



UBS Visa Signature[®] credit card

My Choice Rewards
program and benefits details

UBS Visa Signature credit card ***My Choice Rewards* program and benefits details**

The following terms and conditions apply to the UBS *My Choice Rewards* Program (Program). These terms and conditions supersede all existing terms and conditions of the Program, including those contained in any previous Program guides. Please read these terms and conditions carefully. Use of your UBS Visa Signature credit card (Card(s)) after you receive these terms and conditions, and any use of the Program or a service or benefit under the Program, will signify that you have read and agreed to all of the following provisions. As used in these terms and conditions, the words "you" or "Cardholder" mean any client who holds an activated Card and is enrolled in the Program.

The Program is offered by UBS Bank USA as an additional benefit of your Card, and is administered by TSYS Loyalty, Inc. (TLI), an independent company that is not affiliated with UBS Bank USA. The words "we", "us" and "our" refer to, collectively, UBS Bank USA and its successor firms, subsidiaries or affiliates (collectively UBS Bank) and TLI. The word "UBS Account" refers to the UBS Resource Management Account® (RMA®) or Business Services Account BSA® with which a Card or Cards are associated, if any. Your UBS Account is offered by UBS Financial Services Inc. and its successor firms, subsidiaries, or affiliates (and together with UBS Bank, collectively UBS FSI). UBS FSI is not responsible for any aspect of the Program.

The word "Points" refers to the way we value rewards for redemption. Points have no cash value, and may be used only in accordance with the terms of the Program. Points may not be purchased, sold, bartered, or given, except as expressly permitted in these terms and conditions.

The Program is a proprietary offering of UBS Bank and is separate from and independent of all other rewards or Points programs (including, without limitation, rewards offered by the Visa Signature Rewards program).

Questions regarding the Program, including questions about your Point balance and Point redemption, may be directed to the UBS Rewards Service Center at 800-762-1000. Redemptions are available between 7:00 a.m. and 9:00 p.m., Monday through Friday, and between 9:00 a.m. and 9:00 p.m., Saturday and Sunday, Eastern Time (ET), or online anytime at ubs.com/onlineservices. Written correspondence should be addressed to UBS Bank USA, Card Operations Division, 1000 Harbor Boulevard, 8th Floor, Weehawken, NJ 07086.

Important notice:

The services and benefits (collectively Benefits) referenced in this guide are offered and provided by merchants and providers (collectively Providers) independent of UBS Bank and the Providers are solely responsible for the provision of the Benefits. UBS Bank makes no express or implied representation or warranty concerning any Benefit and will not be liable for injury, damage, loss or expense resulting from your acceptance or use of a Benefit from a Benefit's defect or failure. UBS Bank expressly disclaims any implied warranty of merchantability or fitness of a Benefit for a particular purpose. Please see disclosures for particular Benefits for the terms and conditions applicable.

UBS Bank USA and UBS FSI are subsidiaries of UBS AG. Resource Management Account, RMA and Business Services Account BSA are registered service marks of UBS FSI.

The UBS Visa Signature credit card is issued by UBS Bank USA pursuant to a license from Visa U.S.A. Incorporated. Visa is a registered service mark and/or trademark of Visa International. The UBS Visa Signature credit card is not available for International Resource Management Account (IRMA) clients.

All other trademarks, registered trademarks and service marks belong to their respective owners.

These terms and conditions shall be construed and interpreted under the laws of Utah without regard to its conflict of laws provisions. Any dispute arising out of or relating to the Program, these terms and conditions, or the relationship between you and us is subject to the Arbitration provision in your Card agreement.

Eligibility

Program and Benefit eligibility is restricted to Cardholders with a Card or Cards in "Good Standing" as determined in the sole discretion of UBS Bank. Your UBS Visa Signature credit card account will not be in Good Standing for reasons that include, but are not limited to, the following: your account has been closed, any payment due from you is received late, you fail to pay at least the minimum due or any payment made by you is not honored by your bank. You may contact your Financial Advisor with questions about the Program. All questions or disputes regarding account and transaction eligibility will be determined exclusively by UBS Bank, whose decision shall be final. UBS Bank reserves the right to terminate a Program membership at any time. UBS Bank also reserves the right to alter, substitute or terminate all or any part of the Program or any Program reward (reward), or to modify the terms and conditions of the Program or Points previously earned therein for any reason in its sole discretion.

In accumulating Points, Cardholders may not rely upon the continued availability of any rewards or Point redemption level for a reward; Cardholders may not be able to obtain all offered rewards. Any reward may be withdrawn or subject to increased Point redemption requirements and/or new restrictions at any time. Should UBS Bank decide to terminate the Program, not less than 30 days' prior written notice will be given to current Cardholders. Cardholders will be allowed not less than 90 days following the effective date of Program termination to redeem outstanding Points. UBS Bank will provide reasonable options for redemption of such outstanding Points.

Point accrual and tracking

For UBS Visa Signature credit card clients, 1 Point will be awarded for every \$1 of Net Purchases on all eligible purchases made on the UBS Visa Signature credit card(s). "Net Purchases" means the dollar value purchased with the Cards, made by a Cardholder or any authorized user, minus any credits, returns or other adjustments as reflected on your monthly account statements. No retroactive Points will be awarded. Only eligible purchases qualify for earning of Points. Ineligible transactions include, but are not limited to, cash advances, including ATM withdrawals, balance transfers, convenience checks, fees, finance charges and the purchase of money orders, traveler's checks, foreign currency, lottery tickets, gambling chips, or wire transfers. UBS Bank reserves the right to add other transactions to this list of ineligible transactions at its discretion and at any time. Any questions regarding

eligibility of transactions shall be determined by UBS Bank in its sole discretion. Previously awarded Points relating to ineligible transactions shall be forfeited.

You may also be awarded Points based on promotions that are offered from time to time.

Points are awarded based on whole dollar amounts. For calculation purposes, when a purchase or transaction is not a whole dollar amount, any fraction equal to or greater than 0.50 will be rounded up to the nearest whole dollar and any fraction equal to or less than 0.49 will be rounded down to the nearest whole dollar. For example, if a Cardholder makes a purchase in the amount of \$20.32, 20 Points will be awarded, but if the transaction amount is \$20.50, 21 Points will be awarded.

Earned Points will generally be added to your account and available for use within one week after the date of posting. Point earnings are not based on transaction date but on the date the transaction is submitted to UBS Bank, which is usually within one week of the transaction. (International transactions may take up to 30 days to post.)

Purchase returns or other credits reflected on your statements during or subsequent to the period of Program membership will reduce or eliminate the Points available for redemption.

Points earned in your account may be transferred to another Program account. Points are not transferable to or from any other non-UBS rewards or frequent flier programs.

Points earned by multiple Cardholders will be credited only to the "Primary Cardholder." The Primary Cardholder is the primary accountholder of the UBS Account.

Points do not expire in the Program, as long as your Card is active and in good standing.

If your Card is canceled, you will be allowed 90 days following the effective date of termination of the UBS Account or Cards to redeem outstanding Points for gift cards or merchandise. In the event UBS Bank closes your Card, you will have not less than 90 days to redeem your Points for gift cards or merchandise.

You are responsible for any taxes that may be owed as a result of Points earned and/or redeemed. Please consult your tax advisor if you have tax questions about the Program. Neither UBS Bank nor UBS FSI provides tax advice.

Points and Program certificates have no value except as used in accordance with these terms and conditions of the Program and any terms and conditions of each respective reward provider.

UBS Bank reserves the right to disqualify any Cardholder from participating in the Program and to invalidate any or all Points for any reason and at any time, including for abuse, fraud or any violation of the Program's terms and conditions.

By participating in the Program, and accepting and using rewards earned via the Program, you or any other beneficiary of the Program release, discharge and hold harmless UBS Bank, Visa, TLI, and their respective subsidiaries, affiliates, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation

in the Program or travel taken or use of products chosen as a Program reward.

Point redemption and rewards information

Points may be redeemed for a variety of rewards. All rewards selections are subject to availability. To redeem Points for rewards, Cardholders may call the UBS Rewards Service Center at 800-762-1000. The UBS Rewards Service Center is available between 7:00 a.m. and 9:00 p.m., Monday through Friday, and between 9:00 a.m. and 9:00 p.m., Saturday and Sunday, Eastern Time (ET). Rewards redemptions are available online anytime at ubs.com/onlineservices.

Rewards are not replaceable if lost, stolen, destroyed or expired. Rewards are not returnable, exchangeable, refundable or redeemable for cash or credit under any circumstances.

UBS Bank, TLI, and Visa have no liability in case of disagreement over issuance of or right to possess reward certificates or Points. Reward providers are solely responsible for the fulfillment of rewards. UBS Bank, TLI, and Visa have no further obligation once the reward is issued.

If any additional payment is required when you redeem Points for a reward, the payment must be made with your UBS Visa Signature credit card (unless your Card has been closed).

Airline rewards redemptions. There are two methods of using Points for airline tickets. Both options are valid only for airline tickets booked through the UBS Rewards Service Center, and are valid only on itineraries offered by the UBS Rewards Service Center. Not all airlines or fares may be available.

1) Paying with points: You can redeem Points to cover all or a portion of the cost of any ticket booked through the UBS Rewards Service Center at the rate of 100 Points per \$1 (minimum ticket price of \$100). The amount of Points required will be rounded up to the next whole dollar amount or 100 Points. For example, a ticket costing \$302.50 will require 30,300 points. If you do not have enough points for the entire ticket price, you can redeem available Points for a credit toward the total ticket cost and use your Card to pay the difference. For example, if you have 25,050 Points available and purchase a ticket costing \$302.50, you could redeem 25,000 Points for a credit of \$250.00 towards the cost of the airfare (at 100 Points per dollar), pay the \$52.50 difference on your Card and have 50 points remaining.

2) Air travel award redemption options. You can also use a fixed number of Points to purchase any airline ticket up to a set dollar amount. This option is available only by calling the UBS Rewards Service Center at 800-762-1000, and is not available online. Tickets must be booked directly through the UBS Rewards Service Center. The reservation must be made by a UBS Rewards Service Center Agent, and the ticket will be charged to your Card. After the purchase is completed, the applicable Points will be deducted from your rewards account. Once that deduction is complete, a credit will post to your Card for the ticket purchase price. A \$25 (or 2,500 Points) booking fee applies per ticket. Travel insurance and protections offered by the UBS Card Program will apply. No black out dates.

- a) **25,000 points for a ticket up to \$350:** For tickets costing more than \$350, the difference in price must be paid by the Cardholder using additional 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. This award requires a 21-day advance purchase.
- b) **50,000 points for a ticket up to \$900:** For tickets costing more than \$900, the difference in price must be paid by the Cardholder using additional 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.

Itineraries and fees

All travel itineraries and supporting documentation will be sent via email when available; otherwise, paper documents will be sent via first-class mail. Priority, three- to five-day delivery, Saturday or international deliveries will be subject to additional shipping charges as imposed by the shipping vendor and will be charged to the Cardholder's Card at the time of reservation.

All airline tickets purchased with Points are non-refundable, non-transferable and nonchangeable.

