

Message

From: UBS Financial Services Inc. [elert@[REDACTED]]
Sent: 12/7/2017 10:21:28 PM
To: [REDACTED]
CC: appemail_ejm@[REDACTED]
Subject: An invitation to own our most precious metal

The UBS Visa Infinite credit card is our newest and most prestigious card. As a valued UBS Visa Signature credit card holder, we invite you to upgrade to this distinctive metal credit card and enjoy all the remarkable benefits it offers. You'll find them to be infinitely more rewarding.

Here's what you can look forward to when you upgrade:

**The new benefits
you'll receive**

- 3 points per dollar spent on commercial air travel, 2 points for gas and groceries, and 1 point for everything else¹
- Complimentary access to 1,000+ airport lounges globally²
- A \$500 statement credit for *Any Airport Club* program if spending is \$50,000+ in the current year or prior calendar year³
- \$250 airline fee credit for qualifying air travel expenses⁴
- 12 complimentary Gogo Inflight Wi-Fi passes⁵
- \$100 Global Entry application fee statement credit⁶
- No foreign purchase transaction fees*

The enhanced benefits

- Primary insurance coverage reimbursement for most rental cars
- Discounts and perks for National[®] Rental Car, Silvercar, Enterprise, Avis and Alamo
- Expanded travel insurance and purchase protections

The benefits

you'll continue to enjoy

- Dedicated 24/7 UBS client service
- UBS Concierge: round-the-clock assistance to coordinate travel planning, dining, entertainment and more⁷

To learn more about the benefits the new UBS Visa Infinite credit card offers, all for an annual fee of \$495, please visit [REDACTED]

Plus, when you upgrade to the new UBS Visa Infinite credit card, you will receive 25,000 bonus points after you spend \$3,000 within the first three months.⁸ Please contact your Financial Advisor or call 866-827-8472 to get started.

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To unsubscribe (opt-out from receiving) from future UBS Card Program e-mail promotions, please send an e-mail to SH-WMUS-CardProgram@ubs.com. UBS manages e-mail preferences by line of business. Changing your e-mail preferences here does not change your e-mail preferences for messages from UBS's other businesses. Should you want to contact us in writing concerning this e-mail, please direct your correspondence to: UBS Financial Services Inc., 1200 Harbor Boulevard, B5E-100, Weehawken, NJ 07086.

¹ Extra points are based on merchant category code. Groceries not bought at stand-alone grocery stores (such as purchases within a larger retail store) may not qualify.

² Priority Pass[™] Select offers access to over 1,000 participating airport lounges worldwide. Membership is required to access participating lounges. To request your complimentary membership card, visit ubs.com/prioritypassselect.

³ Airport club day pass or annual airport club membership must be purchased using your UBS Visa Infinite credit card.

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. You may claim the credit only once for each 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 during the same calendar year in which the fee posted to your card account.

⁴ You must enroll in this benefit on UBS Online Services and select one of the eligible domestic U.S. carriers. The selected airline applies to all cards in the card account. Qualifying Airline Purchases must be charged to a UBS Visa Infinite credit card and may vary by airline. UBS and Visa rely on airlines to submit the correct information for these transactions. UBS Visa Infinite credit cardholders without a UBS Resource Management Account (RMA) or Business Services Account BSA can enroll in this benefit by calling us at 888-762-1232 or by calling collect at 201-352-5257 when outside the U.S.

⁵ Enrollment is required at [REDACTED] prior to flying; registration is not available in flight. Eligibility is determined by UBS; your 12 complimentary Inflight Wi-Fi Passes will be available to you at no additional cost after you complete the online enrollment. Passes are valid for 12 months from the date you register your card for this benefit. Any unused Passes at the end of the 12-month period will expire. Each Pass provides for complimentary inflight Wi-Fi Internet access for one device at a time on one flight segment on any participating Gogo-equipped aircraft between airports within the U.S. and Canada where network coverage is available. Participating airlines are listed at [REDACTED] [benefits](#) and are subject to change at any time without notice. The use of the passes is subject to Gogo's Terms of Use and Privacy Policy. This benefit is non-transferable. Visa and UBS reserve the right to modify or cancel this benefit at any time and without notice. Additional restrictions apply. Full program terms and conditions are available at visa.gogoair.com/UBS. UBS Visa Infinite credit cardholders without a UBS Resource Management Account (RMA) or Business Services Account BSA can enroll in this benefit by calling us at 888-762-1232 or by calling collect at 201-352-5257 when outside the U.S.

⁶ UBS Visa Infinite credit cardholders are entitled to one \$100 statement credit per card every four years in connection with the Global Entry program application fee. The \$100 statement credit will be processed after the application fee is charged to a valid UBS Visa Infinite credit card. Global Entry is a U.S. Government program, operated by U.S. Customs and Border Protection (CBP). UBS and Visa have no control over the program including, but not limited to, application, approval process or enrollment fees charged by CBP, and no liability with regard to the Global Entry program.

⁷ Cardholders are responsible for the cost of any goods or services purchased through the UBS Concierge.

⁸ Bonus points available to all existing UBS Visa Signature credit card clients who upgrade to the UBS Visa Infinite credit card, regardless of assets. Must spend \$3,000 in the first three months upon card account upgrade. Bonus available only once upon upgrade. If existing UBS Visa Infinite credit card clients downgrade to the UBS Visa Signature credit card and then upgrade back to the UBS Visa Infinite credit card, they will not earn the 25,000 bonus points again. Bonus offer is available only once per card account, regardless of the number of cardholders on that card account.

*** Important information about the UBS Visa Infinite credit card:** 16.24% variable APR for purchases, 23.24% variable APR for cash advances, 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). For balance transfers, 0% intro APR for the first 12 billing cycles for balance transfers within 90 days of account opening; after that, 16.24% variable APR. APRs vary with the market based on the prime rate. Annual fee: \$495. For balance transfers, a fee of \$10 or 3% of the amount of the transfer, whichever is greater, applies. For cash advances, a fee of \$10 or 3% of the amount of the cash advance, whichever is greater, applies. For residents of Iowa and Puerto Rico only, the balance transfer fee and cash advance fee are equal to \$2 or 2% of the amount of the transfer or advance, whichever is greater (maximum fee is \$10). Foreign purchase transaction fee: None. Subject to credit approval. Information is accurate as of December 2017, and may have changed after that date. To learn what may have changed, please call 888-762-1232.

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