



# Making your mark in the market

Success for your **business** with UBS banking solutions

Your business goal  
is to achieve long-term,  
sustainable growth.

You can be confident  
that we understand  
your needs and can help  
you find a solution  
that is perfectly tailored  
to your company's  
requirements.

# The right amount

**We'll listen to you and look at your particular **needs**.  
Which means you'll always get exactly as much from your  
bank as you require.**

How many banking services does a company need? Every business is unique and has its own very specific requirements, which means that no two businesses make exactly the same demands of their bank.

So just how many banking services does your company need? It all comes down to the business you are in, and your organization's requirements.

First, we'll offer you sound advice, based on your business's needs, goals and processes. Then we'll introduce you to the comprehensive offering of products and services available to you, and work with you to devise a solution specifically tailored to your company's requirements.

It doesn't matter whether you're a large or a small company, whether you manufacture products or provide services, or even whether your business is local, national or global in scale:

We will provide you with exactly the banking services you need.

# Making the right decisions

Whatever the **challenges** facing your company, you can always depend on getting the right solution and in-depth advice from UBS

As an entrepreneur, you face challenges on a daily basis, many of which have financial implications. We develop solutions that are ideally adapted to your company's strategic and operational needs, and contribute to its long-term success.

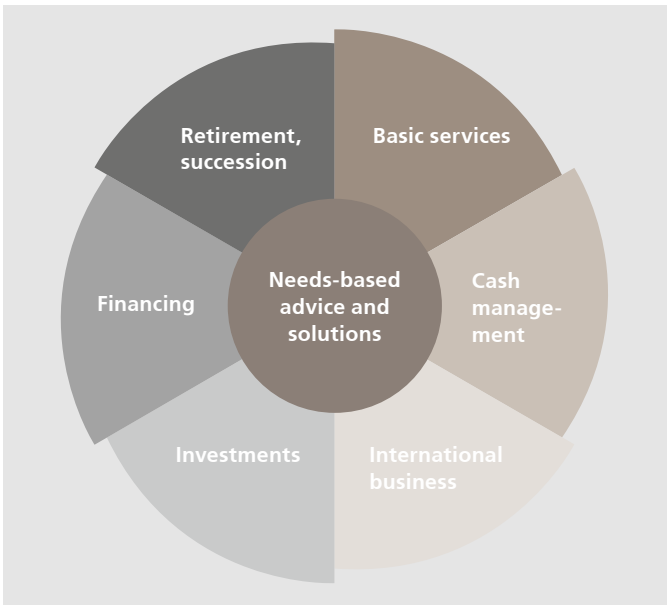
**Advice based on understanding**

Our solutions can only be at their most effective if we know your company's goals and value chain inside and out. This is why we want to understand how your business operates, from procurement and production all the way through to sales. It enables us to anticipate the short-, medium- and long-term impact of different options for your company, and provide you with expert advice on strategic as well as operational issues.

You have access to all our resources and to the expertise of our specialists during the decision-making process. And with UBS, the leading bank for SMEs in Switzerland, as your partner, you benefit from our extensive market and industry knowledge.

**Exactly the right solution**

As an integrated bank, we cover all aspects of finance. The breadth and depth of our products and services is unparalleled throughout Switzerland. Our basic offering alone meets a significant portion of our clients' needs, and makes working with us easy. This is particularly true for everyday banking transactions, for which we offer a broad selection of tried-and-tested solutions that we constantly refine and enhance with the latest



technology. Many of our standardized solutions can also be individually adjusted to your specific requirements and procedures.

On the other hand, some banking transactions, such as financing, investments or international activities, require a specific solution. Our products and services in these fields are tailored accordingly.

Whether you need a standard or a customized solution, you can rely on receiving the best possible support from us as your active partner for any business challenge, using products and services carefully selected to meet your needs.

Your benefits with UBS
A single bank for all your company's financial needs.
Expert operational and strategic advice tailored to your value chain.
Tried-and-tested standard products, and customized solutions for any need, providing good value for money.
Access to the specialist knowledge and resources of the entire bank.

# Everyday transactions made simple

Would you like to manage your company's payments and expenses in a simple, efficient and secure manner? Our solutions are customized to the requirements and processes of your business.

## Managing liquidity

Would you like to be able to reliably plan and control your liquidity? Take advantage of our cash management expertise to master this business challenge.

## Crossing borders

Would you like to pursue international business opportunities while keeping the risks under control? We will find a solution to suit your needs, and support you in all your international activities as your globally networked partner.

