



Your adventure starts now.

The UBS Visa Signature® credit card rewards and benefits guide.

Designed to be the *best card in your wallet*



You may be surprised at the range of benefits that are available to you with the UBS Visa Signature® credit card. This brochure was created to help you take full advantage of your card, rewards and benefits, which include accessing cash at ATMs without the typical fees.

The card was designed exclusively for UBS clients and focuses on providing a higher level of service. Our customer service representatives are highly trained and 100% based in the United States. The UBS Concierge is resourceful and can handle almost any request, from travel arrangements to locating the perfect gift for a loved one.

You'll also be able to shop and travel with confidence. You're covered with a variety of protection benefits that go beyond the ordinary to include Return Protection and the Zero Liability Policy. Plus, we're there for you when you travel, including providing you with roadside assistance and travel accident insurance.¹

Thank you for being a UBS client. We trust that this guide will help bring to life the adventures that await you. And it all starts now.

**Content is accurate as of January 1, 2014 and subject to change.
For current information, please call 800-762-1000.**



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Access cash worldwide without the cash advance fees

A credit card that you'll want to use at the ATM

You'll be able to get cash at banks and ATMs worldwide without the typical finance charges and cash advance fees. That's because with the unique UBS *CashConnect* feature, your cash advances are automatically repaid each business day from your UBS Resource Management Account® (RMA®).² As long as you have sufficient funds available, you won't ever incur finance charges or cash advance fees.

Unlimited ATM fee rebates

As a UBS card client, you'll also receive an unlimited number of ATM fee rebates on ATM withdrawals in the U.S. (up to \$3 per transaction).

Worldwide acceptance

Visa® is welcomed at more merchants and ATM locations than any other card.

The convenient way to pay

Your card provides you with maximum flexibility when it comes to shopping. You can pay with your credit card, or if you'd prefer, take advantage of the *CashConnect* feature to access funds at any ATM or bank so you can pay with cash. It's your choice.

Did you know?

Another convenient payment feature is the UBS *Pay Credit Card*, which enables you to automatically pay your card balance from your RMA, so you won't have to worry about missing a payment and incurring late fees.³ Pay the full amount, the required minimum or anywhere in between each month.



Purchase and travel protection benefits designed to give you greater peace of mind

More than ever, it's important to feel confident that you're covered. That's why your card provides you with a comprehensive level of purchase and travel protection benefits.¹

- **24/7 access to UBS Client Services**
When you need help or have questions, we're always a phone call away at 800-762-1000
- **Emergency card replacement and cash disbursement**
So you're never left stranded if you lose your card or if it's stolen
- **The Zero Liability Policy for unauthorized purchases**
You're not responsible for unauthorized charges made with your card⁴

- **Purchase security**
If something you buy with your card is stolen or damaged within the first 90 days, you can have the item repaired, replaced or reimbursed up to \$500 per claim
- **Warranty manager service**
Automatically doubles the manufacturer's warranty on purchases you make with your card for up to one additional year
- **Return protection**
If you attempt to return an item that you bought in the U.S. with your card within 90 days of purchase and the company or merchant refuses to accept it, we'll reimburse you up to \$250 per item and \$1,000 annually



Travel with greater peace of mind

- **Lost luggage reimbursement**
Up to \$3,000 if your bags are lost, misdirected by the carrier or stolen
- **Delayed luggage coverage**
Up to \$100 a day for 3 days
- **Travel and emergency assistance services**
At your service 24/7 for medical referrals, legal assistance, ticket replacement and more
- **Travel accident insurance**
Up to \$250,000 covers you and your family for loss of life, limb, sight, speech or hearing

- **Auto rental collision damage waiver**
Secondary coverage that reimburses you for damage due to collision or theft up to the value of most rental vehicles
- **Roadside assistance**
Whether it's to fix a flat, jump-start a battery, fill an empty tank or give you a tow, you are covered up to \$50 per event, for up to four service events per year

Certain terms, conditions and restrictions apply. To review the complete Terms & Conditions, visit ubs.com/creditcard.



