



Statement Billing Period: 04/27/17 - 05/26/17  
 Payment Due Date: June 23, 2017  
 Minimum Payment Due: \$35.00

## UBS Visa Signature credit card statement

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

Page 1 of 8  
 Questions? Call 1-800-762-1000  
[ubs.com/onlineservices](http://ubs.com/onlineservices)

### Customer News

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

### Pay Credit Card reminder

Do not mail payment. Your Statement Balance in the amount of \$61.00 is scheduled to be paid on 6/20/17 from your UBS Account. Thank you.

### Account Summary

Minimum Payment Due	\$35.00
Payment Due Date	06/23/17
Credit Line	\$35,000.00
Available Credit Line	\$34,939.00
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	\$160.00
- Payments	\$160.00
+ Purchases	\$61.00
- 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>\$61.00</b>

### Payment Information\*

Statement Balance	\$61.00
Minimum Payment Due	\$35.00
Payment Due Date	06/23/2017

**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 **27.99%**.

**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	2 months	\$62

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 \$35.00  
 Statement Balance \$61.00  
**Payment Due Date June 23, 2017**

You are enrolled in Automated Pay Credit Card.

Send payments to:

GHISLAINE MAXWELL  
 PO BOX 308  
 TEANECK NJ 07666-0308

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

### 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](http://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.

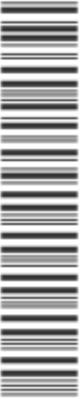
**Overnight payments:** Send overnight courier service or USPS Priority Mail payments to UBS Bank USA - Card Services, 2975 Regent Boulevard, P.O. Box 203291, Irving, TX 75063. A payment received at this address by 5:00 p.m. Central time that otherwise meets the requirements of a conforming payment will 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

Continued on back of next page



**My Choice Rewards Points from UBS**

<b>Account Summary</b>	<b>Total Points</b>
Beginning Points this period	6,488
Points earned this period	61
Bonus points	0
Adjustments	0
Redemptions	0
Ending points balance	6,549

\*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>		
05/19	PAYMENT THANK YOU	-\$160.00
	<b>Total Payments Activity</b>	<b>-\$160.00</b>
<b>Purchases</b>		
05/09	AMTRAK .COM 1290628141984WASHINGTON DC TKT: 1290628141984 DEPT DATE: 05/10/17 ORIG: BOS DEST: PVD	\$61.00
	<b>Total Purchases Activity</b>	<b>\$61.00</b>

**2017 Totals Year-to-Date Summary of Fees and Interest**

Total Fees Charged in 2017	\$0.00
Total Interest Charged in 2017	\$0.00

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

	<b>Balance Subject to Interest Rate</b>	<b>ANNUAL PERCENTAGE RATE (APR)</b>	<b>Interest Charge</b>
PURCHASES	\$0.00	13.99% (v)	\$0.00
BALANCE TRANSFERS	\$0.00	13.99% (v)	\$0.00
CASH ADVANCES	\$0.00	22.74% (v)	\$0.00
	\$0.00	0.00%	\$0.00
	\$0.00	13.99% (v)	\$0.00
	\$0.00	13.99% (v)	\$0.00
	\$0.00	22.74% (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 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, 1000 Harbor Boulevard, 8<sup>th</sup> 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, 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  
1000 Harbor Boulevard, 8<sup>th</sup> 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:

- 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.



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## Customer Notifications

We are pleased to announce enhancements to your UBS Visa Signature credit card. The UBS Visa Signature credit card now comes with new travel discounts, including savings on rental cars and limousine services, plus an expanded UBS Dining program and an all-new online UBS Concierge experience. The new rental car benefits include discounts at Silvercar, Avis<sup>®</sup> and National Car Rental. Limousine services discounts are available through Groundlink<sup>®</sup>. With the UBS Concierge you now have access to hundreds of additional restaurants in the UBS Dining Program, plus an expanded selection of luxury hotel properties throughout the world. Best of all, a complete listing of all your UBS Visa Signature credit card services and benefits, plus access to the new UBS Concierge website, can be accessed in our all new UBS online experience at [UBS.com/mycardbenefits](https://ubs.com/mycardbenefits).

UBS is also making the following changes to the *My Choice Rewards* program. Complete program terms and conditions can be viewed and downloaded at [UBS.com/mycardbenefits](https://ubs.com/mycardbenefits).

1. You can now redeem points for new travel options such as rental cars, tours and attractions, available when you call the Rewards Center via the number on the back of your card and when you visit the *My Choice Rewards* website.
2. The pricing of cruise bookings in points has been simplified. Now every 100 *My Choice Rewards* points will pay for \$1.25 of cruise fare, when you have a sufficient available point balance to cover the entire cost of the cruise fare. For example, 50,000 points will cover \$625 worth of cruise fare. To illustrate how this pricing change may impact you, a \$1,500 cruise fare was 110,000 points under the previous pricing rules and will cost 120,000 points under the new rules. A \$2,500 cruise fare was 210,000 points under the previous pricing rules and will cost only 200,000 points under the new rules. Pricing rules are subject to change.
3. Rules governing the transfer of points between UBS credit card accounts have changed. Points earned in your UBS credit card account may now only be transferred to another UBS credit card account fully or partially owned by you.
4. Rules for point forfeiture have changed in certain cases where your account is involuntarily closed. If you voluntarily close your card, or UBS Bank USA closes your card due to inactivity, you will continue to be allowed 60 days to redeem outstanding points for gift cards or merchandise, providing your account is in good standing. In the event UBS Bank USA closes your card for any reason other than inactivity, your points are immediately forfeited. In addition, points are forfeited immediately upon closure of the card due to your death. In such a situation, the points may be reinstated to an open UBS credit card account of your spouse or domestic partner if your 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.



