000 points

One of the biggest benefits of the *My Choice Rewards* program is that you can fly on any commercial airline for far fewer points than most other rewards programs. Visit us at **ubs.com/mycardbenefits** or call the UBS Rewards Center to redeem 25,000 rewards points for one ticket up to \$350 or redeem 50,000 rewards points for ticket cost up to \$900 for travel on any commercial airline.¹

For tickets costing more than \$350 or \$900, you must pay the difference using additional rewards points in increments of 5,000 points for any additional cost of up to \$50 of ticket value. You must cover the full cost of the ticket with rewards points. Booking fees are waived for tickets booked on a UBS Visa Infinite credit card or on a UBS Visa Infinite Business card account.



In addition to great value on air travel offered through this program, there are no blackout dates to hold you back from embarking on your travels.



Car

Coming into town? Rent a car from leading providers at airports across the US. Compare rental providers, offerings and prices, then redeem your *My Choice Rewards* points for your car rental reservation.

Hotel

Use your *My Choice Rewards* points to book a quaint bed and breakfast or a fabulous four-star hotel room. You can choose from more than 160,000 rooms from hotel brands you know and trust around the globe.







Vacations

Leave the planning of your special vacation to the travel experts in the UBS Rewards Center. See vacation packages conveniently online or call the UBS Rewards Center at **800-762-1000** and select "Rewards" to learn more and book your vacation package.

Cruise

Whether you prefer the high seas or a picturesque river cruise, the *My Choice Rewards* program can meet your needs. Choose your destination from any cruise line by working directly with one of our experienced US-based travel agents. Call **800-762-1000** to book your adventure.



Personal Choice, limitless ways to reward yourself.



With *Personal Choice*,² you have the flexibility to redeem your reward points for a statement credit so you can create memorable experiences that go beyond transactions. Whether it's taking a hot air balloon ride in Turkey, treating yourself to that Michelin-starred restaurant or making a donation to your favorite charity, the possibilities are endless and the choice is yours.





Here's how it works:

Step 1: Use your UBS credit card to make your purchase.

Step 2: Visit **ubs.com/mycardbenefits** and click on *"My Choice Rewards* points" or call **800-762-1000**, Option 2, to redeem for a statement credit that offsets the cost of a purchase or purchases.² Please allow one to two business days for the statement credit to post.

Disclaimers

Redeem 25,000 or 50,000 rewards points for one ticket up to \$350 or \$900, respectively on any commercial airline. There is a \$25 booking fee per ticket associated with these two redemption options when booking with your UBS Visa Signature card. Tickets must be booked through UBS Online Services or by calling our UBS Rewards Desk and charged to your UBS Visa credit card linked to your rewards account. 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. Please refer to the program and benefits guide that comes with your card for complete rules on redeeming your points. Restrictions apply.

² The item or items you purchase must add up to \$100 or more before redeeming.

If you voluntarily close your card account, or if UBS Bank USA closes your card account due to inactivity, and your card account is in good standing, you will be allowed 60 days following the effective date of termination of the UBS card account to redeem outstanding rewards points for gift cards or merchandise. In the event UBS Bank USA closes your card account for any reason other than inactivity, your points will be immediately forfeited.

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IS2204002 Exp 7/31/2023