Once Points are redeemed and ticketed, the UBS Rewards Service Center may not be able to make changes to the tickets, including dates and destinations. The Cardholder may be able to make changes directly with the airline, but service fees and any fare increases will be the Cardholder's responsibility.

Customs' fees, excess baggage charges or any other charges assessed by governmental entities or airlines as a result of travel are the responsibility of the traveler.

Participating airlines are subject to change at any time without notice.

UBS Bank, TLI, and Visa are not responsible for communication of airline schedule changes or any other changes made by the airline. Flight reservations should be confirmed by the Cardholder or designated traveler at least 72 hours prior to departure. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. The Cardholder or designated traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. The traveler should have valid government-issued photo ID and passport upon airport check-in.

UBS Bank, TLI, and Visa disclaim all responsibility for Cardholder usage of airline tickets following receipt and are not responsible for performance of any airline. Tickets may not be resold.

Cruise rewards

All redemption requests for cruise rewards must be made at least 60 days prior to sailing. All cruise rewards are based on double occupancy for a cabin. At least one Cardholder sailing must be 21 years of age or older.

All cruise rewards are non-refundable. Changes may be made up to 90 days prior to sailing (120 days for holiday and special event cruises) for a \$100 change fee, plus any fees imposed by the cruise line. Changes or cancellation under 90 days (120 days for holiday and

special event cruises) may result in forfeiture of the reward, or additional fees may apply. In addition, if a reservation is not canceled and Cardholder or recipient does not appear for check-in, the reward is void and no refund will be provided.

UBS Bank, TLI, and Visa are not responsible for the performance of the cruise line.

Participating cruise lines are subject to change at any time without notice.

Hotel rewards

Hotel rewards are not redeemable for cash and are void if sold for cash or other consideration.

Hotel rewards are not refundable or replaceable if lost, stolen, destroyed or expired.

Hotel rewards are void if altered, photocopied or reproduced.

Guest must present and submit reward certificate at check-in.

Hotel rewards may not be valid where restricted by law.

Length of stay restrictions may apply.

Any tax liability, including disclosure, connected with receipt or use of this reward is the recipient's responsibility.

The reward certificate will not be extended beyond the expiration date.

Hotels may require advance deposits to reserve accommodations and rewards may not include resort fees or taxes.

Hotels may require advance reservations.

Accommodations are subject to availability at time of reservations and blackout dates may apply due to seasonal periods or special events.

Participating properties are subject to change at any time without notice.

UBS Bank, TLI, and Visa are not responsible for hotel performance.

Car rental rewards

Advance reservations are recommended for reward rentals.

The Cardholder renting the vehicle (Renter) must be 25 years of age and possess a valid U.S. driver's license.

The Renter will be required to execute a rental agreement at time of rental. The Renter must provide a major credit card at the time of rental (check or debit cards are not permitted).

The Renter may be provided a voucher or certificate as an instrument of securing a rental vehicle.

The voucher or certificate must be presented to the rental car company at the time of rental pickup. Vouchers and certificates are negotiable instruments for the purpose of securing car rental services and will not be replaced if lost, stolen or destroyed. No change or credit will be issued for unused portions of rewards. The Renter is subject to the restrictions and vehicle type listed on voucher or certificate.

Rewards do not include taxes, insurance, mileage fees, airport fees, extra drivers, optional service charges such as refueling or any other fees or charges imposed by rental location and/or company.

Some blackout dates may apply.

UBS Bank, TLI, and Visa are not responsible for performance of any rental car company.

The rental car company may inquire about a Renter's driving record at time of rental to determine rental eligibility.

Participating rental car companies and reward offerings are subject to change without notice.

Travel packages

All travel packages must be booked a minimum of 60 days prior to travel date or Cardholder will incur additional fees.

Traveler must meet the eligibility requirements established by the travel provider. Travel packages may only be booked through the UBS Rewards Customer Service Center.

Travel packages may not be combined with upgrade certificates, frequent traveler promotions or other reward programs, promotional or discount certificates/vouchers, Internet fares, companion fares, group travel, convention fares or special rate programs.

Travel packages that have been booked may not be cancelled and are not eligible for any refund in part or whole. No interim price reductions will be considered or offered once the booking has been completed.

After booking, any additional special handling may result in the imposition of additional fees. Bookings made less than 60 days prior to a travel date will result in the imposition of a special handling fee/per traveler in addition to other fees imposed by the travel provider.

Merchandise rewards

Four to six weeks should be allowed for receipt of merchandise rewards. Merchandise will be shipped to the Cardholder's mailing address unless otherwise authorized by UBS Bank. Merchandise will not be delivered to P.O., A.P.O. or F.P.O. boxes, or to any address outside of the 48 contiguous United States and the District of Columbia. For security reasons, parcel or motor freight couriers may contact the Cardholder to arrange delivery of merchandise. It is the responsibility of the Cardholder to respond to the courier in a timely and reasonable manner to facilitate the delivery process. Additional shipping and handling fees for merchandise returned to vendor due to Cardholder's failure to make delivery arrangements are the responsibility of the Cardholder.

Merchandise rewards are offered and provided by independent manufacturers. The manufacturer's warranty applies to all merchandise rewards. UBS Bank, TLI, and Visa make no express or implied representation or warranty and will not be liable for injury, damage, loss or expense resulting from your acceptance or use of a reward or from a reward's defect or failure. UBS Bank, TLI, and Visa disclaim any implied warranty of merchantability or fitness for a particular purpose. Merchandise rewards include applicable sales tax and shipping and handling (via first-class mail, ground delivery or motor freight service within the contiguous U.S. and D.C.).

All merchandise reward orders are subject to product availability and UBS Bank reserves the right to substitute merchandise of equal or greater value. Cardholder will be notified if the merchandise reward ordered is not available and if/when it will become available. UBS Bank reserves the right to alter or substitute any or all merchandise rewards

at any time without prior notification. Returns are only accepted for merchandise that is damaged, defective or incorrectly shipped. Notification of same must be made within 48 hours of delivery and must be returned within 30 days for credit or shipment of replacement item. If the item is damaged or defective, please contact 800-762-1000, between 7:00 a.m. and 9:00 p.m., Monday through Friday, and between 9:00 a.m. and 9:00 p.m., Saturday and Sunday, ET, to report the problem and obtain assistance. Replacement or return of damaged or defective merchandise rewards should be arranged through the UBS Rewards Service Center.

Statement credit redemption option—*Personal Choice*

In the event that a reward that you are seeking is not offered in the Program, purchase the item on your UBS Visa Signature credit card, then go to ubs.com/onlineservices or call us at 800-762-1000. We will provide a statement credit for the amount of the purchase, and deduct Points from your Points balance. The rate of redemption is 100 Points per dollar spent (minimum redemption of \$100). The *Personal Choice* statement credit redemption option cannot be combined with other rewards offers. The statement credit will be posted to cardholder's card within 30 days of request. The credit will appear in the card transactions section on UBS online services and client statements.

More rewards

Redeem Points to cover the cost of your UBS Resource Management Account (RMA) or Business Service Account BSA annual service fees. UBS Bank and UBS FSI reserve the right to determine what annual service fees are eligible for redemption and the associated point value. The annual service fee must be charged to your UBS Account before the request can be processed. Call us at 800-762-1000 to request the rewards Point redemption. Once UBS FSI validates that the annual service fee has been assessed, the amount of the fee will be credited to your Card. Your request will not be completed if the fee has not yet been charged to your account.

Reward certificates

Many rewards are issued as certificates or gift cards (reward certificates) by the reward providers. Rewards and reward providers are subject to change and may be discontinued without notice. Seven to fourteen business days should be allowed for receipt of reward certificates.

Some rewards are limited to use within the United States. Reward certificates are void if altered or where prohibited by law.

Reward certificates may not be combined with any other promotional offers and must be presented and surrendered upon redemption. No photocopies of reward certificates will be honored.

Reward certificates are valid at participating merchants only through the expiration date printed on the reward certificate. Expiration of reward certificates is subject to the policy of the reward provider. See the individual reward certificate for details of specific expiration dates.

Fulfillment of the reward certificate is the sole responsibility of the participating rewards provider.

Rewards are subject to the terms and conditions imposed by the reward provider, which, in most cases, appear on the reward certificate. Use

of any reward certificate is subject to any additional restrictions listed on the reward certificate.

Reward certificates are not valid toward previous purchases, and cannot be used as payment on existing account balances with either the participating merchant or UBS Bank. Reward certificates have no cash value and may not be redeemed for cash or its equivalent.

In the event the goods and services you purchase are less than the face value of the reward certificate(s) redeemed, the policy of the reward provider will determine whether credit for the difference will be given. UBS Bank, TLI, and Visa are under no obligation to provide credit or cash back. Generally, no credit or cash back will be given. Certain reward certificates may require a minimum purchase. Exceptions and other restrictions will appear on each respective reward certificate. For specific questions regarding the terms and conditions of reward certificates, Cardholders may visit us online at ubs.com/onlineservices or call us at 800-762-1000 and select the reward redemption option, between 7:00 a.m. and 9:00 p.m., Monday through Friday, and between 9:00 a.m. and 9:00 p.m., Saturday and Sunday, ET.

Reward certificates are not refundable or exchangeable and are not replaceable in the event of loss or destruction, after issuance. Reward certificates are transferable unless otherwise noted on the reward certificate. Reward certificates are void where prohibited by law. Cardholders who reside outside of the United States may redeem for gift cards or gift certificates, but additional shipping costs will apply. Please contact the Rewards Service Center for exact costs. Unless otherwise stated on the reward certificate, reward certificates offered do not include any federal, state or local taxes, which are the sole responsibility of the Cardholder. UBS Bank, TLI, and Visa are not responsible for the problems or defects of any merchandise purchased using a reward certificate or for failure of merchant to perform because of bankruptcy, insolvency or any other reason. UBS Bank, TLI, and Visa are not responsible for any merchant performance.

Reward certificate merchant/provider disclaimers

Alamo certificates. Up to 3 certificates per rental, not valid with any other offer. Original Certificate must be presented at counter upon arrival. Blackout Dates Apply. Not valid in New York, NY or San Jose, CA. Coupon ID Code must be used at time of reservation. Subject to availability and valid only at participating Alamo locations in the United States and Canada. Coupon ID CHECKAVAIL may be used to check availability only with no guarantee of availability at time of reservation. Alamo Reservation Center 1-800-462-5266.

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Apple® gift card. Apple® gift cards can be applied only to qualified purchases directly from Apple at an Apple Store, the Apple Store

online, or Apple Telesales (1-800-MY-APPLE) in the United States. Apple gift cards may not be redeemed at the iTunes Music Store, Apple resellers, or Apple Store locations outside the United States. Apple gift cards are not redeemable for cash and cannot be used to purchase additional Apple gift cards or applied as payment to any account. Apple is not responsible for lost or stolen gift cards. To report a lost or stolen gift card, please contact Apple at any retail Apple Store location or by telephone at 1-800-MY-APPLE. Replacement cards will be issued after Apple verifies that the lost or stolen card has not been redeemed and original purchase receipt is presented. For your card's balance, call 888-320-3301. For additional gift card information and to see exclusions and limitations, visit www.apple.com/go/giftcards. Not for resale. Void where prohibited or restricted by law. The use of this gift card is governed by the laws of the State of California. Apple reserves the right to change any of these terms and conditions without notice. TM and © 2005 Apple Computer, Inc. All rights reserved.