## Notice of Important Changes to Your Account Terms

We are making changes to your UBS credit card account terms and Cardmember Agreement to reflect a change in market conditions. These changes apply to the UBS Visa Signature credit card, the UBS Preferred Visa Signature credit card, and the UBS Visa Infinite credit card.

### Important Changes to Your Account Terms

Following is a summary of changes that are being made to your account terms. These changes will take effect on July 27, 2017. The changes to the Annual Percentage Rates (APRs) will impact your account as follows:

Transactions made before July 27, 2017: Current APRs will continue to apply to these transactions.

Transactions made on or after July 27, 2017: The new APRs described below will apply to these transactions.

If you are already being charged a higher Penalty APR for purchases: In this case, the new APRs described below will not go into effect at this time. These new APRs will go into effect when the current Penalty APR no longer applies to your account.

You have the right to reject these changes. However, if you do, you will not be able to use your account for new transactions. You can reject the changes by calling us at 1-800-762-1000. Outside the U.S., please call 201-352-5257; we accept all collect calls.

#### Revised Terms as of July 27, 2017

<b>APR For Purchases</b>	<b>15.99%</b> This APR will vary with the market based on the Prime Rate.
<b>APR For Balance Transfers</b>	<b>15.99%</b> This APR will vary with the market based on the Prime Rate.
<b>APR For Cash</b>	<b>22.99%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR</b>	<b>29.99%</b> This APR may be applied to your account if you: <ol style="list-style-type: none"> <li>1) Make a late payment; or</li> <li>2) Make a payment that is returned</li> </ol> This APR will vary with the market based on the Prime Rate. Maximum APR 29.99%.
<b>Balance Transfer Transaction Fee</b>	Either <b>\$10</b> or <b>3%</b> of the amount of each transfer, whichever is greater (no maximum).
<b>Penalty Fees:</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit-Line</li> <li>• Returned Payment</li> </ul>	Up to <b>\$38</b> <b>\$0</b> Up to <b>\$38</b>

We are replacing the Variable Rate Information below your Account Summary Table effective July 27, 2017 with the following:

**Variable Rate Information.** The standard Annual Percentage Rates (APRs) on your Account that are used to determine the amount of interest to be charged for Purchases, Balance Transfers (after the Introductory Period), Cash Advances, and the Penalty APR are variable rates. Introductory APR is available on all Balance Transfers made during the first six billing cycles after account opening. The introductory APR will be applied to each eligible Balance Transfer for the first six billing cycles after the date of the Balance Transfer.

The APRs on your Account correspond to Daily Periodic Rates (DPR) and are calculated by multiplying the applicable DPR by 365. The DPRs on your Account equal 1/365th of the sum of 1) the applicable Prime Rate, 2) plus 11.99% for Purchases, plus 11.99% for Balance Transfers, plus 18.99% for Cash Advances; and plus up to 25.99% for the Penalty APR (maximum penalty APR 29.99%). The "Prime Rate" used in determining the APRs in each billing cycle will be the highest U.S. Prime Rate published in the Money Rates column of *The Wall Street Journal* on the last business day of each month. An increase or decrease in the Prime Rate will cause a corresponding increase or decrease to your variable rates on the first day of the billing cycle that begins in the same month in which the applicable Prime Rate is published. There is no limitation on the amount of any increase. Any such increase or decrease will cause a corresponding increase or decrease in the amount of interest assessed and possibly in the amount of the Minimum Payment Due. If *The Wall Street Journal* does not publish the U.S. Prime Rate, or if it changes the definition of the U.S. Prime Rate, we may substitute another index.

#### Your new APRs

The new APRs on your account vary with the market based on the Prime Rate. The following rates are accurate as of May 2017. The DPR for Purchases would have been 0.0438% (which corresponds to an APR of 15.99%). The DPR for Balance Transfers would have been 0.0438% (which corresponds to an APR of 15.99%). The DPR for Cash Advances would have been 0.0630% (which corresponds to an APR of 22.99%). The Penalty APR established by the variable rate formula above would have been a DPR of up to 0.0822% (which corresponds to an APR of up to 29.99%). Maximum Penalty APR is 29.99% (daily periodic rate 0.0822%).

We are amending your Cardmember Agreement effective July 27, 2017. At that time, we are replacing the sections of your Cardmember Agreement titled "Late payment fee", "Returned payment fee" and "Returned check fee" with the following:

**Late payment fee** - If we do not receive a payment from you in at least the amount of your Minimum Payment Due by the Payment Due Date shown on your monthly statement, we may charge you a Late Payment Fee. The Late Payment Fee will be \$27, but \$38 if you did not make at least the Minimum Payment Due by the Payment Due Date in each of the 6 prior billing periods. However, the Late Payment Fee will never exceed the amount of your required Minimum Payment Due to which the Late Payment Fee relates.

**Returned payment fee** - If your bank does not honor a check or direct debit you deliver to us, or we must return a check because it is not signed or is otherwise irregular, we may charge you a Returned Payment Fee. The Returned Payment Fee will be \$27, but \$38 if you had a returned payment in any of the 6 prior billing periods. However, the Returned Payment Fee will never exceed the amount of your most recent required Minimum Payment Due.

**Returned check fee** - If we return a Convenience Check (which includes a Balance Transfer Check or a Cash Advance Check) unpaid because it exceeds your available credit line at the time it is processed, your Account is closed or otherwise does not have charge privileges, you did not comply with our instructions regarding the Check, or your Account is past due, we may charge you a Returned Check Fee. The Returned Check Fee will be \$27, but \$38 if you had a returned Convenience Check in any of the 6 prior billing periods. However, the Returned Check Fee will never exceed the face amount of the returned Convenience Check.



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