



Our online security guarantee

At UBS we are committed to making sure that our clients' assets are kept safe and we have put various safeguards in place to protect the security of your accounts. As part of this commitment, **we will reverse online fraudulent transactions and/or reimburse your UBS account(s) if there is a loss of funds or assets from your account(s) due to fraud or unauthorized activity through no fault of your own or certain third parties as described more fully below.**

Your responsibilities

Security is a shared responsibility and our safeguards can only be effective if you also protect yourself and prevent unauthorized account activity. To ensure your online security and to be eligible for this guarantee, you must:

- **Protect your personal account information.** Don't share your account numbers, personal identification numbers (PINs), online username, passwords, one-time codes, other security information or credentials that you use to access your accounts with anyone. Make sure that you don't leave your information in openly accessible areas where others may see it.
- **Keep your computer software up-to-date.** Use modern and up-to-date versions of operating systems and browsers. Remember to install security patches and software updates when prompted.
- **Install security software.** Make sure that you install the most current security software, such as antivirus and anti-spyware programs, firewalls and other security technologies that are intended to fix or defend against current or known online threats and risks. Keep updating them as directed and run scans on your computer and devices regularly.
- **Beware of e-mail fraud.** Don't fall for phony e-mails that are designed to deceive you into providing personal or account information. Also, don't send confidential personal or account information by e-mail over the internet or through unsecured servers or open networks which can be easily accessed by third parties.
- **Be careful when using information aggregators.** My Total Picture, UBS's account data aggregation system, utilizes the same layered authentication protocols that govern UBS Online Services. However, if you provide your user name, password and/or account number to other information aggregators so that you can see your financial information from multiple accounts and companies in one single place, carefully read each such aggregator's terms and conditions so that you are aware of and can address any risks of providing credentials to them.
- **Review your accounts regularly.** Check your account(s) regularly and actively monitor your transactions. Look through your account statements and confirmations from UBS and inform us immediately if you find any errors or discrepancies.
- **Promptly report unauthorized account activity.** You must notify us immediately if you find out or suspect that you are a victim of a cyber-attack, or if you suspect unauthorized activity in your account.

How our guarantee and reimbursement work

We will investigate any unauthorized activity in any UBS account you hold at UBS Financial Services Inc. or UBS Financial Services Incorporated of Puerto Rico that you report to us. We will need your cooperation and assistance as we investigate, such as by answering our questions and providing us e-mails or other evidence. We may also require you to take additional or preventative measures to protect yourself from further loss.

We will reverse online fraudulent transactions and/or reimburse your UBS account(s) if the loss of funds or assets from your account(s) is due to fraud or unauthorized activity that occurred through no fault on your part.

Please note that our guarantee will not cover loss of funds or assets arising from situations that you initiated or that you authorized, such as the activities of any person with whom you have shared or provided your personal account information, passwords and other credentials, or persons to whom you have given authority to access or manage your account, or carry out transactions on your behalf. It also will not cover any loss where there was an unauthorized access of your account because such persons failed to protect their own online security or were victims of cyber-attacks, fraud or other unauthorized activity, or because of a breach of security on any third party systems.

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UBS will determine the type and amount of reimbursement under this guarantee. We may ask you to complete and sign a notarized affidavit regarding the unauthorized transactions, assign certain rights you may have regarding your loss to us and/or sign a release form as a condition of reimbursement.

If you are reimbursed or are eligible to be reimbursed by others, for example, through your own insurance or under the terms of the agreement governing a particular account(s) or product (such as, for example, the agreement relating to debit and credit cards issued by UBS Bank USA), we may not reimburse you. This guarantee does not cover any consequential, special, incidental, indirect, exemplary, punitive or similar damages, tax consequences, or your legal fees and expenses.

Additional legal rights may be available to you under applicable federal and state law. For example, federal law may provide certain protections to customers when there is unauthorized account activity. All protections available to you under federal and state law will be considered first to determine if they apply before we review any claim against this guarantee.

This guarantee is governed by the laws of the State of New York. The rights granted under this guarantee may not be assigned to any third party and any assignment in violation of this restriction shall be null and void.

Contact us

If you believe that you are a victim of identity theft or fraud, or notice any unauthorized activity in your UBS account, please contact your Financial Advisor or call us at 888-279-3343 or e-mail at onlineservices@ubs.com. Outside the U.S., call collect at 201-352-5257.