



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
- Account and card solutions are also available for non-restricted US clients. In addition, UBS Swiss Financial Advisers offers investment solutions for US clients (<u>ubs.com/ubs-sfa</u>).

Investment solutions¹

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 million²

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

UBS Investment Plan "Mandate" (in CHF / EUR) 3

- 30% reduction on the flat fee for five years

Contacts

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- ¹ Offer valid until the end of September 2022 and applies to the flat fee of UBS wealth management mandates.
- ² Depending on your solutions/products.
- ³ For Personal Banking clients only.

This offer applies to new banking package agreements (new and existing clients), provided you are an employee account holder, an employee or a retiree of Novartis. The subscription of an additional banking package by a customer, or the modification of an existing banking package, during the free period of two years, does not entail an extension of this period. Please note that UBS reserves the right to alter its services, products or prices at any time without prior notice. Certain products and services are subject to legal restrictions and cannot be offered worldwide on an unrestricted basis. This publication is for informational purposes only. It is not to be understood as a recommendation, offer or invitation to make an offer, nor as legal or tax advice. You should seek professional advice before making a decision. UBS reserves the right to sell services, products and prices at any time without pre-announcement. Individual services and products are subject to legal restrictions. Therefore, they cannot be offered without restriction worldwide. Reproduction in whole or in part without the express permission of UBS is prohibited. © UBS 2021. All rights reserved.