



UBS Visa Infinite credit card

Card benefits and *My Choice Rewards* program details, terms and conditions

UBS Visa
Infinite credit
card

Air travel
Page 4

Hotel and
car rental
Page 23

Insurance and
protections
Page 35

Concierge
Page 101

Rewards
Page 103

Account
features
Page 118

For questions, call us at 888-762-1232 or visit ubs.com/mycardbenefits.

UBS Visa Infinite credit card

Benefits and *My Choice Rewards* program details, terms and conditions

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.

This guide to Benefits describes the benefits in effect as of May 27, 2017. These benefits are available when you use your card and supersede any prior benefits and descriptions you may have received earlier. Most benefits are underwritten by unaffiliated insurance companies who are solely responsible for the administration and claims. The Benefit Administrator provides services on behalf of the Provider. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefits.

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 Infinite 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 Infinite 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 UBS *My Choice Rewards* Program (Program), these terms and conditions, or the relationship between you and us is subject to the Arbitration provision in your Card agreement.

Infinite is a registered trademark owned by Visa International Service Association and used under license. The UBS Visa Infinite credit card is issued by UBS Bank USA with permission from Visa U.S.A. Incorporated. All other trademarks, registered trademarks, service marks and registered service marks are of their respective companies.

Please note: All references to the Resource Management Account also apply to the Business Services Account BSA. The RMA and Business Services Account BSA are brokerage accounts. Resource Management Account, RMA and Business Services Account BSA are registered service marks of UBS Financial Services Inc.

The following terms and conditions apply to the Benefits provided by the UBS Visa Infinite 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).

Air Travel

\$250 Airline Fee Credit	4
Global Entry.....	5
GoGo® Inflight Wi-Fi benefit	7
Any Airport Club program	8
Priority Pass™ Select.....	9
Private aviation (NetJets®).....	10
Visa Infinite Discount Air Benefit	12
Le Bas International	17
Access to ground transportation	19
Access to baggage delivery services.....	21
Access to Global Airport Meet and Greet.....	22

\$250 Airline Fee Credit

What is the benefit?

The \$250 Airline Fee Credit benefit is available to UBS Visa Infinite credit cardholders only. To receive statement credits of up to \$250 per calendar year per account toward “Qualifying” airline fee transactions, the primary or co-applicant cardholder must enroll by selecting a qualifying airline through the Rewards and Benefits section of UBS Online Services and must be eligible to participate in the \$250 Airline Fee Credit benefit. The selected airline applies to all cards in the card account. For example, a card account with two or more cards receives one \$250 credit value per year.

Upon the enrolled cardholder receiving a credit for a Qualifying transaction, the cardholder may not change his/her selected airline for the remainder of the current calendar year. The cardholder may at any time change their airline selection for the next calendar year by visiting the Rewards and Benefits tab of UBS Online Services.

“Qualifying” transactions are defined as ancillary airline fee transactions made at eligible U.S.-Domestic Airline Carriers, as determined by Visa, and include: preferred seating upgrades, ticket change/cancellation fees, checked baggage fees, in-flight entertainment, onboard food and beverage charges, airport lounge fees (excluding those credited by the UBS *Any Airport Club* program), and other airline travel fees and may vary by airline. Airline ticket purchases, mileage point purchases, mileage points transfer fees, gift cards, duty-free purchases, award tickets and fees incurred

with airline alliance partners are not deemed to be Qualifying transactions. Airport lounge fees not affiliated with airlines and transactions made with travel agencies are not deemed to be Qualifying transactions. Ancillary airline travel fees must be separate charges from airline ticket charges.

Who is eligible?

To qualify, the transactions must:

- be completed using the Cardholder's full 16-digit UBS Visa Infinite Card number;
- be identified as a qualifying airline fee transaction, based on the information available on Visa's proprietary network (VisaNet). The airline must submit the ancillary airline fee transaction under the appropriate merchant code, industry code, or required service or product identifier for the transaction to be identified as a qualifying airline fee transaction. UBS Bank USA and Visa rely on airlines to submit the correct information on airline transactions, so please call 888-762-1232 if statement credits have not posted within two weeks from the date of purchase.

Your UBS Visa Infinite card account must remain in good standing in order to receive the statement credit.

Ancillary airline fees NOT charged by the Cardholder's airline of choice (e.g., wireless internet, Global Entry, and TSA charges) do not qualify for statement credits.

Global Entry

What is this benefit?

When you apply for Global Entry, a U.S. Customs and Border Protection program, using your UBS Visa Infinite credit card to pay your application fee (currently \$100) you'll receive a \$100 statement credit. Global Entry allows expedited clearance for pre-approved, low-risk travelers upon arrival in the United States. Members enter the United States through automatic kiosks at select airports. For complete details on the Global Entry program, including full terms and conditions, go to www.globalentry.gov.

Global Entry membership automatically comes with TSA Pre✓® benefits. The TSA Pre✓® program expedites traveler screening through TSA security checkpoints with no need to remove shoes, laptops,

liquids, belts or light jackets. Global Entry members access TSA Pre✓® benefits by entering their Global Entry membership number (PASS ID) in the “Known Traveler Number” field each time a flight reservation is made on a participating airline. Alternatively, Card Members can add their Global Entry PASS ID to their frequent flyer profile(s) with the participating airline(s) and then ensure that their frequent flyer number is entered for each flight booking. For a complete list of participating airports and airlines in TSA Pre✓® or for more information, visit www.tsa.gov.

The \$100 statement credit will be processed after the Global Entry program application fee is charged to an eligible UBS Visa Infinite credit card. Holders of eligible cards are entitled to one (1) \$100 statement credit per card every 4 years in connection with the Global Entry program application fee. Please allow 6 to 8 weeks after the Global Entry program application fee is charged to an eligible card for a statement credit to be posted to your account.

Global Entry is a U.S. Government program, operated by U.S. Customs and Border Protection (CBP). Visa and UBS Bank USA have no control over the program including, but not limited to, application, approval process or enrollment, fees charged by CBP, and no liability with regards to the Global Entry program.

The TSA Pre✓® trademark is used with the permission of the U.S. Department of Homeland Security.” or “The TSA Pre✓® trademark is used with the permission of the U.S. Department of Homeland Security.

Who is eligible?

You must be an eligible U.S. UBS Visa Infinite credit cardholder to participate in this offer.

You must use the U.S.-issued UBS Visa Infinite credit card to complete the Global Entry application and pay a \$100 application fee with your UBS Visa Infinite credit card.

- Cardholders are responsible for payment of all charges until the statement credit posts to the account.

Please allow up to 7 calendar days from account approval for this benefit to become available.

Visa reserves the right to modify or cancel this offer at any time and without notice.

Gogo® Inflight Wi-Fi benefit

What is this benefit?

Your UBS Visa Infinite credit card unlocks complimentary Gogo in-flight Internet access on 12 flight segments per year. Each Wi-Fi pass is good for Internet access for one device at a time on one flight segment on any participating airlines' Gogo equipped aircraft on an eligible route. Here's how it works:

Visit visa.gogoair.com/UBS to register your UBS Visa Infinite credit card and receive 12 Gogo inflight Wi-Fi passes at no charge.

- Use your complimentary inflight Wi-Fi passes when you log in to Gogo from any Wi-Fi enabled device on Gogo equipped planes
- Stay connected with in-flight Internet access, available on more than 8,000 Gogo equipped flights per day. You can connect from any Wi-Fi enabled device on participating airline partners between airports within the United States and Canada where network coverage is available.

Who is eligible?

You must be an eligible U.S. UBS Visa Infinite credit cardholder and register your card at visa.gogoair.com/UBS to take advantage of the Gogo Inflight Wi-Fi Benefit.

- Eligibility for this benefit is determined by UBS. Provided you meet the issuer-determined eligibility requirements, your 12 complimentary Inflight Wi-Fi Passes will be available to you at no additional cost after you complete the online registration.
- Each Inflight Wi-Fi Pass provides for complimentary in-flight Wi-Fi internet access for one device at a time on one flight segment on any participating airlines' Gogo equipped aircraft between airports within the United States and Canada where network coverage is available.
- Participating airlines are listed at <https://promotions.gogoair.com/promotion/static/visa/participating-airlines.html>. Please note that these participating airlines are subject to change at any time without notice. Check the linked page regularly for the most up-to-date list of airlines on which the Inflight Wi-Fi Passes are valid.
- Registration for this benefit is not available in flight—you must complete registration

prior to your flight to access your Inflight Wi-Fi Passes.

- If you have an existing subscription with Gogo, you will have to suspend or cancel the subscription before you can credit your Gogo account with the 12 Inflight Wi-Fi Passes. To suspend or cancel your subscription simply:
 - Chat with Gogo via Live Help; or
 - E-mail Gogo at CustomerCare@gogoair.com; or
 - Call Gogo at 877-350-0038.
- Each Inflight Wi-Fi Pass may be redeemed on any Wi-Fi-enabled laptop, tablet, or smartphone for in-flight Wi-Fi Internet access on one (1) flight segment (a segment is defined as a takeoff and a landing).
- Inflight Wi-Fi Passes are valid for 12 months from the date that you register your card for the Gogo Inflight Wi-Fi Benefit. Any unused Inflight Wi-Fi Passes at the end of the 12 month period will expire.
- At the end of your initial 12 month period, provided the Gogo Inflight Wi-Fi Benefit is still being offered and you continue to meet UBS's eligibility requirements, you will receive an e-mail inviting you to re-register for the benefit at visa.gogoair.com/ubs to receive another 12 Inflight Wi-Fi Passes.
- The use of the passes within this benefit is subject to Gogo's Terms of Use and Privacy Policy.
- Visa and/or UBS Bank USA reserve the right to modify or cancel this benefit at any time and without notice.
- This benefit is non-transferable.
- The Gogo Inflight Wi-Fi Benefit is provided by Gogo, LLC and none of Visa or its issuers is responsible for any claims or damages arising from use of the Gogo services.

Please allow up to 7 calendar days from account approval for this benefit to become available.

Any Airport Club program

As a UBS Visa Infinite credit cardholder (Cardholder), you may be eligible for annual statement credit to be applied to the fee you pay for an airport lounge membership, depending on your total spending on your UBS Visa Infinite credit card (Card).

What is the amount of the credit?

You are eligible for a statement credit of up to \$500 if your total spending on your Card was \$50,000 or greater during either the current calendar year-to-date or the prior calendar year. The credit will be no greater than the amount of the airport lounge membership. Total spending includes all Cards associated with the same card account, and each card account is eligible for only one credit regardless of the number of Cards.

How do I get the credit?

To request a credit, call UBS Client Services at 888-762-1232. Please be prepared to supply the name of the airport lounge program and your membership number, the amount of the membership fee you paid, and the date it posted to your Card. You may also request a credit by visiting the Rewards and Benefits tab of UBS Online Services. Processing may take up to one statement cycle.

Are there any limitations?

To be eligible for the credit, you must pay the fee for the airport lounge membership using your Card. You may claim the credit only once for each calendar year in which you qualify for a credit. If you do not claim the credit in a year, it will not carry over into subsequent years. You must claim the credit for same calendar year in which the fee posted to your card account. Total spending is defined as net purchases (after any returns and adjustments), and excludes cash advances, cash advances repaid with Visa Cash Connect, and balance transfers. Your Card must be open and in good standing at the time you claim and receive the credit. Any airport club transactions covered by the \$250 Airline Fee Credit benefit are not eligible for the Any Airport Club benefit. Please see "\$250 Airline Fee Credit" for complete terms and conditions.

Priority Pass™ Select

Renewal terms and conditions are at the discretion of the UBS Card Program and Priority Pass™ Select. You must enroll in the program by visiting www.ubs.com/prioritypassselect and completing the Priority Pass Select enrollment form. Please allow 10 – 14 days for receipt of membership materials. Present your personalized Priority Pass Select membership card to a participating lounge at the time of visit. Admittance to participating lounges will not be allowed without presenting a physical Priority Pass Select membership card. Your lounge visits are complimentary. Members agree to abide by

the “Conditions of Use” published in the website at www.prioritypass.com/select. Participating lounges are also located on same site.

Private aviation (NetJets®)

NetJets benefits

As a UBS Visa Infinite credit cardholder (Cardholder), you are eligible to receive benefits from NetJets—arranged for you by UBS Bank USA. 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 Infinite credit card, check or wire transfer.

All payments subject to credit availability.

Aviation consultation

- Complimentary private aviation consultations are available to Cardholders upon request and can be arranged by calling NetJets at 866-538-6993. Consultations will provide Cardholders with a “Needs Analysis” in order to recommend solutions based upon the particular needs of the Cardholder.
- Complimentary Flight Hour: With your first 25-hour Marquis Jet Card, you receive one additional flight hour on the same aircraft type purchased, so you effectively get 26 hours of flight time while paying for 25.
- Simultaneous Usage & Guaranteed Upgrades
- During the first year after closing on a NetJets Share™ or NetJets Lease™, you will be guaranteed access to two aircraft at the same time, up to three occurrences, and you will have guaranteed aircraft upgrades to the next largest aircraft up to three times.
- NetJets Flight Time
- Redeem your My Choice Rewards Program points for flight time on NetJets. Redeem for as much as you need, subject to a required minimum redemption.
- To learn more about these offers or to speak to a NetJets Sales Executive: call 866-538-6993.

- Terms and Conditions for NetJets
- Complimentary Flight Hour for 25-Hour Marquis Jet Card
- Purchase-offer is valid for any Cardholder with the purchase of their first Marquis Jet Card, provided the purchase is completed prior to 5/1/2018. The complimentary flight hour will only apply to the same aircraft purchased by the Cardholder. This complimentary flight hour promotion will be offered to a Cardholder who is new to the NetJets/Marquis Jet Card Program and calls NetJets at 866-538-6993.
- All standard terms and conditions of the NetJets Program Agreements will be extended to the additional complimentary hour, and such complimentary hour will become part of the Cardholder's Marquis Jet Card. Additional fees and charges apply, including an hourly fuel surcharge and certain incidentals. Complimentary flight hour is a one-time offer not combinable with any other offer and has no cash value.
- Guaranteed One-Way Upgrades and Multiple Use Days for NetJets Share or NetJets Lease Purchase: Offer is valid for NetJets Share and NetJets Leases purchased through 5/1/2018. During the first year of your contract, NetJets will (i) grant you three guaranteed one way segment upgrades to an aircraft of NetJets choosing in the next larger cabin class, and (ii) three days of guaranteed simultaneous aircraft usage to two aircraft. Promotion will be offered to any UBS Visa Infinite Cardholder. These offers are not combinable with any other offer and have no cash value. Terms and Conditions apply, including (i) any upgrades will be at the applicable interchange rate, which is a multiplier that adjusts the total hours billed based on the differences in cabin size of the aircraft, and (ii) neither upgrades nor multiple usage is available on (a) Peak Period Days, or (b) trips originating and terminating outside the continental United States. For a list of currently identified Peak Period Days, please contact a NetJets Sales Executive at 866-538-6993. All dates are subject to change. All NetJets program purchases are subject to the terms and conditions of the NetJets Program.

- Flight Hour Redemption – UBS Visa Infinite Cardholders may redeem their *My Choice Rewards* Program points for NetJets flight hours by calling UBS Client Services at 888-762-1232. A minimum redemption applies for redemptions of points for NetJets flight hours: a one (1) hour minimum applies for current NetJets owners, and a two (2) hour minimum applies for all other redemptions. If the redemption is insufficient to cover actual flight activity, NetJets may choose to offer to bill you at the applicable hourly Marquis Jet Card Rate for such excess flight hours.