## Investing money

Would you like to boost the return on your cash reserves in the short term? Or invest your liquid funds over the long term? Together with you, we will develop a solution to suit your company's risk profile and its operational and strategic liquidity requirements.

## Financing growth

Would you like to increase your operational latitude? Or make a strategic investment? We will support your business plans with comprehensive advice and tailored financing.

## Planning for retirement and succession

Would you like to improve your retirement provision? Or ensure that you haven't overlooked anything with regard to your company succession plan? You can also rely on us to assist with nonroutine challenges.

# Working more efficiently

To simplify your day-to-day business, UBS offers individual **basic services** to keep your payment transactions running smoothly and your expenses management in perfect order

Greater efficiency is primarily useful for routine tasks. These include payment transactions and expenses management. This is why we aim to ensure that you can execute your daily banking transactions as simply, quickly, securely and efficiently as possible. With us, you benefit from the expertise of transaction specialists at one of the leading Swiss banks for domestic and international payments.

The UBS current account is at the center of all your daily transactions. Because your incoming and outgoing payments are made via this account, it offers you the highest level of transparency and flexibility for managing your finances.

### Payment transactions to suit you

The solution should meet the need, not the other way around – particularly for payments. This is why we offer you a range of form-based and electronic options for transfer orders.

Our electronic systems meet the highest security standards, and provide outstanding reliability and user-friendliness. Because we credit incoming payments to your account immediately, you have 24-hour electronic access to real-time information on your account balance. In addition to e-banking, we also offer solutions that can be directly integrated into your accounting software.

We would be happy to advise you on which of our solutions best suits your requirements and processes.

### Payments in the Eurozone

International payments are one of our strengths. We offer a range of solutions, some exclusive, to help make processing your eurozone payments as quick, easy and cost-effective as your domestic transfers. The UBS EUR Gateway Account, for example, simplifies your cash management with companies in the eurozone by pooling all your euro reserves in one place.

### A la carte expenses management

Make managing your company's expenses a lot simpler and more efficient: our corporate credit cards make cash payments and expense advances a thing of the past. This reduces your costs while giving you the highest level of transparency. Our offering includes a number of card solutions, and we will be happy to advise you on which one best meets your needs.

### Stay informed, even while on the move

With the UBS Mobile Banking app, your bank is always within reach. You get to see your account balances, with credits, debits and booking details, at a glance. You can also enter, approve and make payments with your mobile phone.

### Our offering

- **UBS current account (in various currencies)**
- **UBS EUR Gateway Account**
- **Electronic outgoing payments**  
UBS e-banking, UBS KeyDirect, UBS KeyLink, SEPA (Credit Transfer)
- **Form-based outgoing payments**  
UBS easy, UBS easy international, UBS global
- **Incoming payments**  
UBS BESR, LSV+/BDD, E-bill, SEPA (Direct Debit), UBS Daily Cash Deposit
- **Expenses management**  
UBS Maestro Card, UBS Business Card Basic, UBS VISA Business Card
- **Online Services**  
Mobile Banking, E-Commerce, SumUp PIN+, SME portal

### Your benefits in your day-to-day business

Support for SMEs with a comprehensive service package and dedicated 24/7 hotline: UBS Client Management Corporations at 0844 853 004.

Immediate crediting of incoming payments with no postponement of the value date, and real-time information on account transactions.

Range of options for connecting to your company's software and for archiving.

Simplified management of expenses with the highest level of transparency.

### Find out more

 [ubs.com/payments](https://ubs.com/payments)



# Keeping an eye on liquidity

With UBS's **cash management solutions**, you can optimally plan, secure and control the short-, medium- and long-term liquidity needs of your business

## Operational and strategic advice

We will help you determine your capital investment needs in order to achieve the best possible ratio of borrowed capital and equity. On request, we can analyze your strategic liquidity planning, and notify you of any potential for improvement.

Our operational solutions for your cash management can be adapted to suit your company's specific needs. For example, we take into account your business environment, your IT infrastructure and your business processes. One particular strength of our cash management solutions is the range of possibilities for connecting them to your company's software, and for integrating systems using online platforms.

## The four elements of our cash management service

### 1. Cash overview

Detailed real-time reporting shows you how much cash you have available in which accounts, at UBS and at other banks, and what cash transactions are pending.

### 2. Cash transaction

Our payment solutions enable you to move your money efficiently within Switzerland and internationally. Further information can be found in the section on basic services.

