



Statement Billing Period: 03/27/17 - 04/26/17
 Payment Due Date May 23, 2017
 Minimum Payment Due \$35.00

Customer News

Pay Credit Card reminder

Do not mail payment. Your Statement Balance in the amount of \$160.00 is scheduled to be paid on 5/20/17 from your UBS Account. Thank you.

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/oneservices

Account Summary

Minimum Payment Due	\$35.00
Payment Due Date	05/23/17
Credit Line	\$35,000.00
Available Credit Line	\$34,840.00
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	\$300.00
- Payments	\$300.00
+ Purchases	\$160.00
- Other Credits	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$0.00
Statement Balance	\$160.00

Payment Information*

Statement Balance	\$160.00
Minimum Payment Due	\$35.00
Payment Due Date	05/23/2017

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	5 months	\$165

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

* 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/oneservices.

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 \$160.00
Payment Due Date May 23, 2017

You are enrolled in Automated
 Pay Credit Card.

Send payments to:

GHISLAINE MAXWELL
 PO BOX 203219

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

CONFIDENTIAL

SDNY_GM_00009055

052317 7 12000001112 12 5 0000003500 5

EFTA01596977

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/online services 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[®] (RMA[®]) or UBS Business Services Account BSA[®].*

Pay by phone: To make a payment by phone please call 1-800-762-1000. Payments made by 5:00 p.m. Eastern time will be credited to your account same day. Phone 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 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[®] (RMA[®]) or your UBS Business Services Account BSA[®] (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



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SDNY_GM_00009056

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My Choice Rewards Points from UBS**Account Summary**

	Total Points
Beginning Points this period	6,328
Points earned this period	160
Bonus points	0
Adjustments	0
Redemptions	0
Ending points balance	6,488

*For more details on your rewards points activity, please visit us online at ubs.com/uscards

Activity for GHISLAINE MAXWELL - Card ending in [REDACTED]

Date	Description	Amount
Payments		
04/20	PAYMENT THANK YOU	-\$300.00
	Total Payments Activity	-\$300.00
Purchases		
03/31	NATIONAL REGISTRY EMT 614-888-4484 OH	\$15.00
04/03	ZOE HAIR LLC BOSTON MA	\$35.00
04/11	PINCKNEY NAILS SKIN SALONBOSTON MA	\$75.00
04/14	PINCKNEY NAILS SKIN SALONBOSTON MA	\$35.00
	Total Purchases Activity	\$160.00

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 - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
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
Total			\$0.00
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate			

Customer Notifications

Access cash at ATMs and banks all over the world With your UBS Visa Signature credit card. For domestic transactions, receive ATM fee rebates, up to \$3 per transaction, for an unlimited number of transactions.

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SDNY_GM_00009057

EFTA01596979

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: 02/27/17 - 03/26/17
 Payment Due Date April 23, 2017
 Minimum Payment Due \$35.00

Customer News

Pay Credit Card reminder

Do not mail payment. Your Statement Balance in the amount of \$300.00 is scheduled to be paid on 4/20/17 from your UBS Account. Thank you.

Shop for your gift-giving needs, and use your points to do it, on the *My Choice Rewards* website. Find gift cards for fine dining and premium retail, browse the latest in trendy goods and gadgets, book your summer travel or redeem for a statement credit at ubs.com/oneservices.

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/oneservices

Account Summary

Minimum Payment Due	\$35.00
Payment Due Date	04/23/17
Credit Line	\$35,000.00
Available Credit Line	\$34,700.00
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	\$236.40
- Payments	\$236.40
+ Purchases	\$300.00
- Other Credits	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$0.00
Statement Balance	\$300.00

Payment Information*

Statement Balance	\$300.00
Minimum Payment Due	\$35.00
Payment Due Date	04/23/2017

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 **27.74%**.

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	10 months	\$317

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

* 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/oneservices.

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 \$300.00
Payment Due Date April 23, 2017

You are enrolled in Automated
 Pay Credit Card.

Send payments to:

GHISLAINE MAXWELL

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

CONFIDENTIAL

SDNY_GM_00009059

042317 7 12000001112 5 0000003500 5

EFTA01596981

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/online services 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 [®] (RMA [®]) or UBS Business Services Account BSA [®].