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Avis travel voucher. Advance reservations are recommended and may be made by calling the Avis Reservation Center. The Avis Reservation number is 1-800-331-1212. Travel voucher may be used as payment for rental of a vehicle in the amount stated from participating Avis locations in the United States.

Barnes & Noble gift card. Barnes & Noble booksellers. Barnes & Noble gift cards may be used at any Barnes & Noble store nationwide and online at Barnes & Noble.com (www.bn.com). They may also be used at any Barnes & Noble College Bookstore location, B. Dalton Bookseller, Bookstar, and Bookstop store. Barnes & Noble gift cards will not be replaced if lost or stolen. They will not be exchanged for cash except where required by law. Other conditions may apply to online usage. See website for details. Barnes & Noble gift cards are issued by Marketing Services (Minnesota) Corp. Barnes & Noble is not a sponsor or co-sponsor of this promotion. Please see back of gift card for terms and conditions of use. Barnes & Noble is not liable for any alleged or actual claims related to this offer.

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Bed Bath & Beyond® gift card. Bed Bath & Beyond® is not affiliated with your financial institution, nor is it a sponsor of this promotion. Terms and conditions apply to gift cards. Bed Bath & Beyond® is a registered trademark.

Best Buy gift card. BEST BUY™ is not affiliated with UBS Bank. Best Buy does not sponsor, endorse, approve or have any responsibility for this promotion. BEST BUY and the BEST BUY logo are trademarks of Best Buy Enterprise Services, Inc.

Borders® and Waldenbooks® gift card. Borders® and Waldenbooks® are not sponsors of this promotion/program. Fulfillment of gift cards will be done through TSYS Loyalty. See back of gift card for complete terms and conditions, which are subject to change at Borders/Waldenbooks' sole discretion. ©2010 Borders Properties, Inc.

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Brookstone® gift card. This Brookstone® gift card is only redeemable for goods and services at any Brookstone location. If this card is lost, stolen, damaged, or destroyed, a replacement card will be issued for any value remaining on the card upon presentation of evidence of purchase. Without the card or evidence of purchase, the card cannot be identified to determine if there is a remaining balance to be replaced. Except where directed by law, this card shall never expire. Redeemable at Brookstone retail stores and online at www.brookstone.com. For balance inquiry, please visit www.brookstone.com or call 1-800-846-3000. This card is issued by and represents an obligation of Brookstone Company, Inc.

Cabela's gift card. Cabela's gift cards are redeemable online, through our catalog or in any of our retail stores. Change will not be given and gift cards may not be exchanged for cash. Gift cards may not be used to pay a balance on a Cabela's Visa Card.

California Pizza Kitchen. This gift card is redeemable for food and beverage only at all participating California Pizza Kitchen (CPK) and CPK/ASAP restaurants in the U.S. only (excluding airport locations, stadiums, universities, travel plazas and Mirage Hotel in Las Vegas). Not valid in Guam or international locations. This card is not redeemable for cash or credit, except as, and where required by law. Protect this card, as CPK is not responsible for unauthorized use. If lost or stolen, it can only be replaced for the remaining value with the original proof of purchase, including the 19 digit gift card identification number. Resale is strictly prohibited. Card has no value until activated. Card's face value is in U.S. dollars. CardFact XVI, Ltd is card issuer. Purchase, use or acceptance of card constitutes acceptance of these terms. For balance inquiries, to add value, or for customer service visit www.cpk.com, any participating CPK or CPK/ASAP or call (888) 351-2594.

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

Chili's®, Macaroni Grill®, On The Border® and Maggiano's Little Italy® gift card. Brinker International® (Chili's Grill & Bar®, Macaroni Grill®, and Maggiano's Little Italy®) is not a sponsor or co-sponsor of this promotion.

Crate and Barrel gift card. Crate & Barrel Shop cards are redeemable for merchandise only at a Crate & Barrel store, Outlet, Internet, Catalog or CB2. For your security, only registered cards will be replaced if lost, stolen or destroyed. You may register your card at www.crateandbarrel.com. Purchases will be deducted from the card value until it reaches zero. It may not be used as payment on Crate & Barrel Credit card accounts, and it will be considered void if bartered or sold. For balance information go to www.crateandbarrel.com, or for Customer Service call (800) 237-5672. We look forward to serving you at Crate & Barrel.

Darden Restaurants® gift card (Red Lobster®, Olive Garden®, Bahama Breeze®, LongHorn Steakhouse®). Darden Restaurants®, Inc. (Red Lobster®, Olive Garden®, LongHorn® Steakhouse, Bahama Breeze®) is not affiliated with UBS Bank. Darden Restaurants is not a sponsor or co-sponsor of this program. Use of our restaurant names, logos or trademarks requires written approval from Darden Restaurants, Inc. See backside of gift card for additional terms and conditions or visit www.dardenrestaurants.com/legal.asp.

Dell. PROMOTIONAL CARDS ARE SUBJECT TO ONE YEAR EXPIRATION—terms and conditions apply. Can be used on any future Dell purchase except Dell gift card purchases.

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Edwin Watts Golf gift card. Gift card redeemable for merchandise at any Edwin Watts Golf store, through our mail order department (800-874-0146), and online at Edwinwatts.com. Gift cards are non transferable, non replaceable if lost or stolen, and are not redeemable for cash unless required by law. Additional funds may be added to your card at any time.

ExxonMobil cash cards. Exxon Mobil Corporation is not a sponsor or co-sponsor of this program. ExxonMobil cash cards are issued and sold by SVM, an Illinois Limited Partnership.

Fairmont Hotels & Resorts. The Fairmont Ovation Rewards is a Collection "C" certificate valid at ALL Fairmont Hotels & Resorts in North America. Reward may be used as payment for one night accommodations in a well appointed Fairmont room including applicable room taxes and a full breakfast for two in an all day dining restaurant (excludes buffets and alcoholic beverages) and related taxes and gratuities only. Rewards recipients will be asked to guarantee their reservation with a credit card and provide Fairmont Ovation Rewards certificate number at time of reservation. Guests must present and submit their rewards certificate upon check-in. Rewards cannot be used to pay for any incidentals, such as parking, service charges, other taxes or other expenses. Rewards are redeemable based upon last room availability in the room category purchased. Some restrictions may apply to special event dates (for example but not limited to: Olympics, Super Bowl etc.). Rewards cannot be used for group programs or catering functions. Fairmont Ovation Reward Certificates are only valid at hotels listed on the certificate. Participating hotels and/or locations are subject to change without notice. Length of stay restrictions may apply. Certificates are not redeemable for cash and are void if sold for cash or other consideration. Ovation Rewards are not replaceable if lost, stolen or destroyed. Any tax liability, including disclosure, connected with receipt or use of this reward is the recipient's responsibility. To inquire about participating properties or to make reservations contact the Fairmont Ovation Reward concierge at 1-888-742-7488 (USA/Canada) or 1-506-870-7102. The certificate code, Collection "C", must be provided when making reservations.

Four Seasons Unforgettable Experience. Each Four Seasons Unforgettable Experience is comprised of a nightly stay or stays. A nightly stay is defined as accommodation for one night, full breakfast for two, plus related taxes, gratuities and service charges.

Four Seasons Unforgettable Experience cards can be redeemed at participating Four Seasons hotels and resorts, subject to availability. Participation varies by Collection, and may be subject to change without notice. To view the complete list of participating Four Seasons hotels and resorts visit www.fourseasons.com/experiencecard.

Length of stay and seasonality restrictions may apply to card redemption.

Four Seasons Unforgettable Experience award cards do not expire.

Four Seasons Unforgettable Experience award card recipients must make all reservations by contacting the Four Seasons Worldwide Reservations Office at 1 (888) 673-5403 in North America or experiencecard@fourseasons.com.

At time of reservation, Four Seasons Unforgettable Experience card recipients will be asked to provide the 20-digit number on the back of their card and to guarantee their reservation with a credit card.

Upon check-in at the hotel, guests must present their Four Seasons Unforgettable Experience card. The card number on the back of this card must match the card number on the reservation.

All cancellations or changes to reservations must be made in accordance with the cancellation policy of the reserved property through Four Seasons Worldwide Reservations Office, or a fee equal to one nightly stay will be deducted from the Four Seasons Unforgettable Experience card. This fee also applies for no-shows.

Four Seasons Unforgettable Experience cards cannot be used to pay for any incidentals including, without limitation, parking, spa, golf or for any related taxes and gratuities.

Four Seasons Unforgettable Experience cards are not exchangeable for cash and have no value unless redeemed.

Unforgettable Experience cards may not be sold, exchanged, bartered or used for business travel purposes.

Four Seasons Unforgettable Experience cards are void if sold for cash or other consideration through any means, including auction through the Internet.

Four Seasons Unforgettable Experience cards cannot be combined with any promotional offer.

GameStop® gift card. A prepaid card that can be used to purchase merchandise at GameStop, EB Games, Babbage's, Electronics Boutique, EBX, Funcoland, Planet X, and Software Etc. Cards cannot be applied as payment on any account and will not be replaced if lost or stolen. To find a store near you, visit www.GameStop.com or www.Ebgames.com. To check your card balance, call 1-877-427-3526. Cards do not expire. Currently cards cannot be redeemed online.

Godiva® gift card. 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 1-800-943-5309 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.

Golfsmith® gift card. Cannot be combined with any other Golfsmith coupon offers or discounts unless specified. Not valid on previous purchases, exchanges, special orders or gift cards. No substitutions or backorders.

Harry and David gift card. Harry and David is not a sponsor of this promotion.

Hertz Award Check. Advance reservations are recommended and may be made by calling the Hertz Reservation Center. The Hertz Customer Service number is 1-800-654-2210. Check voucher may be used as payment for rental of a vehicle from participating Hertz locations worldwide and may be accepted by Travel Agencies or directly at participating Hertz Rental locations. Valid on International rentals. RENTALS USING THIS VOUCHER MAY NOT BE RESERVED ON-LINE. Renter must satisfy minimum age, credit and other driver qualifications in effect at time and place of rental. The benefits associated with the CDP# that are printed on the reverse side of the voucher apply to the use of each respective voucher. No other CDP# can be used in combination with this voucher. If no redemption limit appears on the face of the voucher, up to three vouchers identified by the same CDP# and IT# can be used on the same rental. Vouchers cannot be combined with any other voucher, coupon, discount rate (such as AAA, or corporate discounts), or other certificate. Vouchers may not be redeemed in whole or part for cash and no change, credit or refunds will be given on any unused portion of the check voucher. Certificate is valid through the expiration date printed on the check voucher. Desired vehicle is subject to availability. Original certificate must be presented and surrendered at time of payment and receipt of rental vehicle. Renter will not receive credit for Frequent Travel or Loyalty Program miles/points when using a voucher. FOR INTERNATIONAL RENTALS: Advance reservations are required at least 8 hours prior to departure from the U.S. The U.S. Dollar value will be valued in local currency when you surrender the certificate at the time and place of rental. Vouchers redeemed at participating international locations can only be used on non-prepaid Affordable Weekly rates of at least one week but not longer than three weeks. Renters must present a valid driver's license held at least one year prior to rental. Vouchers are not a guarantee of performance or a confirmation of reservation. See voucher for International terms.