All aircraft offered by NetJets in the United States for fractional sale, lease, or use under the Marquis Jet Card program are managed and operated by NetJets Aviation, Inc., a wholly owned subsidiary of NetJets Inc. NetJets, ExecutiveJet, and the Marquis Jet Card are registered Service Marks. NetJets Inc. is a Berkshire Hathaway Company. © 2015 NetJets IP, LLC. All rights reserved.

Visa Infinite Discount Air Benefit

What is this benefit?

UBS Visa Infinite credit cardholders in good standing with UBS Bank USA are entitled to receive a \$100 discount on the purchase of between 2 and 5 qualifying round-trip, domestic coach airline tickets on the same itinerary when purchased on the Visa Infinite Discount Air website using an eligible U.S.-issued Visa Infinite card. The \$100 discount is applied to the total cost of the itinerary, not per ticket.

- Ticket must be purchased in full using a U.S.- issued UBS Visa Infinite credit card. No other form of payment will be accepted. The cardholder's name on the UBS Visa Infinite credit card being used to purchase the tickets must match the primary traveler's name on the itinerary.
- This offer is valid only for round-trip travel between cities within the 50 United States of America with participating airlines at a commercial airport. Bookings are generally accepted within eleven (11) months of travel date and inventory is determined solely by the airlines. A minimum of one-day advance purchase is required. This \$100 discount is not retroactive and may not be applied to previously booked tickets.

- This \$100 discount only applies to a qualifying itinerary and may not be combined with or applied to other certificates, promotions or special offers, including but not limited to: upgrades, government fares, tour/travel packages, group, convention/company meeting fares, bereavement, companion fares, senior citizen discounts, corporate agreements, student fares, child fares, travel industry discounts, frequent flyer discounts or any unpublished programs. The normal required taxes and fees will apply to all tickets. Open tickets, open returns, open jaws, multi-leg, same-day travel and circle trips are not permitted. Stopovers are not allowed.
- All tickets are non-refundable except that if a cancellation is made for a medical event, an airline may issue a refund in accordance with its policies. See “Cancellation due to a medical event” below for more information.
- Airline participation varies from market to market and seat inventory is based on availability.

Airline tickets are non-transferable for any reason, medical or otherwise, except where expressly permitted by carrier. Name changes are not permitted.

After tickets are purchased

- If tickets are cancelled after purchase, the cardholder will receive a credit equal to the after discount amount paid for the cancelled tickets that is held by the airline.
- This credit is valid for one (1) year from the original date of purchase.
- At the time the credit is redeemed, the airline charges a change/cancellation fee per person plus any difference in airfare in accordance with applicable airline rules.
- To redeem that credit with the applicable airline, the cardholder must contact UBS Concierge.
- If the booking is not cancelled prior to departure and the passengers do not travel, the tickets will be forfeited completely.

Cancellation due to a medical event

- When you contact UBS Concierge to cancel any tickets due to a medical event, you must fax the requested documentation confirming the medical event to 818-878-9320.

- Propco, the company that manages the Visa Infinite Discount Air Benefit, will contact the airline on your behalf and will request a full refund equal to the after discount amount paid and/or waiver of any change/cancellation fees per ticket.
- The respective airline policy will dictate whether a refund or waiver will be granted.
- If the airline chooses to issue a credit, the airline may impose a change/cancellation fee plus any difference in airfare per person at the time the credit is applied to future travel.
- If the airline chooses to issue a refund, a credit for the cancelled tickets less applicable penalties and/or service charges in accordance with the airline rules will be refunded and posted to your account within 30 days from the date of issuance by the airline.

Visa, its issuers and Propco are not responsible for any changes made by a cardholder to a confirmed reservation, including upgrades. Visa, UBS Bank USA and Propco will not replace or refund any of the value of items such as miles, points or currency used for such changes if the cardholder does not use the changed or upgraded ticket for any reason including, but not limited to, an airline schedule change, airline delay or cancellation or additional changes made by the cardholder, including cancellation of a confirmed reservation.

- Propco is the final authority on the interpretation of the terms and conditions. This program is void where prohibited by law. This discount offer may not be sold or resold. Any such sale will invalidate any redemption rights hereunder.
- This offer cannot be exchanged for cash or other consideration. No refunds shall be provided for any unused portion of this offer. This offer has no cash value. Subject to applicable federal, state and local laws.
- Neither Propco nor Visa assumes any responsibility for any verbal or written representation made by any third party that varies these conditions of terms of this offer.
- Discounts are not retroactive and may not be applied to previously booked tickets.
- Propco and its agents, and any other company or individual participating in

the creation, distribution or redemption of this offer, act only as agents for the airlines and Propco, its agents, Visa and its client financial institutions will not assume any liability or responsibility for damage, expense, inconvenience, loss, injury, accidental death or damage to any persons or property whatsoever on any aircraft or in transit to and from said aircraft, or for any cause whatsoever due to delays, cancellations, nature, mechanical breakdown, strikes, war, acts of God, arising from or in conjunction with the travel booked by redeeming this offer. When issued, your electronic reservation shall constitute the sole contract between the airline and the passengers. For information regarding airline liability limitations, baggage liability and other regulations of the Warsaw Convention, as modified by the Montreal Convention and other regulations, please consult your air carrier.

This benefit is managed by Propco. Either the airline, or in some instances, Travel Services, will appear as the merchant of record on your card statement for purchases made through Propco. Propco, Visa or UBS Bank USA or any of its concierge providers are not responsible for any claims or damages arising from this benefit or related travel.

- As a courtesy, UBS Concierge is available to assist you with basic itinerary changes and cancellations prior to departure. In case of a travel emergency, such as airline flight cancellations and missed connections while you are traveling, please contact the airline directly for immediate support.
- By booking travel through Propco, the traveler consents to be bound by all the terms and conditions, as stated herein.
- Visa and Propco may cancel or suspend the Visa Discount Air benefit [and any travel or service reservations associated with the cardholder's name, email address or account and close any associated Visa Discount Air accounts] at any time with immediate effect and without written notice, for any reason in Visa and Propco's sole discretion, including, without limitation, if Visa and Propco believe the cardholder has (i) breached or violated any of the terms and conditions, (ii) engaged

in any fraudulent, suspicious or dishonest behavior, gaming, theft, misconduct or wrongdoing in connection with the Discount Air benefit, or (iii) acted in an inappropriate, fraudulent or abusive manner. If the cardholder has conducted any fraudulent activity, Visa and Propco reserve the right to take any necessary legal action and the cardholder may be liable for monetary losses to Visa and Propco, including litigation costs and damages.

- Seller of Travel Registration Numbers

ProppCorp (referred to as Propco above) who acts only as an agent for the airlines, makes the travel arrangements for you on behalf of Visa. Our California Seller of Travel number is 2080494-40. Registration as a Seller of Travel in California does not constitute approval by the State of California. Our Florida Seller of Travel number is ST39796, our Iowa Seller of Travel number is 1241 and our Washington Seller of Travel number is 603 449 394. ProppCorp, 8750 W. Bryn Mawr Avenue, Suite 1020E, Chicago, IL 60631

Disclosures related to tickets booked

Hazardous materials

Federal law forbids the carriage of hazardous materials aboard aircraft in your luggage or on your person. A violation can result in five years' imprisonment and penalties of \$250,000 or more (49 U.S.C. 5124). Hazardous materials include explosives, compressed gases, flammable liquids and solids, oxidizers, poisons, corrosives and radioactive materials. Examples: paints, lighter fluid, fireworks, tear gases, oxygen bottles, and radio-pharmaceuticals.

There are special exceptions for small quantities (up to 70 ounces total) of medicinal and toilet articles carried in your luggage and certain smoking materials carried on your person. For additional information, contact the airline directly.

Please go to [http://www.dot.gov/office-policy/aviation-policy/aircraft-disinsection requirements](http://www.dot.gov/office-policy/aviation-policy/aircraft-disinsection-requirements) to learn about the use of insecticides in certain aircraft.

Airline flights may be overbooked, and there is a slight chance that a seat will not be available on a flight for which you have a confirmed reservation. If this occurs, the airline will make alternative arrangements for you.

Please allow up to 7 calendar days from account approval for this benefit to become available.

Le Bas International

UBS Visa credit cardholders have access to private jet charter services with Le Bas International when you use your UBS Visa credit card to pay for the service.

Worldwide, Reliable and Personalized Air Transportation Chartering a safe, private aircraft is as simple as making a phone call. Private jet charter is secure, discreet and catered to your individual needs. Our goal is to arrange the most suitable choice of aircraft available for a seamless, unique experience.

Le Bas International offers a wide range of aircraft, from small, medium and large executive jets to turboprops and helicopters. Whatever your schedule or itinerary, their global operations team is committed to meeting your specific air charter requirements within minutes of your call.

Global privileges:

- Up to \$300 total credit per flight toward chauffeured transportation transfers
- Up to \$300 total credit per flight toward premium in-flight catering
- Special customer service assurances
- Best price assurance

To access this benefit contact your UBS Concierge at 888-762-1232.

Le Bas International terms and conditions

Private Jet Charter Services: Valid for new bookings made through UBS Concierge. Payment must be made with UBS Concierge payment of choice when applicable. End User(s) must travel on itinerary booked. May not be combined with other offers unless indicated. Benefits listed are nontransferable and are not redeemable for cash. Participating providers and benefits are subject to change.

Your flights will be arranged by private jet management companies, brokerage companies or directly by private jet operators (“Service Providers”) on your behalf. As your arrangements are made on your behalf by these Service Providers, consult with them regarding your rights and obligations.

Service Provider acts as broker for End User(s) to obtain jet services from airlines and charter operators worldwide. Flights will be operated by a direct air carrier holding an air carrier certificate from the Federal Aviation Administration (FAA) and economic authority from the U.S. Department of Transportation

(DOT), or equivalent foreign government authorities. Flights will be conducted under Part 121 or 135 of the Federal Aviation Regulations (FAR) or applicable foreign equivalents, and operational control of your flight shall be vested in the air carrier. The aircraft utilized for these private jet services are listed on the respective air carrier's operations specifications. Neither Aspire Lifestyles nor Aspire Lifestyles Concierge on behalf of one of our Clients (collectively "Aspire Lifestyles") is an air carrier and neither possesses DOT or FAA authority to engage in air transportation. Aspire Lifestyles is not responsible for the acts or omissions of its Service Providers, and by participating you waive any implied warranties and disclaim reliance on any representations made by Aspire Lifestyles regarding the Service Provider's qualifications, certifications or fitness to conduct flights.

Special Private jet Charter Services customer service assurances include the following:

- In the event that there is a flight interruption within the reasonable control of a Service Provider and/or operator during the course of any flight that departs from the United States, including but not limited to a mechanical issue or pilot delay, the Service Provider will provide the Aspire Lifestyles member (each, the "End User") with a replacement aircraft within four hours of the original scheduled flight time. If a replacement aircraft is not provided within four hours, then the End User may choose for the Service Provider to 1) put all passengers on a commercial flight and pay for the plane tickets and the transportation to the airport (in this instance, the End User will not be charged for the original private jet flight), or 2) provide a \$400 per passenger hotel and food credit while waiting for the replacement aircraft.

In the event that there is a flight interruption within the reasonable control of a Service Provider and/or operator during the course of any flight that departs outside of the United States, including but not limited to a mechanical issue or pilot delay, the Service Provider will provide the End User with a replacement aircraft within six hours of the original scheduled flight time. If a replacement aircraft is not provided within six hours, then the End User may choose for the Service Provider to 1) put all passengers on a

commercial flight and pay for the plane tickets and the transportation to the airport (in this instance, the End User will not be charged for the original private jet flight), or 2) provide a \$400 per passenger hotel and food credit while waiting for the replacement aircraft. Best Price Assurance: Service Providers will provide the End User with competitive prices that are the same as or lower than prices that would be provided to any other customer under the same conditions for the same flight(s) and on the same day and timeframe. Customers who are subject to preexisting agreements with Service Providers are excluded.

Access to ground transportation

UBS Visa credit cardholders have access to ground transportation services when you use your UBS Visa credit card to pay for the service.

EmpireCLS Worldwide Chauffeured Services has paired the art of chauffeuring with the business of luxury, personalization and security to create a comprehensive, professional and sought-after service.

- Relax in the comfort of their luxury vehicles, featuring the Cadillac XTS, Escalade, BMW 740 il, Mercedes-Benz S-class sedans and Sprinter vans.
- Book trips with their dedicated teams of global reservations specialists, available 24/7
- Experience the luxury of their worldwide Airport Concierge Program, offering expedited, white-glove assistance to/from your gate
- Stay connected with your chauffeur via pre-trip notifications and on-location status updates through e-mail and SMS messaging
- Feel secure with their proprietary software, using military-grade encryption to protect guests' personal and financial information
- Be driven by professional chauffeurs trained in discretion, safety and personalized service
- They pledge to provide exceptional chauffeured hospitality, every day, which reflects their core values of personalized service, safety, security, innovation and dedication.
- EmpireCLS Worldwide Chauffeured Services:
- \$50 (USD) discount applied to first booking

- 10% discount applied to the base rate of all bookings
- Complimentary vehicle upgrade when available

To access this benefit contact your UBS Concierge at 888-762-1232.

Terms of use

Late cancellation policies vary based on the location of the original pickup point or service area (i.e., EmpireCLS immediate service areas vs. international markets). Cancellation within the EmpireCLS immediate service area (NY/NJ/SW CT, San Francisco-San Jose and Los Angeles-San Diego) must be made one (1) hour prior to scheduled pickup. Full fare including gratuities will be charged for all late cancellations. Please refer to full policies and procedures for more information. A reservation is considered a "No Show" if the passenger cannot be located or contacted within (a) one (1) hour for airport pickups (time starts when the plane arrives at the gate) and (b) thirty (30) minutes at other pickup locations (home, office, hotel, etc.). Full fare, including gratuities, will be charged for all No Shows. For waiting time on airport departures (pickup at home, office, hotel, etc.), the first fifteen (15) minutes are considered the Grace Period. For airport arrivals, the Grace Period is forty-five (45) minutes for all domestic flights and seventy-five (75) minutes for all international flights. Waiting time charges are based on the vehicle's hourly rate and are accrued in quarter-hour increments. A voluntary 20% gratuity is applied to all reservations and is negotiable or waivable at any time. EmpireCLS charges an Administration Fee of 17.25%, which is applied to each reservation. Taxes, tolls, airport fees and parking fees will be charged as incurred. EmpireCLS charges an \$18 USD airport fee for all arrivals. Fuel charges for sedans, SUVs, vans and limousines is \$9 USD per trip for flat-rate transfers, and \$9 USD per hour for hourly trips. Larger vehicles will be quoted upon request. Hourly minimums apply for all as directed/hourly reservations and vary according to vehicle type/market. An early morning/late night surcharge of \$25 USD will be applied for all reservations scheduled between the hours of 12:00 a.m. and 5:00 a.m. Extra stops will be charged as incurred. A \$50 offer is available only on your first reservation and only when booked through the Concierge. Please refer to the Policies and Procedures. For full terms and conditions, visit empirecls.com/terms-conditions/.

Access to baggage delivery services

UBS Visa credit cardholders have access to baggage delivery services privileges when you use your UBS Visa credit card to pay for the services.

Luggage Free is a specialty service offering you the option to send luggage ahead to nearly any destination, worldwide, to avoid the inconvenience of carrying, checking and claiming bags-even going through customs. On-time delivery is guaranteed, allowing you the ability to avoid unnecessary aggravation, save time, and protect your possessions – simply and in style.

