



Statement Billing Period: 03/27/14 - 04/26/14  
 Payment Due Date: May 23, 2014  
 Minimum Payment Due: \$15.00

## UBS Visa Signature® credit card statement

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

Page 1 of 4  
 Questions? Call 1-800-762-1000  
[ubs.com/onlineservices](http://ubs.com/onlineservices)

### Customer News

#### Pay Credit Card reminder

Your payment in the amount of \$95.68 is scheduled to be paid on 5/18/14 from your UBS Account. Thank you.

#### Account Summary

Minimum Payment Due	\$15.00
Payment Due Date	05/23/14
Credit Line	\$35,000.00
Available Credit Line	\$34,901.58
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	\$43.85
- Payments	\$43.85
+ Purchases	\$98.42
- Other Credits	\$0.00
+ Cash Advances	\$0.00
<b>+ Fees</b>	<b>\$0.00</b>
<b>+ Interest</b>	<b>\$0.00</b>
<b>Statement Balance</b>	<b>\$98.42</b>

#### Payment Information\*

Statement Balance	\$98.42
Minimum Payment Due	\$15.00
Payment Due Date	05/23/2014

**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 **\$35.00** and your APRs may be increased to the Penalty APR of **27.24%**.

**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	7 months	\$103

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/onlineservices](http://ubs.com/onlineservices).

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.

UBS BANK USA - CARD SERVICES  
 PO BOX 84040  
 COLUMBUS GA 31908-4040



Card Number Ending in [REDACTED]  
 Minimum Payment Due \$15.00  
 Statement Balance \$98.42  
**Payment Due Date May 23, 2014**

You are enrolled in Automated Pay Credit Card.

Send payments to:

GHISLAINE MAXWELL  
 [REDACTED]

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

052314 4197420000507389 0 0000001500 0

EFTA00271496

## Important information

**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 1-800-762-1000 at any time. 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 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 1-800-762-1000.

**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](http://ubs.com/onlineservices) to sign up for Pay Credit Card to

pay your account online. Payments made on our website by 6:00 p.m. Eastern time will be credited to your account that same day. *Available only for cardholders with a UBS Resource Management Account<sup>®</sup> (RMA<sup>®</sup>) or UBS Business Services Account BSA<sup>®</sup>.*

**Pay by phone:** To make a payment by phone please call 1-800-762-1000. An expedited payment made by phone by 5:00 p.m. Eastern time will be credited to your account that same day, and reflected in your credit line by the next day. You can also make a phone payment from your UBS account as late as 6:00 p.m. Eastern time. This payment will be credited as of that same day, but application to your credit line may be delayed.

**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.

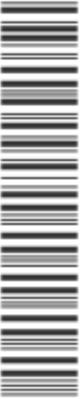
### Automatic repayment of cash advances through CashConnect:

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<sup>®</sup> (RMA<sup>®</sup>) or your UBS Business Services Account BSA<sup>®</sup> (either referred to as your UBS Account). You will incur no interest charges on CashConnect Cash Advances, as long as there are sufficient available funds in your UBS Account to repay your CashConnect Cash Advance transaction in full when we first seek payment from your UBS Account. If sufficient available funds are not available in your UBS Account to pay off your CashConnect Cash Advances balance in full, then the APR for 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 UBS at 1-800-762-1000. *Available only for cardholders with a UBS Resource Management Account or UBS 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 that was shown on your previous billing statement by the Payment Due Date on that statement, then (1) we will not impose interest on Purchases during your current

Continued on back of next page



**My Choice Rewards Points from UBS**

<b>Account Summary</b>	<b>Total Points</b>
Beginning Points this period	140
Points earned this period	99
Bonus points	0
Adjustments	0
Redemptions	0
Ending points balance	239

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

Activity for GHISLAINE MAXWELL - Card ending in [REDACTED]