Hyatt Check Certificate. This Hyatt Check Certificate will only be accepted for goods and services at participating Hyatt Hotels and resorts as listed on the front of this certificate. Locations are subject to change without notice and acceptance varies by property. This certificate may be used in the following manner: As a registered guest to cover publicly listed and available room rates and packages; to cover food and beverage charges at participating Hyatt outlets. Not valid for Casino charges, deposit or payment for group/meetings/catering functions, or for advance purchased packages or Hyatt Vacations packages. Goods and services must be charged to the room and the Hyatt Check Certificate should be redeemed at the front desk at check-in or check-out. In the United States and Puerto Rico the total charged will be reduced by the face value of this Hyatt Check Certificate. Outside the United States, the total charges will be reduced by converting the USD value of this Hyatt Check Certificate into local

currency according to the daily foreign exchange board rate. Hyatt Check Certificate may be used by a non-registered guest at participating hotels in the U.S., Canada and the Caribbean only. This Hyatt Check Certificate should be redeemed at the time of purchase. Hyatt Check Certificates may be supplemented by payment of cash, acceptable check or valid credit card. No credit or change will be given on unused portion of certificate. Not redeemable for cash or other substitutions, not replaceable if lost, destroyed, stolen or expired, and void if altered, photocopied, or reproduced. Terms are void where prohibited by law. The use of certificates at certain destinations shall be subject to respective government approvals, regulations, restrictions and applicable taxes. Terms and conditions of this certificate are governed by the laws of the state of Maryland, USA. Certificate will not be extended beyond the expiration date. Tax liability, if any, including disclosure, is the user's responsibility. Certificates may not be accepted at concessions within the participating hotel not owned or operated by Hyatt. Please confirm with the hotel prior to making a purchase. Hyatt Hotels and Resorts encompasses hotels and resorts managed, franchised, or operated by two separate groups of companies – Hyatt Corporation and its affiliates and affiliates of Hyatt International Corp. © 2007 Hyatt Fulfillment of Maryland, Inc.

Hyatt Stay Certificate. The Hyatt Stay Certificate is redeemable only at participating Hyatt locations listed on the front of the certificate. Locations are subject to change without notice. This certificate is valid for the number of nights indicated on the front. Certificate is good for one continuous stay comprising consecutive nights at any one Hyatt. No credit will be issued for any certificate that is not fully used. Accommodations are subject to availability at time of reservation and blackout dates may apply due to seasonal periods or special events. Valid for a standard guestroom, single or double occupancy, and may only be applied to the guestroom rate and associated taxes. Not applicable for food, beverage, service, or incidental charges. Gold Passport Points will not be given for the value of the certificate. Reservations for your Hyatt stay must be made in advance by calling (800) 555-0233 in the U.S. or your nearest Worldwide Reservation Center. The certificate code must be provided when making reservations. Normal arrival and departure restrictions apply. The availability of certificates and travel from, certain destinations shall be subjected to respective government approvals, regulations, restrictions and applicable taxes. This certificate is not combinable with Upgrade certificates, other promotional certificates, group travel, tour packages, conventions, or special rate programs. Not redeemable for cash or other substitutions, not replaced if lost, destroyed, stolen, or expired and void if altered, photocopied, or reproduced. Tax liability, if any, including disclosure, are user's responsibility. Certificate void is sold for cash or other consideration. The original certificate and identification will be required when you check in. Hyatt reserves the right to request a form of security deposit in advance for expenses not covered by the certificate. This certificate will not be extended beyond the expiration date. Terms are void where prohibited by law. Terms and conditions of the certificate are governed by the laws of the state of Maryland, USA. Hyatt Hotels and Resort encompasses hotels and resorts managed, franchised, or operated by two separate groups of companies - Hyatt Corporation and its affiliates and affiliates of Hyatt International Corp. © 2006 Hyatt Fulfillment of Maryland, Inc.

Hyatt Weekend Certificate. This Hyatt Stay Certificate is redeemable only at participating Hyatt locations listed on the front of this certificate. Locations are subject to change without notice. This certificate is valid for the number of weekend nights indicated on the front. Certificate is good for one continuous stay comprising consecutive weekend nights at any one Hyatt. A weekend night is defined as either a Thursday, Friday, Saturday or Sunday night. No credit will be issued for any certificate that is not fully used. Accommodations are subject to availability at time of reservation and blackout dates may apply due to seasonal periods or special events. Valid for a standard guestroom, single, or double occupancy, and may only be applied to the guestroom rate and associated taxes. A full American breakfast includes choice of juice or fruit, choice of breakfast entree and breakfast meat and choice of non-alcoholic beverage. Not valid in conjunction with Sunday/Holiday brunch or room service. Breakfast must be redeemed at a Hyatt operated restaurant within the hotel in which the certificate holder is registered. Gratuities not included. Not applicable for food, beverage, service, or incidental charges. Gold Passport Points will not be given for the value of this certificate. Reservations for your Hyatt stay must be made in advance by calling (800) 555-0233. The certificate code must be provided when making reservations. Normal arrival and departure restrictions apply. This certificate is not combinable with upgrade certificates, other promotional certificates, group travel, tour packages, conventions, or special rate programs. Not redeemable for cash or other substitutions, not replaced if lost, destroyed, stolen or expired, and void if altered, photocopied, or reproduced. Tax liability, if any, including disclosure, are user's responsibility. Certificate void if sold for cash or other consideration. The original certificate and identification will be required when you check in. Hyatt reserves the right to request a form of security deposit in advance for expenses not covered by this certificate. This certificate will not be extended beyond the expiration date. Terms are void where prohibited by law. Terms and conditions of the certificate are governed by the laws of the state of Maryland, USA. Hyatt Hotels and Resort encompasses hotels and resorts managed, franchised, or operated by two separate groups of companies - Hyatt Corporation and its affiliates and affiliates of Hyatt International Corp. © 2004 Hyatt Fulfillment of Maryland, Inc.

JCPenney gift card. Terms and conditions are applied to gift certificates/gift cards. Terms and conditions for JCPenney gift cards are listed on the back of the gift cards and also at www.jcpenney.com. JCPenney is not a sponsor of this promotion and is not affiliated with UBS Bank. The JCPenney name and logo are registered trademarks of J.C. Penney Company Inc.

JustGive gift certificate. Gift certificates have no expiration date. Gift certificates must be redeemed through JustGive's website, <http://www.justgive.org>, for charitable donations to any of the 1,000,000 nonprofits we have listed on our website. Gift certificates cannot be used to purchase gift certificates. Gift certificates are not redeemable for cash and cannot be returned for a cash refund. Any unused balance will be placed in the recipient's gift certificate account and is not transferable. If your transaction exceeds the amount of your gift certificate, you must pay for the balance with a credit card. JustGive is not responsible for lost or stolen gift certificates. JustGive will have the right to close donor accounts and request alternative forms of

payment if a fraudulently obtained gift certificate is redeemed through the JustGive website. In the event a gift certificate code is non-functional, your sole remedy, and our sole liability, shall be the replacement of such gift certificate.

L.L.Bean gift certificate. L.L.Bean gift certificates never expire and can be redeemed online at llbean.com, in any L.L.Bean Retail Store or by calling 1-800-221-4221. UBS Bank is not affiliated with L.L.Bean and L.L.Bean is not a sponsor or co-sponsor of this promotion.

Lands' End® gift card. The Lands' End gift card is redeemable for merchandise and services in Lands' End consumer catalogs, including Home, Women, Men and Kids, at landsend.com, Lands' End stores or at participating Sears, Roebuck and Co. store locations in the United States and Puerto Rico. It cannot be redeemed for cash or applied to your Sears credit accounts except where required by law. Lost, stolen or damaged gift cards may be cancelled and replaced with required proof of purchase or customer information.

Legal Sea Foods Mail-Order gift certificate. How to order Legal Sea Food: By Phone: Call us toll-free at 800-328-3474. Online: visit www.legalseafoods.com anytime 24/7 and submit your secure, electronic order in minutes. Delivery: You can be sure that all items will be delivered fresh. We ship overnight express services to ensure freshness. No Sunday, Monday or Hawaii deliveries. Our prices include overnight delivery for Tuesday through Friday. We must receive your order by noon Eastern Time for next day delivery. However, some items may require two business days notice. Add \$20 for Saturday delivery and an additional \$25 for Alaska and Puerto Rico (No Sat.). Pricing Policy: Unpredictable weather and harvest conditions may affect our fresh seafood supplies. To meet your delivery requirements, we may substitute an item of equal or greater value. Although we make every effort to maintain our current prices, unusually large market swings may cause temporary and/or permanent price adjustments without notice. Guarantee: We are confident you will be completely satisfied with your order or we will make it right!

Lowe's® gift card. LOWE'S® and the GABLE MANSARD DESIGN are registered trademarks and service marks of LF, LLC. Lowe's is not affiliated with UBS Bank.

Macy's gift card. Macy's is not a sponsor or co-sponsor of this promotion. Terms and conditions are applied to gift certificates/gift cards. Macy's is not liable for any alleged or actual claims related to this offer. Valid at Macy's and macys.com.

Marriott - Stay Certificates General T&C's. Awards may not be valid where restricted by law. Guest must present and surrender the award at check-in. This award may be used to pay for the expense of a comfortable guestroom, full breakfast buffet, or all-American breakfast for two, and related taxes only, and not to pay for other food, beverage, parking, service charges, other taxes, or other incidental expenses. This award is good for a one guestroom for the number of night(s) shown on the front of this award. This award is issued by and is the property of MI Fulfillment Services, LLC. Awards are not redeemable for cash and are void if sold for cash or other consideration. Awards are not replaceable if lost, stolen, destroyed or expired. Any tax liability, including disclosure, connected with receipt or use of this award is the recipient's responsibility. Length-of-stay restrictions may

apply. Participating properties are subject to change. See reverse side of award for complete terms and conditions.

Marriott TravelCard®. Card is not replaceable if lost, stolen, or destroyed. Card is not redeemable for cash and change will not be returned. Card value may not be transferred to another card. Card value does not expire. Card becomes inactive at the earlier of (a) the use of all value or (b) the posted renewal date. Upon request Marriott will replace card with a new card having an equivalent remaining value anytime after the posted renewal date. Card may be used only at participating Marriott locations. Card is a prepaid card, not a credit card, and is the property of and issued by Meta Bank (USA). Each transaction will be debited against card balance; if transaction exceeds balance, user must pay the difference. To check balance call 1-800-442-6132. Account balance information outside the US and Canada: Use the AT&T Direct® access number for the country you are calling from in conjunction with 800-442-6132. See Marriott.com/incentives for further information or questions about the card.

Men's Wearhouse gift card. Men's Wearhouse is not a sponsor of this promotion.

Nordstrom gift card. Nordstrom prepaid gift cards are redeemable at any Nordstrom store, including Nordstrom Rack and online at nordstrom.com. To use, present the card to a salesperson at the time of purchase. Online and phone purchases require the access number listed on the card. The card may not be returned or applied as payment on any account, and it may not be redeemed for cash except as required by law. If it is lost, stolen or damaged it can be replaced with a new gift card for the remaining balance with satisfactory proof of purchase.

