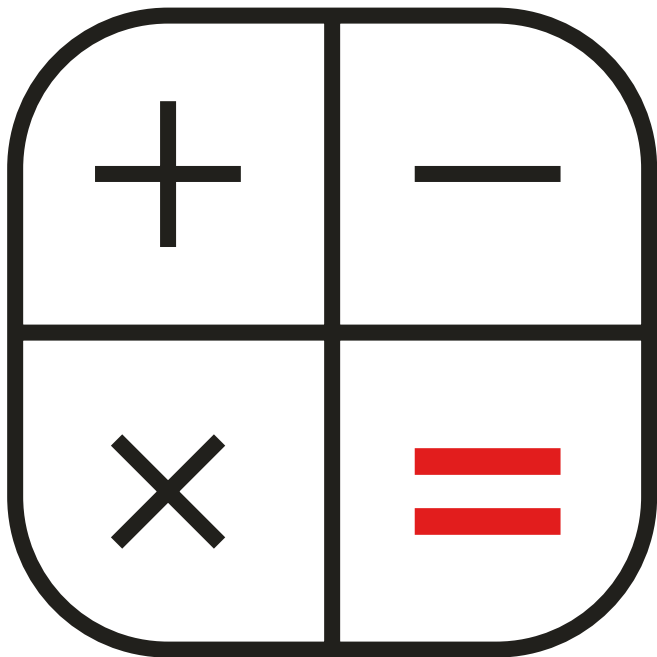


Services and prices

for private clients, valid from 1 August 2022



Digital edition

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UBS key4 banking

Everything for Daily-Banking in one app.

By all means available for

	Individuals from 15 to 26 years and students ¹ with valid student ID up to maximum 30 years	Individuals from 26 years
UBS Digital Banking ²	✓	✓
UBS Personal Account	✓ CHF	✓ CHF
UBS Savings Account ³	✓ Several, CHF	✓ Several, CHF
UBS Sustainable Savings Account ⁴	✓ CHF	✓ CHF
UBS Mastercard® Debit ⁵	✓	✓
UBS key4 prepaid card ⁵	✓ CHF	✓ CHF
Price per month ⁶	Free of charge	CHF 8
Special offer: 6 months free of charge ⁷	–	✓
Requirements	For new clients resident in Switzerland	

Also included

Cash withdrawals ⁸ at UBS Bancomat in Switzerland	✓ CHF	✓ CHF
UBS Safe Classic	✓	✓
Electronic domestic payments	✓ CHF	✓ CHF
cashyou subscription (value CHF 39 per year, cashyou.ch)	✓	–
UBS KeyClub	✓	✓
Welcome and/or referral gift ⁹	✓	✓
	▶ ubs.com/ubskey4	

For all other terms and conditions relating to the products and services from page 6 onwards.

1 For students (full-time or part-time) in tertiary education according to the Swiss education system and PhD students aged 18 to 30 enrolled in a course of education of at least two years' duration. The monthly prices apply for individuals aged 26 years or older after studies end or no later than when the account holder turns 30.
 2 Electronic delivery of bank documents and all prepaid card statements. A UBS Digital Banking agreement is required.
 3 People to 22 years and students receive a UBS Savings Account for Young People.
 4 The maximum credit balance limit is currently CHF 100,000. Amounts in excess of this must be held in another account. Changes to the maximum credit balance will be notified by UBS.

5 The annual fee for the UBS Mastercard® Debit and for the UBS key4 prepaid card is included in the price.
 6 Payment with UBS KeyClub points is possible.
 7 Free of charge in the first six months for new clients.
 8 Applies for withdrawals with the UBS Mastercard® Debit from the UBS Personal Account.
 9 Details see page 22.

UBS me – the individual banking package

When opening a UBS me banking package, you state your personal needs. On the basis of your details, we will configure the right banking package with basic products (accounts and cards) for you. You then have the option of individualizing your UBS me banking package, by opting in or out of certain products or services. You can, for example, select a module for cash withdrawals and add in additional products and services for payments, investing and savings.

By all means available for

	Young people ¹ and students ²		Young professionals ³		Individuals		Families and couples ⁴		Cross-border commuters ⁵	
	12 to 30 years ^{1,2}		22 to 32 years ³		From age 24		From age 20		From age 18	
UBS Personal Account	✓ CHF		✓ CHF		✓ CHF		✓ Several, CHF		✓ EUR, CHF	
UBS Savings Account for Young People	✓ Several, CHF		–		–		–		–	
UBS Savings Account	–		✓ Several, CHF		✓ Several, CHF		✓ Several, CHF		✓ Several, EUR	
UBS Debit Card ⁶	✓		✓		✓		✓ Several		✓	
UBS Prepaid Card ⁶ and/or UBS Credit Cards ⁶ (Classic/Standard, Special Edition, Optimus Foundation)	✓ CHF		✓ CHF		✓ CHF		✓ CHF		✓ EUR	
	✓ CHF		✓ CHF		✓ CHF		✓ CHF (incl. partner cards)		✓ EUR (UBS Visa Classic)	
	Standard ⁸	Traditional ⁹	Standard ⁸	Traditional ⁹	Standard ⁸	Traditional ⁹	Standard ⁸	Traditional ⁹	Standard ⁸	Traditional ⁹
Base price per month ⁷	Free of charge	CHF 5	CHF 4	CHF 8	CHF 8	CHF 13	CHF 15	CHF 20	CHF 10	CHF 15
					With total assets ¹⁰ from CHF 10,000 or with UBS Building Financing/Mortgage					
					Otherwise					
					CHF 13	CHF 18	CHF 25	CHF 30		
Special offer: 6 months free of charge ¹¹	✓		✓		✓		✓		✓	

Also included

Cash withdrawals ¹² at UBS Bancomat in Switzerland	✓ CHF	✓ CHF	✓ CHF	✓ CHF	✓ CHF	✓ EUR/CHF
UBS Digital Banking	✓	✓	✓	✓	✓	✓
UBS Safe Classic	✓	✓	✓	✓	✓	–
Electronic domestic payments	✓ CHF	✓ CHF	✓ CHF	✓ CHF	✓ CHF	✓ EUR
Payments (SEPA)	–	–	–	–	–	✓ EUR
cashyou subscription (value CHF 39 per year, cashyou.ch)	✓	–	–	–	–	–
UBS KeyClub	✓	✓	✓	✓	✓	✓
Welcome and/or referral gift ¹³	✓	✓	✓	✓	✓	–

1 For young people from 12 to 22 years. Up to the 15th birthday with the consent of the parents. Automatic conversion into the UBS me banking package for young professionals after the account holder's 22nd birthday.

2 For students (full-time or part-time) in tertiary education according to the Swiss education system and PhD students aged 18 to 30 enrolled in a course of education of at least two years' duration. The package can be extended after two years if the course of study is extended. It is automatically converted into the UBS me banking package for young professionals after studies end or no later than when the account holder turns 30.

3 Maximum term of two years. For young professionals aged 22 to 24 and graduates up to maximum 32 years. Studies must have ended within the last two years. Automatic conversion into the UBS me banking package for individuals after the account holder's 24th birthday, for graduates two years after opening the UBS me banking package for young professionals and no later than when the account holder turns 32.