### 3. Cash investment

Our specialists will be happy to help you choose the investment forms and terms for your cash that best suit your liquidity requirements. Further information can be found in the section on investments.

### 4. System integration

Our specialists will help you to easily and securely connect UBS systems to your accounting and treasury management systems.

## More individual, more efficient

Thanks to our cash management solutions, you are always kept well-informed about all your cash items, regardless of whether your company operates within Switzerland or internationally. This makes it easier for you to optimally manage your cash.

## Our offering

- **UBS current account (in various different currencies)**
- **UBS EUR Gateway Account**
- **Electronic outgoing payments**  
UBS e-banking, UBS KeyDirect, UBS KeyLink, SEPA (Credit Transfer)
- **Form-based outgoing payments**  
UBS easy, UBS easy international, UBS global
- **Incoming payments**  
UBS BESR, LSV+/BDD, E-bill, SEPA (Direct Debit), UBS Daily Cash Deposit

## Your benefits for cash management

Comprehensive support from specialists.

Liquidity management that is tailored to your needs.

Efficient monitoring and management of your cash, at home and abroad.

Electronic connection to your accounting and treasury management systems.

## Find out more

 [ubs.com/cashmanagement](https://ubs.com/cashmanagement)





# Business without borders

From proposals to payments, you can always count on UBS's support for your **international business**

Crossing national boundaries opens up new markets, but also entails new risks. We help you seize opportunities, and advise you on which risks can be hedged and how, and which can be borne by your company itself.

When doing business internationally, working with a global bank that is well-versed in all aspects of international financing and risk has major advantages. We provide a solid foundation for your current and future international activities. You benefit from being advised by our international specialists, who take your needs into account to develop customized solutions. You also benefit from our extensive network of more than 2,800 partner and correspondent banks throughout the world.

## **Identifying risks and targeted hedging**

International business often brings with it extra uncertainty, including risks relating to payments, currency, manufacturing, performance, transport, transfers and politics. Most can be hedged in order to minimize their potential impact, provided the risk is identified in time and properly assessed. The amount of risk that your company can and wants to bear itself is up to you to decide. We will help you to identify risks, and advise you on instruments and processes to hedge against them.

## **Financing your international business**

Your international activities require financial resources, whether to hedge against risks or to set up production facilities abroad, for example. Your company has to generate some of these funds itself, while the rest of the capital can be financed by local banks in your foreign markets.

Short- or medium-term international activities generally require financing in the form of payment or liquidity guarantees, while export risk and credit insurance are possible for medium- to long-term activities. We are your reliable banking partner and solution provider for payment and performance guarantees for international trade, and when financing the export of capital goods.

Not all countries or projects are equally creditworthy and financially sound. The costs of borrowing and hedging depend to some extent on the financing instrument, as well as on the country risk and the parties involved. Your UBS client advisor will help you choose the appropriate financing solution.

### Payments and currencies

A company with international business operations has clients, and in some cases suppliers, based abroad. It is therefore important to ensure that your incoming and outgoing payments are effected correctly at all times. With us, your transactions reach their targets quickly and securely. Further information can be found in the sections on basic services and cash management.

### Information on countries, currencies and business practices

We provide expert advice and comprehensive, up-to-date information relevant to your business, in order to give you a solid basis for your decision-making. Since we are represented by branch offices in over 50 countries and in all major financial centers, we are able to help and support you with all your international activities.

### Our offering

- **Hedging currency risks**

Forward transactions, options, structured products, foreign currency purchases

- **Performance and payment guarantees, financing**

Bank guarantees, letters of credit and documentary collections, export finance with/without Swiss Export Risk Insurance (SERV), advance payment/assignment, discounting bills of exchange, forfeiting, factoring

- **Financing for investment and working capital**

Working capital financing, investment financing, leasing

- **Cash management, foreign currencies, payments**

Foreign currency account credit cards

### Your benefits in international trade

More latitude and security thanks to the targeted hedging of risks in the cross-border exchange of goods and services.

Tailored financing solutions for capital goods exports.

Comprehensive support from experienced specialists.


An internationally networked and globally active banking partner with first-rate products and services in the fields of foreign currencies, payments, and trade & export finance.