Omaha Steaks® gift certificate.

Terms and Conditions: 3 Easy Ways to Shop:

1. Go to www.OmahaSteaks.com and redeem online.
2. Visit any Omaha Steaks Store. To find a store near you, call 1.800.228.1444.
3. Order by phone, call 1.800.228.1444, 24 hours a day, 7 days a week.

To find the Omaha Steaks Store nearest you, call 1.800.228.1444 or visit www.OmahaSteaks.com/stores. This gift card is not redeemable or refundable for cash unless required by law. Please safeguard this gift card; lost or stolen gift cards will not be replaced. To check the balance of this gift card, please call 1.800.228.1444 or visit www.OmahaSteaks.com/giftcard. Issuer: Omaha Steaks gift cards. © 2008 Omaha Creative Group, Inc.

Orvis gift card. Orvis gift cards are redeemable online at www.orvis.com, through Orvis® catalogs by phone or mail, or at 29 Orvis® retail stores. Gift cards can also be used at 59 fly fishing and wing shooting lodges in the U.S. and Canada. Orvis® retail stores are located across the United States in 17 states. Orvis is not a sponsor or co-sponsor of this promotion.

Outback Steakhouse gift card. OSI Restaurant Partners, LLC (Outback Steakhouse of Florida, LLC, Carrabba's Italian Grill, LLC, Bonefish Grill, LLC), is not a sponsor or co-sponsor of this promotion. Please see back of gift card for terms and conditions of use. Please call 800-242-5353 for balance inquires.

Pier 1 gift card. Pier 1 Imports® is not affiliated with the UBS *My Choice Rewards* Program. Pier 1 and Pier 1 Imports are registered trademarks of Pier 1 Services Company.

Pottery Barn® gift card. Pottery Barn is a registered trademark of Williams-Sonoma, Inc. This card may be used for making purchases at Pottery Barn stores in the United States, by phone or online at www.potterybarn.com. It may not be redeemed for cash or applied as payment to any account, unless required by law. Pottery Barn cannot accept responsibility for cards lost, damaged or stolen, or any unauthorized use of cards. Acceptance of this card constitutes acceptance of these terms and conditions, which may change at any time. For store locations or to place a catalog order, call 1-800-922-5507.

Restoration Hardware gift certificate. Restoration Hardware gift certificates are not redeemable for cash and cannot be replaced if lost. Redeemable through retail stores and mail order only.

Saks Fifth Avenue gift card. Saks Fifth Avenue gift cards are redeemable for merchandise and services sold at Saks Fifth Avenue stores. They may not be used for saks.com or telephone orders or to purchase gift cards. Gift cards may not be redeemed for cash or used as payment on or credit to credit card accounts, and will not be replaced if lost or stolen. For information on your nearest Saks Fifth Avenue store, please contact 800-551-7257.

Shell gift card. The Shell gift card can be used only for purchases of goods and services at Shell locations in the U.S. The Card cannot be redeemed for cash and no change will be given, except in those states that require redemption for cash. Shell Oil Company and its related companies are not sponsors or co-sponsors of this promotion.

Smith & Wollensky gift card. Smith & Wollensky cards cannot be redeemed for cash. The value on the card will not be replaced if lost or stolen. Use of this card constitutes acceptance of these terms and conditions.

Starbucks card. Starbucks, the Starbucks logo and the Starbucks Card design are trademarks or registered trademarks of Starbucks U.S. Brands Corporation. Starbucks is not a participating partner in or sponsor of this offer.

T.G.I. Friday's® gift card. T.G.I. Friday's® is not affiliated with UBS Bank and is not a sponsor or co-sponsor of this promotion. T.G.I. Friday's® is a registered trademark of TGI Friday's of Minnesota, Inc. and is used with permission. © 2008 TGI Friday's of the Rockies, Inc. Please refer to the back of the gift card for terms and conditions.

Talbots gift card. This card may be used for purchases at any Talbots store, online at talbots.com, or by calling 1-800-TALBOTS (1-800-825-2687). Gift cards are not redeemable, in whole or in part, for cash or credit, except as required by law. Gift cards do not have an expiration date, except for gift card held by Oklahoma residents which have a one-year expiration date.

Target gift card. The Bullseye Design and Target are registered trademarks and Target GiftCard is a service mark of Target Brands, Inc. All rights reserved. Target is not a participating partner in or sponsor of this offer.

The Cheesecake Factory. The Cheesecake Factory gift card can be used at any of The Cheesecake Factory restaurants nationwide, and

for online purchases at thecheesecakefactory.com. Any remaining balance will be available for use at your next restaurant or online visit. You may add value to your gift card during any visit to The Cheesecake Factory restaurants

The Home Depot® gift card. UBS Bank is not affiliated with The Home Depot®. The Home Depot® is a registered trademark of Homer TLC Inc. The Home Depot® is not a sponsor of this promotion.

The Ritz-Carlton Currency. Currency is honored at Ritz-Carlton Hotel and Resort locations for all publicly listed and available room rates and packages, but cannot be used for convention, travel industry tour, advance purchase, catering or group room rates. Change will not be given on currency presented as payment for goods and services. It is not necessary to be a registered guest to use Ritz Carlton Currency. Ritz Carlton Currency is not replaceable if lost, stolen, destroyed, or expired. Ritz Carlton Currency is issued by and is the property of MI Fulfillment Services, LLC. This currency is valid at participating Ritz-Carlton hotels operated by The Ritz Carlton Hotel Company, LLC (Excluding The Ritz-Carlton Chicago, A Four Seasons Hotel).

The Ritz-Carlton Stay Certificates. Awards may not be valid where restricted by law. Guest must present and surrender the award at check-in. This award may be used to pay for the expense of a comfortable guestroom, full breakfast buffet, or all-American breakfast for two, and related taxes only, and not to pay for other food, beverage, parking, service charges, other taxes, or other incidental expenses. This award is good for a one guestroom for the number of night(s) shown on the front of this award. This award is issued by and is the property of MI Fulfillment Services, LLC. Awards are not redeemable for cash and are void if sold for cash or other consideration. Awards are not replaceable if lost, stolen, destroyed or expired. Any tax liability, including disclosure, connected with receipt or use of this award is the recipient's responsibility. Length-of-stay restrictions may apply. Participating properties are subject to change. See reverse side of award for complete terms and conditions. Ritz Carlton Stay Certificates are issued by and is the property of MI Fulfillment Services, LLC. This certificate is valid at participating Ritz-Carlton hotels operated by The Ritz Carlton Hotel Company, LLC (Excluding The Ritz-Carlton Chicago, A Four Seasons Hotel).

Tiffany gift card. The Tiffany gift card is redeemable for Tiffany & Co. merchandise up to the prepaid value of the card. Gift cards may be used at any Tiffany & Co. store in the United States and on orders placed on Tiffany.com or by telephone.

Tourneau gift card. This card may not be combined with any other promotion or discounts. Please safeguard this card; it cannot be replaced if lost or stolen. This gift card will not be exchanged for cash balance remaining on the card. This card cannot be used for credit payments. If found, please return to the nearest Tourneau or Tourneau Watch Gear store. To use, simply present this gift card at the time of purchase at any Tourneau location, or use our shop-at-home service at 800-348-3332. The total will be deducted from the amount indicated until the value reaches \$0. Call 800-348-3332 to access your gift card balance.

Toys "R" Us® gift card. Toys "R" Us is not a sponsor or co-sponsor of this promotion. Please see back of gift card for terms and conditions

of use. Toys"R"Us, Inc. is not liable for any alleged or actual claims related to this offer.

Wine.com gift certificate. Wine.com gift certificates are not redeemable for cash. Discounts do not apply to gift certificates. Unused balances of gift certificates are automatically credited to your account.

The following terms and conditions apply to the benefits provided by the UBS Visa Signature credit card.

UBS Bank USA makes no express or implied representation or warranty concerning any Benefit provided by a third party and will not be liable for injury, damage, loss or expense resulting from your acceptance or use of a third-party Benefit or from a third-party Benefit's defect or failure. UBS Bank USA expressly disclaims any implied warranty of merchantability or fitness of a Benefit for a particular purpose. Benefits described herein are accurate at the time of printing, but are subject to change or cancellation without notice. You are responsible for any and all fees charged directly by the Benefit Provider(s).

This guide to Benefits describes the benefits in effect as of June 1, 2011. These benefits and descriptions supersede any prior benefits and descriptions you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefits.

Lost luggage reimbursement

Reimbursement Level: \$3,000

How do I benefit from Lost Luggage Reimbursement?

When You pay for the entire cost of Common Carrier tickets with Your UBS Visa Signature credit card, You will be eligible to receive reimbursement for Your Checked Luggage or carry-on luggage, and its contents for the difference between the "value of the amount claimed" and the Common Carrier's payment, up to \$3,000.00 per trip (in New York, coverage is limited to two thousand dollars (\$2,000.00) per bag for New York residents), provided the luggage was lost due to theft or misdirection by the Common Carrier. The "value of the amount claimed" is the lesser of the actual purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection with deduction for depreciation, or the cost to replace the item(s). The Eligible Person must take all reasonable means to protect, save, and/or recover any carry-on property at all times. This reimbursement is supplemental to and excess of any valid and collectible insurance and/or possible reimbursement from any other source.

What items are not covered?

- Automobiles, automobile accessories and/or equipment; motorcycles, motors, bicycles (except when checked with the Common Carrier), boats, or other vehicles or conveyances.
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs.
- Money, securities, credit or debit cards, checks, and traveler's checks.
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics,

rugs and carpets, animals, cameras, sporting equipment, and household furniture.

- Property shipped as freight or shipped prior to trip departure date.
- Items specifically identified or described in and insured under any other insurance policy.
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials.
- Loss resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Business Items, cellular telephones, or art objects.

Definitions

Business Items means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).

Checked Luggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.

Eligible Person means a Visa cardholder who pays for the specific occasions covered by using the UBS Visa Signature credit card.

Immediate Family Member means Your spouse or legal dependent children under age eighteen (18) [twenty-five (25) if enrolled as a full-time student at an accredited institution].

You and **Your** means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Visa card.

What do I do if my luggage or its contents are lost or stolen?

If Your luggage or its contents are lost or stolen, 1) immediately notify the Common Carrier to begin the Common Carrier's claim process, and 2) immediately call the Benefit Administrator at 1-800-757-1274, or call collect at 804-673-6496. Notification to the Benefit Administrator must be made within twenty (20) days from the date the luggage was lost or stolen. The Benefit Administrator will answer any questions You may have and send You a special claim form.

How do I file a claim?

Complete the claim form You receive from the Benefit Administrator. Mail the following items within ninety (90) days from the date the luggage was lost or stolen to the address provided:

1. The completed claim form.
2. A copy of Your charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with Your eligible Visa card.

3. A copy of the check, settlement, denial, or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier's completed claim form, a list of the items lost and their value, and a copy of the luggage claim check (if applicable).
4. A copy of Your insurance declaration page or documentation of any settlement of the loss or theft.
5. Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft.