4 2 people living in the same household, with or without children.

5 Cross-border commuters or clients living outside Switzerland.

6 The annual fee for the UBS Debit Cards, UBS Prepaid Cards and/or the UBS Credit Cards is included in the base price. Credit cards subject to fulfillment of issuing criteria and acceptance of card application.

7 Payment with UBS KeyClub points is possible for young professionals, individuals, families and couples.

8 Electronic delivery of bank documents and all credit/prepaid card statements. A UBS Digital Banking agreement is required.

9 Paper-based bank documents and/or credit/prepaid card statements.

10 Total assets include the accumulated account and custody account assets (excluding UBS Vested Benefits/Custody Account and credit/prepaid card account) held under the same banking relationship or by registered members of the same family at UBS (including their children, provided that the right of disposal exists). For the lower package price to apply, total assets/family assets must be at least CHF 10,000 for the entire previous month.

11 Free of charge in the first six months for new clients or existing clients without a debit card. Half price in the first six months for families and couples if one partner is a new client or with existing clients, if only one partner currently has a UBS Debit Card.

12 Applies for withdrawals with the UBS Debit Card from the UBS Personal Account.

13 Details see page 22.

UBS me – the individual banking package

Other products and services available in accordance with the following prices per month

	Young people ¹ and students ²	Young professionals ³	Individuals	Families and couples ⁴	Cross-border commuters ⁵
	12 to 30 years ^{1, 2}	22 to 32 years ³	From age 24	From age 20	From age 18
Cash withdrawals at ATMs of other banks					
Module Switzerland ^{6, 7} – 2 withdrawals in CHF per month at ATMs of other banks in Switzerland or	Free of charge	CHF 2	CHF 2	– ⁸	– ⁹
Module worldwide ^{6, 7} – 4 withdrawals in CHF per month at ATMs of other banks in Switzerland and – 2 withdrawals in foreign currency per month abroad	CHF 5	CHF 5	CHF 5	– ⁹	– ⁹
Credit/prepaid cards^{6, 10}					
– Gold	–	CHF 8	CHF 8	CHF 8	–
– Platinum	–	CHF 30	CHF 30	CHF 30	–
– UBS key4 prepaid card	Free of charge	CHF 2	CHF 4	CHF 6	–
– UBS key4 standard card	Free of charge	CHF 3	CHF 6	CHF 10	–
– UBS key4 premium card	–	CHF 11	CHF 14	CHF 18	–
– Prepaid	EUR free of charge	EUR free of charge	EUR free of charge	EUR free of charge	CHF free of charge
UBS Investment Fund Account/ UBS Investment Fund Custody Account	✓ Preferential terms and conditions	✓ Preferential terms and conditions	✓	✓	✓
UBS Fisca Account	Free of charge				–
Additional UBS Personal Account CHF	From CHF 3 per account			Included in the base price	From CHF 3 per account
Additional UBS Personal Account EUR	From CHF 3 per account				
UBS Current Account for Private Clients	From CHF 5 per account				
UBS Safe Professional	CHF 4				–
UBS Travel Insurance Plus ¹¹	CHF 72 per year				–
	ubs.com/banking-package				

For all other terms and conditions relating to the products and services from page 6 onwards.

- For young people from 12 to 22 years. Up to the 15th birthday with the consent of the parents. Automatic conversion into the UBS me banking package for young professionals after the account holder's 22nd birthday.
- For students (full-time or part-time) in tertiary education according to the Swiss education system and PhD students aged 18 to 30 enrolled in a course of education of at least two years' duration. The package can be extended after two years if the course of study is extended. It is automatically converted into the UBS me banking package for young professionals after studies end or no later than when the account holder turns 30.
- Maximum term of two years. For young professionals aged 22 to 24 and graduates up to maximum 32 years. Studies must have ended within the last two years. Automatic conversion into the UBS me banking package for individuals after the account holder's 24th birthday, for graduates two years after opening the UBS me banking package for young professionals and no later than when the account holder turns 32.
- 2 people living in the same household, with or without children.

- Cross-border commuters or clients living outside Switzerland.
- Free of charge in the first six months for new clients or existing clients without a debit card. Half price in the first six months for families and couples if one partner is a new client or with existing clients, if only one partner currently has a UBS Debit Card.
- Applies for withdrawals with the UBS Debit Card from the UBS Personal Account and the UBS Current Account for Private Clients. Every further cash withdrawal at ATMs of other banks costs CHF 2 in Switzerland and CHF 5 abroad.
- Cash withdrawals in CHF from the UBS Personal Account CHF at ATMs of other banks in Switzerland are included in the base price.
- The terms and conditions on page 15 apply.
- In addition to the physical credit card, five additional virtual credit cards in CHF from Visa are available free of charge. This also applies for the partner card for families and couples.
- Included in Platinum credit cards.

UBS Digital Banking

UBS E-Banking/UBS Mobile Banking App

Services at a glance ¹	<p>Accounts and cards: account balances as well as the most recent credits and debits; credit card expenditure effected and available balance; KeyClub points adjustment of debit card limits; card blocking and orders for new cards analysis of expenditure; overview of the budget and achievement of your defined savings targets</p> <p>Investments and assets: the market value of custody accounts and portfolios; asset performance and structure; current information on UBS Manage™, UBS Advice™ and Lombard loans; UBS Immo-Smart own-home budget planner</p> <p>Payments: execution with Scan & Pay for payment slips and QR-bills; recording with the payment assistant approval of eBill invoices ordering of foreign currencies online and delivery to home, free of charge</p> <p>Trading and markets: buying and selling securities; information on financial market trends and details on specific financial instruments; market analyses and investment ideas</p> <p>Products: opening of the UBS me banking package and accounts; ordering of credit cards and debit cards</p> <p>Mailbox: secure, confidential communication with client advisor bank documents in electronic form; digital safe UBS Safe for safekeeping of important personal documents, bank documents and passwords</p> <p>Notifications: via the app, SMS or email, e.g. for debits to accounts or credit cards, new eBill invoices or investment ideas</p>
Requirements	<ul style="list-style-type: none"> – Banking relationship with UBS Switzerland AG – Access to UBS Digital Banking
Means of access	<ul style="list-style-type: none"> – UBS Access App: log-in via app with PIN free of charge or fingerprint/face recognition – Access Card: CHF 20 (incl. VAT) – Card reader: CHF 20 (incl. VAT) – Access Card Display: CHF 40 (incl. VAT)
	<p>► ubs.com/digital</p>

UBS Access App

Services at a glance	<ul style="list-style-type: none"> – Simple, secure access to UBS E-Banking and the UBS Mobile Banking App – without a card reader – Secure approval of online credit card purchases – Convenient confirmation of new payees and of adjustments to security settings and contact data – Notification of security-related events
Requirements	<ul style="list-style-type: none"> – Banking relationship with UBS Switzerland AG – Access to UBS Digital Banking
	<p>► ubs.com/access-app</p>

¹ You can access individual functions only in E-Banking or the Mobile Banking App.

