



## The UBS Card Program



### Welcome to the UBS Card Program

With your new UBS American Express® Card and/or UBS Visa Signature® credit card, you'll have access to the cash, debit and credit options you need, wherever you go.

#### The UBS Card Program is designed exclusively for UBS clients to give you:

- **Unlimited ATM fee rebates** - on your UBS American Express® Card or UBS Visa Signature® credit card, all over the world. Get reimbursed up to \$3 per transaction for an unlimited number of transactions.
- **Earn at least 1 rewards point for every dollar you spend with either card** - and when you use your UBS American Express Card for eligible travel purchases, you'll earn 50% more rewards points.<sup>1</sup>
- **A single points bank for all your UBS cards** - All rewards points are deposited in a single points bank so points accumulate faster.<sup>2</sup>
- **A 24-hour concierge** - ready to help with your travel, dining and dinner plans.
- **My Choice Rewards** - buy what you want with your UBS card(s) and pay for it with rewards points.<sup>3</sup>

Your UBS card(s) will arrive in the mail during the next two weeks. Activating your card when it arrives will give you access to valuable banking services,<sup>4</sup> an exceptional rewards program, travel and personal protections, and more.

For more information about rewards options and point values, please log in to UBS Online Services at [www.ubs.com/onlineservices](http://www.ubs.com/onlineservices) or refer to your UBS Rewards

#### Sign up now:

- I already have a user name and password – log in to UBS Online Services to view the 2009 Rewards and Benefits Guides
- I do not have a user name and password - register me for UBS Online Services

and Benefits Guide that will arrive in the mail.

We hope you will enjoy - and take full advantage of - your new UBS benefits and rewards. The program was designed with you in mind.

Sincerely,

Simon Walsh

Head, UBS Card Program

[www.ubs.com/rewardscards](http://www.ubs.com/rewardscards)

<sup>1</sup> Air, rail, cruise tickets and car rentals; lodging and dining are not eligible.

<sup>2</sup> Rewards points cannot be consolidated across multiple Resource Management Accounts<sup>®</sup>(RMAs<sup>®</sup>) or Business Services Account BSAs<sup>®</sup>.

<sup>3</sup> Minimum of \$100 in purchases.

<sup>4</sup> Banking services are provided by UBS Bank USA and other third party banks. UBS Financial Services Inc. is a registered broker-dealer and not a bank and does not offer bank accounts.

Resource Management Account, RMA and Business Services Account BSA are registered service marks of UBS Financial Services Inc.

American Express is a federally registered service mark of American Express and is used by UBS pursuant to a license.

The UBS American Express Card is issued and administered by Barclays Bank Delaware.

Visa Signature is a registered service mark of Visa International. The UBS Visa Signature credit card is issued by Barclays Bank Delaware pursuant to a license from Visa U.S.A. Incorporated.

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