



Statement Billing Period: 06/27/18 - 07/26/18  
 Payment Due Date August 23, 2018  
 Minimum Payment Due \$35.00

## Customer News

### Pay Credit Card reminder

Do not mail payment. Your Statement Balance in the amount of \$170.20 is scheduled to be paid on 8/20/18 from your UBS Account. Thank you.

View your card account activity, download credit card statements and more at [ubs.com/online services](http://ubs.com/online services)

## UBS Visa Signature credit card statement

Prepared for: GHISLAINE MAXWELL  
 Primary Card Number Ending in: [REDACTED]

Page 1 of 6  
 Questions? Call 1-800-762-1000  
[ubs.com/online services](http://ubs.com/online services)

### Account Summary

|                       |             |
|-----------------------|-------------|
| Minimum Payment Due   | \$35.00     |
| Payment Due Date      | 08/23/18    |
| Credit Line           | \$35,000.00 |
| Available Credit Line | \$34,829.80 |
| Cash Credit Line      | \$14,000.00 |
| Available Cash Line   | \$14,000.00 |
| Past Due Amount       | \$0.00      |
| Overlimit Amount      | \$0.00      |

### Activity Summary

|                          |                 |
|--------------------------|-----------------|
| Previous Balance         | \$0.00          |
| - Payments               | \$0.00          |
| + Purchases              | \$170.20        |
| - Other Credits          | \$0.00          |
| + Cash Advances          | \$0.00          |
| + Fees                   | \$0.00          |
| + Interest               | \$0.00          |
| <b>Statement Balance</b> | <b>\$170.20</b> |

### Payment Information\*

|                     |            |
|---------------------|------------|
| Statement Balance   | \$170.20   |
| Minimum Payment Due | \$35.00    |
| Payment Due Date    | 08/23/2018 |

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to **\$38.00** and your APRs may be increased to the Penalty APR of **29.99%**.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.  
 For Instance

| If you make no additional charges using this card and each month you pay... | You will pay off the balance shown on this statement in about... | And you will end up paying the estimated total of... |
|-----------------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------|
| Only the Minimum Payment                                                    | 6 months                                                         | \$177                                                |

If you would like information about credit counseling services, call 1-800-762-1000. The phone number for UBS Bank USA is 1-800-762-1000. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov)

\* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to [ubs.com/online services](http://ubs.com/online services).

Detach here. Please make checks payable to \* UBS Card Services" and include this payment coupon in the enclosed envelope. Please allow 7 - 10 business days for U.S. Postal Service delivery.

If undeliverable, return to:  
 UBS BANK USA - CARD SERVICES  
 PO BOX 84040  
 COLUMBUS GA 31908-4040



Card Number Ending in [REDACTED]  
 Minimum Payment Due \$35.00  
 Statement Balance \$170.20  
**Payment Due Date August 23, 2018**

You are enrolled in Automated  
 Pay Credit Card.

Send payments to:

UBS BANK USA - CARD SERVICES  
 PO BOX 203219  
 DALLAS TX 75320-3219

GHISLAINE MAXWELL



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### Important information about your UBS credit card

**Lost or stolen card.** Your credit card is issued by UBS Bank USA. If your card is lost or stolen, please contact us immediately at any time at 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

**Payment Information.** Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead." This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to UBS Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card.

**Mailed Payments.** A conforming payment received by us by 5:00 p.m. Central time will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement to UBS Bank USA - Card Services, P.O. Box 203219, Dallas, TX 75320-3210 and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment," which may delay the crediting of the payment for up to 5 days. We can accept late payments, partial payments, checks and money orders marked "Paid in Full" or language having the same effect without losing any of our rights under this Agreement and such payments may be sent to the following address: UBS Bank USA - Card Services, P.O. Box 203219, Dallas, TX, 75320-3210.