Do I have to file a claim with my insurance company?

Yes. If You have personal insurance (i.e. homeowner's, renter's, or other insurance applicable to the lost or stolen luggage or contents), You are required to file a claim with Your insurance company and submit a copy of any claim settlement along with Your completed claim form. If the claim amount is within Your personal insurance deductible, the Benefit Administrator may, at its option, deem a copy of Your personal insurance declarations page to be sufficient.

Transference of Claims

After the Benefit Administrator has paid Your claim of loss or theft under this reimbursement benefit, all Your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

Additional Provisions for Lost Luggage Reimbursement: Lost Luggage Reimbursement is supplemental to and excess of any other valid and collectible avenue of recovery which is available to You, the eligible Visa cardholder. We refund the excess amount once all other reimbursement has been exhausted up to the limit of liability.

This benefit is available only to You, the eligible Visa cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss to property protected by this benefit. This provision will not be applied unreasonably to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and Your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or Your financial institution can cancel or non-renew the benefit, and if we do, we will notify You at least thirty (30) days in advance. This information is a description of the benefit provided to You as a Visa cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-757-1274, or call collect at 804-673-6496.

FORM #VLUGOPT – 2010 (04/11)

Purchase security

What is this purchase security benefit?

Within the first ninety (90) days of the date of purchase, Purchase Security will, at the Benefit Administrator's discretion, replace, repair, or reimburse you for eligible items of personal property purchased entirely with your eligible Visa card up to a maximum of \$500 per claim and \$50,000 per cardholder,* in the event of theft, damage due to fire, vandalism, accidentally discharged water, or certain weather conditions.

Who is eligible for this benefit?

To be eligible for this benefit, you must be a valid U.S.-issued UBS Visa Signature credit cardholder.

What items are covered by Purchase Security?

Your eligible purchases are protected against damage due to the following:

- Fire, smoke, explosion, riot, or vandalism.
- Windstorm, lightning, hail, rain, sleet, or snow.
- Aircraft, spacecraft, or other vehicles.
- Theft (except from autos or motorized vehicles).
- Accidental discharge of water or steam from household plumbing.
- Sudden accidental damage from electric current. (This benefit does not apply to electronic components.)

What items are not covered?

- Animals and living plants.
- Antiques and collectible items.
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle.
- Broken items, unless damage is the result of a covered occurrence.
- Computer software.
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow.
- Items purchased for resale, professional, or commercial use.
- Items stolen from automobiles and other vehicles, or common carriers.
- Items that are lost or that mysteriously disappear. "Mysterious disappearance" means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
- Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service).

- Items including, but not limited to, jewelry and watches from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you.
- Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects.
- Losses resulting from misdelivery or voluntary parting with property.
- Medical equipment.
- Perishables, consumables including, but not limited to, perfumes and cosmetics, and limited-life items such as rechargeable batteries.
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.
- Rented or leased items, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments.
- Used or pre-owned items.

Are gifts covered?

Yes, as long as you purchased the gift entirely with your eligible Visa card and it meets the terms and conditions of the benefit.

Are purchases made outside the U.S. covered?

Yes, as long as you, the eligible cardholder, purchased the item entirely with your eligible Visa card and the eligible item meets the terms and conditions of the benefit

Do I need to register my purchases?

No. Your eligible purchases are automatically covered.

Do I need to keep copies of receipts or any other records?

Yes. If you want to file a claim, you will need copies of your Visa card receipt and your store receipt.

How do I file a claim?

Call the Benefit Administrator at 1-800-553-4820 or collect at 0-410-581-9994 within sixty (60) days of loss or damage. Please note: if you do not give such notice within sixty (60) days after the loss or damage your claim may be denied. The Customer Service Representative will ask you for some preliminary claim information and send you the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of loss or damage.

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your

claim and learn more about Visa Purchase Security, go to the Visa Purchase Security Claim Center at [visa.com/eclaims](https://www.visa.com/eclaims).

What documents do I need to submit with my claim?

- Your completed and signed claim form.
- Your Visa card receipt.
- The itemized store receipt.
- A police report (made within 48 hours of the occurrence in the case of theft), fire, insurance claim, or loss report, or other report sufficient to determine eligibility for benefits.
- A copy of your insurance declaration page, when applicable.
- Documentation (if available) of any other settlement of the loss.
- Any other documentation deemed necessary to substantiate your claim.

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In most cases you will be asked to send, at your expense, the damaged item to substantiate a claim. Retain the item in the event it is requested by the Benefit Administrator.

How will I be reimbursed?

Depending on the nature and circumstances of the incident, the Benefit Administrator, at its discretion, may choose to discharge your claim in either of two ways:

1. A damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. A stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, you will be notified of the decision within fifteen (15) days following receipt of the required proof of theft/damage documentation.
2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your eligible Visa card receipt, less handling and shipping charges, up to a maximum of \$500.00 per claim occurrence.*

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

Do I have to file with my insurance company?

Yes, if you have insurance applicable to the damaged or stolen item (e.g. business owner's, homeowner's, renter's, or automobile) or if you are covered by your employer's insurance for such losses, you are required to file a claim with your own insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form.* In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy declaration page may be sufficient.*

*NOTE: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of any valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies). After all insurance or indemnity has been exhausted, Purchase Security will cover the loss up to the amount charged to your eligible Visa account and subject to the terms, exclusions, and limits of liability of

the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is \$500.00 per claim occurrence and \$50,000 per cardholder. You will receive no more than the purchase price as recorded on the eligible Visa card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not "contributing" insurance, and this "non-contribution" provision shall take precedence over "non-contribution" provisions found in insurance or indemnity descriptions, policies, or contracts.

Additional Provisions for Purchase Security: This protection provides benefits only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report a claim, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage, theft, or product failure.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit for eligible Visa cardholders, and if we do, we will notify you at least 30 days in advance. This information is a description of the benefit provided to

you as a Visa cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-553-4820 or collect at 0-410-581-9994.

FORM #PS (04/10)

Travel and emergency assistance services

What are travel and emergency assistance services?

Help when you don't know where to turn. You can count on a wide range of Visa emergency services available whenever and wherever you need them, 24 hours a day, 365 days a year. We will make every reasonable effort to respond when you have an emergency—even if you need assistance beyond the services listed here. Please understand that, due to occasional problems such as distance, location, or time, neither Visa nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other service.

Who is eligible for Travel and Emergency Assistance Services?

You, your spouse, and your children (provided the children are dependents under 22 years old) may all take advantage of these special emergency services.

How do I get these services?

They're as close as the nearest phone. You simply call the Benefit Administrator at 1-800-992-6029 any hour of the day or night. If you are outside the United States, call collect at 0-804-673-1675.

Is there a charge for these services?

No. Visa Travel and Emergency Assistance Services are available to UBS Visa Signature credit cardholders at no additional charge.

Please note: Visa Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

What are the specific services and what do they provide?

Visa Travel and Emergency Assistance Services will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

- Emergency Message Service can record and relay emergency messages for travelers, immediate family members, or business associates. NOTE: Visa will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.
- Medical Referral Assistance provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition, keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa or personal account. NOTE: All costs are your responsibility.
- Legal Referral Assistance can arrange contact with English-speaking attorneys and with U.S. embassies or consulates if you're detained by local authorities, have a car accident, or need legal

assistance. In addition, the Benefit Administrator can coordinate bail payment from your Visa or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. NOTE: All costs are your responsibility.

- Emergency Transportation Assistance can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring your young children home and staying in contact with family members or employers. In the case of a death, the Benefit Administrator can make arrangements for returning the remains of the deceased home. NOTE: All costs are your responsibility.
- Emergency Ticket Replacement helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. NOTE: All costs are your responsibility.
- Lost Luggage Locator Service can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. The Benefit Administrator can also arrange a cash advance with your Visa issuing bank. However, you are responsible for the cost of any replacement items shipped to you.
- Emergency Translation Service provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. NOTE: All costs are your responsibility.
- Prescription Assistance and Valuable Document Delivery Arrangements can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at home or elsewhere. NOTE: All costs are your responsibility.
- Pre-Trip Assistance can give you information on your destination before you leave—information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

Additional Provisions for Travel and Emergency Assistance Services: The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-992-6029. If you are outside the United States, call collect at 0-804-673-1675.

FORM #VTEA (04/10)

Travel accident insurance

Worldwide Automatic Travel Accident Insurance

THE PLAN: As a UBS Visa Signature credit cardholder, you, your spouse or domestic partner and your dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing while: 1) riding as a passenger in, entering or exiting a Common

Carrier; 2) at the airport, terminal or station at the beginning or end of the Covered Trip. The entire cost of the Common Carrier passenger fare, less redeemable certificates, vouchers, or coupons, must be charged to your UBS Visa Signature credit card. If the purchase of the Common Carrier passenger fare is not made prior to your arrival at the airport, terminal or station, coverage begins at the time the entire Common Carrier passenger fare is charged to your Account. Coverage does not include Commutation. You, your spouse or domestic partner and your dependent children are also automatically insured while riding as a passenger in, entering or exiting any Common Carrier while traveling to or from the airport, terminal or station: a) immediately preceding the departure of the scheduled Common Carrier on which you have purchase passage, and b) immediately following the arrival of the scheduled Common Carrier on which you were a passenger. Coverage does not include commutation or any courtesy transportation provided without a specific charge.

ELIGIBILITY: This insurance plan is provided to UBS Visa Signature credit cardholders, automatically when the entire cost of the passenger fare(s) are charged to UBS Visa Signature credit card account while the insurance is effective. It is not necessary for you to notify UBS Financial Services, Inc., the administrator or the Company when tickets are purchased.

THE COST: This insurance plan is provided at no additional cost to eligible UBS Visa Signature credit cardholders. UBS Financial Services, Inc. pays the full cost of the insurance.

BENEFICIARY: The Loss of Life benefit will be paid to the beneficiary designated by you. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) your spouse, b) your children, c) your parents, d) your brothers and sisters, e) your estate.

THE BENEFITS: The full Benefit Amount of \$250,000 is payable for Accidental Loss of life; or Loss of Speech and Loss of Hearing; or Loss of Speech and one of Loss of Hand, Foot or Sight of an Eye; or Loss of Hearing and one of Loss of Hand, Foot or Sight of an Eye; or Loss of both Hands, both Feet, Loss of Sight or any combination thereof. 50% of the Benefit Amount is payable for Accidental Loss of Hand, Foot or Sight of an Eye (any one of each); or Loss of Speech or Loss of Hearing. 25% of the Benefit Amount is payable of Loss of Thumb and Index Finger of the same hand. The Loss must occur within one year of the Accident. If an Insured Person suffers multiple Losses as the result of one Accident, then the Company will pay the single largest applicable Benefit Amount.

MAXIMUM LIMIT OF INSURANCE: If more than one Insured Person insured under the same Account suffers a loss in the same accident, We will not pay more than two times the applicable benefit amount. If an accident results in benefit amounts becoming payable, which when totaled, exceed two times the applicable benefit amount, then the aggregate limit of insurance will be divided proportionally among the Insured Persons, up to the Maximum Limit of Insurance.