UBS Digital Banking

UBS TWINT

Services at a glance	<ul style="list-style-type: none"> – Send, request and receive money simply, speedily and securely – Make cashless payments with your smartphone – Make cashless payments in stores, online or at vending machines – App and transactions are free of charge
Limits	<ul style="list-style-type: none"> – For payments sent <ul style="list-style-type: none"> – With a UBS account – UBS Credit or Prepaid Card – For payments received – Maximum transaction amount <ul style="list-style-type: none"> – For payments sent, requested or received
Requirements	<ul style="list-style-type: none"> – Swiss mobile phone number – UBS clients: UBS account, optional credit or prepaid card – Non-UBS clients: Swiss bank account (held at any bank) and credit or prepaid card
<p>► ubs.com/twint</p>	

UBS Safe

Services at a glance	<ul style="list-style-type: none"> – Secure safekeeping of personal documents – Automatic delivery and unlimited safekeeping of digital bank documents – Administration and consultation of passwords – Data storage on UBS servers in Switzerland – 24/7 access via UBS E-Banking or on your smartphone via UBS Safe App 		
Subscription options	Basic	Classic	Professional
Storage			
– For banking documents	Unlimited	Unlimited	Unlimited
– For personal documents	30 MB	3 GB	30 GB
– Number of passwords	30	Unlimited	Unlimited
Price per month (incl. VAT)			
– For clients with UBS key4 banking, a UBS me banking package or investment solution (UBS Advice™, UBS Manage™)	Free of charge	Free of charge	CHF 4
– For other clients	Free of charge	CHF 5	CHF 9
Requirements	<ul style="list-style-type: none"> – Banking relationship with UBS Switzerland AG – Access to UBS Digital Banking and resident in Switzerland – Initial activation via UBS E-Banking – No “US person” – For the UBS Safe App: iPhone with iOS version 9 or higher or smartphone with Android version 4.4 or higher 		
<p>► ubs.com/safe</p>			

Accounts for payment

	UBS Personal Account	UBS Personal Account EUR
Requirements	For people aged 20 and over. The personal account for young people aged 12 years and above and the personal account for students aged 18 years and above are available in UBS key4 banking and in the UBS me banking package	For people aged 12 and over
Suitability	For salary or pension deposits and for processing all payment and securities transactions	For salary deposits and for processing all payment and securities transactions
Currency	CHF	EUR
Interest rate/ interest payment limit/ deposit charge	See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest . Deposit charge ¹ for higher amounts	
Withholding tax	35% if the gross interest income is over CHF 200 (or equivalent in EUR) or if the account is balanced more than once per calendar year	
Opening/ closing an account	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client. Account closures are also subject to the conditions listed under "Withdrawal arrangements"	
Account maintenance per month	Standard²	Traditional³
– With total assets ⁴ from CHF 10,000 or with UBS Building Financing/ Mortgage	CHF 3	CHF 7
– Otherwise	CHF 5	CHF 9
	Included in UBS key4 banking and in the base price of the UBS me banking package, see pages 3 to 5	Included in the base price of the UBS me banking package, see pages 4 and 5
Withdrawal arrangements	CHF 100,000 per calendar month – For higher amounts three-month notice period ^{5, 6} – Overdraft: possible upon bank's approval CHF 15,000 per calendar month for accounts held by young people and students For higher amounts three-month notice period ^{5, 6}	EUR 60,000 per calendar month – For higher amounts three-month notice period ^{5, 6} – Overdraft: possible upon bank's approval
Account statements	Free of charge, monthly; other alternatives possible	
Interest calculations	Free of charge, annually as at 31 December; quarterly if the net debit interest (debit interest less credit interest) is more than CHF 15	
Certification	Free of charge, annually as at 31 December	
Credit and debit advices	Normally no advice. All information is contained in the account statement. Available on request, CHF 1 per advice	
Shipping costs/ third-party expenses	Passed on, no shipping costs for accounts held by young people and students	
Services	The prices from page 14 onward apply for these additional services: – UBS Debit Card – UBS Credit/Prepaid Cards – UBS Digital Banking, see pages 6 and 7 – UBS Bancomat/UBS Bancomat Plus – UBS Multimat – Payment orders, e.g. via UBS Digital Banking – UBS QR-bill	The prices from page 14 onward apply for these additional services: – UBS Debit Card – UBS Credit/Prepaid Cards – UBS Digital Banking, see pages 6 and 7 – UBS Bancomat/UBS Bancomat Plus – UBS Multimat – Payment orders, e.g. via UBS Digital Banking
	► ubs.com/accounts	

1 A deposit charge may be levied depending on the amount of the credit balance. The applicable terms and conditions are available on request.

2 Electronic delivery of bank documents. A UBS Digital Banking agreement is required.

3 Paper-based bank documents.

4 Total assets include the accumulated account and custody account assets held with UBS under the same banking relationship excluding UBS Vested Benefits Custody/Account and prepaid/credit card account assets. For the reduced account management fee to apply to the account, total assets must be at least CHF 10,000 (or equivalent in EUR) for the entire previous month.

5 No notice period necessary for transfers to a UBS Fisca Account or UBS Investment Fund Account, for the purchase of securities, UBS Funds, precious metals, time deposits or fiduciary investments via UBS or for interest or amortization payments on UBS Mortgages. If the withdrawal limit is exceeded without observing the notice period, 0.5% is automatically charged on the overdrawn amount.

6 With effect from 1 August 2020, the withdrawal limit and notice period are no longer applicable until further notice.

Accounts for payment

UBS Current Account for Private Clients	
Requirements	For people aged 18 and over
Suitability	For more substantial personal payment and securities transactions
Currency	CHF and foreign currencies
Interest rate/ interest payment limit/ deposit charge	See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest . Deposit charge ¹ for higher amounts
Withholding tax	35% if the gross interest income is over CHF 200 (or equivalent in foreign currency) or if the account is balanced more than once per calendar year
Opening/ closing an account	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client. Account closures are also subject to the conditions listed under "Withdrawal arrangements"
Account maintenance per month	Standard ² CHF 5
	Traditional ³ CHF 9
	Charged quarterly
Withdrawal arrangements	The total asset amount at all times
Account statements	Free of charge, monthly; other alternatives possible
Interest calculations	Free of charge, annually as at 31 December; quarterly if the net debit interest (debit interest less credit interest) is more than CHF 15
Certification	On request
Credit and debit advices	Normally no advice. All information is contained in the account statement. Available on request
Shipping costs/ third-party expenses	Passed on
Services	The prices from page 14 onward apply for these additional services: <ul style="list-style-type: none"> – UBS Debit Card – UBS Credit/Prepaid Cards – UBS Digital Banking, see pages 6 and 7 – UBS Bancomat/UBS Bancomat Plus – UBS Multimat – Payment orders, e.g. via UBS Digital Banking – UBS QR-bill
Remarks	In CHF only available with a UBS Custody Account
	► ubs.com/accounts

1 A deposit charge may be levied depending on the amount of the credit balance. The applicable terms and conditions are available on request.