### Other payment options.

**Online:** Visit [ubs.com/onlineservices](https://ubs.com/onlineservices) to sign up for Pay Credit Card to pay your account online. Payments made through Pay Credit Card will be credited to your account that same day if requested prior to 4:00 p.m. Eastern time for debits from an external account and 6:00 p.m. Eastern time for debits from a UBS Resource Management Account (RMA) or UBS Business Services Account BSA account. *Available only for cardholders with an RMA or UBS Business Services Account BSA.*

**Pay by Phone:** To make a payment by phone, please call 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. Payments made from an outside account by 5:00 p.m. Eastern time will be credited to your account same day. Payments made from your UBS account by 6:00 p.m. Eastern time are also credited same day. Application of any phone payment to your credit line may be delayed for up to 7 days.

**Overnight payments:** Send overnight courier service or USPS Priority Mail payments to UBS Bank USA - Card Services, 2975 Regent Boulevard, P.O. Box 203219, Irving, TX 75063. A payment received at this address by 5:00 p.m. Central time that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

### Automatic repayment of cash advances through

**CashConnect :** The CashConnect feature on your UBS credit card account will automatically repay new Cash Advances obtained from ATMs and financial institutions (CashConnect Cash Advances), each night, with available funds from your UBS Resource Management Account (RMA) or your UBS Business Services Account BSA (either referred to as your UBS Account). When we use your UBS Account to repay your CashConnect Cash Advance transaction in full, you will not incur any interest charges. If there are insufficient funds in your UBS Account to pay off your CashConnect Cash Advances balance in full, then the APR for your Cash Advances will apply as of the original transaction date on any remaining balance. You will be charged the APR on Cash Advances on your remaining CashConnect Cash Advance balance until it is repaid in full. Applicable ATM surcharge fees may apply. No other account balances are paid through the CashConnect feature. If you choose not to participate in the CashConnect feature, please contact us at 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. *Available only for cardholders with an RMA or Business Services Account BSA.*

**Accrual of interest and how to avoid paying interest on purchases.** Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, if you paid the Statement Balance from your previous billing statement by the Payment Due Date on that statement, then (1) we will not impose interest on Purchases during your current

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### My Choice Rewards Points from UBS

| <u>Account Summary</u>       |  | <u>Total Points</u> |
|------------------------------|--|---------------------|
| Beginning Points this period |  | 7,424               |
| Points earned this period    |  | 170                 |
| Bonus points                 |  | 0                   |
| Adjustments                  |  | 0                   |
| Redemptions                  |  | 0                   |
| Ending points balance        |  | 7,594               |

\*For more details on your rewards points activity, please visit us online at [ubs.com/uscards](https://ubs.com/uscards)

Activity for GHISLAINE MAXWELL - Card ending in [REDACTED]

| Date                    | Description                       | Amount          |
|-------------------------|-----------------------------------|-----------------|
| <b><u>Purchases</u></b> |                                   |                 |
| 07/18                   | SQ *WENDY ROSE KOTO MANCHESTER MA | \$170.20        |
|                         | <b>Total Purchases Activity</b>   | <b>\$170.20</b> |

| 2018 Totals Year-to-Date Summary of Fees and Interest |        |
|-------------------------------------------------------|--------|
| Total Fees Charged in 2018                            | \$0.00 |
| Total Interest Charged in 2018                        | \$0.00 |

### Interest Charge Calculation - 30 Days in Billing Cycle

|                   | Balance<br>Subject to<br>Interest Rate | ANNUAL<br>PERCENTAGE<br>RATE (APR) | Interest<br>Charge |
|-------------------|----------------------------------------|------------------------------------|--------------------|
| PURCHASES         | \$0.00                                 | 16.99% (v)                         | \$0.00             |
| BALANCE TRANSFERS | \$0.00                                 | 16.99% (v)                         | \$0.00             |
| CASH ADVANCES     | \$0.00                                 | 23.99% (v)                         | \$0.00             |
| <b>Total</b>      |                                        |                                    | <b>\$0.00</b>      |

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate

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billing period if you pay the Statement Balance on the current billing statement by the Payment Due Date in the current billing period, and (2) we will credit any payment applied toward Purchases as of the first day in your current billing period if you make a payment by the Payment Due Date in the current billing period that is less than the Statement Balance. If a Statement Balance was shown on your previous billing statement and you did not pay the Statement Balance by the Payment Due Date on that statement, then we will not impose Interest Charges on any Purchases during the current billing period if you pay the Statement Balance shown on the current billing statement by the Payment Due Date in the current billing period. For Balance Transfers, interest will accrue from the day we send the Balance Transfer to the payee. For Checks, interest will accrue from the day the payee accepts the check. For Cash Advances, interest will accrue from the day you take the Cash Advance.

