

Free  
of charge for two  
years and up to  
40% off

# Exclusively

For employee account holders, employees and retirees of **Novartis**

## Customised offer for Novartis – for new and existing clients

### Account and card solutions

- The UBS me banking package includes accounts, debit and credit cards, UBS Digital Banking and payments in CHF in Switzerland – **free of charge for two years**. For individuals, withdrawals from ATMs of other banks in Switzerland or worldwide are available as a separate module. For families and couples, withdrawals from ATMs of other banks are free.
- The UBS me banking package for cross-border commuters includes accounts in CHF and EUR, debit and credit cards in EUR, UBS Digital Banking as well as SEPA-payments in EUR and free services such as cash withdrawals in CHF and EUR at a UBS Bancomat – **free of charge for two years**.
- More information: [ubs.com/bankingoffer](https://ubs.com/bankingoffer)
- Account and card solutions are also available for non-restricted US clients. In addition, UBS Swiss Financial Advisers offers investment solutions for US clients ([ubs.com/ubs-sfa](https://ubs.com/ubs-sfa)).

### Investment solutions<sup>1</sup>

If you invest at least 50% of your UBS assets you can benefit from a **discount of up to 40% on the flat fee** of your UBS wealth management mandate.

### Cash deposits

- Deposit charge threshold up to CHF 1 million<sup>2</sup>

### Products

- UBS Manage™ (in CHF / EUR / USD)
  - 40% discount on standard price list for new UBS Manage™ solutions for five years
  - Further information is available at [ubs.com/investments](https://ubs.com/investments)
- UBS Investment Plan “Mandate” (in CHF / EUR)<sup>3</sup>
  - 30% reduction on the flat fee for five years

## Contacts

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<sup>1</sup> Offer valid until the end of September 2022 and applies to the flat fee of UBS wealth management mandates.

<sup>2</sup> Depending on your solutions/products.

<sup>3</sup> For Personal Banking clients only.