Travel

A card that helps you travel in style

Your UBS Visa Signature credit card is a great traveling companion. In fact, when you use your *My Choice Rewards* points for flying, you can get a ticket worth up to \$900 on any airline for just 50,000 points (saving you up to 40,000 points).⁵

Travel planning assistance

Access travel planning experts who can arrange flights, transfers and complex itineraries—without concierge fees.

Did you know?

There are no blackout dates on your flights when you redeem your *My Choice Rewards* points. Just book your trip by calling the *My Choice Rewards* program through UBS Client Services at 800-762-1000 or by visiting UBS Online Services.



Hotels



Unique hotel properties, upgrades and amenities

The Visa Signature Luxury Hotel Collection delivers a comprehensive collection of benefits. A selection of superior properties—like the Mandarin Oriental, Park Hyatt® and Aman Resorts—comprise the Visa Signature Luxury Hotel Collection. From boutique gems to world-famous resorts, each hotel is evaluated annually to ensure it continues to meet program standards.

As a UBS Visa Signature credit card client, you'll enjoy a unique set of benefits when you book through the Visa Signature Luxury Hotel Collection, including:⁶

- Best available rate guarantee
- Automatic room upgrade upon arrival, when available
- Free in-room Internet
- Complimentary continental breakfast
- 3:00 p.m. checkout, when available
- VIP guest status
- \$25 food or beverage voucher

Visit the Visa Signature Luxury Hotel Collection website to view detailed information on all properties. Your benefits are activated automatically when you book through the site. To get started, visit ubs.com/visasignaturehotels.

Top left: Park Hyatt Paris-Vendôme

Top center: Le Meridien Bora Bora

Top right: Fairmont Pacific Rim

Bottom: Machu Picchu Sanctuary Lodge



Preferred hotels, resorts and villas

In addition to the Visa Signature Luxury Hotel Collection, your UBS Concierge can also arrange special benefits and amenities at many four-star and five-star properties and private vacation villas worldwide. Call your UBS Concierge at **800-762-1000** for more information or assistance in planning your next trip.

No blackout dates on hotels

Book and pay for your hotel reservation using your UBS Visa Signature credit card

and then use the *Personal Choice* feature to redeem your rewards points, and you won't be limited by blackout dates.

Hotel gift cards to enhance your stay

Redeem points for a wide range of gift cards to use for your room and at the hotel gift shop, spa and restaurants.



Airlines



Take off with NetJets®

Fly virtually wherever and whenever you want to go with NetJets, the worldwide leader in private aviation. NetJets has a solution for almost every need—shares, leases and the Marquis Jet Card®.

No blackout dates or restrictions on any airline

Use *My Choice Rewards* points to book flights on any airline without restrictions. There are no blackout dates, either. Just call the *My Choice Rewards* program through UBS Client Services at **800-762-1000** or go online to **ubs.com/onlineservices**.

Did you know?

UBS *My Choice Rewards* entitles you to special flight discounts on every airline when you book reward travel through the UBS *My Choice Rewards* program. You'll save up to 40,000 points per ticket, because you can book a ticket worth up to \$900 for just 50,000 points.⁵

Cars and cruises



Whether you're flying, driving or relaxing on a cruise, your card automatically covers you with the following protection benefits¹:

- **Travel accident insurance**

Up to \$250,000 covers you and your family for loss of life, limb, sight, speech or hearing

- **Auto rental collision damage waiver**

Secondary coverage that reimburses you for damage due to collision or theft up to the value of most rental cars

- **Roadside assistance**

Whether it's to fix a flat, jump-start a battery, fill an empty tank or give you a tow, you are covered up to \$50 per event, for up to four service events per year

Gift cards for the road ahead

Redeem points for a wide range of rental car gift cards that can put you in everything from an SUV to a luxury convertible. And keep the tank full with our fuel gift cards.

Certain terms, conditions and restrictions apply. To review the complete Terms & Conditions, visit ubs.com/creditcard.

Cruises

Take a tropical Caribbean vacation or experience the wonders of Alaska from the luxury of a cruise ship. Your card can help you set sail on a great adventure. Shipboard credits, hosted cruises and complimentary shore excursions are available when booked through the UBS Concierge.