2 Electronic delivery of bank documents. A UBS Digital Banking agreement is required.

3 Paper-based bank documents.

Accounts for investing/saving

UBS Investment Fund Account (with associated UBS Investment Fund Custody Account)	
Requirements	For all age groups (for young bank clients ¹ /young professionals/UBS key4 banking ² at preferential conditions)
Suitability	For asset accumulation with UBS Investment Funds
Currency	CHF/EUR/USD
Interest rate/ interest payment limit	See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest
Withholding tax	35% of earnings on investment funds under Swiss law
Opening/ closing an account	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client
Account maintenance	See under "Remarks"
Withdrawal arrangements	At any time through your client advisor or over the counter: <ul style="list-style-type: none"> – Minimum withdrawal: CHF/EUR/USD 250, for young bank clients¹/young professionals/UBS key4 banking²: CHF/EUR/USD 100 – Closure after sale of fund units is settled
Account statements	Free fund account statement, annually as at 31 December
Interest calculations	Free of charge, annually as at 31 December
Credit and debit advices	<ul style="list-style-type: none"> – Normally no advice – Individual advice for each investment
Shipping costs/ third-party expenses	See under "Remarks"
Services	<ul style="list-style-type: none"> – Investment instructions: choose from a large selection of broadly diversified UBS Investment Funds – Asset accumulation: automatic investment in UBS Investment Funds according to your investment instruction once a minimum investment amount of CHF/EUR/USD 50 is reached – Deposits and withdrawals can be made at any time – Redemption plan possible starting from minimum investment of CHF/EUR/USD 50,000 – UBS Digital Banking – Sending of a savings box and newborns receive a gift of CHF 20³, which is credited to their account
Remarks	<ul style="list-style-type: none"> – Administration fee of 0.35% p.a. for the management of the investment fund account/custody account. Reduced administration fee of 0.2% p.a. on selected UBS Investment Strategy Funds⁴ with a monthly deposit/withdrawal of at least CHF/EUR/USD 50 (prices plus statutory VAT) – Issuing commission for investing in UBS Investment Funds (price varies depending on the fund) and standard commissions and costs of the individual investment funds – Third-party expenses and duties (e.g. VAT, withholding tax, federal stamp duties) are charged separately. Details on issuing commissions, product costs, duties and third-party fees can be found in the price brochure at ubs.com/finsa or be obtained from your client advisor – Preferential conditions for young bank clients¹/young professionals/UBS key4 banking²: <ul style="list-style-type: none"> – preferential interest rate in CHF – no administration fee on selected UBS Investment Strategy Funds⁴ with a monthly deposit/withdrawal of at least CHF/EUR/USD 20. Otherwise 0.2% p.a. – 50% discount on issuing commission (other commissions and costs are charged separately) – When opened as a gift account, the UBS Investment Fund Account is always in the child's name. The right of disposal is transferred to the young person no later than when he/she has reached the age of majority

► ubs.com/fundaccount

1 Young bank clients: children and young people up to 20 years of age and clients with the UBS me banking package for young people and students.

2 People up to the age of 24 and students with valid ID up to maximum 30 years.

3 Valid up to the age of 12 months.

4 The current list of selected UBS Investment Strategy Funds is available on the Internet at ubs.com/fundaccount

Accounts for investing/saving

	UBS Savings Account	UBS Sustainable Savings Account
Requirements	<ul style="list-style-type: none"> – In CHF for people aged 20 and above – In EUR for all age groups 	Within UBS key4 banking for all age groups
Suitability	Personal savings	For private savings up to the maximum credit balance limits ¹
Currency	CHF and EUR	CHF
Interest rate/ interest payment limit/ deposit charge	See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest . Deposit charge ² for higher amounts	
Withholding tax	35% if the gross interest income is over CHF 200 (or equivalent in EUR) or if the account is balanced more than once per calendar year	
Opening/ closing an account	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client. Account closures are also subject to the conditions listed under "Withdrawal arrangements"	
Account maintenance	<ul style="list-style-type: none"> – Free of charge, included in UBS key4 banking and in the UBS me banking package, see pages 3 to 5 – Maintenance fee of CHF 2 monthly for existing savings books (only for CHF) 	Free of charge, included in UBS key4 banking, see page 3
Withdrawal arrangements	CHF 50,000/EUR 30,000 per calendar year, for higher amounts three-month notice period ³	CHF 50,000 per calendar year, for higher amounts three-month notice period ³
Account statements	Free of charge, annually as at 31 December; other alternatives possible	
Interest calculations	Free of charge, annually as at 31 December	
Certification	Free of charge, annually as at 31 December	
Credit and debit advices	Free of charge, monthly; other alternatives possible	
Shipping costs/ third-party expenses	Passed on	
Services	<ul style="list-style-type: none"> – UBS Digital Banking – UBS Bancomat/UBS Bancomat Plus – UBS Multimat – UBS QR-bill 	
Remarks	<ul style="list-style-type: none"> – A charge of CHF 5 per payment applies in addition to the payment transaction charges in the case of payments from the UBS Savings Account/UBS Sustainable Savings Account, see page 18 – If more than 6 cash withdrawals are made from a UBS Savings Account/UBS Sustainable Savings Account in a given calendar year, CHF 5 are charged for each withdrawal, see page 14 – We recommend that you use your UBS Personal Account for payments and regular cash withdrawals 	
	<p>► ubs.com/accounts</p>	

1 The maximum credit balance limit is currently CHF 100,000. Amounts in excess of this must be held in another account. Changes to the maximum credit balance limits will be notified by UBS.

2 A deposit charge may be levied depending on the amount of the credit balance. The applicable terms and conditions are available on request.

3 No notice period necessary for transfers to a UBS Fisca Account or UBS Investment Fund Account or for interest or amortization payments on UBS Mortgages. If the withdrawal limit is exceeded without observing the notice period, 0.5% is automatically charged on the overdrawn amount.

Accounts for investing/saving

UBS Savings Account for Young People	
Requirements	For children and young people up to 20 years of age
Suitability	The ideal gift for your child, godchild or grandchild. Can also be opened by the young people themselves when they are aged 12 or above. Parental consent is required for individuals under the age of 15
Currency	CHF
Interest rate/ interest payment limit/ deposit charge	See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest . Deposit charge ¹ for higher amounts
Withholding tax	35% if the gross interest income is over CHF 200 or if the account is balanced more than once per calendar year
Opening/ closing an account	Generally free of charge. Under certain circumstances, closing an account can give rise to extra costs that are chargeable to the client. Account closures are also subject to the conditions listed under "Withdrawal arrangements"
Account maintenance	<ul style="list-style-type: none"> – Free of charge, included in UBS key4 banking and in the UBS me banking package, see pages 3 to 5 – Maintenance fee of CHF 2 monthly for existing savings books (only for CHF)
Withdrawal arrangements	CHF 50,000 per calendar year, for higher amounts three-month notice period ²
Account statements	Free of charge, annually as at 31 December; other alternatives possible
Interest calculations	Free of charge, annually as at 31 December
Certification	Free of charge, annually as at 31 December
Credit and debit advices	Free of charge, monthly; other alternatives possible
Shipping costs/ third-party expenses	No shipping costs. Other third-party expenses are passed on
Services	<ul style="list-style-type: none"> – Sending of a savings box and a gift card – Gift certificate for later transfer of the account – UBS Digital Banking – Topsy's world: ubs.com/topsy
Remarks	<ul style="list-style-type: none"> – When opened as a gift savings account, the UBS Savings Account for Young People is always in the child's name. The right of disposal is transferred to the young person no later than when he/she has reached the age of majority – Automatic conversion into a UBS Savings Account when the account holder turns 20; with UBS key4 banking and the UBS me banking package for young people after they turn 22, for students after the end of studies or no later than when the account holder turns 30 – A charge of CHF 5 per payment applies in addition to the payment transaction charges in the case of payments from the UBS Savings Account for Young People, see page 18 – We recommend that you use your UBS Personal Account for payments

► ubs.com/accounts

1 A deposit charge may be levied depending on the amount of the credit balance. The applicable terms and conditions are available on request.
 2 No notice period necessary for transfers to a UBS Fisca Account or UBS Investment Fund Account or for interest or amortization payments on UBS Mortgages. If the withdrawal limit is exceeded without observing the notice period, 0.5% is automatically charged on the overdrawn amount.