Pay by phone: To make a payment by phone please call 1-800-762-1000. Payments made by 5:00 p.m. Eastern time will be credited to your account same day. Phone 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 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 [®] (RMA [®]) or your UBS Business Services Account BSA [®] (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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CONFIDENTIAL

SDNY_GM_00009060

EFTA01596982

My Choice Rewards Points from UBS**Account Summary**

	Total Points
Beginning Points this period	6,028
Points earned this period	300
Bonus points	0
Adjustments	0
Redemptions	0
Ending points balance	6,328

*For more details on your rewards points activity, please visit us online at ubs.com/uscards

Activity for GHISLAINE MAXWELL - Card ending in [REDACTED]

Date	Description	Amount
Payments		
03/20	PAYMENT THANK YOU	-\$236.40
	Total Payments Activity	-\$236.40
Purchases		
03/08	LAUREN'S NAILS BOSTON MA	\$94.00
03/09	JENNIFER'S NAILS AND BOSTON MA	\$35.00
03/09	ZOE HAIR LLC BOSTON MA	\$59.00
03/16	PINCKNEY NAILS SKIN SALON BOSTON MA	\$42.00
03/20	ESPA CORP NEW YORK NY	\$70.00
	Total Purchases Activity	\$300.00

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 - 28 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
PURCHASES	\$0.00	13.74% (v)	\$0.00
BALANCE TRANSFERS	\$0.00	13.74% (v)	\$0.00
CASH ADVANCES	\$0.00	22.49% (v)	\$0.00
Total			\$0.00
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate			

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SDNY_GM_00009061

EFTA01596983

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: 01/27/17 - 02/26/17
 Payment Due Date March 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 4
 Questions? Call 1-800-762-1000
ubs.com/online services

Customer News

UBS Visa Signature credit card clients have access to a range of roadside services and towing assistance, including the following roadside emergencies (up to \$50 per event):

- Flat tires
- Dead batteries
- Mechanical breakdowns
- Running out of gas
- Lockouts

All benefits are subject to limitations. Please see the Terms and Conditions available at ubs.com/us cards for more details.

Pay Credit Card reminder

Do not mail payment. Your Statement Balance in the amount of \$236.40 is scheduled to be paid on 3/20/17 from your UBS Account. Thank you.

Account Summary

Minimum Payment Due	\$35.00
Payment Due Date	03/23/17
Credit Line	\$35,000.00
Available Credit Line	\$34,763.60
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	\$81.72
- Payments	\$81.72
+ Purchases	\$236.40
- Other Credits	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$0.00
Statement Balance	\$236.40

Payment Information*

Statement Balance	\$236.40
Minimum Payment Due	\$35.00
Payment Due Date	03/23/2017

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 **27.74%**.

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	8 months	\$247

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

* 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/online services.

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 \$236.40
Payment Due Date March 23, 2017

You are enrolled in Automated Pay Credit Card.

Send payments to:

GHISLAINE MAXWELL

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

CONFIDENTIAL

SDNY_GM_00009063

022317 7 12800001112 12 5 0000003500 5

EFTA01596985

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/online services 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[®] (RMA[®]) or UBS Business Services Account BSA[®].*

Pay by phone: To make a payment by phone please call 1-800-762-1000. Payments made by 5:00 p.m. Eastern time will be credited to your account same day. Phone 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 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[®] (RMA[®]) or your UBS Business Services Account BSA[®] (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



CONFIDENTIAL

SDNY_GM_00009064

EFTA01596986

My Choice Rewards Points from UBS

Account Summary

	Total Points
Beginning Points this period	5,791
Points earned this period	237
Bonus points	0
Adjustments	0
Redemptions	0
Ending points balance	6,028

*For more details on your rewards points activity, please visit us online at ubs.com/uscards