- No lost luggage
- No waiting at the airport
- No size or weight restrictions
- No hassles
- You pick up the phone. We pick up, wrap up and ship your luggage there and back.
- Global Privileges:
 - Complimentary second bag on your first trip
 - 20% discount off all purchases thereafter
 - Complimentary \$2,500 insurance on your shipment.

To access this benefit contact your UBS Concierge at 888-762-1232.

Terms of use

Offer cannot be used in conjunction with any other offer or promotion. Final rates are based upon actual weights and dimensions verified during the shipment process. Actual weights will be generated by the greater of the actual weight OR dimensional weight of each piece (hereinafter "Item"). Complimentary second Bag Free on first trip (globally) Offer is based on the lesser cost of the 2 bags and valid on one-way service only. Any duties, taxes or other fees incurred during the customs inspection process will be passed on to the customer. Fees may be charged to customer's credit card at the time transport charges are captured, separately, after transport charges have been captured, or may be billed directly from third party customs brokerage or shipping company. For full Luggage Free terms and conditions please visit <http://www.luggagefree.com/terms/>.

Access to Global Airport Meet and Greet

UBS Visa credit cardholders have access to global airport meet and greet services when you use your UBS Visa credit card to pay for the service.

A global network of fast-track airport meet and greet service partners will make your travel experience more personalized, pleasant and positive. Trained airport agents will accompany you through the airport—on arrival, before departure, or while waiting for a connecting flight. The end result: helping speed up all of the airport formalities such as lengthy immigration and customs queues, especially in international destinations where a language barrier could be a challenge.

Our Global Airport Meet and Greet service is available at over 500 airports worldwide.

Global Privilege: 15% Discount

To access this benefit contact your UBS Concierge at 888-762-1232.

The full Terms and Conditions are available online at: <http://aspirelifestyles.yqnowgroup.com/terms>

Hotel and car rental

Visa Luxury Hotel Collection.....	23
Relais & Chateaux®	26
Mandarin Oriental Hotel Group.....	28
Starwood Hotels and Resorts	28
Villas of distinction.....	29
Silvercar	30
GroundLink.....	30
National®	32
Avis®	32
Enterprise®	33
Alamo®	34

Visa Luxury Hotel Collection benefits

Card eligibility

Only eligible Visa Infinite cards may book hotels at visainfinitehotels.com and receive special Visa premium card benefits. This site contains hotels that participate in the Visa Luxury Hotel Collection program that offers the 7 Premium Benefits to eligible Visa Signature and Visa Infinite cardholders, as well as a subset of properties that offer an additional 8th Visa Infinite benefit exclusively available for Visa Infinite cardholders.* As a Visa Infinite U.S. cardholder, you're eligible to book hotels that offer both the 7 Premium Benefits and the additional 8th Infinite benefit. The Visa Luxury Hotel Collection is specifically designed to offer an unparalleled experience from properties hand selected to deliver the premium benefits you expect from the Visa Luxury Hotel Collection as well as an additional 8th Visa Infinite benefit at participating properties. The 8th Visa Infinite benefit is a special amenity unique to each participating property just for Visa Infinite cardholders.*

7 Premium Benefits available to both Visa Signature and Visa Infinite cardholders:

Best available rate guarantee

We guarantee the best publicly available rates whenever you book with the Visa Luxury Hotel Collection.

If you find a lower room rate[†] on another website within 24 hours of making a booking with us, we will match the rate.

† The lower rate found must:

- Have identical booking requirements and policies for payment and cancellation as your Visa Luxury Hotel Collection booking
- Be for the same hotel, room type, stay dates/length, and number of guests
- Be publicly viewable and verifiable on the other website
- Be for room only, exclusive of other benefits or perks

Full terms and conditions are below.

To make a claim, simply complete our Best Available Rate Guarantee online claim form within 24 hours of making a booking with us. We will review your claim and contact you within 48 hours.

Please note: Hotel cancellation policies vary greatly. Many of our hotels are flexible and allow cancellation up to 24 hours in advance of your stay. The Visa Luxury Hotel Collection understands that sometimes travel plans change, and therefore does not charge additional change or cancel fees.

Best available rate guarantee terms and conditions

The Visa Luxury Hotel Collection guarantees the best publicly available rates for all of our hotels, subject to the following terms and conditions:

- The Best Available Rate Guarantee online claim form must be completed in full within 24 hours of making your Visa Luxury Hotel Collection booking
- Claim must include the lower rate and exact link (URL) where it can be confirmed
- The following rates do not qualify:
 - Prepaid, non-cancellable, and/or non-refundable rates
 - Rates available on auction or flash sale websites like (but not limited to) Priceline or Hotwire
 - Reward program rates, corporate/group rates, government rates and/or other rates not available to the general public
 - Packaged rates that include the room with other travel and/or entertainment goods and services such as (but not limited to) airline tickets, car rentals, or show tickets
- If we verify the lower rate, your nightly rate will be adjusted to reflect it

- The rate and/or benefits cannot be combined with hotel-specific special offers or packaged promotions or other rates not publicly viewable.
- The Visa Luxury Hotel Collection has the sole right to determine the validity of any claim
- The Visa Luxury Hotel Collection has the discretion to determine if a competing rate is genuinely available
- In the case of a dispute, the Visa Luxury Hotel Collection's decision is final
- The Visa Luxury Hotel Collection reserves the right to modify this Best Available Rate Guarantee at any time

Automatic room upgrade upon arrival

Upon availability at check-in, you will be upgraded to the next highest room class for the duration of your stay.

Complimentary in-room Wi-Fi

Upon check-in you will be provided with complimentary in-room Wi-Fi, if available, for the duration of your stay.

Complimentary daily breakfast for two

For the length of your stay, you and one guest will receive complimentary continental breakfast daily. If the hotel does not offer continental breakfast, they will offer another dining or other benefit of equal value based on local market rate.

\$25 USD food or beverage credit

During your hotel stay you will receive a \$25 USD credit at check-out. Limit of one \$25 USD credit per room, per stay. A stay is defined as consecutive nights spent at the same hotel, regardless of check-in/check-out activity. Any charges over and above the credit described above will be applied directly to your account to settle upon departure. Credit has no cash value and is not valid on room rate or third party services.

VIP guest status

As a guest through the Visa Luxury Hotel Collection, you will be recognized within the hotel as a VIP Guest. VIP Guest services and amenities differ by property.

Late check-out upon request, when available

Late checkout is available upon request, upon availability by the hotel. At the time of check-in, or during the course of your stay, you may contact the front desk and request late checkout up to 3 p.m.

Additional 8th Visa infinite benefit available for eligible Visa Infinite cardholders at more than 200 Visa Luxury Hotel Collection properties

Enjoy an additional complimentary benefit available at a special collection of properties in the Visa Luxury Hotel Collection. Some properties may require a minimum night stay or require booking certain room categories. Please consult the terms and conditions for each property.

The 8th complimentary Visa Infinite benefit* may be one of the following, but not inclusive, to:

- An additional \$75 Food & Beverage credit, on top of the existing \$25 Food & Beverage credit
- A \$100 spa credit
- A \$100 golf credit
- A \$100 room rate credit
- (All credits are USD)

** In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases the hotel may or may not provide a substitute benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Some properties may require a minimum night stay or require booking certain room categories to receive the additional complimentary Visa Infinite benefit. Please consult the terms and conditions for each property.*

Please allow up to 7 calendar days from account approval for this benefit to become available.

Relais & Chateaux®

What is this benefit?

Enjoy great benefits such as a VIP Welcome and complimentary breakfast daily* at select properties with Relais & Chateaux®, a prestigious collection of luxury properties worldwide. UBS Visa Infinite credit cardholders are also eligible for accelerated access to Club 5C status after staying just 2 nights at qualifying Relais & Chateaux properties in a 12-month period, when booked through UBS Concierge and paid for with your UBS Visa Infinite credit card.

** Complimentary breakfast available at approximately 120 participating properties. Must book 72 hours in advance through UBS Concierge. Limited*

to stays of up to 7 consecutive nights. See www.relaischateaux.com/visainfinite-U.S. for list of participating properties. Relais & Chateaux Club 5C members can choose to receive either the standard Club 5C benefits or VIP Welcome and complimentary breakfast.

To access information on this benefit, visit Relais & Chateaux through the Cards Rewards & Benefits section of UBS Online Services or call UBS Concierge for more details and to book your stay.

Who is eligible?

You must be an eligible U.S. UBS Visa Infinite credit cardholder to participate in the Relais & Chateaux offer.

- Only hotel stays booked at least 72 hours in advance through UBS Concierge and paid for on your U.S.-issued UBS Visa Infinite credit card are eligible for the VIP welcome and complimentary breakfast.
- Complimentary breakfast is valid for a maximum stay of seven (7) consecutive nights and only available at select Relais & Chateaux properties, a list of which can be viewed at www.relaischateaux.com/visainfinite-us. This offer is only valid when booking Best Available Rate or Public Rate and is not combinable with other offers. Club 5C members can choose to receive either the standard Club 5C benefits or VIP Welcome and complimentary breakfast.
- To qualify to apply for accelerated access to the Relais & Chateaux Club 5C program, you must stay a minimum of two (2) nights in a 12-month period at Relais & Chateaux properties, booked through UBS Concierge and paid for on your U.S.- issued UBS Visa Infinite credit card.
- Once you have met your minimum stay requirement for Club 5C status and received your invitation from Relais & Chateaux to join Club 5C, all participation in the program, including membership renewal, will be subject to Relais & Chateaux's standard membership terms.
- These offers are non-transferable.

Visa reserves the right to modify or cancel this offer at any time and without notice.

Mandarin Oriental Hotel Group

UBS Visa credit cardholders have access to global hotel privileges at Mandarin Oriental Hotel Group.

Take refuge at Mandarin Oriental and discover some of the most exquisite hotels and resorts in the world. Each property combines a unique sense of place with luxurious surroundings and excellent leisure facilities. These include serene and holistic spas and exciting, award-winning dining experiences, all delivered with Mandarin Oriental's impeccable legendary service and style. Everything in fact, to ensure a memorable and relaxing stay.

Global privileges

- Room upgrade, based on availability
- Continental breakfast for two daily
- VIP status
- Welcome amenity
- Complimentary Internet access
- \$50 dining or spa services credit for Suite bookings (per stay)
- Best rate guarantee

To access this benefit contact your UBS Concierge at 888-762-1232.

Terms of use

Offer valid through December 31, 2017 and is subject to availability; blackout dates may apply. Advance booking is required. Offer is valid on selected room categories and on best available rates only unless otherwise stated. Offer is not valid for group bookings and cannot be used in conjunction with any other offer or promotion.

Starwood Hotels and Resorts

UBS Visa credit cardholders have access to global hotel privileges at Starwood Hotels and Resorts.

Starwood Hotels and Resorts is the largest luxury hotel operator in the world with an impressive portfolio of suites and villas worldwide. Starwood Luxury Privileges offers exclusive amenities at 191 hotels and resorts within Starwood's three luxury brands: St. Regis, Luxury Collection and W Hotels.

Global privileges

- Complimentary room upgrade on arrival*
- Complimentary breakfast for two each morning

- \$100.00 amenity per stay (F&B credit, spa credit or welcome gift)**
- Personal welcome
- Early or late check-out*
- Complimentary standard in-room internet access

To access this benefit contact your UBS Concierge at 888-762-1232.

Terms of use

* Based upon availability

** Amenities vary at each hotel but could include things like spa credit, food and beverage credit, etc.

Villas of Distinction

UBS Visa credit cardholders have access to global privileges at Villa of Distinction properties.

Luxury Villa Rentals Experience, Service, Value
With thousands of private villas and estate homes, Villas of Distinction invites you to indulge in the vacation of your dreams. Treat yourself to luxurious, yet affordable, private vacation villas in any of their more than 50 destinations around the globe. Their professional villa specialists are committed to catering to all of your needs, while providing you with exceptional service and expertise.

Global privilege

- Up to \$700 in a villa service credit which can be used toward added value amenities and services during your villa stay
- Examples of amenities and services may include, but are not limited to, private chef for an evening, in-villa massage, rental car throughout your stay, private car/limo transfers, villa provisions

To access this benefit contact your UBS Concierge at 888-762-1232.

Terms of use

Offer is valid for new bookings made through your UBS Concierge and may not be combined with other offers unless indicated. Payment must be made with a participating Card in the customer's name. Customer must travel on itinerary booked. Villas of Distinction is not responsible for any errors or omissions resulting in inventory, content, or pricing discrepancies. The details shown, including any pictures, are for informational purposes only. Participating providers and benefits subject to

change. Prices shown are land-only, may vary by season and number of guests and views, and do not include taxes or gratuities. All prices and special offers are subject to availability and may be changed or withdrawn at any time. Additional restrictions may apply. For full terms and conditions please visit: <http://www.villasofdistinction.com/about/terms/>

Silvercar

UBS Visa Infinite credit cardholders save 30% on rentals of two days or more when they pay with their UBS Visa Infinite credit card. To redeem this offer, visit "Silvercar" through the Cards Rewards & Benefits section of UBS Online Services, and enter code VINFINITE. Or you can use the Silvercar mobile app and enter code VINFINITE.

Terms and conditions

No blackout dates. Reservations must be 2 days or longer. Offer not valid with any other offer unless stated otherwise. Discount applies to base rental rate before surcharges and taxes.

Offer subject to change, and is based on the individual merchant's terms and conditions. Void where prohibited or restricted by law. Any taxes are the sole responsibility of the purchaser.

GroundLink

The U.S. Visa Infinite GroundLink® offer is a 15% discount off of the base rate for reservations booked with an eligible U.S.-issued Visa Infinite card (discount not applicable to taxes and fees such as tolls, parking and wait time). Upon card validation, U.S. Visa Infinite cardholders also get one \$30 promotional credit that can be applied toward a GroundLink reservation booked with that card. Limit 1 promotional credit per card.

- Users must have registered for a GroundLink account with an eligible U.S.-issued Visa Infinite card stored in their GroundLink profile.
- Eligible Visa Infinite card must be used as payment for the ride to qualify for the discount or use the promotional credit.
- Offers and promotional codes are non-transferable and cannot be combined with any other offer or discount.
- You are not responsible for paying the driver a tip when exiting. In certain markets

such as the NYC metro, DC and Chicago area (markets subject to change), you are charged a 15% standard gratuity, which you will see as a line item at check out. Riding outside of these markets, the tip percentage is already included in the base fare and is determined and distributed to the drivers by the company for which they work. Any additional gratuity can be added at your discretion.

- Applicable taxes will be added and shown as a line item at check out. Taxes are calculated based on local jurisdictions.
- Your promotional discount percentage is available for GroundLink reservations so long as you use your qualifying Visa Infinite card to pay, and for so long as Visa continues to make the offer available.
- Visa reserves the right to modify or cancel this offer at any time and without notice.
- The GroundLink service is provided by GroundLink Holdings LLC. Neither Visa nor the issuer of your card is responsible for any claims or damages arising from the use of the GroundLink service.
- This offer is subject to GroundLink's Privacy Policy (<https://www.groundlink.com/privacy-policy>), Cancellation Policy (<https://www.groundlink.com/cancellation-policy>), Wait Time Policy (<https://www.groundlink.com/cancellation-policy>) and Tolls Policy (<https://www.groundlink.com/tolls>).
- Additional GroundLink Frequently Asked Questions can be found here: <https://www.groundlink.com/visainfinite/frequently-asked-questions>
- GroundLink and Visa reserve the right to cancel any reservation associated with your name, email address or account, and close any associated accounts should any booking show signs of fraud, abuse, gaming, misuse or suspicious activity.