Accounts for retirement planning

	UBS Fisca Account (Restricted 3a)	UBS Vested Benefits Account
Requirements	For people who pay AHV contributions	For people with assets from an occupational pension plan (pillar 2)
Suitability	Retirement plan for tax-deductible saving (pillar 3a)	Solution for maintaining an occupational pension plan
Currency	CHF	CHF
Interest rate/ interest payment limit/ deposit charge	See separate overview for current interest rates, which you can obtain at UBS branch offices or access via the Internet at ubs.com/interest	
Withholding tax	None	
Opening/ closing an account	Free of charge, more than one account possible; the remarks set out under "Withdrawal arrangements" apply for payments and account closure	Free of charge; the remarks set out under "Withdrawal arrangements" apply for account closure
Account maintenance per month	Free of charge	CHF 3 Charged annually as at 31 December
Withdrawal arrangements	Payment no earlier than 5 years prior to reaching normal AHV retirement age or in accordance with statutory or regulatory provisions	Payment no earlier than 5 years prior to and no later than 5 years after reaching normal AHV retirement age or in accordance with statutory or regulatory provisions
Account statements	Free of charge, annually as at 31 December	
Interest calculations	Free of charge, annually as at 31 December	
Certification	Free tax certificate, annually as at 31 December	–
Credit and debit advices	Free of charge, monthly; other alternatives possible	Free of charge
Shipping costs/ third-party expenses	Free of charge	
Services	<ul style="list-style-type: none"> – UBS Vitainvest Investment Funds in UBS Fisca Custody Account – UBS Standing Order Fisca (free of charge) – UBS Digital Banking 	<ul style="list-style-type: none"> – UBS Vitainvest Investment Fund in the UBS Vested Benefits Custody Account – Fund savings plan for UBS Vested Benefits Account (free of charge)
Remarks	<ul style="list-style-type: none"> – Financing owner-occupied residential property – Maximum deposits at present per calendar year: <ul style="list-style-type: none"> – With "BVG": CHF 6,883 – Without "BVG": 20% of income, up to a maximum of CHF 34,416 – Tax benefits: <ul style="list-style-type: none"> – Deposits are deductible from taxable income – Interest income and savings capital not taxable until paid out – Taxation at reduced rate on payout of capital 	<ul style="list-style-type: none"> – Tax benefits: <ul style="list-style-type: none"> – Interest income and savings capital not taxable until paid out – Taxation at reduced rate on payout of capital – Financing owner-occupied residential property: <ul style="list-style-type: none"> – Early withdrawal or pledging of retirement assets for purchase, building, renovation and conversion – Processing fee of CHF 300
	► ubs.com/fisca	► ubs.com/vb

Card and cash services

UBS Debit Cards

	UBS Visa Debit or UBS Mastercard® Debit resp. UBS Debit Card Maestro or V PAY	UBS Customer Card
Cards		
– Owner card with UBS key4 banking or the UBS me banking package	Included ¹	–
– Owner card	CHF 50 per year	CHF 10 per year
– Authorized representative card	CHF 50 per year ²	CHF 10 per year
– Replacement card	CHF 20 per card or free of charge via UBS Digital Banking	CHF 20 per card ³
Blocking		
– Via UBS Helpline/client advisor	Free of charge	Free of charge
– Via UBS Digital Banking	Free of charge	–

Cashless payments

– In Switzerland	Free of charge	–
– Abroad	2% of the amount, at least CHF 1, UBS foreign exchange sell rate ⁴	

Cash deposits at

UBS Bancomat Plus	
– CHF	Free of charge
– CHF into EUR account	Free of charge, UBS foreign exchange sell rate ⁴
– EUR into CHF account	Free of charge, UBS banknote buy rate
– EUR into EUR account	1% of the amount ⁵
UBS counter	
– CHF into CHF account	Free of charge
– Foreign currencies into CHF account	Free of charge, UBS banknote buy rate
– EUR, USD, GBP into account of the same currency ⁶	2% of the amount, up to an equivalent of CHF 1,000, 1% for larger amounts, up to an equivalent of CHF 50,000 ⁷
– Coin deposit	Available on request

Cash withdrawals from

UBS Bancomat	
– CHF from CHF account	Free of charge or CHF 5 per withdrawal ⁸
– EUR from CHF account	Free of charge or CHF 5 per withdrawal ⁸ , UBS banknote sell rate
– EUR from EUR account	1% of the amount ⁵ ; for a UBS Savings Account in addition CHF 5 per withdrawal ⁸
UBS counter	
– CHF from UBS Personal Account CHF	CHF 2 per withdrawal
– CHF from UBS Current Account for Private Clients CHF	CHF 2 per withdrawal
– CHF from UBS Savings Account/ UBS Sustainable Savings Account	Free of charge or CHF 5 per withdrawal ⁸
– CHF from all other accounts	Free of charge
– Foreign currencies from CHF account	Free of charge or CHF 5 per withdrawal ⁸ , UBS banknote sell rate
– EUR, USD, GBP from account of the same currency ⁶	2% of the amount, up to an equivalent of CHF 1,000, 1% for larger amounts, up to an equivalent of CHF 50,000 ⁷ , for a UBS Savings Account in addition CHF 5 per withdrawal ⁸

1 UBS Mastercard® Debit in CHF in UBS key4 banking, UBS Debit Card in CHF in the UBS me banking package in CHF, UBS Debit Card for the UBS Personal Account EUR included in the UBS me banking package for cross-border commuters in EUR.

2 Included in the UBS me banking package for families and couples.

3 If previous card was in circulation for less than 2 years.

4 The exchange rate includes a surcharge. This can be consulted at ubs.com/debitcards when using the UBS exchange rate and requested from customer service.

5 Free of charge with the UBS me banking package for cross-border commuters for deposits/withdrawals in EUR from a UBS Personal Account EUR.

6 Other currencies upon request.

7 On request for amounts higher than CHF 50,000.

8 If more than 6 cash withdrawals are made from a UBS Savings Account/ UBS Sustainable Savings Account in a given calendar year, CHF 5 are charged for each withdrawal. This rule applies per UBS banking relationship and account currency, for all cash withdrawals and also for purchases of precious metals. Withdrawals from all other accounts are not affected by this regulation.