DEFINITIONS:

Accident or Accidental means a sudden, unforeseen and unexpected event happening by chance.

Accidental Bodily Injury means bodily injury which is Accidental, the direct source of a Loss, is independent of disease, illness or other cause and occurs while this policy is in force.

Account means credit card accounts, debit card accounts, savings and checking accounts issued by the Policyholder, as set forth in the policy.

Benefit Amount means the Loss amount applicable to each Class and Hazard.

Common Carrier means any licensed land, water or air conveyance operated by those whose occupation or business is the transportation of persons or things without discrimination and for hire.

Commutation means travel between the Insured Person's residence and regular place of employment.

Company means Federal Insurance Company.

Covered Trip means travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers or coupons, has been charged to an Insured Person's Account issued by the Policyholder.

Dependent Child means those children, including adopted children and children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support, and who are: 1) under the age of 19 and reside with the Insured Person, 2) beyond the age of 19, permanently mentally or physically challenged, and incapable of self-support, or 3) under the age of 25 and classified as a full-time student at an institution of higher learning.

Domestic Partner means a person designated in writing by the Primary Insured Person who is registered as a Domestic Partner or legal equivalent under the laws of the governing jurisdiction or who: 1) is at least 18 years of age and competent to enter into a contract; 2) is not related to the Primary Insured Person by blood; 3) has exclusively lived with the Primary Insured Person for at least twelve(12) consecutive months prior to the date of enrollment; 4) is not legally married or separated; and 5) as of the date of enrollment, has with the Primary Insured Person at least two(2) of the following financial arrangements: a) a joint mortgage or lease; b) a joint bank account; c) joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease; or d) a joint credit card account with a financial institution. Neither the Primary Insured Person nor the Domestic Partner can be married to, or be in a civil union with anyone else.

Hazard means the covered circumstances for which this insurance is provided, as stated in the policy.

Insured Person means the individual or entity to which the Policyholder has issued an Account, as well as authorized users of the Account registered with the Policyholder. Insured Person also means the Insured Person's spouse or Domestic Partner and Dependent Children.

Loss means the Accidental Bodily Injuries for which this insurance provides coverage.

Loss of Foot means the complete severance of a foot through or above the ankle joint. We will consider it a Loss of Foot even if the foot is later reattached.

Loss of Hand means a complete severance through or above the knuckle joints of at least 4 fingers on the same hand or at least 3

fingers and the thumb on the same hand. We will consider it a Loss of Hand even if the fingers and/or thumb are later reattached.

Loss of Hearing means permanent and irrecoverable Loss of Hearing in both ears, as determined by a Physician.

Loss of Life means death, including clinical death determined by the local governing medical authorities.

Loss of Sight of an Eye means permanent loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 using a corrective aid or device as determined by a Physician.

Loss of Speech means the permanent and irrecoverable total loss of the capability of speech without the aid of mechanical devices, as determined by a physician.

Loss of Thumb and Index Finger means complete severance, through or above the knuckle joints of the thumb and index finger of the same hand. We will consider it a Loss of Thumb and Index Finger even if one or both are later reattached.

Physician means a person who is licensed as a medical doctor or a doctor of osteopathy by the laws of the jurisdiction in which treatment is given and who is qualified to provide the medical treatment. A Physician does not include a family member of the Insured Person, a social worker, a physical therapist or an intern.

Policyholder means UBS Financial Services, Inc.

We, Us and Our means Federal Insurance Company.

EXCLUSIONS: This insurance does not apply to: 1) an Accident occurring while the Insured Person is in, entering, or exiting any aircraft owned, leased or operated by the Policyholder or any aircraft owned, leased or operated by an employee of the Policyholder on behalf of the Policyholder. This exclusion does not apply to aircraft chartered with pilot or crew on a one time charter basis. 2) An Accident occurring while an Insured Person is in, entering, or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency. 3) Loss caused by or resulting from and Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an Accident or from Accidental consumption of a substance contaminated by bacteria), or bodily malfunctions. 4) Suicide, attempted suicide or Loss that is intentionally self inflicted. 5) Loss caused by or resulting from a declared or undeclared war.

ADDITIONAL EXCLUSIONS: This insurance also does not apply to an accident resulting from: being in, entering or exiting any aircraft owned, leased or operated by the Policyholder, or operated by an employee of the Policyholder, on the Policyholder's behalf; in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.

CLAIM NOTICE: Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible Failure to give notice within 20 days

will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When the Company receives notice of a claim, the Company will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send the Company a written description of the loss.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss.

CLAIM PAYMENT: The Company will pay you or your beneficiary the applicable benefit amount within 60 days after complete proof of loss is received and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

EFFECTIVE DATE: Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person and once the full common carrier fare is charged to your account. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person or the date on which your return home from your common carrier covered trip.

Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the Plan Administrator.

Plan Administrator
CBSI Enhancement Services
550 MAMARONECK AVENUE
HARRISON, NY 10528

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is a summary of the principal provisions of the insurance while in effect.

Plan Underwritten By
Federal Insurance Company
a member insurer of the
Chubb Group of Insurance Companies
15 Mountain View Road, P.O. Box 1615
Warren, NJ 07061-1615

Policy # 9906-98-71
Form No. CCA7000 (Ed.09/06)

Warranty manager service

How do I benefit from Warranty Manager Service?

Warranty Manager Service offers you a number of valuable features, including warranty registration and Extended Warranty Protection, all available with a simple toll-free telephone call. And with our Visa Performance Guarantee you have the option of purchasing affordable Extended Service Agreements.*

Warranty Manager's registration service helps you take full advantage of your warranties, because you can get key information about your coverage with a single toll-free call. And if you send us your sales receipts and warranty information, we'll keep everything on file—so arranging for a repair or replacement is as easy as picking up the telephone. Warranty Manager Service offers Extended Warranty Protection that doubles the free repair period under the original manufacturer's written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less when an item is purchased entirely with your UBS Visa Signature credit card.

Why should I register my purchases?

To have peace of mind knowing all of your purchases are registered and on file with Visa. Although registration is not required for Extended Warranty Protection benefits, it is strongly encouraged that you send us your sales receipts and warranty information. With this valuable service, you won't have to search for critical documentation when you need it. Arranging for a repair or replacement is as easy as picking up the telephone. Call 1-800-551-8472 (or collect at 0-410-581-9994) for information regarding the security of registering your purchases.

What are the advantages of Visa Performance Guarantee?

Visa Performance Guarantee is valuable protection you can purchase beyond the benefit provided to you by Visa. It is available to extend your warranty coverage for up to five (5) years from the date of product purchase. This provides you with an easy, reasonably priced way to cover parts and labor costs necessary to repair your product in case of failure.

Who is eligible for this benefit?

To be eligible for this benefit you must be a valid U.S.-issued UBS Visa Signature credit cardholder.

Are gifts covered?

Yes, as long as you purchased the gift entirely with your eligible Visa card and it meets the terms and conditions of the benefit.

Are purchases made outside the United States covered?

Yes, as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer's written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty. Rest easy knowing the purchases made while you travel are protected by Visa.

What items are not covered?

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle.
- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty.
- Items purchased for resale, professional, or commercial use.
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.
- Rented or leased items, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.

- Computer software.
- Medical equipment.
- Used or pre-owned items.

Do I need to keep copies of receipts or any other records?

To file a claim, copies of your Visa card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty are required. You will need to retain copies of these records unless the purchase is registered.

How do I file a claim?

Call the Benefit Administrator at 1-800-551-8472 (or collect at 0-410-581-9994) immediately upon learning of a product failure.

Please note: If you do not give such notice within sixty (60) days after the product failure, your claim may be denied. The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days of the product failure. Unless otherwise noted, the date of loss shall be the date you first notified the Benefit Administrator.

Gift recipients of eligible items are also covered by the claims process, if desired. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about the Visa Warranty Manager Service, go to the Visa Warranty Manager Service Claim Center at www.visa.com/eclaims.

What documents do I need to submit with my claim?

- Your completed and signed claim form.
- Your Visa card receipt.
- The itemized store receipt.
- A copy of the original manufacturer's written U.S. warranty and any other applicable warranty.
- A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim. This includes bills and, if necessary, a copy of the maintenance record and receipts.
- The original repair order.

All claims must be fully substantiated.

How will I be reimbursed?

Once your claim has been verified, the item will be repaired or replaced at the Benefit Administrator's discretion, but for no more than the original purchase price of the covered item less shipping and handling fees, up to a maximum of \$10,000, as recorded on your Visa card receipt, and \$50,000 maximum per cardholder.

Extended Warranty Protection will pay the facility directly for repairs, if possible, or you may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

Do I have to file with my insurance company?

No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is secondary to that coverage.

*Extended Service Agreements are offered through a third-party administrator, and may not be available in all states. Terms and conditions may vary by product type. Call 1-800-551-8472 for details regarding specific products.

Additional Provisions for Warranty Manager Service: This protection provides benefits only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of product failure.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of the Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. It is insured by Indemnity Insurance Company of North America. For

general questions regarding this benefit, call the Benefit Administrator at 1-800-551-8472, or call collect at 0-410-581-9994.

FORM #VWMGR (04/10)

Auto rental collision damage waiver

What is this benefit?

When certain terms and conditions are met, the Visa Signature Auto Rental Collision Damage Waiver benefit (Auto Rental CDW) provides—at no additional charge—reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. In your country of residence, this benefit is supplemental to, and excess of, any valid and collectible insurance from any other source. We will reimburse you only for the damage of theft not payable by any other party. Here are answers to some commonly asked questions about the benefit.

Who is eligible?

You are eligible only if you are a valid UBS Visa Signature credit cardholder whose name is embossed on an eligible U.S.-issued Visa Signature credit card. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What is covered?

Subject to the terms and conditions in this Guide to Benefit, Visa Signature Auto Rental CDW reimburses you for the deductible portion of your personal automobile insurance, valid administrative and loss-of-use charges imposed by the rental car company, as well as reasonable towing charges resulting from covered damage or theft of the rental vehicle while it is your responsibility. If you do not have personal automobile insurance or any other insurance covering this loss, this benefit reimburses you for the covered damage or theft as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges. Only vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence are covered.

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this Guide to Benefit, Visa Signature Auto Rental CDW applies to losses or expenses that are not covered by insurance or reimbursement.

Covered losses are:

- Physical damage and/or theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the auto rental company through a fleet utilization log.
- Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

How do I activate this benefit?

For the benefit to be in effect, you must:

- Initiate and complete the entire rental transaction with your eligible Visa Signature credit card, and
- Decline the auto rental company's collision damage waiver (CDW/LDW) option, or similar provision, if offered by the auto rental company.

Helpful hints:

- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are declining CDW/LDW and also to familiarize yourself with the terms and conditions of the auto rental agreement.

What do I do if I have an accident or the rental vehicle is stolen?

Immediately call the Benefit Administrator at 1-800-397-9010 to report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call collect at 0-410-902-8012. The Benefit Administrator will answer any questions you or the rental agency may have and will then send you a claim form.

All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days* following the date of the theft or damage. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss. You must make every reasonable effort to protect the rental vehicle from damage or theft.

What is not covered?