National®

UBS Visa Infinite credit cardholders save up to 25% on qualifying rentals of any size car when they pay with their UBS Visa Infinite credit card. Participating locations are in the United States, Canada, Latin America and the Caribbean. In addition, UBS Visa Infinite credit cardholders receive complimentary Emerald Club Executive® level membership. Discount offer requires a 3-day minimum rental with a Saturday overnight keep.

To redeem this offer, book online at nationalcar.com/offer/infinite and enter code 5030849. To redeem by phone, call 800-227-7368 and mention code 5030849. Offer redemption is solely the responsibility of National Car Rental.

Terms and conditions

Discount applies to base rate only at participating locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally-authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional driver fee, one-way rental charge and optional items such as Loss Damage Waiver (LDW) up to \$30 per day are extra. In the U.S., check your insurance and/or credit card for rental vehicle coverage. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply.

Offer subject to change, and is based on the individual merchant's terms and conditions. Void where prohibited or restricted by law. Any taxes are the sole responsibility of the purchaser.

Avis®

As a UBS Visa Infinite credit cardholder, you can take advantage of enrollment in Avis Preferred, and save up to 30% on qualifying rentals when you pay with your UBS Visa Infinite credit card.

- With Avis Preferred, you won't have to provide your rental preferences every time you reserve—they'll already be on file.
- Instead, when you arrive at Avis, you can skip the lines and the paperwork and go straight to your car at over 1,400 locations worldwide. Save up to 30% off when making a reservation with Avis Worldwide

Discount (AWD) number S107100. Discount varies by rental date, location and vehicle type.

- Save up to 10% when making an Avis Signature Series reservation with Avis Worldwide Discount (AWD) number S107100.
- Terms apply to these offers—see [avis.com/visainfinite](https://www.avis.com/visainfinite) for full details and to redeem. To redeem these offers, enter code S107100. To redeem by phone, call Avis Reservations at 800-633-3469 or UBS Concierge, and mention code S107100.

Terms and conditions

Discount applies to base rate only at participating locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally-authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional drive fee, one-way rental charge and optional terms such as Loss Damage Waiver (LDW) up to \$30 per day are extra. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply.

Offer subject to change, and is based on the individual merchant's terms and conditions. Void where prohibited or restricted by law. Any taxes are the sole responsibility of the purchaser.

Enterprise®

UBS Visa credit cardholders save 5% on everyday low rates at Enterprise Rent-A-Car®.

When you're ready to go, Enterprise Rent-A-Car makes it easy with everyday low rates on great cars. With the largest fleet in North America and a wide variety of vehicles, Enterprise has you covered. Plus, we're always nearby with almost 6,000 neighborhood and airport locations.

To access this benefit contact your UBS Concierge at 888-762-1232.

Terms and conditions

Discount applies to base rate only and is available at participating locations in the United States or Canada. Taxes, other governmentally-authorized or imposed surcharges, recoupment fees, airport and airport facility fees, fuel, additional driver fee,

one-way rental charge and optional items (such as CDW up to U.S. \$30 per day) are extra. In the U.S., check your insurance and/or credit card for rental vehicle coverage. Standard driver requirements apply. A 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply. Void where prohibited. © Enterprise Holdings, Inc.

Alamo®

UBS Visa credit cardholders save a minimum of 5% with every Alamo rental.

At Alamo Rent A Car®, you can get to the fun faster and take advantage of a wide selection of vehicles for all your car rental needs. And with self-serve check-in, you skip the counter, check-in at the kiosk and drive away.

To access this benefit contact your UBS Concierge at 888-762-1232.

Terms and conditions

Discount applies to base rate only and is available at participating locations in the U.S. or Canada. Taxes, other governmentally-authorized or imposed surcharges, recoupment fees, airport and airport facility fees, fuel, additional driver fee, one-way rental charge and optional items (such as CDW up to U.S. \$30 per day) are extra. In the United States, check your insurance and/or credit card for rental vehicle coverage. Standard driver requirements apply. A 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply. Void where prohibited. © Enterprise Holdings, Inc.

Insurance and protections

Trip delay reimbursement.....	35
Common carrier trip cancellation/ trip interruption	38
Emergency Evacuation and Transportation/ Repatriation of Remains coverage	43
Travel Accident Insurance Program.....	49
Auto Rental Collision Damage Waiver	54
Roadside assistance.....	61
Travel and emergency assistance services.....	63
Purchase Security	65
Return Protection.....	71
Price Protection.....	74
Event Ticket Protection.....	79
Warranty Manager Service	83
Personal Identity Theft coverage.....	87
Identity Theft Resolution services.....	90
Lost luggage reimbursement.....	92
Baggage delay	97

Trip delay reimbursement

What is this benefit?

When terms and conditions are met, Trip Delay Reimbursement is one-time per ticket/trip coverage that will reimburse you for reasonable additional expenses incurred when a trip you've purchased entirely with your eligible UBS Visa Infinite card is delayed for more than six (6) hours or requires an overnight stay. The benefit covers up to a maximum of five hundred dollars (\$500.00) per ticket.

Who is eligible for this benefit?

You, your spouse, and your dependent children under twenty-two (22) years of age are automatically covered when you charge your trip's entire Common Carrier fare to your eligible UBS Visa Infinite card. (A "Common Carrier" is any land, water, or air conveyance operating for hire under a valid license for the transportation of passengers and for which a ticket must be purchased prior to commencing travel. "Common Carrier" does not include taxis, limousine services, commuter rail or commuter bus lines, or rental vehicles.)

What is covered?

Your reasonable additional expenses, such as meals and lodging, may be reimbursed as long as:

- The entire fare was purchased with an eligible UBS Visa Infinite card
- Your trip was delayed for more than six (6) hours or required an overnight stay due to Covered Hazards (“Covered Hazards” include: equipment failure, inclement weather, strike, and hijacking/skyjacking)
- Your trip is for a period of round-trip travel to a destination other than your city of residence and the departure and return dates of your trip do not exceed three hundred and sixty-five (365) days

This benefit is supplemental coverage, which means that reasonable expenses during the delay **not otherwise covered** by your Common Carrier, another party or your primary personal insurance policy, may be reimbursed up to five hundred dollars (\$500.00) per ticket.

What is not covered?

The following are not covered under this benefit:

- Any delay due to a Covered Hazard which was made public or made known to you prior to your departure
- Any pre-paid expenses related to your trip, such as preferred seating, etc.

Filing a trip delay reimbursement claim

How do I file a claim?

- **Call the Benefit Administrator at 800-546-9806, or call collect outside the United States at 804-673-7481 within thirty (30) days** of the date of the trip delay. The Benefit Administrator will ask you for some preliminary claim information and send you a claim form.
- **Return the completed claim form and requested documentation within ninety (90) days** of the date of your trip delay to:
Card Benefit Services
P.O. Box 72034
Richmond, VA 23255

For faster filing, or to learn more about Trip delay, visit www.eclaimslines.com

Please note: Failure to contact the Benefit Administrator or return the completed claim

form and documentation within the time periods indicated above may result in the denial of your claim.

What documents do I need to submit with my claim?

- Your completed and signed claim form
- Your eligible UBS Visa Infinite credit card receipt showing the full travel fare charged to the card
- A copy of the Common Carrier ticket
- A statement from the Common Carrier explaining the reason for the delay
- Copies of receipts for your claimed expenses

Additional provisions for trip delay reimbursement

Trip delay reimbursement is supplemental to, and excess of, any valid and collectible avenue or recovery available to you, the eligible UBS Visa Infinite cardholder. The Benefit Administrator will reimburse the excess amount once all other coverage has been exhausted up to the limit of liability.

You shall do all things reasonable to avoid or diminish any loss covered 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, no coverage shall exist for such claim and your benefits may be canceled. Each claimant 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.

Once you report an occurrence, a claim file will be opened and shall remain open for ninety (90) days from the date of the trip delay. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within ninety (90) days of the occurrence.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of the 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 the Provider until sixty (60) days after the Provider

receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all of the terms of the Guide to Benefit have been complied with fully.

This benefit is provided to eligible UBS Visa Infinite 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 UBS Visa Infinite cardholders whose accounts have been suspended or canceled.

Termination dates vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if so, you will be notified at least thirty (30) days in advance. This information is a description of the benefit provided to you as a UBS Visa Infinite cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

Form VTRIP 6-500 – 2013 (04/14) TD-I.

Common carrier trip cancellation/ trip interruption

Reimbursement Level:

Up to \$5,000 for common carrier fare portion of the trip.

Description of coverage

The plan: As a UBS Visa Infinite credit cardholder, you, your spouse or domestic partner, and your dependent children will automatically be insured against Trip Cancellation or Trip Interruption.

Eligibility: This insurance plan is provided to UBS Visa Infinite credit cardholders, their Spouse and Dependent Children automatically when the entire cost of the passenger fare(s) are charged to UBS Visa Infinite credit card 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.

Effective date: Your insurance becomes effective on the date on which you first meet the eligibility

criteria as an eligible cardholder. Insurance for you automatically terminates on the earliest of: the termination date of the policy, or the date on which you no longer meet the eligibility criteria as an eligible cardholder.

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

The benefits: In the event of a Common Carrier Trip Cancellation or Trip Interruption, we will pay up to the Trip Cancellation/Trip Interruption Benefit Amount of (up to \$5,000 per common carrier fare). In no event will we pay more than either: 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or 2) the Trip Cancellation/Interruption Benefit amount of \$5,000.

The Insured Person will relinquish to us any unused vouchers, tickets, coupons or travel privileges for which we have reimbursed the Insured Person.

The trip cancellation or trip interruption of the Insured Person must be caused by or result from death, accidental injury, disease or physical illness of the Insured Person or an Immediate Family Member of the Insured Person ; or default of the Common Carrier resulting from Financial Insolvency.

The death, accidental injury, disease or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Common Carrier Covered Trip.

This benefit does not apply to loss caused by or resulting from: 1) a Pre-Existing Condition; or 2) Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or 3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; or 4) the Insured or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or 5) the Insured or an Immediate Family Member: a) traveling against the advice of a Physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy.

Definitions: Account means UBS Visa Infinite credit card account as set forth in the policy. **Benefit**

Amount means the amount which applies to you at the time the entire cost of the fare is charged to your Account during the policy period, for the applicable hazard. **Cardholder** means an individual who is named on the account card issued by the policyholder. **Common Carrier** means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. **Common Carrier Covered Trip** means travel on a Common Carrier when the full fare for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip. **Company** means Federal Insurance Company. **Conveyance** means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction. **Credit Card** means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card or other identification card or device issued to you. You may use the credit card to purchase, hire, rent or lease property or services. Credit Card does not include a debit card. **Dependent Child** means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 19, under the age of 25 if enrolled as a full-time student at an institution of higher learning or classified as an incapacitated dependent child. **Domestic Partner** means a person designated by the primary insured person who has executed an affidavit of Domestic Partnership; is registered as a domestic partner or legal equivalent under the laws of any jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person or domestic partner can be married to, nor in a civil union with, anyone else.

Financial Insolvency means the inability of an entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations. **Incapacitated Dependent Child** means a child who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the **Primary Insured Person** for support and maintenance. The incapacity must have occurred while the child was: under the age of nineteen (19); or under the age of twenty-five (25) if enrolled as a full-time student at an Institution of Higher Learning. **Institution of Higher Learning** means any accredited public or private college, university, professional trade or vocational school beyond the twelfth (12th) grade. **Immediate Family Member** means the Insured Person's: 1) Spouse or Domestic Partner; 2) children including adopted children or stepchildren; 3) legal guardians or wards; 4) siblings or siblings-in-law; 5) parents or parents-in-law; 6) grandparents or grandchildren; 7) aunts or uncles; 8) nieces and nephews. Immediate Family Member also means a Spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews. **Insured Person** means a person qualifying as a class member, as listed in the policy, who elects insurance or for whom insurance is elected and on whose behalf premium is paid. **Loss of Property** means Trip Cancellation or Trip Interruption which occurs while the Insured Person is insured under this policy which is in-force. **Physician** means a licensed practitioner of the healing arts, acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include: 1) the Insured Person; 2) an Immediate Family Member; 3) the Insured Person's employer or business partner; or 4) the Policyholder. **Proof of Loss** means written evidence acceptable to us that an accident, accident bodily injury or loss has occurred. **Spouse** means your husband or wife or domestic partner who is recognized as such by the laws of the jurisdiction in which the primary insured person resides. **Trip Cancellation** means the cancellation of a Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Common Carrier Covered Trip on or before the departure of the Common Carrier Covered Trip. Trip

Interruption means the interruption of the Insured Person's Common Carrier Covered Trip either on the way to the point of departure or after departure of the Common Carrier Covered Trip. **War** means hostilities following a formal declaration of war by a governmental authority; in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two countries or armed, open and continuous hostilities between two factions, each in control of territory or claiming jurisdiction over the geographic area of hostility. **We, Us and Our** means Federal Insurance Company.

Exclusions: This insurance does not apply to any Loss of Property when: 1) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any of Property; or 2) there is any other legal prohibition against providing insurance for any Loss of Property; or Loss of Property caused by or resulting from, directly or indirectly, a declared or undeclared War.

Claim notice: Written claim notice must be given to us 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 we receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send us 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.

Claim payment: We will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and if you, or the Policyholder have complied with all the terms of this policy.

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

Plan Administrator
CBSI Card Benefit Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

Plan underwritten by
Federal Insurance Company a member of the
Chubb group of insurance companies
15 Mountain View Road, P.O. Box 1615
Warren, New Jersey 07061-1651

Policy: 9907-74-39
Form No. CCA7000NJ-Travel (Ed.07/04)

Emergency Evacuation and Transportation/ Repatriation of Remains coverage

What are these benefits?

Emergency Evacuation and Transportation/Repatriation of Remains coverage provides reimbursement for expenses not paid by other coverage if you require Emergency Evacuation and Transportation or Repatriation of Remains while on a Trip purchased entirely with your UBS Visa Infinite credit card.

Emergency Evacuation and Transportation benefit limit: up to one hundred thousand dollars (\$100,000.00)

Repatriation of Remains benefit limit: up to one thousand dollars (\$1,000.00)

Please note: These benefits are supplemental to and excess of any valid and collectible insurance or other reimbursement. Note that coverage is secondary to any existing health and/or dental coverage the Eligible Person may have, including workers' compensation and disability benefits whether or not provided by law.

Who is eligible for these benefits?

You and your Immediate Family Members are eligible if you are the valid cardholder of an eligible, U.S. issued UBS Visa Infinite credit card and charge your Trip using the card.

What is the Emergency Evacuation benefit?

When you charge a Trip via a Common Carrier—the duration of which is not less than five (5) days and does not exceed sixty (60) days and is in excess of one hundred (100) miles* from your Residence—with your eligible UBS Visa Infinite credit card, you will be reimbursed for covered expenses not paid or payable by your medical insurance or other reimbursement if any injury or illness occurring during your Trip results in a necessary Emergency Evacuation, subject to the maximum benefit limit.

Emergency Evacuation means

- Your medical condition warrants immediate transportation from the place where you are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; or
- After treatment at a local Hospital, your medical condition warrants transportation to your Residence for further medical treatment or recovery; or
- Both (a) and (b) above

The evacuation must be pre-approved by the Benefit Administrator in consultation with a legally licensed Physician who certifies that the severity of the injury or sickness warrants Emergency Evacuation. The Benefit Administrator must also make the actual medical transportation arrangements.