UBS *Concierge*

Let the UBS Concierge book a flight, hotel or rental car, secure a prime-time dinner reservation or land hard-to-get tickets wherever you go. Let their experience working with reputable vendors get you the best available seats.

Enjoy VIP events like premieres, parties, top-tier sporting events and customized, once-in-a-lifetime experiences.



The UBS Concierge will guide you through your benefits. Access the UBS Concierge by calling UBS Client Services at **800-762-1000**.





My Choice Rewards program

Use your card everywhere—and it can take you anywhere

Use your UBS Visa Signature credit card and earn one *My Choice Rewards* point for every dollar you spend on eligible purchases.

Rewards as unlimited as your imagination

My Choice Rewards is one of the most flexible rewards programs in the industry. Choose from a wide selection of traditional rewards like travel, gift cards and merchandise. Or with the *Personal Choice* feature, you can use your points to pay for anything you purchase with your card.

Points never expire

With the *My Choice Rewards* program, your points never expire, and there's no cap on how many points you can earn.⁷

No blackout dates on flights or hotels

Just book a flight or a hotel on your favorite travel website using your UBS Visa Signature credit card and then redeem your rewards points to cover the cost—you won't be limited by blackout days during even the busiest holiday.

A bright idea—earn points on your monthly electric bill

When you use your card to pay your bills, whether for a one-time transaction or a recurring billing payment such as your monthly electric bill, you'll earn *My Choice Rewards* points even faster.

Did you know?

You can pay the \$150 annual fee for your RMA at the special redemption rate of just 8,500 points.⁸

A rewards program that doesn't know the meaning of the word "no."



With the *Personal Choice* feature of the *My Choice Rewards* program, you'll have the freedom to redeem your points to pay for anything you buy with your card. So there's no limit to how you can reward yourself.

A cruise around the world. Tennis lessons for the kids. Airline tickets. Hotels. Jewelry. Groceries. Just as long as you redeem your rewards points for a minimum of \$100 in purchases, you're free to use them any way you want. It's your choice.

There are no hidden restrictions or complicated rules. And redeeming points is easy—just go to **ubs.com/onlineservices** or call UBS Client Services at **800-762-1000**.

Did you know?

You can transfer your points between your UBS accounts—or combine them.





Travel

Your *My Choice Rewards* points are your ticket to great travel adventures, reduced airline redemption rates and a lifetime full of memories.

Hotels

Since there are no blackout dates with the *Personal Choice* feature, you can stay wherever you like without restrictions. From a romantic villa in Tuscany to a five-star hotel, just book your hotel, pay with your UBS Visa Signature credit card and call the *My Choice Rewards* program through UBS Client Services at 800-762-1000 or visit UBS Online Services to get a statement credit. And our extensive array of hotel gift cards can be used to pay for the room, hotel spa, gift shop and restaurants.

HYATT.





Flights

No blackout dates on flights

Find a flight on any airline, book it on your UBS Visa Signature credit card and pay with your points. It's that simple.

Save up to 40,000 points per flight

When you book through the UBS *My Choice Rewards* program, you'll benefit from reduced airline redemption rates that are good for any airline, any time. Simply call the UBS *My Choice Rewards* program through UBS Client Services at 800-762-1000 or visit UBS Online Services.⁵

- 50,000 points for a flight worth up to \$900 (save up to 40,000 points)
- 25,000 points for a flight worth up to \$350 (save up to 10,000 points)

Car rentals and fuel

Your points can put you in the driver's seat the next time you're looking to rent a car. Choose from a wide selection of rental car and fuel gift cards.

AVIS[®] Hertz[®]



A complete listing of available gift cards is available on UBS Online Services.

Cruises

Whether you're taking a cruise to the sunny Mediterranean or to the fjords of Norway, your card can help you set sail on a great adventure—at rates reserved exclusively for you.

Food and dining



From five-star restaurants around the world to the coffee shop around the corner, your *My Choice Rewards* points are your entrée to fine dining and more. *Bon appétit.*

Any restaurant

With the *Personal Choice* feature, you can redeem points at your choice of restaurants. Just dine, pay with your card and call the *My Choice Rewards* program through UBS Client Services at 800-762-1000 for a statement credit.

