

Message

**From:** UBS Financial Services Inc. [REDACTED]  
**Sent:** 11/17/2014 9:14:02 AM  
**To:** [REDACTED]  
**Subject:** A new UBS Preferred Visa Signature credit card with chip and signature technology will be sent soon

You are receiving this notice because one or more of the cards on your account are not yet chip and signature cards. In the coming weeks, you will be issued a new UBS Visa Signature credit card(s) that includes chip and signature technology for all the cards on your account.

A chip and signature credit card uses a microchip to increase security and simplify payments at chip-compatible terminals that are currently available in Europe, Asia, Canada and Latin America, and are now being introduced in the United States. The embedded microchip makes it very difficult to counterfeit. You can continue to sign for most transactions with a chip and signature credit card as you do today.

**Now accepted at more places worldwide**

Chip technology is the standard worldwide. Your chip and signature credit card(s) will provide you with greater card acceptance and convenience around the globe, as well as a higher level of security when used at chip-compatible terminals.

**What you need to do**

- Once your card(s) is mailed, you will receive an e-mail confirming shipment.

- Look for your new UBS card(s) in the mail and activate immediately upon receipt.
- **You current card(s) will stop working on Friday, January 30, 2015** or upon activation of your new card(s).
- If you use your card(s) for any recurring automatic payments (e.g., your monthly cable bill), please update the relevant parties with your new card information.

#### Questions

If you have any questions, please give us a call at [REDACTED]. Outside the U.S., call [REDACTED]; we accept all collect calls.

Sincerely,



Fred Jubitz  
Head, UBS Card Program

**For additional information, please visit [REDACTED]**

Visa Signature is a registered service mark of Visa International. The UBS Visa Signature credit card is issued by UBS Bank USA with permission from Visa U.S.A. Incorporated.