What is covered by the Emergency Evacuation benefit?

Covered expenses include those for transportation, medical services, and medical supplies needed to facilitate your Emergency Evacuation. All transportation arrangements must be:

- (a) Recommended by the attending Physician;
- (b) Required by the standard regulations of the conveyance transporting you; and (c) Arranged and approved in advance by the Benefit Administrator

Transportation means any land, water, or air conveyance required to transport you during an Emergency Evacuation. Such transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

This benefit does not cover any expenses provided by another party at no cost to you or already included in the cost of the scheduled Trip on which the illness or injury occurs.

What is the Emergency Transportation benefit?

In the event you are hospitalized for more than eight (8) days, the Benefit Administrator can arrange for a relative or friend to visit your bedside by paying the cost of any economy-class round-trip ticket for that person. You are also eligible to receive reimbursement for the cost of an economy airfare ticket, if the original ticket(s) cannot be used, or to return an accompanying minor to his/her Residence, when applicable. In exchange for this service, the return tickets must be turned over to the Benefit Administrator whenever possible or the Benefit

Administrator must be reimbursed the amount equivalent to the value of the unused ticket.

What is the Repatriation of Remains benefit?

In the event of your death during the course of the covered Trip, the Benefit Administrator will pay the reasonable covered expenses up to one thousand dollars (\$1,000.00) to return your body to your country of Residence.

These covered expenses include, but are not limited to, expenses for embalming, cremation, coffin, and transportation.

What is not covered?

These benefits do not cover any expense resulting from the following:

- Travel for the purpose of obtaining medical treatment
- Non-emergency services, supplies, or charges
- Services, supplies, or charges rendered by a member of your immediate family
- Care not medically necessary as determined by the Benefit Administrator
- Care rendered by other than Hospitals and Physicians
- Care which is experimental/investigative in nature
- Care for any illness or bodily injury that occurs in the course of employment if you are eligible for benefits or compensation in whole or in part, under the provisions of any legislation of any governmental unit (for example; worker's compensation coverage). This applies whether or not you claim or recover any benefits or compensation and whether or not you recover losses from a third party
- Payments to the extent benefits are provided by any governmental agency or unit (except Medicare)
- Care for any illness or injury suffered due to:
 - Self-inflicted harm
 - Attempted suicide
 - Mental health issues
 - Alcoholism or substance abuse
 - War; military duty; civil disorder
- Air travel except as a passenger on a licensed aircraft operated by an airline or air charter company

- Routine physical examinations
- Hearing aids; eyeglasses or contact lenses
- Routine dental care, including dentures and false teeth
- Hernia, unless it results from a covered accident
- Elective abortion
- Participation in or attempt at a felonious act
- Skydiving, scuba, skin, or deep sea diving
- Hang gliding, parachuting, rock climbing and contests of speed
- Care received for which you would have no legal obligation to pay
- Care received in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Yemen, Vietnam and any other country which may be determined by the U.S. Government from time to time to be unsafe for travel

Definitions: Common Carrier means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines. **Hospital** means a facility that holds a valid license if required by the law; operates primarily for the care and treatment of sick or injured persons as inpatients; has a staff of one or more Physicians available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty or on call; has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home or convalescent home for the aged, or similar institution. **Immediate family member** means your spouse or legally dependent children under age eighteen (18) (twenty-five (25) if enrolled as a full-time student at an accredited institution). **Physician** means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be yourself or a family member. **Residence** means your home address as listed in your card issuer's file or address reflected on your billing statement. The home address from the card issuer's records will take precedence over billing statement address in determining the eligibility of coverage. **Trip** means arrangements that are made by a commercial licensed travel establishment consisting of travel

agencies and/or Common Carrier organizations, for which the expense has been charged to your eligible UBS Visa Infinite card, and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration. Filing an Emergency Evacuation and Transportation/Repatriation of Remains Coverage Claim.

How do I file a claim?

- If you have an accident, illness or other type of eligible loss covered under this benefit, immediately call the Benefit Administrator at 800-508-1276, or call collect outside the United States at 804-673-6498. The Benefit Administrator will answer your questions and send you a claim form.
- Return the completed claim form and requested documentation within 180 days of the date of the event to this address:
Card Benefit Services
P.O. Box 72034
Richmond, VA 23255

What documents do I need to submit with my claim?

For Emergency Evacuation and Transportation:

- The completed, signed claim form
- A copy of your receipt, showing that the Trip was charged and paid for with your eligible UBS Visa Infinite credit card
- A statement from your insurance carrier (and/or your employer, or employer's insurance carrier) or other reimbursement showing any amounts they may have paid toward the costs claimed. Or, if you have no other applicable insurance or reimbursement, please provide a notarized statement to that effect
- Copy of medical bills
- Copy of transportation, medical services, and medical supply bills incurred in connection with the Emergency Evacuation
- Copy of Physician's statement describing the need for Emergency Evacuation
- Copy of the original unused return tickets or statement indicating the value of the original unused return tickets
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

- For Repatriation of Remains:
- The completed, signed claim form
- A copy of your receipt, as proof that the Trip was charged and paid for with your eligible UBS Visa Infinite credit card
- Copy of death certificate
- Receipts for embalming, cremation, coffin, and transportation
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

* Under New York laws, when a cardholder's mailing address is in the State of New York, the requirement that you must be one hundred (100) or more miles from your Residence does not apply.

Additional Provisions for Emergency Evacuation and Transportation/Repatriation of Remains Coverage

You shall use due diligence and do all things reasonable to avoid or diminish any injury or illness for which coverage is provided under 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, 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 the Provider until sixty (60) days after the Provider receives 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 coverage. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible UBS Visa Infinite 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 UBS Visa Infinite cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a UBS Visa Infinite cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

Form VEVAC – 2013 (04/14) EE-OVISA.

Travel Accident Insurance Program

Reimbursement Level: Up to \$1,000,000

Description of coverage

The plan: As a UBS Visa Infinite 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 any Common Carrier on which the Insured Person has purchased passage; or 2) riding as a passenger in, entering or exiting any Conveyance licensed to carry the public for hire or any Courtesy Transportation provided without a specific charge and while traveling to or from the airport, terminal or station: a) immediately preceding the departure of the scheduled Common Carrier on which the Insured Person has purchased passage; or b) immediately following the arrival of the scheduled Common Carrier on which the Insured Person was a passenger; or 3) at the airport, terminal or station at the beginning or end of the Common Carrier Covered Trip. If the purchase of the Common Carrier passenger fare is not made prior to the Insured Person's arrival at the airport, terminal or station, coverage will begin at the time the cost of the Common Carrier passenger fare is charged to the Insured Person's Account.

Eligibility: This insurance plan is provided to UBS Visa Infinite credit cardholder, automatically when the entire cost of the passenger fare(s) are charged to the UBS Visa Infinite 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 Infinite 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 or domestic partner, b) your children, c) your parents, d) your brothers and sisters, e) your estate. All other indemnities will be paid to you.

The benefits: The full Benefit Amount is payable for accidental loss of life; loss of speech and loss of hearing; loss of speech and one of loss of hand, foot or sight of one eye; loss of hearing and one of loss of hand, foot or sight of one eye; loss of both hands, both feet, loss of sight or any combination thereof. 50% of the Principal Sum is payable for accidental loss of hand, foot or sight of one eye (any one of each); loss of speech or loss of hearing. 25% of the Principal Sum is payable of loss of thumb and index finger of the same hand. **"Loss"** means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. **"Benefit Amount"** means the Loss amount at the time the entire cost of the passenger fare is charged to a UBS Visa Infinite credit card of an accident. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount.

Account aggregate 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 (the aggregate limit of insurance). 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, based on each applicable benefit amount.

Definitions: Accident or Accidental means a sudden, unforeseen and unexpected event which happens by chance, arises from a source external to the insured person, is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof, occurs while you are insured under this policy which is in force and is the direct cause of the loss. **Account** means credit card accounts, debit card accounts, central bill accounts, checking accounts and savings accounts as set forth in the policy. **Benefit Amount** means the amount which

applies to you at the time the entire cost of the fare is charged to your account during the policy period, for the applicable hazard. **Cardholder** means an individual who is named on the account card issued by the policyholder. **Common Carrier** means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. **Common Carrier Covered Trip** means travel on a Common Carrier when the full fare for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip.

Company means Federal Insurance Company.

Conveyance means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction.

Credit Card means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card, or other identification card or device, issued to the Insured Person. The Insured Person may use the Credit Card to purchase, hire, rent or leased property or services. Credit Card does not include a Debit Card.

Dependent Child means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 19, under the age of 25 if enrolled as a full-time student at an institution of higher learning or classified as an incapacitated dependent child.

Domestic Partner means a person designated by the primary insured person who has executed an affidavit of Domestic Partnership; is registered as a domestic partner or legal equivalent under the laws of any jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with the primary insured person at least two of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person or domestic partner can be married to, nor in a civil union with, anyone else.

Incapacitated Dependent Child means a child who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Primary Insured Person for support and maintenance. The incapacity must have occurred while the child was: 1) under the age of nineteen (19); or 2) under the age of twenty-five (25) if enrolled as a full-time student at an Institution of Higher Learning. **Insured Person** means a person qualifying as a class member, as listed in the policy, who elects insurance or for whom insurance is elected and on whose behalf premium is paid. **Loss** means accidental loss of foot, loss of hand, loss of hearing, loss of life, loss of sight, loss of sight of one eye, loss of speech, loss of thumb and index finger. Loss must occur within one year after the accident. **Loss of Foot** means the complete severance of a foot through or above the ankle joint. **Loss of Hand** means a complete severance, as determined by a physician, of at least 4 fingers at or above the metacarpal phalangeal joint on the same hand or at least 3 fingers and the thumb on the same hand. **Loss of Hearing** means permanent, irrecoverable and total deafness, as determined by a Physician, with an auditory threshold of more than 90 decibels in each ear. The deafness cannot be corrected by any aid or device, as determined by a Physician. **Loss of Life** means death, including clinical death, as determined by the local governing medical authority where such death occurs within 365 days after an Accident. **Loss of Sight** means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a Physician. **Loss of Speech** means the permanent, irrecoverable and 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 the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a Physician. We will consider such severance a Loss of Thumb and Index Finger even if a thumb, an index finger or both are later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation. **Policyholder** means UBS Financial Services, Inc. **Primary Insured Person** means the Insured Person who: 1) has a direct relationship with the Policyholder; and 2) where applicable elects insurance under this policy; and 3) pays the required premium, for the insurance elected. **Principal Sum** means the amount of insurance applicable to each class. **Proof of Loss**

means written evidence acceptable to us that an accident, accident bodily injury or loss has occurred.

Spouse means your husband or wife or domestic partner who is recognized as such by the laws of the jurisdiction in which the primary insured person resides. **War** means hostilities following a formal declaration of war by a governmental authority; in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two countries or armed, open and continuous hostilities between two factions, each in control of territory or claiming jurisdiction over the geographic area of hostility. **We, Us and Our** means Federal Insurance Company.

Exclusions: This insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly: 1) the Insured Person entering, or exiting any aircraft while acting or training as a pilot or crew member; 2) the Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment or diagnosis thereof; 3) the Insured Person's suicide, attempted suicide or intentionally self-inflicted injury; or 4) a declared or undeclared War.

This exclusion does not apply to the Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria.

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 us 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 we receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send us 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.

Claim payment: We will pay you or your beneficiary the applicable benefit amount within 60 days after

we receive complete proof of loss 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 or the beginning of the period for which required premium is paid for you. 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 we pay out 100% of the principal sum.

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

Plan Administrator
CBSI Card Benefit Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

Plan underwritten by
Federal Insurance Company
a member of the
Chubb group of insurance companies
15 Mountain View Road, P.O. Box 1615
Warren, New Jersey 07061-1651

Policy: 9907-74-40
Form No. CCA7000Acc-NJ (Ed.09/06)

Auto Rental Collision Damage Waiver

What is the Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit?

The Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit offers insurance coverage for automobile rentals made with your UBS Visa Infinite card. The benefit provides reimbursement (subject to the terms and conditions in this guide) for damage due to collision or theft up to the actual cash value of rental vehicles with an original manufacturer’s suggested retail price of up to seventy-five thousand dollars (\$75,000.00) when new.

Who is eligible for this benefit?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible UBS Visa Infinite card issued in the United States. Only you as the primary renter of the vehicle and any additional

drivers permitted by the auto rental agreement are covered.

What losses 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.

Covered losses include

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

Please note: This benefit only covers 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.

What types of rental vehicles are not covered?

The following vehicles are not covered by Auto Rental CDW: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

- An expensive automobile is defined as any vehicle with an original manufacturer's suggested retail price of more than seventy-five thousand dollars (\$75,000.00) when new
- 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
- Vans are not covered, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of eight (8) people including the driver)

For questions about a specific vehicle, call the Benefit Administrator at 800-546-9806. If you are outside the United States, call collect at 804-673-7481.

What else is not covered?

- Any obligation you assume under any agreement with another party that relates to the auto rental
- 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 auto rental company 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 the incident including, but not limited to “diminished value”
- Expenses reimbursable by your insurer, employer, or employer’s insurance
- Theft or damage 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
- Damage due to off-road operation of the rental vehicle
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
- 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
- Theft or damage as a result of the authorized driver’s and/or cardholder’s lack of reasonable care in protecting the rental vehicle before and/or after theft or damage occurs (for example, leaving the vehicle running and unattended)

- Theft or damage reported more than forty-five (45) days* from the date of the incident
- Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident
- Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days from the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland

Where am I covered?

This benefit is available in the United States and most foreign countries. However, **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, it is recommended you check with your auto rental company and the Benefit Administrator before you travel to make sure Auto Rental CDW will apply.**

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver 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 do I make sure my Auto Rental CDW benefit is in effect?

To be sure you are covered, take the following steps when you rent a vehicle:

- Initiate and complete the entire rental transaction with your eligible UBS Visa Infinite credit card
- Decline the auto rental company's collision damage waiver (CDW/LDW) option or similar provision

Helpful tips

- Be sure to 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 are familiar with the terms and conditions of the auto rental agreement.

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 for help at **800-546-9806**. If you are outside the United States, call collect at **804-673-7481**.

Filing an Auto Rental CDW Claim

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

Immediately call the Benefit Administrator at **800-546-9806** to report the theft or damage regardless of whether your liability has been established. **If you are outside the United States, call collect at 804-673-7481**. The Benefit Administrator will answer any questions you or the auto rental company may have and will send you a claim form.

When should I report an incident?

You should report theft or damage as soon as possible, but no later than forty-five (45) days* from the date of the incident. The Benefit Administrator reserves 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, so you are advised to notify the Benefit Administrator immediately after any incident.

Please note: You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardholder, you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

What do I need from the auto rental company in order to file a claim?

At the time of the theft or damage, 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 and itemized repair bill

- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable

How do I file a claim?

Submit the documents gathered from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator:

- The completed and signed Auto Rental CDW claim form
- Please note: Your completed claim form must be postmarked within ninety (90) days* of the date of the theft or damage, 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 UBS Visa Infinite card
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Please note: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days* of the date of theft or damage, submit the claim form with available documentation.

For faster filing, or to learn more about Auto Rental CDW, visit www.eclaimslines.com

Do I have to do anything else?

Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

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 theft or damage. 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.

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

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives 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 the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible UBS Visa Infinite 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 UBS Visa Infinite cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a UBS Visa Infinite cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

Roadside assistance

As a UBS Visa Infinite 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 888-762-1232, 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 United States 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).