Gift cards

You can also choose from a wide array of restaurant gift cards for your dining pleasure or to give to friends and family.

Fine dining



McCormick & Schmick's



Morton's® of Chicago



Ruth's Chris® Steak House



Smith & Wollensky



Casual dining



The Cheesecake Factory



Landry's Seafood



Legal Sea Foods



Brinker® International

On the go



Dunkin' Donuts



Panera Bread®



Starbucks®



Subway

Food and wine



Godiva



Harry and David



Omaha Steaks®



Wine.com

For a complete listing of merchandise and gift cards, visit UBS Online Services at ubs.com/onlineservices.



Shopping










Your *My Choice Rewards* points make it easy for you to go on a shopping spree from the comfort of your own home. Or redeem your points for gift cards to some of the finest boutiques and hottest stores in the world. With more than 700 items, this extraordinary selection of merchandise runs the gamut from the latest in electronics and cookware to the putter that you know will shave a few strokes off your handicap.

If you don't see it, don't worry

Remember, with the *Personal Choice* redemption feature, you can buy an item with your UBS Visa Signature credit card and use your rewards points to pay for it.



Clothes. Shoes. Handbags. And other things that make the world go round.

 Banana Republic	 Gap	 Men's Wearhouse
 Dillard's	 L.L.Bean	 Old Navy
 Jos. A. Bank	 Macy's	 TJ Maxx/Marshalls/ HomeGoods

For a complete listing of merchandise and gift cards, visit UBS Online Services at ubs.com/onlineservices.



Home is where the rewards are

Bring something wonderful into your home, like an imported espresso maker or a set of 1,000-thread count sheets. Or pick up the latest power tools and get that home renovation project started.



Amazon.com



Orvis



Pier 1 Imports®



Bath & Body Works®



The Home Depot®



Pottery Barn®



Bed Bath & Beyond®



J.C. Penney®



Yankee Candle



Luxury at your fingertips

Whether you're looking for a luxury watch for someone special or you're ready for a day of pampering at a mountain spa for yourself, your rewards points help you celebrate the finer things in life.



Bergdorf Goodman



Neiman Marcus



SpaFinder



Bloomingdale's®



Nordstrom



Tiffany & Co.



Longines® Men's Watches



Saks Fifth Avenue



Tourneau

For a complete listing of merchandise and gift cards, visit UBS Online Services at ubs.com/onlineservices.



Rewards that keep you on the move

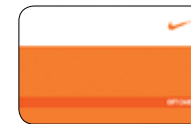
Bring your game up a notch with a new set of clubs. Get mountain bikes for the entire family and enjoy the great outdoors.



iPod Nano®



Edwin Watts Golf®



Nike®



Cabela's®



Golfsmith®



REI®



Callaway® Golf



Dillard's



Sports Authority®



From electronics to entertainment, we'll keep you plugged in

Want to go to the movies? Use your *My Choice Rewards* points to get your tickets. Prefer to stay in and watch a movie on your 70" LED flat-screen TV? We can help with that, too.