Card and cash services

UBS Debit Cards

UBS Visa Debit or UBS Mastercard® Debit resp.
UBS Debit Card Maestro or V PAY

Cash withdrawals from Bancomat and counters of other banks¹

With the UBS me banking package ²	
– Module Switzerland ³ with 2 withdrawals in CHF per month at ATMs of other banks in Switzerland or	CHF 2 per month; free of charge with the UBS me banking package for young people and students
– Module worldwide ³ with 4 withdrawals in CHF per month at ATMs of other banks in Switzerland and 2 withdrawals in foreign currency (UBS foreign exchange sell rate ⁴) per month abroad	CHF 5 per month
Otherwise	
– In Switzerland in CHF	CHF 2 per withdrawal ⁵
– In Switzerland in EUR	CHF 5 per withdrawal, UBS foreign exchange sell rate ⁴
– Abroad, in the applicable local currency	CHF 5 per withdrawal, UBS foreign exchange sell rate ⁴

1 Third-party expenses may be passed on to the cardholder.

2 The modules are not available for families and couples, or for cross-border commuters. The prices under "Otherwise" apply.

3 Applies to withdrawals with the UBS Debit Card from the UBS Personal Account and the UBS Current Account for Private Clients. Every other cash withdrawal at ATMs of other banks costs CHF 2 in Switzerland or CHF 5 abroad.

4 The exchange rate includes a surcharge. This can be consulted at ubs.com/debitcards when using the UBS exchange rate and requested from customer service.

5 Included in the UBS me banking package for families and couples.

Card and cash services

UBS Credit/Prepaid Cards

(Minimum age: 18 for credit card. 12 for prepaid card. Up to and including the age of 14, legal guardian consent is required.)

	UBS Visa/UBS Mastercard®				UBS key4 cards ¹		
	Prepaid ²	Classic/ Standard ^{3,4}	Gold ⁴	Platinum ⁵	prepaid ²	standard ⁵	premium ⁵
With UBS key4 banking	–	–	–	–	Included	–	–
With UBS me banking package (surcharge ⁶ per month):							
Main card							
– Young people	Included ⁷	Included ⁷	–	–	Included	Included	–
– Students	Included ⁷	Included ⁷	–	–	Included	Included	–
– Young professionals	Included ⁷	Included ⁷	CHF 8	CHF 30	CHF 2	CHF 3	CHF 11
– Individuals	Included ⁷	Included ⁷	CHF 8	CHF 30	CHF 4	CHF 6	CHF 14
– Cross-border commuters	Included ⁸	Included ⁸	–	–	–	–	–
– Families and couples	Included ⁷	Included ⁷	CHF 8	CHF 30	CHF 6	CHF 10	CHF 18
Partner card							
– Young professionals	–	CHF 2 ⁹	CHF 4 ⁹	Included	–	CHF 2 ⁹	CHF 4 ⁹
– Individuals	–	CHF 2 ⁹	CHF 4 ⁹	Included	–	CHF 2 ⁹	CHF 4 ⁹
– Families and couples	–	Included	Included	Included	–	Included	Included
Price without the UBS me banking package:							
Main card							
– In the first year	CHF 50 EUR 40	CHF 50 EUR 40	CHF 100	CHF 250	CHF 50	CHF 100	CHF 150
– In each subsequent year	CHF 50 EUR 40	CHF 100 EUR 80	CHF 200	CHF 500	CHF 100	CHF 200	CHF 300
Partner card per year	–	CHF 25 EUR 20	CHF 50	Included	–	CHF 50	CHF 75
Virtual card (available as an additional and partner card)	–	Free of charge ¹⁰	Free of charge ¹⁰	Free of charge ¹⁰	–	–	–
Replacement card	CHF 20 ¹¹ EUR 14 ¹¹	CHF 20 ¹¹ EUR 14 ¹¹	Free of charge	Free of charge	CHF 20 ¹¹	CHF 20 ¹¹	Free of charge
Currency	CHF, EUR	CHF, EUR ¹²	CHF	CHF, EUR, USD ¹³	CHF	CHF	CHF
With UBS Travel Insurance Plus	–	Plus CHF 72 per year		Included	–	Plus CHF 72 per year	
Monthly invoice							
– In paper form ¹⁴	CHF 1.80/EUR 1.70/USD 1.90 per invoice			Free of charge	CHF 1.80 per invoice		
– Paperless ¹⁵ or with eBill	Free of charge			Free of charge	Free of charge		
Cash withdrawals in Switzerland and abroad	4% of the amount, at least CHF 10/EUR 8/USD 10 per withdrawal. The virtual credit card does not yet have a PIN. It is therefore not possible to make cash withdrawals						

1 These cards can only be ordered digitally by new and existing clients.

2 Only available as a single card.

3 Prices also apply to UBS Optimus Foundation and Special Edition Credit Cards.

4 A second card is included in the price of a Classic/Standard and of a Gold credit card.

5 With the UBS key4 standard card, the second card includes a UBS Visa Classic, Special Edition card or Optimus Foundation card, while the UBS key4 premium card includes a UBS Visa Gold. For UBS Platinum Credit Card holders, the UBS key4 premium card is included in the Platinum price.

6 For young professionals and individuals: no charge for the first six months for new clients or existing clients without a UBS Debit Card. For families and couples: no charge for the first six months if both partners are new clients or for existing clients without a UBS Debit Card. Half price for the first six months if one partner is a new client or if in the case of existing clients only one partner has a UBS Debit Card.

7 Prepaid cards in CHF/EUR and credit cards in CHF are included.

8 The UBS Visa Classic in EUR and/or UBS Visa Prepaid in EUR/CHF are included.

9 Monthly invoice valid as of September 2022.

10 Only as a UBS virtual credit card in CHF from Visa. A physical UBS Credit Card is required. The same applies to the partner card.

11 Free of charge if order is made via UBS E-Banking or UBS Mobile Banking App.

12 Only the UBS Visa Classic is available in EUR, but no second card and Travel Insurance Plus (only possible with confirmation of domicile in Switzerland or the Principality of Liechtenstein).

13 Partner cards are also available in a currency other than that of the main card.

14 Not available with UBS key4 banking. Included in the "Traditional" package price for cards in the UBS me banking package. For clients with UBS Retained Mail Service invoices in paper form are free of charge.

15 Paperless invoices can be activated in UBS E-Banking or in the UBS Mobile Banking App. More at: ubs.com/paperless

Card and cash services

UBS Credit/Prepaid Cards

(Minimum age: 18 for credit card. 12 for prepaid card. Up to and including the age of 14, legal guardian consent is required.)