Travel and emergency assistance services

What is this benefit?

This benefit offers services designed to help you in case of an emergency while traveling. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home 24 hours a day, 365 days a year. (Please keep in mind that, due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.)

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible UBS Visa Infinite credit card issued in the United States. Your spouse and children [provided children are dependents under twenty-two (22) years old] may all benefit from these special services.

How do I use these services when I need them?

Simply call the toll-free, 24-hour Benefit Administrator line at 800-546-9806. If you are outside the United States, call collect at 804-673-7481.

Is there a charge for these services?

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

Please note: 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 how can they help me?

- **Emergency message service** can record and relay emergency messages for travelers, their immediate family members, or business associates. **Please note:** The Benefit Administrator 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 local 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 UBS Visa Infinite credit card or personal account.

Please note: All costs are your responsibility.

- **Legal referral assistance** can arrange contact with English-speaking attorneys and U.S. embassies and 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 UBS Visa Infinite credit card or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled.
Please 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 includes arranging to bring your young children home and helping you stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains.
Please note: All costs are your responsibility.
- **Emergency ticket replacement** helps you through your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to you should you lose your ticket. **Please 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. **Please note:** 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.
Please note: All costs are your responsibility.
- **Prescription assistance and valuable document delivery arrangements** can help you fill or replace prescriptions, subject

to local laws, and can arrange pickup and delivery of prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your home or elsewhere. **Please note:** All costs are your responsibility.

- **Pre-trip assistance** can give you information on your destination before you leave—such as ATM locations, currency exchange rates, weather reports, health precautions, necessary 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 UBS Visa Infinite 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.

Form VTEAS – 2013 (Stand 04/14) TEAS-I.

Purchase Security

What is this benefit?

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 UBS Visa Infinite credit card if they are stolen or damaged* within the first ninety (90) days of purchase. You may be reimbursed up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per year.

Who is eligible for this benefit?

You are eligible for this benefit if you are a valid cardholder of an eligible UBS Visa Infinite credit card issued in the United States.

What is covered by Purchase Security?

Eligible items of personal property purchased entirely with your eligible UBS Visa Infinite credit card are covered.

Do I need to register my purchases?

No, your eligible items are automatically covered.

Are gifts covered?

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

What about purchases made outside the United States?

Purchases made outside the United States are covered as long as they were made entirely with your eligible UBS Visa Infinite credit card and meet the terms and conditions of the benefit.

What types of 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 purchased for resale, professional, or commercial use
- Items 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 and consumables, including but not limited to perfumes, 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

Should I keep copies of receipts or any other records?

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

Filing a Purchase Security Claim

How do I file a claim?

Call the Benefit Administrator at **888-221-3289**, **within sixty (60) days** of loss or damage. The Benefit Administrator 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.

Please note: If you do not notify the Benefit Administrator within sixty (60) days after the loss or damage, your claim may be denied.

What documents do I need to submit with my claim?

Your claim must contain the time, place, cause, and amount of the theft or damage, plus the following documentation substantiating your loss:

- Your completed and signed claim form
- Your UBS Visa Infinite credit card receipt
- The itemized store receipt
- A police report **(made within 48 hours of the occurrence in the case of theft)**, fire report, insurance claim, or loss report or other report sufficient to determine eligibility for benefit

- A copy of your insurance Declarations Page(s). “Declarations Page” means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles 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 cases of damage, you may be asked to send, **at your expense**, the damaged item to substantiate the claim, so make sure to keep the damaged purchase in your possession.

For faster filing, or to learn more about Purchase Security, visit www.cardbenefitservices.com

Purchase Security reimbursement details

How does the reimbursement process work?

If you have met the terms and conditions of the benefit and depending on the nature and circumstances of the incident, the Benefit Administrator will resolve your claim in one of two ways:

- 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, typically you will be notified of this decision within fifteen (15) days after the required documentation of theft/damage has been submitted or is received.
- 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 UBS Visa Infinite credit card receipt, less shipping and handling charges, up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per year.*

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 a claim with my insurance company?

Yes. If you have insurance (i.e., business owner's, homeowner's, renter's, or automobile) insurance, or if you are covered by your employer's insurance, you are required to file a claim with your 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 Declarations Page may be sufficient.*

*** Please note: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of, 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 UBS Visa Infinite 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 ten thousand dollars (\$10,000.00) per claim occurrence, and fifty thousand dollars (\$50,000.00) per year. You will receive no more than the purchase price as recorded on the UBS Visa Infinite credit card receipt. Where a protected item is part of a pair or 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 UBS Visa Infinite cardholder, and to whomever receives the eligible gifts you purchase with your eligible UBS Visa Infinite credit 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 and policyholder agrees that any 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 damage or theft.

After the Benefit Administrator has paid your claim of loss or damage, 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 the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible UBS Visa Infinite 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 UBS Visa Infinite cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit for UBS Visa Infinite cardholders, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a UBS Visa Infinite cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

Form VPSECALLPER 10K PPS-I

Return Protection

What is this benefit?

Return Protection is coverage that will reimburse you for the cost of an eligible item of personal property within ninety (90) days of the date it was purchased entirely with your eligible UBS Visa Infinite credit card if you are not satisfied with it and the retailer won't allow it to be returned.

Who is eligible for this benefit?

You are eligible for this benefit if you are a valid cardholder of an eligible UBS Visa Infinite credit card issued in the United States.

What is covered?

Eligible items of personal property purchased entirely with your eligible UBS Visa Infinite credit card are covered for reimbursement up to three hundred dollars (\$300.00) per item at an annual maximum of one thousand dollars (\$1,000.00) per account. Eligible items are automatically covered when purchased with your card—they do not need to be registered to qualify for coverage.

What types of items are not covered?

- Animals and living plants
- 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
- Cash, bullion, travelers checks, tickets, credit or debit cards, and any other negotiable instruments
- Computer software
- Damaged/non-working items
- Formal attire including, but not limited to, cocktail dresses, tuxedos, gowns, and formal accessories
- Items purchased for resale, professional, or commercial use
- Items purchased outside of the United States
- Items that have been altered
- Jewelry, art objects, rare or precious coins or stamps, antiques, and collectible items
- Medical equipment
- Perishables, consumables and limited-life items including, but not limited to, 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
- Seasonal items including, but not limited to, holiday decorations

What if the store offers a guarantee?

This benefit is designed to cover you if the store will not allow you to return the item for a refund, exchange or credit. **Please note:** If you file a claim within the first 30 days of purchase, you may be asked to submit proof of the store's return policy.

Filing a Return Protection claim

How do I file a claim?

- **If you're not satisfied with a purchase made with your UBS Visa Infinite credit card and the item cannot be returned, call the Benefit Administrator at 888-221-3289 within ninety (90) days of the date of purchase. The customer service representative will ask you for some preliminary information about your claim and send you a claim form.**
- **Within thirty (30) days of the date of your call,** return the completed claim form with your original itemized sales receipt and original UBS Visa Infinite credit card receipt showing that the entire purchase was made with your card to:
Card Benefit Services
P.O. Box 2894
Great Falls, MT 59403
- A customer service representative will contact you after receiving your claim paperwork. If additional documents are requested, you will have an additional sixty (60) days to fulfill that request. After the claim paperwork is complete, you will be given instructions for shipping the item with its original packaging and any applicable manuals and warranties to Card Benefit Services at your expense. **Please note: The item must be received in like-new/good working condition for your claim to be approved.**

For faster filing, or to learn more about Return Protection, visit www.cardbenefitservices.com

How will I be reimbursed?

After your claim is approved and the item has been received, the Benefit Administrator will issue a refund for the purchase price of the item, up to a maximum of three hundred dollars (\$300.00) per eligible item, one thousand dollars (\$1,000.00) annual maximum per account, less any applicable shipping and handling fees.

Additional provisions for Return Protection

The Return Protection benefit is supplemental to, and excess of, any valid and collectible avenue of recovery available to you, the eligible UBS Visa Infinite cardholder. The Benefit Administrator will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible UBS Visa Infinite cardholder.

If you make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and your benefit 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 misrepresentations of material fact.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss 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 the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible UBS Visa Infinite cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to 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

UBS Visa Infinite cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a UBS Visa Infinite cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

Form VRETPRO – 2013 (04/14).

Price Protection

What is this benefit?

The Price Protection benefit assists you in achieving the best possible price on products you purchase with your UBS Visa Infinite credit card or using points earned on your eligible accounts. If you buy an eligible item with your card in the United States and see a Printed Advertisement at any retail store or Non-Auction Internet Advertisement for less within ninety (90) days of the original purchase date, simply file a valid claim and we will refund the difference up to five hundred dollars (\$500.00) per item. This benefit is limited to one thousand five hundred dollars (\$1,500.00) a year per cardholder's eligible account.

Please note: The Printed Advertisement or Non-Auction Internet Advertisement must include a description of the item identical to the one purchased, the sale price, the store or dealer's name, and the date(s) the sale is in effect. The sale date must be within ninety (90) days after the original purchase date.

Who is eligible?

To be eligible for this benefit, you must be a valid UBS Visa Infinite credit cardholder of an eligible U.S.-issued card, and a citizen and/or resident of the United States.

How do I file a Price Protection benefit claim?

1. Use your eligible account to purchase the eligible item. Save all original receipts, both card paperwork and itemized store receipt.
2. If you see a Printed or Non-Auction Internet Advertisement of the identical product by the same manufacturer advertised for a lower retail price within ninety (90) days

after the purchase, obtain and retain the original advertisement. Only items advertised by authorized dealers in the United States apply. Price differences involving manufacturer and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.

3. Within ten (10) days of the date of the advertisement, call the Benefit Administrator at 800-553-7520. You will receive a claim form that details the necessary procedures to file your claim. Follow the instructions on the letter carefully. Return the completed claim form along with:
 - The original itemized sales receipt,
 - The original card receipt demonstrating that the purchase was made on your eligible card, (If more than one method of payment was used, documentation linking a portion of the purchase back to the covered account must be included) and
 - The original Printed or Non-Auction Internet Advertisement showing the item, sale date and/or date of the advertisement, lower advertised price, and advertising store name to:
Card Benefit Services
P.O. Box 2894
Great Falls, MT 59403

For faster filing, or to learn more about Price Protection, visit www.cardbenefitservices.com

Definitions: Printed Advertisements means advertisements appearing in a newspaper, magazine, store circular, or catalog that state the authorized dealer or store name, item (including make and model number), and sale price distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States. The advertisement must have been published within ninety (90) days after the date on which you purchased the product and must be for the identical item. The advertisement must provide information stating the same manufacturer and model number of the item purchased. Any advertisement that is cut down or altered in any manner will not be sufficient documentation of loss. Therefore, any advertisements, catalogs, etc. must be submitted in whole with date verification. The only

exception will be magazines and newspapers. In this case, you do not need to send the whole publication, but you will be required to send the whole page or pages in which the advertisement is found, with the date and name of the publication. **Non-Auction**

Internet Advertisements means advertisements posted on the Internet, by a non-Auction Internet merchant with a valid tax identification number. The advertisement must have been posted within ninety (90) days after the date on which you purchased the product and must be for the identical item. The advertisement must provide information stating the same manufacturer and model number of the item purchased. The printed version of the Non-Auction Internet Advertisement must include the merchant's Internet address and customer service telephone number, as well as the item, including manufacturer, model number, sale price, and date of publication. **Auction (online or live)** means a place or Internet site where items are sold through bidding or price quotes; or where prices fluctuate based on the number of people interested in purchasing or attempting to purchase a product. (Examples include, but are not limited to, eBay, Ubid, Yahoo, and public or private live auctions.) The Price Protection benefit does not apply to advertisements for close-out sales, flea markets, fire sales, cash-only sales, limited quantity promotions, liquidation sales, going-out-of-business sales, seasonal sales or Auctions. The Price Protection benefit is secondary to and excess of store policies offering a lowest-price guarantee or any other form of refund for price differences.

Date of Purchase means the date you paid for and received the item, or the date of delivery and personal acceptance of the item, whichever is later.

How will I be reimbursed?

Within twenty (20) days after your request for a claim form, return the form to us with the required documents. If your request is approved, we will issue you a refund for the difference in the price, up to a maximum of five hundred dollars (\$500.00) per item one thousand five hundred dollars (\$1,500.00) a year per cardholder's eligible account. If your documentation is not complete, we will request additional information, which must be supplied to us within sixty (60) days of the request.

To be eligible for coverage, you must charge any portion of the price of the purchased item to your eligible account. You will only be reimbursed up to the amount charged to your account or the program limit.

Additionally, any purchases made using reward points associated with the covered account are eligible for this benefit.

What is not covered?

The Price Protection benefit does not cover the following items:

- Advertisements of cash-only sales, close-out sales, flea markets, fire sales, going-out-of-business sales, limited-quantity promotions, liquidation sales or Auctions
- Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations, clothes, or costumes.
- Animals and living plants
- Boats, automobiles, and any other motorized vehicles and their motors, equipment, or accessories
- Cell phone service agreements and cell phone contracts
- Items advertised or shown as price quotes, bids or final sale amounts from a non-auction Internet site
- Items returned to any store or layaway items.
- Items purchased for resale, professional, or commercial use
- Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items
- Manufacturer and/or merchant rebates
- Perishables, services, consumables, and limited-life items including, but not limited to, 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
- Traveler's checks, cash, tickets (including, but not limited to, Common Carrier Travel Tickets, Sporting Event Tickets, Concert Tickets, etc.), credit or debit cards, and any other negotiable instruments
- Items purchased outside of the United States
- Items without a manufacturer's U.S. warranty (warrantable items only)
- Previously owned, sold "as is," and refurbished items

Additional Provisions for Price Protection: The Price Protection benefit is secondary to and excess of any valid and collectible avenue of recovery which is available to you, the eligible cardholder. We will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible cardholder.

If you make any claim knowing it to be false or fraudulent, 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 sixty (60) days from the date you reported the claim. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within seventy (70) days of the date of the printed advertisement.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss 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.

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 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 cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew

this benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a cardholder. It is insured by Indemnity Insurance Company of North America.

Form VPRICEPROT-500/1500- 90D-Inter (04/10).

Event Ticket Protection

What is this benefit?

Ticket Protection will reimburse you, up to a maximum of five hundred dollars (\$500) per Event Ticket, two thousand dollars (\$2,000) per Event and four thousand dollars (\$4,000) annually per eligible account, for the cost of Your unused nonrefundable tickets, (and any applicable processing fees associated with the purchase of the covered Tickets up to the lesser of 10% of the Event Ticket's face value or ten dollars (\$10.00), for concerts, theatrical, recreational and sporting Events purchased with your UBS Visa Infinite credit card or using points earned on your eligible accounts should You be unable to attend the Event for a covered reason.

Who is eligible?

UBS Visa Infinite credit cardholders of eligible U.S.-issued cards.

What is covered?

The cost of the nonrefundable Event tickets purchased with Your UBS Visa Infinite credit card. Covered reasons for missing the ticketed Event must be one of the following: a. Sickness, Accidental Injury or Death of the Ticket holder or Ticket holder's Family Member; b. Ticket holder is directly involved in a traffic accident while en route to the scheduled Event (as evidenced by a police report); c. Ticket holder's public transportation (including airplane, train, bus, subway) is delayed due to strike, industrial action, breakdown or adverse weather conditions causing the Ticket holder to miss the scheduled Event.

What is not covered?