AMC®



Best Buy®



LG



iPod Touch®



GameStop®



Samsung



Barnes & Noble

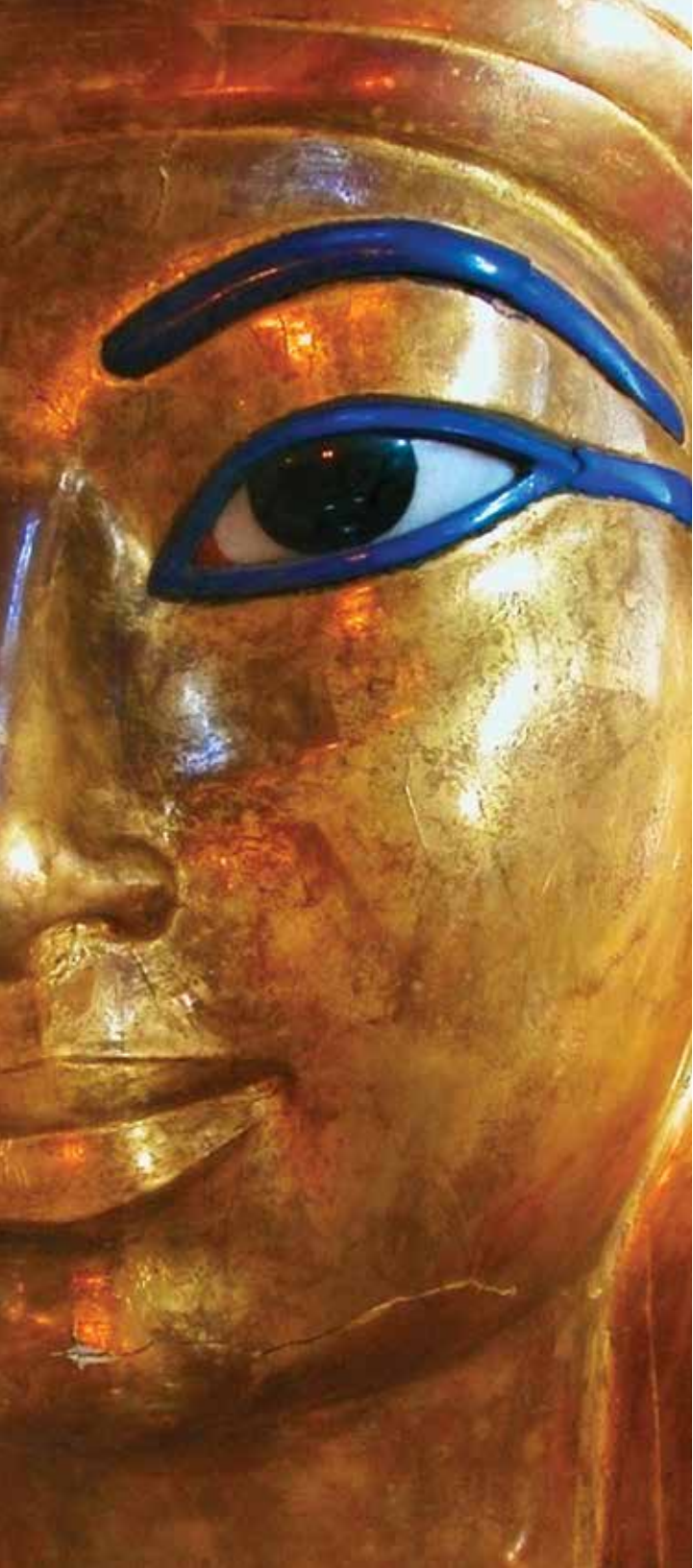


Garmin®



Ticketsnow.com

For a complete listing of merchandise and gift cards, visit UBS Online Services at ubs.com/onlineservices.



Experiences

It's not every day that you're able to score seats for the World Series or sit courtside at the U.S. Open. Your *My Choice Rewards* points are your ticket to great adventures, including a once-in-a-lifetime Grand Australia and New Zealand tour or a behind-the-scenes look at the pyramids and mummies of Egypt for your entire family.



Vacation packages

Fairmont Chateau Whistler Mountain Adventure	253,300 points
Costa Rica Adventure	394,000 points
European Vacation—Rome, Paris & London	501,000 points
Pyramids, Mummies & Temples—A Family Adventure from Abercrombie & Kent	800,000 points
Grand Australia and New Zealand	2,500,000 points

The sporting life

Kentucky Derby Program—Lexington Horse Farm Experience	400,000 points
U.S. Open Golf Tournament—4-Day Experience	400,000 points
BCS College Football Championship Game	550,000 points
Masters Golf Tournament—Practice Round Experience	800,000 points
U.S. Open Tennis Finals—Weekend Loge Level Package	1,000,000 points

Give the gift of *giving back*

JustGive.org has harnessed the power of the Internet to remove barriers to charitable giving. By offering over 1,000 charities that have met their stringent public requirements, you can give back with confidence. Or use your UBS Visa Signature credit card to give to the charity of your choice, and then simply redeem your points to cover the donation.