Activity for GHISLAINE MAXWELL - Card ending in 9433

Date	Description	Amount
Payments		
02/17	PAYMENT THANK YOU	-\$81.72
	Total Payments Activity	-\$81.72
Purchases		
01/27	LAUREN'S NAILS BOSTON MA	\$13.00
02/03	ESPA CORP NEW YORK NY	\$37.00
02/07	NYC-TAXI WOODSIDE NY	\$7.90
02/07	FOUR SEASON BEAUTY BAR INNEW YORK NY	\$42.00
02/09	FOUR SEASON BEAUTY BAR INNEW YORK NY	\$62.00
02/18	NY DIVA NAILS NEW YORK NY	\$74.50
	Total Purchases Activity	\$236.40

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 - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
PURCHASES	\$0.00	13.74% (v)	\$0.00
BALANCE TRANSFERS	\$0.00	13.74% (v)	\$0.00
CASH ADVANCES	\$0.00	22.49% (v)	\$0.00
Total			\$0.00
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate			

CONFIDENTIAL

SDNY_GM_00009065

EFTA01596987

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: 12/27/16 - 01/26/17
 Payment Due Date February 23, 2017
 Minimum Payment Due \$35.00

Customer News

An annual summary statement which includes all of your credit card account activity from 2016 is available online. To view the statement logon to your UBS Online Services account.

Pay Credit Card reminder

Do not mail payment. Your Statement Balance in the amount of \$81.72 is scheduled to be paid on 2/20/17 from your UBS Account. Thank you.

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/online services

Account Summary

Minimum Payment Due	\$35.00
Payment Due Date	02/23/17
Credit Line	\$35,000.00
Available Credit Line	\$34,918.28
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	\$135.50
- Payments	\$135.50
+ Purchases	\$81.72
- Other Credits	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$0.00
Statement Balance	\$81.72

Payment Information*

Statement Balance	\$81.72
Minimum Payment Due	\$35.00
Payment Due Date	02/23/2017

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 **27.74%**.

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	\$83

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

* 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/online services.

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 \$81.72
Payment Due Date February 23, 2017

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

CONFIDENTIAL

SDNY_GM_00009067

022317 7 12000001112 5 0000003500 5

EFTA01596989

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/online services 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[®] (RMA[®]) or UBS Business Services Account BSA[®].*

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[®] (RMA[®]) or your UBS Business Services Account BSA[®] (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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CONFIDENTIAL

SDNY_GM_00009068

EFTA01596990

My Choice Rewards Points from UBS**Account Summary**

	Total Points
Beginning Points this period	5,709
Points earned this period	82
Bonus points	0
Adjustments	0
Redemptions	0
Ending points balance	5,791

*For more details on your rewards points activity, please visit us online at ubs.com/uscards

Activity for GHISLAINE MAXWELL - Card ending in [REDACTED]

Date	Description	Amount
Payments		
01/20	PAYMENT THANK YOU	-\$135.50
	Total Payments Activity	-\$135.50
Purchases		
12/27	PINCKNEY NAILS SKIN SALON BOSTON MA	\$43.00
01/10	SQ *CLOVER FOOD LAB Boston MA	\$38.72
	Total Purchases Activity	\$81.72

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 - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
PURCHASES	\$0.00	13.74% (v)	\$0.00
BALANCE TRANSFERS	\$0.00	13.74% (v)	\$0.00
CASH ADVANCES	\$0.00	22.49% (v)	\$0.00
Total			\$0.00
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate			

CONFIDENTIAL

SDNY_GM_00009069

EFTA01596991

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: 11/27/16 - 12/26/16
 Payment Due Date: January 23, 2017
 Minimum Payment Due: \$35.00

Customer News

Pay Credit Card reminder

Do not mail payment. Your Statement Balance in the amount of \$135.50 is scheduled to be paid on 1/20/17 from your UBS Account. Thank you.

Make life easier while earning rewards:

Set up your recurring monthly bills for automatic payment with your UBS Visa Signature credit card. Not only will you earn rewards for each dollar spent, you'll have the convenience of writing fewer checks since your payments are automatically made with your card. Simply contact your providers to get started.