- Any unauthorized purchases made with an eligible card.
- Tickets for which the purchase price is not paid for with an eligible account.
- Tickets which are refundable.
- Tickets purchased for non-covered Events.
- Tickets purchased for Events occurring outside the U.S. or Canada.

- Tickets not printed on paper, including but not limited to, buttons and wristbands.
- Tickets which do not specify the name, date and time of the Event and the price of the Ticket.
- Tickets purchased for resale, professional, or commercial use.

Do I need to keep my receipts or any other documents?

Yes. If You want to file a claim, You will need copies of Your card receipt, Your un-used tickets as well as any other documents requested by the Benefit Administrator.

What do I do if I have a loss?

If you have a loss, immediately call the Benefit Administrator at 800-348-8472. Notification must be made within twenty (20) days of the missed event. The representative will ask for some preliminary claim information and send the appropriate claim form. The claim form must be completed signed and returned with all the requested documentation within ninety (90) days from the date of loss. Your completed claim must contain the following documentation to substantiate your loss:

- The completed and signed claim form;
- A copy of Your charge slip or receipt, as proof that the Event Tickets were charged and paid for by Your card (If more than one method of payment was used, documentation linking a portion of the purchase back to the covered account must be included);
- The complete Original Event ticket (partial tickets are not eligible for coverage); and whichever of the following is applicable:
 - a. A copy of a police report in the event of a traffic accident while en route to the scheduled Event;
 - b. A copy of a letter from a Physician outlining illness that caused the scheduled event to be missed;
 - c. Copy of death certificate; or
 - d. Copy of letter from the common carrier which caused the delay, forcing the Ticket holder to miss the scheduled event.

To be eligible for coverage, you must charge any portion of the price of the purchased ticket to your eligible account. You will only be reimbursed up to the amount charged to your account or the program limit. Additionally, any purchases made using reward points

associated with the covered account are eligible for this benefit.

Definitions: You or Your means a valid cardholder of an eligible U.S.-issued card or Your Immediate Family Members whose event tickets you charged to Your account. **Immediate Family Member** means Your spouse or legal dependent children under age 18 (25 if enrolled as a full-time student at an accredited institution). **Accidental Injury** means bodily injury caused by an accident occurring while this coverage is in effect. The Accidental Injury must be verified, in writing, by a licensed Physician. **Event** means a concert, theatrical, recreational, and sporting event for which a covered Ticket is purchased. **Family Member** means a spouse, mother, father, son, daughter, mother-in-law or father-in-law or grandparents of the Ticket holder. **Physician** means a licensed practitioner of the healing arts, acting within the scope of his/her license. The treating Physician may not be the cardholder, a family member, or one of the Ticket holders. **Sickness** means an illness or disease that is diagnosed or treated by a Physician after the date of the Ticket purchase.

Additional Provisions for Ticket Protection: You must comply with all of the following conditions in order for Your claim to be eligible: The cardholder must not be aware of any Ticket holder's illness at the time a covered Ticket is purchased that would inhibit the Ticket holder's ability to attend a covered Event. For series/season Tickets and multi-day passes, please note that a particular covered reason may not be used for cancellation of more than one day or Event. The cardholder must make all necessary preliminary arrangements for timely arrival to the Event.

The cardholder must not be aware of any material fact, matter or circumstance at the time a covered Ticket is purchased which is likely to give rise to a claim. The Ticket Protection Reimbursement benefit is supplemental to and excess of any valid and collectible avenue of recovery which is available to you the eligible cardholder. We will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

The cardholder shall use due diligence and do and concur in doing all things reasonably practicable to avoid or diminish any loss 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 benefit 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 ninety (90) days from the date of the Covered Event. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within ninety (90) days of the occurrence.

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 payment made to you. You must provide the Benefit Administrator all assistance as may be reasonably 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 Benefits and policy have been complied with fully.

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

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

Form# TKTPRO-2000/4000 (04/10).

Warranty Manager Service

What is this benefit?

Warranty Manager Service provides you with valuable features to help manage, use and even extend the warranties of eligible items purchased with your UBS Visa Infinite card. You can access these features with a simple toll-free call. Services include **Warranty Registration** and **Extended Warranty Protection**.

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible UBS Visa Infinite card issued in the United States.

Warranty Registration Details

Why should I use Warranty Registration to register my purchases?

You'll have peace of mind knowing that your purchases' warranty information is registered and on file. Although Warranty Registration is not required for Extended Warranty Protection benefits, you are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

How do I register my purchases?

To register an eligible purchase call **888-221-3289**. The Benefit Administrator will provide the address to which you can send in the item's sales receipt and warranty information so this key information can be kept on file for you.

Extended Warranty Protection Details

How does Extended Warranty Protection work?

Extended Warranty Protection extends the time period of the original manufacturer's written U.S. repair warranty by one (1) additional year on eligible warranties of three (3) years or less for items purchased entirely with your eligible UBS Visa Infinite card.

This benefit is limited to no more than the original price of the purchased item (as shown on your UBS Visa Infinite credit card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

What about purchases made outside of the United States?

Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your

eligible UBS Visa Infinite credit 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.

What types of purchases 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

Should I keep copies of receipts or any other records?

Not if you've already registered your purchase. If you have not registered your purchase, however, you should keep copies of your UBS Visa Infinite credit card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty in the event that you need to file a claim, as these documents will be required to verify your claim.

Filing an Extended Warranty Protection claim

How do I file a claim?

Call the Benefit Administrator at **888-221-3289** immediately after the failure of a covered item.

Please note: If you do not notify the Benefit Administrator 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.

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

For faster filing, or to learn more about the Warranty Manager Service benefit, visit www.cardbenefitservices.com

What documents do I need to submit with my claim?

- Complete and sign the claim form sent to you by the Benefit Administrator and submit it **within ninety (90) days of the product failure** along with the following documents:
 - Your UBS Visa Infinite credit 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

Please note: All claims must be fully substantiated.

How will I be reimbursed?

If you have substantiated your claim and met the terms and conditions of the benefit, the item will be replaced or repaired **at the Benefit Administrator's discretion**, but for no more than the original purchase price of the covered item as recorded on your UBS Visa Infinite card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and a maximum of fifty thousand dollars (\$50,000.00) per cardholder.

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

What about repairs?

Extended Warranty Protection will pay the repair facility directly, 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.

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 supplemental to, and excess of, that coverage.

Additional provisions for warranty manager service

This benefit applies only to you, the eligible UBS Visa Infinite cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible UBS Visa Infinite credit 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 benefit shall exist for such claim and your benefits may be canceled. Each claimant 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.

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 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 the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider

unless all the terms of this Guide to Benefit have been complied with fully.

The benefit is provided to eligible UBS Visa Infinite 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 UBS Visa Infinite cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a UBS Visa Infinite cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

Form VWMGR 10K-50K-3YR – 2013 (04/14) – WM-I.

Personal Identity Theft coverage

What is this benefit?

The Personal Identity Theft benefit provides reimbursement for covered expenses you incur to restore your identity, up to a maximum of fifteen thousand (\$15,000.00) dollars, as a result of a Covered Stolen Identity Event. Theft or unauthorized or illegal use of your name, transaction card account or account number, Social Security number, or any other method of identifying you, is considered a "Covered Stolen Identity Event."

Who is eligible for this benefit?

You are eligible for this benefit if you are a valid UBS Visa Infinite credit cardholder whose name is embossed on an eligible U.S.- issued UBS Visa Infinite credit card, and you reside in the United States or Canada.

What is covered?

Covered costs/expenses under this benefit are:

- Costs to re-file applications for loans, grants, or other credit or debt instruments that were originally rejected by the lender solely on the basis of incorrect information the lender

- received as a result of a Covered Stolen Identity Event
- Costs to report a Covered Stolen Identity Event or to amend or correct records with your true name or identity as a result of a Covered Stolen Identity Event: including costs incurred for notarizing affidavits or other similar documents, costs for long-distance telephone calls, and costs for postage
- Costs for a maximum of four (4) credit reports requested as a result of a Covered Stolen Identity Event from any entity approved by the Benefit Administrator
- Actual lost wages for your time away from your work premises solely as part of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event
- Reasonable fees for an attorney appointed by the Benefit Administrator and related court fees approved by the Benefit Administrator for suits brought against you by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan as a result of a Covered Stolen Identity Event

What is not covered?

- Any dishonest, criminal, malicious, or fraudulent acts by you
- Any damages, loss, or indemnification unless otherwise stated in this Guide to Benefits
- Costs associated with any legal action or suit other than those set forth in this Guide to Benefits
- Sick days and any time taken from self-employment
- Any costs as a result of theft or unauthorized use of an account by a person to whom the account has been entrusted

Where am I covered?

- Payment for covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada.

Filing a Personal Identity Theft Claim

How do I file a claim?

Immediately call the Benefit Administrator at 866-679-5660, or call collect outside the U.S. at 303-967-1096 when you have reason to believe a Covered Stolen Identity Event has occurred. Provide information including, but not limited to, how, when, and where the Covered Stolen Identity Event occurred. The Benefit Administrator may also require other information or documents about the event.

What documents do I need to submit with my claim?

A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within sixty (60) days.

How will I be reimbursed?

Once your claim has been verified, under normal circumstances, you will be reimbursed within five (5) business days of receipt and approval of all your required documents.

Do I have to do anything else?

- If you reasonably believe that a law may have been broken, you must promptly file a report with the police.
- You must take all reasonable steps to mitigate possible costs, including cancellation of any affected debit, credit, or similar card in the case of a Covered Stolen Identity Event.

Additional Provisions for personal identity theft

This benefit applies only to you, the primary eligible UBS Visa Infinite cardholder. You must use due diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the benefit. If you make any claim knowing it to be false or fraudulent, 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.

Once you report a Covered Stolen Identity Event, a claim file will be opened and shall remain open for six (6) months from the date of the Covered Stolen Identity Event. 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 Covered Stolen Identity Event.

After the Benefit Administrator has paid your claim of loss or damage, 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 until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

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

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew this benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a UBS Visa Infinite cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

Form VPID – 2013 (04/14) PIT-O.

Identity Theft Resolution services

What are Personal Identity Theft Resolution services?

Personal Identity Theft Resolution Services provide you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft.

Who is eligible for this coverage?

To be eligible for this coverage, you must be a valid UBS Visa Infinite cardholder, whose name is embossed on an eligible card, and who resides in the United States.

How can I access these services?

Simply call 877-319-4403 or 240-330-1541 (collect) if you believe you have been a victim of Identity Theft.

What are the services provided?

Services provided are on a 24-hour basis, 365 days a year. They include:

- Providing the cardholder with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
- Notifying all three major credit reporting agencies to obtain a complimentary credit report for the cardholder and placing an alert on the cardholder's record with the agencies.
- Assisting the cardholder with credit and charge card replacement.
- Educating the cardholder on how Identity Theft can occur and of protective measures to avoid further occurrences.
- Providing the cardholder with the Identity Theft Resolution Kit.
- Providing the cardholder with sample letters for use in canceling checks, ATM cards, and other accounts.

Is there a charge for these services?

No, your financial institution provides these to you at no extra cost.

When are services not provided?

- When it is determined you have committed any dishonest, criminal, malicious, or fraudulent act.
- When your financial institution or card issuer, which provides this service, has investigated the event and deemed you are responsible for the charge or event.
- When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

Program provisions for personal identity theft services: This service applies only to you, the primary eligible cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program.

The provider, Europ Assistance USA, relies on the truth of statement made in the Affidavit or declaration from each cardholder. This service is provided to eligible cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. Your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible cardholders, you will be notified within 30 – 120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary.

Lost luggage reimbursement

Reimbursement Level: Five thousand dollars (\$5,000.00)

What is this benefit?

When You take a trip and pay for the entire cost of Common Carrier tickets with Your eligible UBS Visa Infinite credit card, You may be eligible to receive reimbursement if Your Checked Luggage or Carry-on Baggage and/or its contents are lost due to theft or misdirection by the Common Carrier.

You will be reimbursed for the difference between the "value of the amount claimed" and the Common Carrier's payment up to **five thousand dollars (\$5,000.00)** per trip (for New York residents, coverage is limited to two thousand dollars (\$2,000.00) per bag), provided the luggage was lost due to theft or misdirection by the Common Carrier.

Please note: You must take all reasonable means to protect, save and/or recover Your Checked Luggage and/or Carry-on Baggage at all times.

Who is eligible for this benefit?

You are eligible if You charge a covered trip to Your valid, UBS Visa Infinite credit card issued in the United States. Only Your Checked Luggage or Carry-on Baggage is covered.

What is covered?

The value of Your Checked Luggage and Carry-on Baggage and/or its contents are covered up to **five thousand dollars (\$5,000.00)** maximum per trip, provided the luggage or contents are lost due to theft or misdirection by the Common Carrier.

This benefit is supplemental to and excess of any valid and collectible insurance and/or collectible reimbursement from another source. This means that Your reimbursement amount is determined by the difference between the "value of the amount claimed" and the amount of any other collectible reimbursement, such as payment from the Common Carrier. "Value of the amount claimed" is the lesser of the following three amounts: the original purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection (with appropriate deduction for depreciation), and the cost to replace the item(s).

What items or losses 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
- Losses 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.). **Carry-on Baggage** means the baggage which You personally carry onto the Common Carrier and for which You retain responsibility. **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 UBS Visa Infinite cardholder who pays for the specific occasions covered by using the eligible UBS Visa Infinite credit card. **Immediate Family Member** means Your spouse or legal dependent children under age eighteen (18) (under age 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 UBS Visa Infinite credit card.

Filing a Lost Luggage Reimbursement Claim

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

Immediately notify the Common Carrier to begin their claims process. Call the Benefit Administrator at **800-546-9806, or call collect outside the United States at 804-673-7481**. 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.

Please note: If You do not notify the Benefit Administrator within twenty (20) days of the date the luggage was lost or stolen, Your claim may be denied.

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:

- The completed claim form
- A copy of Your UBS Visa Infinite credit card statement, charge slip or receipt, as proof

- that the Common Carrier tickets were charged and paid for with Your eligible UBS Visa Infinite credit card
- Proof of ticketing by the Common Carrier, including, but not limited to, itinerary, boarding pass, or used ticket stub
 - 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)
 - A copy of Your insurance policy's Declarations Page to confirm Your deductible. "Declarations Page" means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates and deductibles.
 - Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft

For faster filing or to learn more about Lost Luggage Reimbursement visit www.eclaimsline.com

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 discretion, 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 that is available to You, the eligible UBS Visa Infinite cardholder. The Benefit Administrator will 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 UBS Visa Infinite 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 the Provider until sixty (60) days after the Provider receives 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 the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible UBS Visa Infinite 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 UBS Visa Infinite cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify You at least thirty (30) days in advance. This information is a description of the benefit provided to You as a UBS Visa Infinite cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

Form VLUGOPT – 2013 (04/14).

Baggage delay

Reimbursement Level:

Up to \$100 per day for 3 days

Up to \$300 per 12 month period

Description of coverage

The plan: As a UBS Visa Infinite credit cardholder you, your spouse or domestic partner, and your dependent children will automatically be insured against Baggage Delay.

Eligibility: This insurance plan is provided to UBS Visa Infinite credit cardholders, their Spouse and Dependent Children automatically when the entire cost of the passenger fare(s) are charged to UBS Visa Infinite credit card 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.

Effective date: Your insurance becomes effective on the date on which you first meet the eligibility criteria as an eligible cardholder. Insurance for you automatically terminates on the earliest of: the termination date of the policy, or the date on which you no longer meet the eligibility criteria as an eligible cardholder.