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy).
- Any violation of the auto rental agreement or this benefit.
- Injury of anyone or damage to anything inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal liability.
- Expenses assumed, waived, or paid by the rental agency or its insurer.
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.
- Depreciation of the rental vehicle caused by loss or damage including, but not limited to "diminished value."
- Expenses reimbursable by your insurer, employer, or employer's insurance.
- Loss due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.
- Items not installed by the original manufacturer.
- Loss due to off-road operation of the rental vehicle.

- Loss due to hostility of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Confiscation by authorities.
- Vehicles that do not meet the definition of covered vehicles.
- Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.
- Leases and mini leases.
- Loss or damage as a result of the cardholder's lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended).
- Losses reported more than forty-five (45) days* from the date of loss.
- Losses for which a claim form has not been received within ninety (90) days* from the date of loss.
- Losses for which all required documentation has not been received within 365 days from the date of loss.
- Losses from rental transactions which originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

What if the auto rental company insists that I purchase the auto rental company's auto insurance or collision damage waiver?

Call the Benefit Administrator at 1-800-397-9010 for help. If you are outside the United States, call collect at 0-410-902-8012.

*Not applicable to residents of certain states.

When and where do I have this benefit?

This benefit is available in the United States and most foreign countries. No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. Because regulations vary outside the United States, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure Visa Signature Auto Rental CDW will apply.

This benefit is in effect while the rental vehicle remains in your control or in the control of a person permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle

How does this benefit apply?

Within your country of residence, Visa Signature Auto Rental CDW supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. It does not duplicate insurance provided by or purchased through the auto rental company; it will not pay for losses reimbursed by your own insurer, employer, employer's insurance, or any other valid and collectible insurance; however, it will pay for the outstanding deductible portion or other charges, including valid administration and loss-of-use charges not covered by your applicable automobile insurance policy. Outside your country of residence or if you do not have automobile insurance, this benefit is

primary in those countries where it is available, and in that case, you do not have to claim payment from any other source of insurance before receiving the benefits.

What types of rental vehicles are not covered?

Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.

An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.

This benefit is provided for only those vans manufactured and designed to transport a maximum of eight (8) people and which is used exclusively to transport people.

If you have any questions regarding a specific vehicle, call the Benefit Administrator at 1-800-397-9010. If you are outside the United States, call collect at 0-410-902-8012.

What do I need from the auto rental company in order to file a Visa Signature Auto Rental CDW claim?

At the time of the damage or theft, or when you return the rental vehicle, immediately ask the auto rental company for:

- A copy of the Accident Report Form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.
- A copy of the initial and final auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.

How do I file a claim?

You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately, but in no event later than forty-five (45) days* from the date of theft or damage, or your claim may be denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any theft or damage.

Mail the following documentation to the Benefit Administrator:

- The completed and signed Visa Signature Auto Rental CDW Claim Form. Your completed claim form must be postmarked within ninety (90) days* of the date of the damage or theft, even if all other required documentation is not yet available, or your claim may be denied.
- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Visa Signature credit card.

- A statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, please provide a notarized statement to that effect.
- A copy of the declaration page from your automobile insurance carrier.

Enclose all the documents you received from the auto rental company:

- A copy of the Accident Report Form.
- A copy of the entire auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa Signature credit cardholders. To submit your claim and learn more about Visa Signature Auto Rental CDW go to the Visa Auto Rental CDW Claim Center at visa.com/eclaims.

If you experience difficulty in obtaining all the required documents within ninety (90) days* of the date of theft or damage, just submit the claim form and any documentation you already have available. NOTE: All remaining documents must be postmarked within 365 days of the date of theft or damage.

Do I have to do anything else?

Usually not. Under normal circumstances, the claim will be paid within fifteen (15) days after the Visa Signature Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

However, after the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the cost of payment made to you.

You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

* Not applicable to residents of certain states.

Additional Provisions for Auto Rental CDW: You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from damage or theft. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft.

No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of damage or theft.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully. This benefit is provided to eligible Visa Signature credit cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa Signature credit cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa Signature credit cardholder. It is insured by indemnity insurance Company of North America.

FORM #VCCDW01 (04/10)

Roadside assistance

As a UBS Visa Signature credit cardholder on the road you have access to Roadside Assistance which entitles you to a range of roadside services and towing benefits. Please take the time to read the following in order to familiarize yourself with your benefits.

If you are ever stranded away from home with a roadside emergency such as a flat tire, dead battery or mechanical breakdown, help is available by calling 1-800-762-1000, toll-free, 24 hours a day, 365 days a year.

Who is covered?

Roadside Assistance covers you (the cardholder) driving any vehicle owned, leased or furnished to you with permission of the owner while traveling more than 50 miles away from home.

What types of vehicles are covered?

This service provides coverage for all self propelled, four wheel vehicles designed, licensed and used for private on-road transportation, with trucks limited to a carrying capacity of up to 2,000 pounds, subject to the guidelines section. Commercial vehicles are not eligible for coverage.

What is covered?

Coverage is provided for road service disablements such as flat tires, dead batteries, running out of gas, or lockouts. You are covered up to a maximum of \$50 per event, for up to four service events per year. Service will be provided for one disablement for the same cause during any consecutive 7-day period. Coverage is provided while traveling in the U.S. and Canada and includes:

- **Battery Boost** – If your vehicle won't start due to a dead or weak battery.

- Flat Tire Service – If you have a flat tire, we'll install your inflated spare.
- Fuel Delivery – If you run out of gas, an emergency supply will be delivered to you. The cost of fuel is covered up to 2 gallons.
- 24 Hour Towing Assistance – In the event of a vehicle breakdown that requires a tow, a call to the toll-free assistance line will put you in contact with a customer service representative who can contact one of more than 25,000, 24-hour preferred service providers across the U.S. and Canada and arrange to transport the vehicle to the nearest repair facility or location of the motorist's choice. Services will be covered up to \$50 per event.
- 24 Hour Lockout Assistance – Should you accidentally lock yourself out of your car, a qualified locksmith will be dispatched to remedy the situation. Proper identification is required at the time of service. Members are covered for locksmith services up to \$50 per event. (Replacement key costs are the responsibility of the cardholder.)

What information will be required?

When calling for service, please be prepared to provide the customer service representative with the following information:

- Your name and address
- VIN (vehicle identification number) OR make, model, and year of vehicle
- Vehicle location (must be in excess of 50 miles from your primary residence)
- Phone number where the cardholder can be reached

"Sign and Drive" Service

In most instances, services will require no cash outlay (up to the covered limit). You simply sign the provider's service acknowledgement and can be on your way. Excess charges (if any) can be applied to your card or other payment choice.

All services are provided by and/or through, Cross Country Motor Club, Inc., Medford, MA 02155, except in Alaska, California, Hawaii, Oregon, Wisconsin and Wyoming where services are provided by and/or through Cross Country Motor Club of California, Inc., Thousand Oaks, CA 91360.

The benefits summarized above do not apply to cardholders whose accounts have been suspended or canceled. The roadside benefits are provided to eligible cardholders on a complimentary basis. For the terms that apply to the program, and the state provisions, please see the following website: www.crosscountry-auto.com/assist24-terms. In the event your financial institution elects to modify or cancel this benefit, you will be provided with thirty (30) days advance written notice.

FORM#AST24 (04/10)

Private aviation (NetJets)

NetJets benefits

As a UBS Visa Signature credit cardholder (Cardholder), you are eligible to receive benefits from NetJets—provided for you by UBS Bank. The benefits in this offer cannot be combined with any other NetJets promotional offers.

Terms and conditions of NetJets programs are contained in the NetJets contract documents which you will be required to execute prior to becoming a NetJets Owner.

Cardholders have the option of paying for their Marquis Jet Card using their UBS Visa Signature credit card, check or wire transfer. All payments subject to credit availability.

* NetJets Rewards Redemptions

- Points accrued in the UBS *My Choice Rewards* Program may be redeemed for flights on any aircraft as available.
- The redemption points required per hour will vary by aircraft type. Point values associated with aircraft redemptions are subject to change. Please visit ubs.com/uscards or call the UBS Rewards Service Center at 1-800-762-1000 for detailed rewards information.
- Point redemptions will be in one-hour increments with a two-hour minimum for non-NetJets Owners.
 - Flight time calculations include a 6-minute taxiing charge on end, for a total of 12 minutes per flight. All flight hours are subject to a fuel surcharge per hour, which is the responsibility of the Cardholder and must be paid directly to NetJets using his or her UBS Visa Signature credit card, check or wire transfer.
- To redeem for NetJets hours, call UBS Client Services at 1-800-762-1000 who will connect you to NetJets Sales Support and redemption contracts will be sent to you. The hours redeemed will be credited once the contracts are signed and returned to NetJets. Any booking related matters, such as flight itinerary, must be addressed with NetJets.
- Upon redemption, in accordance with this section, Cardholders will be required to execute a letter agreement with NetJets by which a leasehold interest will be assigned to the Cardholder, with NetJets' approval, corresponding to the redeemed points. No flight will be accepted if the hourly flight plan exceeds the allocated rewards hours. If the corresponding flight exceeds the allocated rewards hours of the flight plan, the Cardholder will be responsible for paying the additional time required at the published hourly rate. Such time will become part of the Cardholder's assigned leasehold interest.
- The requirements listed in this section apply equally to all Cardholders, including Cardholders already owning a Marquis Jet Card or NetJets Share.
- The Cardholder will be required to provide NetJets with their UBS Visa Signature credit card information to put on file in case of additional costs incurred with their flight redemption. Cardholders acknowledge and agree that such additional costs incurred by them will be charged to such credit card.
- The Cardholder will incur all additional costs resulting from the following:
 - Flights originating or terminating outside the continental U.S. may be charged for foreign permits, special permits, airspace fees, overflight, immigration, customs,

communications, government assessments and ferrying fees.

- Additional catering (Standard catering is complimentary; anything special can be accommodated but will have a charge).
- Damage to the aircraft if not treated properly.
- Redemption hours are subject to availability and are not applicable on the following blackout dates in 2011: Jan 1, Jan 2, Jan 3, Feb 17, Feb 18, Feb 21, Feb 22, Mar 12, Mar 13, Mar 19, Mar 20, Mar 26, Mar 27, Apr 25, Nov 22, Nov 23, Nov 27, Dec 23, Dec 26 and Dec 27. Additional dates in 2011 and beyond to be determined and are subject to change.
- Points redeemed through the NetJets program may not be returned or refunded once redeemed.

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All fractional aircraft offered by NetJets® in the United States are managed and operated by NetJets Aviation, Inc. Executive Jet® Management, Inc. provides management services for customers with aircraft that are not fractionally owned, and provides charter air transportation services using select aircraft from its managed fleet. Both of these operating companies are wholly owned subsidiaries of NetJets Inc. All fractional aircraft offered by NetJets Europe are operated, maintained, and crewed by NetJets Transportes Aéreos, SA, a Portuguese/EU Air Carrier. NetJets has an affiliation with the provider of the NetJets Middle East Program. Marquis Jet® Partners, Inc. is a wholly owned subsidiary of NetJets Inc. and sells the Marquis Jet Card®. Marquis Jet Card flights are operated by NetJets Aviation under its 14 CFR Part 135 Air Carrier Certificate.