### Find out more

 [ubs.com/sme-international](https://ubs.com/sme-international)

 [ubs.com/tef](https://ubs.com/tef)

 International business 044 237 40 35

 Foreign currency, foreign trade, and Trade & Export Finance brochures

# Building up reserves

We'll develop a customized plan for you to get the most out of your **assets** based on your target returns and risk appetite

Investing your company's excess funds is a challenging task. On the one hand, you want to invest your money as profitably and securely as possible. On the other, you want to have these funds at your disposal when you need them. This is what determines whether money is invested for the short or long term. In addition to the time horizon, our investment specialists also look at your return targets and your risk tolerance. Using these parameters, we prepare an individual proposal to make the best possible use of your liquid funds.

### Operational, short-term investments

These investments use working capital that can be invested in the short term, in accordance with your liquidity planning, in order to improve returns. The time horizon is between one day and one year. Investments are generally made in the money market, for example in call money or fiduciary deposits.

### Strategic, long-term investments

Liquid funds that you will not be needing for at least a year can generate returns for your company until such time as they are needed. These funds can be used for strategic investments.

The investment strategy and portfolio structure are defined on the basis of the time horizon for the investment, your expected returns, and your risk profile.

Your risk capacity and tolerance determine how we proceed. Depending on the strategy, you can make direct or collective investments, in equities or bonds, as well as in alternative investments.

### Comprehensive advice

What form of investment best meets your needs? You should discuss this issue with your client advisor. Together with you, he or she will develop a solution based on your liquidity planning and risk profile that best meets your operational and strategic needs. You enjoy all the benefits of our investment specialists' expertise, which your client advisor draws on as required.

### High-performance securities administration

The UBS custody account is a tried-and-tested solution for securely storing and managing your securities. It is suited to equities, bonds and collective investments, as well as derivatives, structured products and alternative investments. Earnings are immediately credited to your account, and you automatically receive a clear breakdown of your interest, dividends and repayments.

### Our offering

- Strategic analysis
- Money market investments (UBS Fixed Term Deposit, UBS Call Money)
- Direct investments (equities, bonds, real estate, alternative investments, currencies, certificates)
- Collective investments (investment funds, investment foundations, exchange-traded funds ETFs)
- Securities services
- Mandate-based solutions

### Your benefits for investments

Customized solutions for the best possible management of your short-, medium- and long-term liquidity requirements.

Investment solutions that are tailored to your company's return targets and risk tolerance.

Personal contact with our investment specialists if required.

Direct access to our global offering of financial and money market investments.

### Find out more

 [ubs.com/sme-investments](https://ubs.com/sme-investments)





# Gaining room for maneuver

Because we support your plans with tailored **financing solutions**, your business can take advantage of greater flexibility

As one of the largest banks serving Swiss companies, we have decades of experience with all forms of financing. We can expertly assess your situation and provide sound advice. The earlier you talk to us about your plans, the more precisely we can adapt the financing to match your needs and opportunities.

Your company's equity is the foundation for its business activities. We distinguish between operational and strategic financing for our borrowing solutions. The former relates to working capital and usually comprises standardized products, while the latter is used to finance investments and therefore generally takes the form of tailored solutions.

## **Operational financing**

Working capital financing is short term, and can be used, for example, to secure your liquidity in the period between procurement, production and sale. Other typical uses are to prefinance goods or to compensate for seasonal fluctuations. You are often required to use discounts and other short-term improvement measures. We generally provide operational financing in the form of an overdraft facility or fixed advance.

## **Strategic financing**

Investment financing is always strategic in nature. It can be seen as a loan to secure the future of your company. This can relate to the acquisition of new production facilities, the expansion of the vehicle fleet, or buying a company. Strategic advice is very important in matters of investment financing. Emphasis is given to questions such as: what short-, medium- and long-term consequences will the chosen form of financing have on your liquidity planning and capital structure? Or: should the investment be financed passively (using credit) or off-balance-sheet (using leasing)? We provide expert advice from our financing specialists on all these issues, and solutions designed with your company's future in mind.

## **Interest rate hedging**

What kind of interest better suits your business – fixed or variable? Should your company hedge interest rates, or can it afford not to? Our specialists provide the basis for well-informed decision-making, and develop individual solutions that are customized to your needs, making use of innovative approaches such as interest rate derivatives.

## **Real estate financing**

If you would like to buy, renovate or build your business premises, we will provide you with tailored real estate financing, as well as strategic advice if necessary from our construction and real estate specialists. For example, we can show you how buying or renting a property affects your company's financial strength and profitability. Our experts can help you manage your real estate portfolio, and also provide assistance with transactions involving properties.