	UBS Visa/UBS Mastercard®				UBS key4 cards ¹		
	Prepaid	Classic/ Standard ²	Gold	Platinum	prepaid	standard	premium
Lottery (except Swisslos/ Loterie Romande), betting and casino transactions (gambling)	4%, maximum CHF 100/EUR 100/USD 100 per transaction						
Currency conversions for transactions in foreign currencies	UBS foreign exchange sell rate ³ or card organization rate ³ plus 1.75% processing surcharge				Mastercard® exchange rate plus 0.5% surcharge		
CHF transactions abroad ⁴	1.75% processing surcharge				–		
Interest rate for payment in installments	–	Annual interest rate of 12%			–	Annual interest rate of 12%	
Card blocking	Free of charge						
Reimbursements of card balances	CHF 20 EUR 14	–			CHF 20 EUR 14	–	
Reminder fees	–	CHF 30 to CHF 60		–	–	CHF 30 to CHF 60	
Passing on of third-party expenses	All third-party expenses incurred (e.g. postage costs, fees for payments at post office counters, courier costs for card delivery abroad, costs for visits to airport lounges) may be passed on. For detailed price information please contact our customer service						

Order and delivery service for foreign currencies

Banknotes (per order)	
– Foreign currencies charged to CHF account	UBS banknote sell rate ⁵
– EUR, USD charged to account of the same currency	1% of the amount
– CHF charged to CHF account	1.5% of the amount, at least CHF 30, maximum CHF 100
Minimum order amount (per order)	CHF 100 or equivalent
Maximum order amount (per order)	
– Via client advisor	CHF 25,000 or equivalent
– Via UBS E-Banking/UBS Mobile Banking App/ UBS Multimat	CHF 15,000 or equivalent
Processing and shipping (per order)	Free of charge

1 These cards can only be ordered digitally by new and existing clients.

2 Prices also apply to UBS Optimus Foundation and Special Edition Credit Cards.

3 The exchange rate includes a surcharge. This can be consulted at ubs.com/cards when using the UBS exchange rate and requested from customer service.

4 Transactions that are charged to a credit or prepaid card at a foreign point of acceptance in Swiss francs are deemed to be foreign transactions. This is either a CHF transaction at a foreign point of acceptance on site or a CHF transaction via e-commerce that is processed abroad.

5 Within the scope of this service, UBS serves as a counterparty and acts in its own interest.

Payment services

Outgoing payments

	Domestic					Foreign ²
Prices in CHF and per payment ¹ , charged on a monthly basis	CHF with UBS key4 banking, with a UBS me banking package in CHF ³ , with a fee exemption ⁴ for individual products	CHF for other cases	EUR with a UBS me banking package in EUR ³	EUR for other cases	Other foreign currencies	All currencies

Electronic order

UBS Digital Banking/UBS Multimat	Free of charge	CHF 0.30	Free of charge	CHF 0.30	CHF 5	CHF 5
– Single payment order, standing order	–	–	Free of charge ⁵	–	–	CHF 0.30 ⁵
– SEPA payments	–	–	–	–	–	CHF 10 incl. third-party expenses
– “Abroad extra” payments	–	–	–	–	–	–
– Surcharge for express ⁶	CHF 5	CHF 5	–	–	–	–
Direct debit	Free of charge	CHF 0.30	Free of charge	CHF 0.30	–	–
– LSV ⁺	–	–	Free of charge	CHF 0.30	–	CHF 0.30 ⁵
– SEPA direct debit	–	–	Free of charge	CHF 0.30	–	–

Paper-based order

UBS easy	CHF 1	CHF 1	–	–	–	–
– Per payment slip ⁷	–	–	–	–	–	–
UBS easy international	CHF 1	CHF 1	CHF 4	CHF 4	–	–
– Per payment slip ⁷	–	–	–	–	–	–
UBS Standing Order	Free of charge	CHF 0.50	Free of charge	CHF 0.50	CHF 5	CHF 5
UBS Special Standing Order	Free of charge	CHF 0.50	Free of charge	CHF 0.50	CHF 0.50	–
UBS Standing Order Fisca	Free of charge	Free of charge	–	–	–	–
UBS global	CHF 2	CHF 2	CHF 4	CHF 4	CHF 10	CHF 10
One-time order ⁸ by letter/telephone	CHF 60	CHF 60	CHF 60	CHF 60	CHF 60	CHF 100

Other

Payments from savings accounts	Surcharge of CHF 5 on all the above fees for the savings account for young people/savings account/sustainable savings account; payments are not included in UBS key4 banking and in the UBS me banking package, no fee exemption
Account transfers ⁹	Free of charge under the same banking relationship

Incoming payments

Credit to UBS Account (from Switzerland and abroad)	Free of charge ¹⁰
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- For collective orders, the prices are calculated per executed payment.
- All prices exclude third-party expenses. For payments in EUR to an EU/EEA country without an IBAN, the ordering client incurs in addition a charge of CHF 8.
- In UBS key4 banking, in the UBS me banking package for young people, students, young professionals, individuals, families and couples for payments from the UBS Personal Account. For the UBS me banking package for cross-border commuters for payments from the UBS Personal Account EUR.
- Applies if your total assets remain at least CHF 10,000 for the entire previous month or if you have a building financing or mortgage from UBS. Total assets include the accumulated account and custody account assets held with UBS under the same banking relationship excluding UBS Vested Benefits Custody/Account and prepaid/credit card account assets. Prices are valid for payments from the UBS Personal Account.

- Only for international SEPA payments in EUR; included in the UBS me banking package for cross-border commuters.
- For orders placed between 12:30 p.m. and 4:00 p.m. with execution date “today.”
- Red, orange payment slip or payment part of QR-bill.
- Account transfers within the same banking relationship are free. A charge of CHF 35 applies to payments within UBS Switzerland AG. There are no charges for closing an account with subsequent transfer to a third-party bank.
- For transfers to the card account (UBS Credit or Prepaid Cards) the prices stated above for domestic payments in CHF or in EUR apply. If made by the client advisor, a charge of CHF 35 per transfer applies.
- Depending on the cost option that the ordering customer arranges with his bank, some costs may be deducted from the incoming transfer amount. See page 19, other costs and prices.

Payment services

Other costs and prices

Outgoing payments¹

Cost options for foreign payments (all currencies) and domestic payments (excluding CHF/EUR):

"All costs to be borne by the ordering client (OUR)"	The ordering client pays the UBS costs and a third-party flat rate fee of CHF 20, which covers the additional costs until credited to the beneficiary bank
"Breakdown of costs (SHA)" ²	The ordering client pays the UBS costs and the beneficiary pays the third-party expenses, which are deducted from the transfer amount
"All costs to be borne by the beneficiary (BEN)"	The beneficiary pays the UBS costs and the third-party costs, which are deducted from the transfer amount

Incoming payments

From abroad (not SEPA) or in foreign currencies within Switzerland (excluding EUR), depending on the cost option selected:

"All costs to be borne by the ordering client (OUR)"	No costs
"Breakdown of costs (SHA)" ²	UBS costs of CHF 6 are deducted from the incoming amount ³
"All costs to be borne by the beneficiary (BEN)"	UBS costs of CHF 6 are deducted from the incoming amount ³

Inquiries to UBS⁴

Clarification and order amendments ⁵	CHF 30
Cancellation before booking ⁵	CHF 30
Cancellation after booking	CHF 50
Additional evidence regarding a payment order	CHF 30
Particularly time-consuming inquiries (upon consultation with the client)	CHF 120 per hour

Third-party expenses

Third-party costs from PostFinance and other banks are generally charged to the client. These include, for example: fees for deposits at the post office counter, rejection fees⁶, payment returns or processing fees

Ordering forms

Payment forms	Free of charge
Creation of a UBS QR-bill ⁷	Free of charge

1 Please note that some banks levy a fee on incoming payments. UBS has no control over this.
2 The option "Breakdown of costs (SHA)" is used as the default if no other cost option is selected.
3 The costs charged by the banks involved are already included in the incoming amount.
4 Prices are billable provided the bank has exercised all customary due care and diligence. Third-party costs are charged to the client.