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

The benefits: Baggage Delay reimburses the cost for expenses, up to \$100 per day for three days, incurred in the event of Baggage Delay for the emergency purchase of essential items you may need while on a Common Carrier Covered Trip at a destination other than your primary residence.

Essential items not covered by Baggage Delay include, but are not limited to:

1) contact lenses, eyeglasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, checks, travelers checks and valuable papers; 4) business samples; 5) jewelry and watches; or 6) cameras, video recorders and other electronic equipment.

The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person.

Definitions: **Account** means UBS Visa Infinite credit card account as set forth in the policy. **Baggage** means suitcases and the containers specifically designated for carrying personal property, and the personal property contained therein. **Baggage Delay** means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than twelve (12) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket. **Benefit Amount** means the amount which applies to you at the time the entire cost of the fare is charged to your UBS Visa Infinite credit card account during the policy period, for the applicable hazard. **Cardholder** means an individual who is named on the account card issued by the policyholder. **Common Carrier** means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. **Common Carrier Covered Trip** means travel on a Common Carrier when the full fare for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip. **Company** means Federal Insurance Company. **Conveyance** means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction. **Credit Card** means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card or other identification card or device issued to you. You may use the credit card to purchase, hire, rent or lease property or services. Credit Card does not include a debit card. **Dependent Child** means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 19, under the age of 25 if enrolled as a full-time student at an institution of higher learning or classified as an incapacitated dependent child. **Domestic Partner** means a person designated by the primary insured person who has executed an affidavit of Domestic Partnership; is registered as a domestic partner or legal equivalent under the laws of any jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12

months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person or domestic partner can be married to, nor in a civil union with, anyone else. **Insured Person** means a person qualifying as a class member, as listed in the policy, who elects insurance or for whom insurance is elected and on whose behalf premium is paid. **Loss of Property** means Baggage Delay which occurs while the Insured Person is insured under this policy which is in force. **Proof of Loss** means written evidence acceptable to us that an accident, accident bodily injury or loss has occurred. **Spouse** means your husband or wife or domestic partner who is recognized as such by the laws of the jurisdiction in which the primary insured person resides. **War** means hostilities following a formal declaration of war by a governmental authority; in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two countries or armed, open and continuous hostilities between two factions, each in control of territory or claiming jurisdiction over the geographic area of hostility. **We, us and our** means Federal Insurance Company.

Exclusions: This insurance does not apply to any Loss of Property when: 1) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any of Property; or 2) there is any other legal prohibition against providing insurance for any Loss of Property; or Loss of Property caused by or resulting from, directly or indirectly, a declared or undeclared War.

Claim notice: Written claim notice must be given to us 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 we receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send us 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.

Claim payment: We will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and if you, or the Policyholder have complied with all the terms of this policy.

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

Plan Administrator
CBSI Card Benefit Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

Plan underwritten by
Federal Insurance Company a member of the
Chubb group of insurance companies
15 Mountain View Road, P.O. Box 1615
Warren, New Jersey 07061-1651

Policy: 9907-74-39
Form No. CCA7000NJ-Travel (Ed.07/04).

Concierge

Concierge	101
Vacation planning	101
Sightseeing and tours	102
Access to private golf clubs	102

Concierge

UBS Visa credit cardholders have access to the UBS Concierge team. The UBS Concierge offers you complimentary access to expert travel agents who can handle your world-wide travel needs. They can find and book flights, cars and hotels plus complete itinerary research including local transportation, tours, and custom-designed adventures. Your concierge can also help you secure prime-time dinner reservations and land hard-to-get tickets wherever you go.

To access this benefit contact your UBS Concierge at 888-762-1232.

Cardholders are responsible for the cost of any goods or services purchased through the UBS Concierge.

Vacation planning

A full-service travel agency and comprehensive vacation planning resource, UBS Concierge will help you plan an unforgettable travel experience, whether you want to walk the Red Carpet on Oscar night, experience a customized African safari or cruise the islands of the Caribbean. The arrangements with top brands in cruising, tours, and other travel categories ensure your vacation will be one to remember.

To access these experiences contact your UBS Concierge at 888-762-1232.

Cruise planning

UBS Visa credit cardholders have access to added value amenities on over 20 cruise lines.

Whether you wish to take a cruise around the world or through the islands of the Caribbean, UBS Concierge can help you plan the cruise of your dreams.

Our cruise program provides access to added value amenities on over 20 cruise lines, including Royal Caribbean, Crystal Cruises, Cunard Line, Regent Seven Seas Cruises, Princess Cruises, Silversea Cruises and Holland America. Amenities vary by cruise line

and may include shipboard credits, cabin upgrades, exclusive shore excursions and private hosted parties.

To access this benefit contact your UBS Concierge at 888-762-1232.

Terms of use

Benefits may vary by cruise line and sailing dates and may not be available on all departures. Participating cruise lines vary and are subject to change.

Sightseeing and tours

UBS Visa credit cardholders have access to special sightseeing and tour offers.

Sightseeing and Tours—over 30,000 hand-picked VIP tours, sightseeing experiences and attractions in more than 150 countries worldwide; from traditional tours to once-in-a-lifetime opportunities.

- Special offers on select activities worldwide

To learn more about this benefit contact your UBS Concierge at 888-762-1232.

Terms of use

Certain restrictions may apply. For full terms and conditions please visit –
<http://www.viator.com/terms-and-conditions>

Access to private golf clubs

UBS Visa credit cardholders have access to private golf clubs at nearly 900 clubs in the United States and Canada. Access to these private clubs, give avid golfers the pleasure of teeing off on some of North America's more exclusive courses such as Boston Golf Club in Hingham, MA. - regardless if you have a club membership or not.

To access this benefit contact your UBS Concierge at 888-762-1232.

Terms of use

Every club has a 72-hour cancellation in order to be refunded the Greens/Cart Fees. If there is a rainout or other weather impact we will work with the course to confirm refund or rain check – depending on what works best for the client. The Head Golf Professional will confirm all weather impacts to play. The number of participating clubs may vary. Access is not guaranteed and subject to availability.

Rewards

Point accrual and tracking.....	105
Point redemption and rewards information	107
Airline rewards redemptions.....	108
Cruise rewards redemptions.....	110
Hotel rewards	111
Car rental rewards	112
Vacation packages	113
Merchandise rewards.....	114
Statement credit redemption option— <i>Personal choice</i>	115

The following terms and conditions apply to the UBS *My Choice Rewards* program (Program) and are in effect as of May 27, 2017. 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 Infinite 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 UBS Visa Infinite 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 888-762-1232 and selecting the reward redemption option. Redemptions are available between 8:00 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 any time at ubs.com/onlineservices. Written correspondence should be addressed to UBS Bank USA, Card Operations Division, 1000 Harbor Boulevard, 8th Floor, Weehawken, NJ 07086.

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 Infinite 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 fewer than 60 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 Infinite credit card clients, 3 Points will be awarded for every \$1 of Net Purchases made on air travel; 2 Points will be awarded for every \$1 of Net Purchases made on gas and groceries, and 1 Point for every \$1 of Net Purchases on all other eligible purchases made on the UBS Visa Infinite 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.

In order to determine purchases made on air travel and purchases made on gas and groceries, the designation of eligible purchases shall be determined by retail merchant category code. Each merchant is assigned a code that indicates the merchant's area of business. The code the merchant uses determines whether we consider that purchase to be eligible as related to air travel or gas or groceries. We do not assign or have any control over merchant codes. Codes are chosen and assigned by a third party, who may change the codes from time to time. It is possible that some merchants have designated a merchant category code that does not meet our eligibility criteria. Eligibility of “merchant categories” shall be determined in the sole discretion of UBS Bank and UBS Bank's determination shall be final. Air travel refers only to scheduled commercial air travel and excludes private aviation.

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 only be transferred to another Program account fully or partially owned by you. Points are not transferable between Program accounts which do not share account ownership, 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.

You may be able to purchase additional Points, at a rate of \$30 for 1,000 Points, but you may purchase only a maximum of 10,000 Points per year.

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

If you voluntarily close your card, you will be allowed 60 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 for any reason other than inactivity, your points will be immediately forfeited. In the event UBS Bank closes your Card due to inactivity, you will have not less than 60 days to redeem your Points for gift cards or merchandise.

With the exceptions noted below, points are forfeited immediately upon closure of the Card due to death of the cardholder. The points may be reinstated to an open UBS credit card account of a spouse or domestic

partner of the cardholder if the spouse or domestic partner requests reinstatement of the points in writing within 90 days of the account closure and the remaining outstanding balance on the closed credit card account has been paid. The spouse or domestic partner must submit written proof of the marital or domestic partner status satisfactory to the UBS Service Group. If such satisfactory written proof is not submitted within 30 days of the request, the points will be permanently and irrevocably forfeited.

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 888-762-1232 and select the reward redemption option. The UBS Rewards Service Center is available between 8:00 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 Infinite 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 or online at ubs.com/onlineservices 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. Travel insurance and protections offered by the UBS Card Program will apply. No black out dates.
- 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. The cardholder must have

a sufficient point balance to cover the entire cost of the airfare using points solely. This option is available by calling the UBS Rewards Service Center at 888-762-1232 and selecting the reward redemption option, or online at ubs.com/onlineservices. The reservation must be made by a UBS Rewards Service Center Agent or online at ubs.com/onlineservices, 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. Travel insurance and protections offered by the UBS Card Program will apply. No blackout dates.

- **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.
- **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 e-mail 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 non-changeable.

Transactions cannot be reversed. If changes to your Itinerary are needed, you may contact the rewards center up to 5 days prior to your travel date with your request.

Not all change requests may be honored.

Changes may require additional costs such as increased fares and service or penalty fees charged by the airlines and the rewards center. Current services fees are available on request from the rewards center, and are subject to change. UBS Bank waives the rewards center fees, but airlines fees and increased fares will still apply. Most airlines do not allow changes to passenger names.

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 redemptions

You may redeem points towards any cruise offered through the Rewards Service Center and the reservation must be made by a UBS Rewards Service Center Agent or online at ubs.com/onlineservices. You must have a sufficient point balance to cover the entire cost of the cruise fare. Not all cruise providers or fares may be available. A \$25 (or 2,500 points) booking fee applies per ticket. All cruise requests must be made at least 30 days prior to travel date or cardholder may incur additional fees. You must meet the eligibility requirements established by the cruise provider. You are responsible for obtaining the appropriate international travel documentation,

such as passports and visas. Visit Travel.State.Gov for passport and visa requirements. The Rewards Service Center assumes no responsibility for advising guests of proper travel documentation. UBS Bank, TSYS Loyalty, and Visa are not responsible for the performance of any cruise operator.

Redemption requests for cruise rewards generally must be made at least 14 days prior to sailing. If we are able to honor a request that is made within 14 days prior to sailing, a late booking fee may apply. 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 7 days prior to sailing (30 days for holiday and special event cruises) for a \$100 change fee, plus any fees imposed by the cruise line. Changes or cancellation under 7 days (30 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 You 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 – Certificates

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.

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

Advance reservations are recommended.

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

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

Hotel rewards – Self booking

The Cardholder may redeem points for stays at select hotels worldwide without any advance purchase required. Hotels may only be booked through the Rewards Service Center. Cardholder must meet the eligibility requirements established by the hotel provider. Most hotel rates allow cancellation with a minimum of a 24-hour notice. Please see the specific hotel/rate cancellation policy at the time of booking. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3 to 4 weeks. Hotels do not allow changes to dates, names, room type, and number of occupants once booking is complete. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit *Travel.State.Gov* for passport and visa requirements. The Rewards Service Center assumes no responsibility for advising guests of proper travel documentation. UBS Bank, TSYS Loyalty 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 the 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.

Vacation packages

The Cardholder may redeem points towards any vacation package offered by any major tour company. All vacation redemption requests must be made at least 30 days prior to travel date or cardholder may incur additional fees. Vacation packages may only be booked through the Rewards Service Center. Cardholder must meet the eligibility requirements established by the tour provider. Once package is confirmed no interim price reductions will be considered or offered. Changes may be made up to 90 days prior to travel (120 days for holiday and special events) for a service fee, plus any fees imposed by the hotel, airline, tour operator any vendor providing service of your vacation. Changes under 90 days (120 days for holiday and special events) may result in forfeiture of the Reward, or additional fees may apply. In addition, if the Cardholder or recipient is a no-show, the travel Reward is void. Vacation packages may not be used in conjunction with any type of coupons, vouchers or group rates. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. Proper travel documentation is required throughout the tour. Even though a traveler has completed registration using Online Check-in, it is still the responsibility of the traveler to present the required travel documents at the time of departure. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit Travel.State.Gov for passport and visa requirements. The Rewards Service Center assumes no responsibility for advising guests of proper travel documentation. UBS Bank, TLI, and Visa are not responsible for the performance of any tour operator.

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 888-762-1232 and select the reward redemption option, between 8:00 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 Infinite credit card, then go to ubs.com/onlineservices or call us at 888-762-1232 and select the reward redemption option. 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 1 to 2 business days of request. The credit will appear in the card transactions section on UBS Online Services and client statements. A statement credit redemption does not replace the monthly minimum due on the credit card statement. The monthly minimum due payment must be received by the date on the credit card statement.

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 the UBS Rewards Service Center at 888-762-1232 and select the reward redemption option, 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.

You can also redeem 35,000 points to cover the annual fee on your UBS Visa Infinite credit card. To choose this redemption, call the UBS Rewards Service Center at 888-762-1232.

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 888-762-1232 and select the reward redemption option, between 8:00 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.

Redemptions for gift cards or gift certificates shipped outside the continental United States may incur additional shipping costs. 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

Participating merchants are not sponsors of this program and are not affiliated with UBS Bank USA. Additional terms and conditions may apply. See participating merchant for details. To view additional terms and conditions for rewards, visit ubs.com/mycardbenefits.

Account features

CashConnect.....	118
No foreign transaction fees.....	118
Unlimited ATM fee rebates up to \$10 in USA.....	118

CashConnect

UBS Visa credit cardholders have access to the *CashConnect* feature of UBS Resource Management Account (RMA) and UBS Business Services Account BSA. Get cash at banks and ATMs worldwide without the typical finance charges and cash advance fees. With the unique UBS *CashConnect* feature, your cash advances are automatically repaid each business day from your UBS RMA or UBS Business Service Account. As long as you have sufficient funds available, you won't incur finance charges or cash advance fees.

Terms and conditions

When you use your credit card to access cash, there must be sufficient funds in your UBS account to repay the cash advance that night or you will incur applicable cash advance fees and interest charges. The automatic transfers used to pay off your *CashConnect* cash advances will reduce the available funds in your UBS account, and, as a result, could affect other transactions dependent on cash, such as fee payment, investment purchases, online bill pay, debit card usage and outstanding checks. Please make sure that you have sufficient available funds in your UBS account to cover these items, as well as the *CashConnect* cash advance. Feature available only for cardholders with a UBS account.

No foreign transaction fees

Whenever and wherever you travel outside the United States, the 3% foreign purchase transaction fee will be automatically waived—every time.

Unlimited ATM fee rebates up to \$10 in USA

UBS Visa Infinite credit cardholders will receive unlimited ATM fee rebates up to \$10 each for cash withdrawals made in the U.S.

Terms and conditions

We are able to rebate ATM fees only in cases where the transaction fee surcharge is submitted to UBS by

the ATM operator and/or network used. In the event that you do not receive a rebate for a fee that you believe is eligible, please call 888-762-1232 or collect at 201-352-5257 for assistance.

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