Date	Description	Amount
<b>Payments</b>		
04/17	PAYMENT THANK YOU	-\$43.85
	<b>Total Payments Activity</b>	<b>-\$43.85</b>
<b>Purchases</b>		
03/29	ESPA CORP NEW YORK NY	\$40.00
04/05	BEEKMAN THEATER NEW YORK NY	\$18.50
04/05	SMILEY'S NEW YORK NY	\$26.76
04/17	OLD TOWN BAKERY KEY WEST FL	\$13.16
	<b>Total Purchases Activity</b>	<b>\$98.42</b>

**Summary of Fees and Interest**

<b>2014 Totals Year-to-Date Summary of Fees and Interest</b>	
Total Fees Charged in 2014	\$0.00
Total Interest Charged in 2014	\$0.00

**Interest Charge Calculation** - 31 Days in Billing Cycle

	<b>Balance Subject to Interest Rate</b>	<b>ANNUAL PERCENTAGE RATE (APR)</b>	<b>Interest Charge</b>
PURCHASES	\$0.00	13.24% (v)	\$0.00
BALANCE TRANSFERS	\$0.00	13.24% (v)	\$0.00
CASH ADVANCES	\$0.00	21.99% (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

**Customer Notifications****Make your payment online**

Set up one-time or recurring monthly payments via our online Pay Credit Card feature on UBS Online Services. It's a quick, safe, easy and secure way to pay your monthly credit card bill. Log in at [www.ubs.com/onlineservices](http://www.ubs.com/onlineservices), and go to Cash Management > Card Services > Pay Credit Card.

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 the 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 (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, 1000 Harbor Boulevard, 8th Floor, Weehawken, NJ 07086. 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 send an update to the credit bureaus if warranted within 30 days.

**What to do if you think you find a mistake on your statement**

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

UBS Bank USA--Card Operations Division  
1000 Harbor Boulevard, 8th Floor  
Weehawken, NJ 07086

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, the following are true:

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 of 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 discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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



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Statement Billing Period: 02/27/14 - 03/26/14  
 Payment Due Date April 23, 2014  
 Minimum Payment Due \$15.00

## 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/onlineservices](http://ubs.com/onlineservices)

### Customer News

#### Welcome

Thank you for choosing the UBS Card Program. We are pleased to have you as a new UBS Visa Signature credit card holder and hope you enjoy the convenience your new credit card offers, including rewards, concierge services and other valuable features.

#### Pay Credit Card reminder

Your payment in the amount of \$95.68 is scheduled to be paid on 4/18/14 from your UBS Account. Thank you.

Starting April 15th your My Choice Rewards cruise options will be as easy to book as your rewards flights. Get a cruise ticket of up to \$900 in value for 50,000 points or pay for a portion of any cruise ticket at the rate of 100 points per dollar. Call UBS Client Services at 800-762-1000 and press 2 for more details and to book your cruise.

Redeem your My Choice Rewards points to get premium gift cards, the latest gadgets and amazing travel at [ubs.com/onlineservices](http://ubs.com/onlineservices) in the cash management tab.

#### Account Summary

Minimum Payment Due	\$15.00
Payment Due Date	04/23/14
Credit Line	\$35,000.00
Available Credit Line	\$34,956.15
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	\$95.68
+ Purchases	\$139.53
- Other Credits	\$0.00
+ Cash Advances	\$0.00
<b>+ Fees</b>	<b>\$0.00</b>
<b>+ Interest</b>	<b>\$0.00</b>
<b>Statement Balance</b>	<b>\$43.85</b>

#### Payment Information\*

Statement Balance	\$43.85
Minimum Payment Due	\$15.00
Payment Due Date	04/23/2014

**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 **\$35.00** and your APRs may be increased to the Penalty APR of **27.24%**.

**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	3 months	\$45

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/onlineservices](http://ubs.com/onlineservices).

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.



UBS BANK USA - CARD SERVICES  
 PO BOX 84040  
 COLUMBUS GA 31908-4040

Card Number Ending in [REDACTED]  
 Minimum Payment Due \$15.00  
 Statement Balance \$43.85  
**Payment Due Date April 23, 2014**

You are enrolled in Automated Pay Credit Card.