### Corporate finance

Our specialists will assist you with non-routine banking transactions such as structured financing, acquisitions or company sales. Our experience and our domestic and international networks will help you find suitable partners.

### Financing international trade

You can rely on us for your cross-border business. Our trade and export finance specialists will help you to find the right mix of instruments for financing and risk hedging. Further information can be found in the section on international business.

### Our offering

- **Operational financing**

UBS overdraft facility, fixed advance

- **Strategic financing**

Investment loans, construction loans  
mortgages, UBS Leasing, Factoring

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### Your benefits for financing

.....  
Comprehensive advice on all financing options.  
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Working with a bank that offers a broad range of debt-financing products and services.  
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Solutions that take into account the effect of financing on your company's balance sheet.  
.....

Strategic and operational advice on hedging instruments (for example for interest rates, debtors, and foreign currencies).  
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### Find out more

 [ubs.com/sme-financing](https://ubs.com/sme-financing)

# Building for the future

You can always count on our full support for the major decisions that come with **retirement planning and business succession**

Retirement planning for you personally and for your employees, as well as succession planning for your company, have one thing in common: these are usually one-off business decisions of enormous strategic importance, and may well be unknown territory for you as an entrepreneur. This makes it even more important for you to have a truly experienced partner to give you expert and comprehensive advice for such far-reaching decisions.

### Occupational pension plans

We offer a wide range of services for staff pension fund investments and occupational pension plans for individuals.

Our retirement solution specialists will provide you and your company with comprehensive advice. Together with you, we will develop a tailored solution that best meets all your needs. In addition to your company's situation and future prospects, we also take into account your personal retirement planning as an entrepreneur. In this way, we show you which instruments are best suited to help you achieve your personal retirement goals and desired tax efficiency under pillar 3.

### Company succession

Regulating succession for your own company is a very special, usually one-off challenge for an entrepreneur. Whether you are passing on the business within your family, or selling it to the management or a third party, every solution will have a significant impact on your own future, as well as on that of those around you and your company. The earlier you get to grips with this issue, the better the solution will be for your company and for you personally. We support many company owners through this phase every year, and would be happy to help you arrange your succession using our experience and comprehensive offering. Naturally, you can rely on our total discretion.

### Our offering

- UBS Vested Benefits Foundation
- UBS vested benefits account
- UBS vested benefits custody account
- UBS Fisca account
- UBS Fisca custody account
- UBS Fiscalife
- UBS unrestricted retirement account 3b
- UBS unrestricted retirement custody account 3b
- UBS Life Insurance
- Company valuation
- Financing company purchases
- Selling companies
- UBS Connex

### Your benefits for retirement and company succession

- ..... Comprehensive advice on retirement planning for you and your employees.
- ..... Working with a partner with extensive experience of succession processes.
- ..... Less time wasted thanks to a single contact person coordinating the internal and external specialists involved in the succession process.
- ..... Support from advisors specializing in the needs of entrepreneurs and owners (private asset management, tax and retirement planning).

### Find out more

- 🌐 [ubs.com/sme-pension](https://ubs.com/sme-pension)
- 🌐 [ubs.com/business-succession](https://ubs.com/business-succession)





# Why UBS?

There are many good **reasons** why UBS is your ideal business partner

You'll find it makes good sense for your company to work with us – thanks to these key benefits:


- Expert advice both on strategic aspects as well as operational issues, designed to suit your company's value chain. Emphasis is given to your company's needs and long-term financial goals.
- Tailored and standardized solutions for any company, any need, and any situation. Our comprehensive range of products and services has a modular structure, giving you the flexibility to combine individual components to create your own solution.
- A single contact person. Through your client advisor, you have access to our global resources. As a result, you benefit from our specialist knowledge and many years of expertise in almost all industries. Our analyses and reports on the economy, interest rate trends and exchange rate trends, provide additional support for your decision-making.
- Services using state-of-the-art technology. We pay as much attention to security as we do to user-friendliness, efficiency and reliability.
- Partnership with a Swiss bank, combined with the advantages of an international network.
- 24/7 availability. The UBS SME Service Line is available to help you at any time of the day or night, at 0844 853 004. You can also conduct your banking transactions around the clock via UBS e-banking or at UBS Multimats.

We look forward to getting to know you. Tell us what you need.

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## For all your questions

 [ubs.com/sme](https://ubs.com/sme)

 UBS Client Management Corporations  
0844 853 004

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