5 Pending orders can be amended free of charge if entered in UBS E-Banking or in the UBS Mobile Banking App.
6 Bank payment slips with a reference number (BESR) and the payment parts of QR-bills that cannot be processed automatically by PostFinance.
7 You can create your QR-bills free of charge on ubs.com/qrportal. More information on QR-bill on ubs.com/qr-bill

Other services

Check transactions

Issuing check

Correspondence check – Payable against a UBS Account	CHF 10 per check
Bank check (issued by UBS) – Sent to client in Switzerland by registered mail – Sent to client in Switzerland by courier – Sent to client abroad	CHF 50 per check CHF 100 per check CHF 100 per check

Stop notice on check

– Correspondence check – Bank check	CHF 50 per check CHF 100 per check (excl. third-party expenses)
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Check credited to account

“Under usual reserve” – Payable at domestic bank – Payable at foreign bank – Traveler’s checks – In CHF – In foreign currency	CHF 20 per check CHF 20 per check Free of charge CHF 5 per check
“After final payment” – Payable at domestic bank – Payable at foreign bank	CHF 30 per check CHF 40 per check

Payment in cash

CHF 15 per check

Third-party expenses

All additional costs charged by other involved banks are debited in full
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Other charges

Reordering and dispatch of bank documents (copies)¹

– 1–10 documents	CHF 10
– 11–20 documents	CHF 20
– 21–30 documents	CHF 30
– etc.	

UBS Safe Deposit Box

Upon request

Charges for dormant accounts

CHF 50 per quarter (plus statutory VAT)
The Bank’s usual charges also apply to dormant accounts. The Bank may also charge the costs associated with inquiries and the special treatment and monitoring of dormant assets. If these costs exceed the value of the assets, the client relationship may be terminated

¹ Such as account statements, tax certificates, statements of assets, advices.

Other services

Other charges

UBS Rental Surety Savings Account¹

One-time account maintenance on first deposit	CHF 100
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UBS numbered account relationship

CHF 480 per quarter

UBS Retained Mail Service

– Retained Mail Service	CHF 240 per quarter (plus statutory VAT)
– Additional charge for dispatch of UBS Retained Mail	CHF 150 per year (plus statutory VAT)
– Costs for courier dispatch of documents in special circumstances	CHF 100 per year (plus statutory VAT)

Additional charge for domiciliary companies

Upon request

Additional charge for domicile abroad

Valid for individuals above age 20 who are domiciled outside Switzerland and the Principality of Liechtenstein ²	CHF 30 per month ³ The charge will not apply in the following cases: <ul style="list-style-type: none">– Clients who pay the charge for wealth management service– Client relationships with total assets⁴ booked at UBS in Switzerland over CHF 250,000 (or equivalent)– Clients with a UBS Manage™ or UBS Advice™ investment solution– Clients who are domiciled in Germany, France, Italy or Austria if there is a regular monthly salary deposit of at least CHF 500⁵– Clients with a life-insurance-based investment solution– Clients with a UBS Mortgage or a UBS Building Financing– Clients with a UBS me banking package for young people or for students– Client relationships that are exclusively a UBS Rental Surety Savings Account or UBS Retirement Account (pillars 2 and 3)– Clients with a UBS numbered account relationship– Client relationships with UBS Retained Mail Service– New clients during the first three months
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Additional charge for wealth management service

Valid for individuals with access to personal UBS Wealth Management service who are domiciled outside Switzerland and the Principality of Liechtenstein ²	CHF 330 per month ³ The charge will not apply in the following cases: <ul style="list-style-type: none">– Client relationships with total assets⁴ booked at UBS in Switzerland over CHF 500,000 (or equivalent)– Clients with a UBS Manage™ or UBS Advice™ investment solution– Clients with an investment amount over CHF 250,000 (or equivalent) in asset allocation funds– Clients with a life-insurance-based investment solution– Clients with a UBS Mortgage or a UBS Building Financing– Clients with a UBS numbered account relationship– New clients during the first three months The additional charge for wealth management service includes any additional charge for domicile abroad
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1 The other conditions are the same as for the UBS Savings Account, see page 11.

2 For clients of external asset managers, the conditions are shown on a separate price list.

3 The charge is debited monthly in the same way as any account maintenance fees/banking package fees that are due. Depending on the account debited, the notification will be sent at the time of the debit or at the latest with the mailing of the account statement.

4 Total assets include the accumulated account and custody account assets held with UBS under the same client relationship excluding UBS Vested Benefits Custody/Account and prepaid/credit card account assets. To qualify for a fee exemption, the required total assets must be booked at UBS in Switzerland for the entire previous month.

5 The salary deposits must each have been equal to at least CHF 500 during the last three months and must have been made to a CHF or EUR account at UBS.

UBS KeyClub

UBS KeyClub is the bonus program from UBS that rewards you for making active use of certain banking services and for a successful recommendation. The points you collect can be redeemed for special offers with our partners in the KeyClub eStore: each point equals one franc

Collection rules

	UBS key4 banking ¹ , UBS me banking package for young people and students	UBS key4 banking, UBS me banking package for young professionals, individuals, families and couples and cross-border commuters ^{2, 3}
Payment with UBS Prepaid Card ⁴	5 points per half year for a minimum of 10 payments	–
Spending on UBS Credit/Prepaid Card (including cards in foreign currencies EUR/USD) ⁵	1 point per quarter for every CHF 100 spent (CHF 1,000 limit)	2 points for every CHF 1,000 spent: UBS Prepaid Card/UBS key4 prepaid card and UBS Credit Card Classic/Standard, Virtual Classic, UBS key4 standard card, Special Edition 4 points for every CHF 1,000 spent: Gold, Virtual Gold, UBS key4 premium card 6 points for every CHF 1,000 spent: Platinum, Virtual Platinum

Welcome gift

Opening UBS key4 banking, a UBS me banking package for young people, students or young professionals	50 points as a welcome gift
	<ul style="list-style-type: none"> ▶ ubs.com/keyclub ▶ ubs.com/keyclubestore

Recommending is rewarding

For a new client referral on conclusion of UBS key4 banking or of a UBS me banking package ⁶	50 points for the intermediary
For a new client referral on conclusion of a mortgage or retirement consultation	250 points for the intermediary and the new client ⁷
	▶ ubs.com/recommend

1 Individuals up to 22 years and students with valid ID up to maximum 30 years.

2 These collection rules also apply to all clients without a UBS me banking package.

3 Prerequisite: resident in Switzerland or neighboring country.

4 As part of UBS key4 banking and of the UBS me banking package in CHF.


5 Cards in foreign currencies (EUR/USD): spending is converted into CHF at the UBS foreign exchange sell rate and the points calculated according to the collection rules.


6 Does not apply to the UBS me banking package for cross-border commuters.


7 Applies cumulatively. In case of the referral of a new client, for example, who concludes a UBS me banking package and a mortgage or retirement consultation, the intermediary receives 300 points and the new client 250 points.

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