Send payments to:

GHISLAINE MAXWELL  
 [REDACTED]

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

042314 4197420000507389 0 0000001500 0

EFTA00271500

### Important information

**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 1-800-762-1000 at any time. 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 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 1-800-762-1000.

**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](http://ubs.com/onlineservices) to sign up for Pay Credit Card to

pay your account online. Payments made on our website by 6:00 p.m. Eastern time will be credited to your account that same day. *Available only for cardholders with a UBS Resource Management Account<sup>®</sup> (RMA<sup>®</sup>) or UBS Business Services Account BSA<sup>®</sup>.*

**Pay by phone:** To make a payment by phone please call 1-800-762-1000. An expedited payment made by phone by 5:00 p.m. Eastern time will be credited to your account that same day, and reflected in your credit line by the next day. You can also make a phone payment from your UBS account as late as 6:00 p.m. Eastern time. This payment will be credited as of that same day, but application to your credit line may be delayed.

**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<sup>®</sup> (RMA<sup>®</sup>) or your UBS Business Services Account BSA<sup>®</sup> (either referred to as your UBS Account). You will incur no interest charges on CashConnect Cash Advances, as long as there are sufficient available funds in your UBS Account to repay your CashConnect Cash Advance transaction in full when we first seek payment from your UBS Account. If sufficient available funds are not available in your UBS Account to pay off your CashConnect Cash Advances balance in full, then the APR for 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 UBS at 1-800-762-1000. *Available only for cardholders with a UBS Resource Management Account or UBS 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 that was shown on 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**

<b>Account Summary</b>	<b>Total Points</b>
Beginning Points this period	0
Points earned this period	140
Bonus points	0
Adjustments	0
Redemptions	0
Ending points balance	140

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

Activity for GHISLAINE MAXWELL - Card ending in [REDACTED]

Date	Description	Amount
<b>Payments</b>		
03/18	PAYMENT THANK YOU	-95.68
	<b>Total Payments Activity</b>	<b>-95.68</b>
<b>Purchases</b>		
03/03	76 FUEL 5701 LOS ANGELES CA	\$30.18
03/13	ESPA CORP NEW YORK NY	\$65.50
03/18	FOOD EMPORIUM #3674 NEW YORK NY	\$9.48
03/19	BAGEL ON LEX CORP NEW YORK NY	\$10.00
03/20	USPS 35961400132801391 NEW YORK NY	\$12.77
03/20	ESPA CORP NEW YORK NY	\$11.60
	<b>Total Purchases Activity</b>	<b>\$139.53</b>

**Summary of Fees and Interest**

<b>2014 Totals Year-to-Date Summary of Fees and Interest</b>	
Total Fees Charged in 2014	\$0.00
Total Interest Charged in 2014	\$0.00

**Interest Charge Calculation** - 28 Days in Billing Cycle

	<b>Balance Subject to Interest Rate</b>	<b>ANNUAL PERCENTAGE RATE (APR)</b>	<b>Interest Charge</b>
PURCHASES	\$0.00	13.24% (v)	\$0.00
BALANCE TRANSFERS	\$0.00	13.24% (v)	\$0.00
CASH ADVANCES	\$0.00	21.99% (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

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 the 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 (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, 1000 Harbor Boulevard, 8th Floor, Weehawken, NJ 07086. 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 send an update to the credit bureaus if warranted within 30 days.

**What to do if you think you find a mistake on your statement**

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

UBS Bank USA--Card Operations Division  
1000 Harbor Boulevard, 8th Floor  
Weehawken, NJ 07086

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, the following are true:

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 of 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 discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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



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## Important Changes to Your Account Terms

We are changing the way that we determine your Minimum Payment Due. This change will take effect on May 27, 2014. We are replacing the first three sentences in the section of your Cardmember Agreement titled "Your minimum payment each month" with the following:

Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. If the Statement Balance shown on your monthly statement is less than \$35, your Minimum Payment Due (due by the Payment Due Date) will be that Statement Balance amount. Otherwise, if your Statement Balance is equal to or greater than \$35, your Minimum Payment Due will be the greater of \$35 or the total of (1) 2% of the Principal Balance (defined as the total Statement Balance minus any interest charges, Returned Payment Fees, and Late Payment Fees that are incurred during the current billing cycle), plus (2) interest charges incurred during the current billing cycle (for this purpose, interest charges incurred do not include interest charges that accrued during prior billing cycles on a deferred interest balance (if there are any on your Account) that ended during the billing cycle covered by the statement), plus (3) any Returned Payment Fees and any Late Payment Fees incurred during the current billing cycle, plus (4) if your Account has an Annual Fee and if we so elect, a portion of the amount of the Annual Fee (unless you have already paid the Annual Fee in full), plus (5) if we so elect, any amount past due and/or amount over your credit line at the time of billing.

## Notice of Important Changes to Your Cardmember Agreement

Effective May 10, 2014, we are replacing the last three sentences of the section of your Cardmember Agreement titled "**Transaction fees**" with the following:

When you use an ATM, you may be charged a fee by the ATM operator and / or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a transaction). If you have an active UBS Account linked to this credit card account UBS Financial Services will reimburse your U.S. domestic ATM fees, up to \$3.00 per transaction for an unlimited number of transactions per year for the UBS Visa Signature<sup>®</sup> credit card, and up to \$10.00 per transaction for an unlimited number of transactions per year for the UBS Preferred Visa Signature<sup>®</sup> credit card. We will not reimburse your international ATM fees. 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 have not received a rebate for a fee that you believe is eligible, please call 800-762-1000 or collect at 201-352-5257 for assistance.

Effective immediately we are replacing the sections of your Cardmember Agreement titled "Authorized users" and "Credit information" with the following:

### Authorized users

You may allow Authorized Users to use your Account and designate a spending limit for any Authorized User. If you allow an Authorized User to use your Account, you will be liable for all transactions made by that person including transactions for which you may not have intended to be liable, even if the amount of those transactions causes your credit line or the spending limit of any Authorized User to be exceeded. You must notify us to revoke your permission to allow an Authorized User to use your Account or Card, and you must obtain possession of any Card that has been given to the Authorized User. Until you revoke your permission and obtain possession of any Card, you are responsible for all charges made by Authorized Users, including Balance Transfer Check and Cash Advance Check transactions, regardless of whether you intended to be responsible for those charges and you must obtain any Card that has been given to the Authorized Users. If you request additional Cards for Authorized Users, checks accessing this Account may also be included with the Card.

### Credit information

**You agree that we may request consumer credit reports from one or more credit reporting agencies in connection with your application and the review, administration and collection of your Account.** You also authorize us to exchange credit information concerning you or your Account or any Authorized Users with (and answer questions and requests from) others, such as merchants, other lenders and credit reporting agencies. 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 or the credit report of any Authorized User is inaccurate or incomplete, please contact the credit bureau directly or contact us at UBS Bank USA, Card Operations, 1000 Harbor Boulevard, 6th floor, Weehawken, NJ 07086. We will request your name and/or

the name of the Authorized User; your Account number; the credit bureau where you or the Authorized User received the credit report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you or the Authorized User of our findings, and send an update to the credit bureaus if warranted within 30 days.

Effective immediately we are adding the following section titled "Personal Identification Number (PIN)" after the section of your Cardmember Agreement titled "Checks on Your Account." This feature is offered under the same terms and conditions as the existing account.

**Personal Identification Number (PIN)**

We may issue you a PIN that you can use to obtain a Cash Advance at participating ATMs, or to authorize other transactions at terminals that connect with a microchip embedded in your Card. You must keep your PIN confidential, and may not write it on your Card or on any material you keep with your Card. You agree that we may honor each ATM or other transaction according to the instructions keyed in for it at the ATM or terminal, and you acknowledge that each transaction made using your Card and PIN will have the same effect, and you will be liable, as if it was made by a written document signed by you.