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/online services

Account Summary

Minimum Payment Due	\$35.00
Payment Due Date	01/23/17
Credit Line	\$35,000.00
Available Credit Line	\$34,864.50
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	\$0.00
+ Purchases	\$135.50
- Other Credits	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$0.00
Statement Balance	\$135.50

Payment Information*

Statement Balance	\$135.50
Minimum Payment Due	\$35.00
Payment Due Date	01/23/2017

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 **27.49%**.

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	4 months	\$139

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

* 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/online services.

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 \$135.50
Payment Due Date January 23, 2017

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

CONFIDENTIAL

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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/online services 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[®] (RMA[®]) or UBS Business Services Account BSA[®].*

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[®] (RMA[®]) or your UBS Business Services Account BSA[®] (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**Account Summary**

	Total Points
Beginning Points this period	5,573
Points earned this period	136
Bonus points	0
Adjustments	0
Redemptions	0
Ending points balance	5,709

*For more details on your rewards points activity, please visit us online at ubs.com/uscards

Activity for GHISLAINE MAXWELL - Card ending in 5433

Date	Description	Amount
Purchases		
11/28	PINCKNEY NAILS SKIN SALON BOSTON MA	\$43.00
12/12	ESPA CORP NEW YORK NY	\$92.50
	Total Purchases Activity	\$135.50

2016 Totals Year-to-Date Summary of Fees and Interest

Total Fees Charged in 2016	\$0.00
Total Interest Charged in 2016	\$292.15

Interest Charge Calculation - 30 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
PURCHASES	\$0.00	13.49% (v)	\$0.00
BALANCE TRANSFERS	\$0.00	13.49% (v)	\$0.00
CASH ADVANCES	\$0.00	22.24% (v)	\$0.00
Total			\$0.00
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate			

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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: 10/27/16 - 11/26/16
 Payment Due Date: December 23, 2016
 Minimum Payment Due: \$0.00

Customer News

Pay Credit Card reminder

Do not mail payment. Your Statement Balance in the amount of \$0.00 is scheduled to be paid on 12/20/16 from your UBS Account. Thank you.

Shop for your holiday gift-giving needs, and use your points to do it, on the newly redesigned My Choice Rewards web site. Find gift cards for fine dining and premium retail, browse the latest in luxury goods and trendy gadgets, book your holiday travel at ubs.com/onlineservices or buy what you want and redeem for a statement credit. Just log into your Online Services at ubs.com and click "View Rewards" on the Cash Management tab.

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

Account Summary

Minimum Payment Due	\$0.00
Payment Due Date	12/23/16
Credit Line	\$35,000.00
Available Credit Line	\$35,000.00
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	\$63.00
- Payments	\$63.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$0.00
Statement Balance	\$0.00

Payment Information*

Statement Balance	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	12/23/2016

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 **27.49%**.

Minimum Payment Warning: Your account currently has no balance and no minimum payment is due at this time.

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

* 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.

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: ~~9433~~
 Minimum Payment Due: \$0.00
 Statement Balance: \$0.00
Payment Due Date: December 23, 2016

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

CONFIDENTIAL

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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/online services 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[®] (RMA[®]) or UBS Business Services Account BSA[®].*

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[®] (RMA[®]) or your UBS Business Services Account BSA[®] (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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CONFIDENTIAL

SDNY_GM_00009076

EFTA01596998

My Choice Rewards Points from UBS**Account Summary**

	Total Points
Beginning Points this period	5,573
Points earned this period	0
Bonus points	0
Adjustments	0
Redemptions	0
Ending points balance	5,573

*For more details on your rewards points activity, please visit us online at ubs.com/uscards

Activity for GHISLAINE MAXWELL - Card ending in XXXX

Date	Description	Amount
Payments		
11/18	PAYMENT THANK YOU	-\$63.00
	Total Payments Activity	-\$63.00

2016 Totals Year-to-Date Summary of Fees and Interest

Total Fees Charged in 2016	\$0.00
Total Interest Charged in 2016	\$292.15

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
PURCHASES	\$0.00	13.49% (v)	\$0.00
BALANCE TRANSFERS	\$0.00	13.49% (v)	\$0.00
CASH ADVANCES	\$0.00	22.24% (v)	\$0.00
Total			\$0.00
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate			

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SDNY_GM_00009077

EFTA01596999

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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