- ¹ Certain terms, conditions and exclusions apply. Please see your UBS Visa Signature credit card *My Choice Rewards* program and benefits details for specifics.
- ² When you use your credit card to access cash, there must be sufficient funds in your UBS account to repay the cash advance that night or you will incur applicable cash advance fees and interest charges. The automatic transfers used to pay off your *CashConnect* cash advances will reduce the available funds in your UBS account, and, as a result, could affect other transactions dependent on cash, such as fee payment, investment purchases, online bill pay, debit card usage and outstanding checks. Please make sure that you have sufficient available funds in your UBS account to cover these items, as well as the *CashConnect* cash advance. Feature available only for cardholders with a UBS account.
- ³ You must have sufficient funds available in your UBS account.
- ⁴ Does not apply to ATM transactions, certain commercial card transactions, PIN or other transactions not processed by Visa. Unauthorized use must be reported immediately. For specific restrictions, limitations and other details, please call us at 800-762-1000.
- ⁵ There is a \$25 booking fee associated with the redemption option(s). Tickets must be booked through UBS and charged to your UBS Visa Signature credit card. Once your purchase is complete, applicable rewards points will be deducted from your account and a credit posted to your credit card account for the ticket price. Some airline carriers may not be included (e.g., Southwest Airlines Co.).
- ⁶ Certain restrictions and limitations apply. For additional details, please visit: <http://visasignaturehotels.ubs.com/about/benefits>
- ⁷ Points will be forfeited if all UBS cards associated with the same card account are closed by you or us. You will have 60 days to redeem your points before they are forfeited.
- ⁸ Please see your UBS Visa Signature credit card *My Choice Rewards* program and benefits details for specifics on points redemption.

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A prepaid card redeemable for merchandise at all Cabela's locations, for Cabela's catalog purchases, and at

www.cabelas.com (there is no limit to the amount of cards that can be used online) CANNOT be used for payment on Cabela's Charge. For gift card balance call 800-237-4444. Cards do not expire.

Callaway Golf is not a sponsor of this promotion. Gift card can only be redeemed online at www.callawaygolfgiftcard.com or over the phone.

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Godiva is not a sponsor of this promotion. Treat this card like cash. This card is not a debit or credit card. This card can be redeemed at any company-owned Godiva store or on-line at www.GODIVA.com. This card is redeemable for merchandise only. It cannot be redeemed for cash unless required by law. To locate the store nearest you, please visit www.GODIVA.com. To check your balance, call 800-943-5309 or visit any company-owned Godiva store. The value of this card will not be replaced if lost, stolen or destroyed without valid proof of purchase.

Use of this card is restricted to U.S. purchases. Godiva Chocolatier reserves the right to change these requirements.

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Nordstrom, Inc. is not a participant, sponsor or co-sponsor of this promotion. Please see back of gift card for terms and conditions of use.

A prepaid card redeemable at all Orvis stores, by phone, or at www.orvis.com (there is no limit to the amount of cards that can be used online). To order an Orvis catalog, call 800-235-9763. For gift card balance, call 800-242-5353. PANERA BREAD and the Mother Bread Logo are registered

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Gift cards are issued by REI Customer Services, Inc. REI is not a sponsor of this promotion.

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The Shell Gift Card can be used only for purchases of goods and services at Shell locations in the U.S., except territories. The Card cannot be redeemed for cash and no change will be given, except in states that require redemption for cash. Shell Oil Products U.S. and its related companies are not sponsors or co-sponsors of this promotion. If card balance falls below one dollar, pay at the pump may not be available, in which case contact station cashier to access balance or call the number printed on the card for assistance.

Smith & Wollensky Gift Cards and Bonus Cards are not valid at the New York City location, which is owned and operated by an independent restaurant group.

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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 with UBS Financial Services Inc., a registered broker-dealer and a Member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure is available upon request or at www.sipc.org. The RMA and Business Services Account BSA provide access to banking services and products through arrangements with affiliated banks and other third-party banks, and provide access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services Inc.

Investment, insurance and annuity products: Not FDIC insured • No bank guarantee • May lose value

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