#### How we will calculate your balance subject to interest rate.

We use a method called "daily balance" (including new purchases). To determine the amount of interest to be charged on your Account, we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate or the DPR (the DPR for each category is the applicable APR shown on the front of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers, and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers, and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). Your Cardmember Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

**Credit bureau reports and disputes.** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you believe that an entry we have made on your credit report is inaccurate or incomplete, please contact the credit bureau directly or contact us at UBS Bank USA, Card Operations Division, 315 Deaderick Street, 5<sup>th</sup> Floor, Nashville, TN 37238. We will request your name; your account number; the credit bureau where you received the credit report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and, if warranted, send an update to the credit bureaus within 30 days.

#### What to do if you think you find an error on your statement

If you think there is an error on your statement, please write to us at:

UBS Bank USA - Card Operations Division  
315 Deaderick Street, 5<sup>th</sup> Floor  
Nashville, TN 37238

In your letter, give us the following information:

- **Account information:** your name and account number
- **Dollar amount:** the dollar amount of the suspected error
- **Description of problem:** if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

#### Your rights if you are dissatisfied with your credit card purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with Cash Advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

UBS Bank USA - Disputes Department  
P.O. Box 84040  
Columbus, GA 31908

While we investigate, the same rules apply to the disputed amount as referenced above in the section covering errors on your statement. After we finish our investigation, we will notify you of our decision. At that point, if we think you owe an amount and you do not pay that amount, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.



## Customer Notifications

We are pleased to be enhancing some of the features and benefits of your UBS Visa Signature credit card. We are also revising some of your existing features and benefits. For a complete list and description of your UBS Visa Signature credit card features and benefits, including the respective Terms and Conditions, please visit [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits).

Highlights of these changes include:

- Higher ATM fee rebates: Effective September 1, 2018, we are increasing ATM fee rebates in the U.S. to up to \$5 per transaction. You will continue to enjoy unlimited ATM fee rebates in the U.S. as long as your UBS credit card is connected to an RMA or Business Services Account BSA.
- New private aviation benefits through Wheels Up: With Wheels Up, UBS Visa Signature cardholders can "try before you buy" and get thousands of dollars in flight credits with purchase of a Wheels Up Membership. Cardholders can also redeem UBS My Choice Rewards points for any Wheels Up expense charged to their UBS credit card. To learn more about Wheels Up and these exclusive UBS credit cardholder benefits, please go to [ubs.com/mycardbenefits](https://ubs.com/mycardbenefits).
- Enhanced offers from NetJets: Now both new and existing NetJets owners can receive one additional flight hour with a 25-hour Jet Card purchase, on the same aircraft type. Plus, new owners have a one-time ability to access the NetJets fleet with a one-year introductory 12.5 hour Jet Card. And UBS cardholders can continue to redeem UBS My Choice Rewards points for Jet Card purchases and related expenses charged to a UBS credit card.
- Revisions to the Visa Signature Silvercar benefit: You no longer need to book a minimum rental period of two days to secure the Silvercar rental discount. UBS Visa Signature cardholders receive up to a 15% discount (with a guaranteed discount of 10%) on qualifying Silvercar rentals.

For your reference, we are providing this clarification to your UBS Visa Credit Card Agreement:

- The CashConnect feature is available only for cardholders who have the UBS credit card connected to an RMA or Business Services Account BSA.
- "Cash Equivalent" means the use of your Card or Account number to obtain money orders, traveler's checks, foreign currency, lottery tickets, gambling chips, make wagers or similar betting transactions, wire transfers or similar cash-like transactions including but not limited to cryptocurrencies. Cash Equivalents and the Transaction Fees associated with any Cash Equivalent are considered Cash Advances for interest calculation purposes.

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