



UBS Corporate Wear Dress Guide for Women and Men



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Introduction

The philosophy behind Corporate Wear

The success of our company is built on strong relationships based on mutual respect with our customers, our shareholders and with all other persons with whom we have contact. The primary concern in every one of our actions must invariably be the needs of the customers and the development of long-term relationships. By ensuring that our daily contact with all our interest groups is above reproach, we will be making a direct contribution to the reputation of UBS as a Group of the utmost integrity, responsibility and competence.

The most valuable asset UBS has is its reputation. An integral factor in irreproachable behavior also includes the way we present ourselves. The employees who wear Corporate Wear are in most cases the initial contact our customers will have with UBS and as such will be viewed as representatives of UBS.

Clothing – an important component in non-verbal communication

A well-groomed outward appearance and a polite and self-confident approach to UBS customers by all those dressed in Corporate Wear will bring across our values and Group culture. In this way, we specifically demonstrate what we wish to convey with the concepts of truth, clarity and performance,

namely, acting with respect, responsibility and integrity; being careful, reliable and consistent; and meeting the highest professional standards.

Clothes make the man or woman, as the saying goes. People are primarily influenced by visual stimuli. The color anthracite emits competence, warmth and seriousness; the perfection in a person's appearance to the outside world can create an atmosphere of internal tranquility and security.

Thus, bearing in mind that the initial impression on others is crucial, we have developed Corporate Wear. It emphasizes the professionalism of our Bank. It is a business suit in which both men and women will be well dressed, whatever the season. The material is a mixture of natural and synthetic fibers woven using the latest technology. It contains a high proportion of wool and 2% Elasthan to ensure that it is comfortable to wear.

UBS Corporate Wear



What is Corporate Wear?

Corporate Wear is an integral part of the overall presentation of the UBS brand to the public. It adds strength to our endeavor to be perceived as a first-class financial institution.

UBS Corporate Wear is business wear that conveys a professional and stylish impression and at the same time highlights the competence and the personality of the wearer. The Corporate Wear items of clothing that are available will satisfy demands in terms of function, comfort and individuality. The clothing has been designed and manufactured in keeping with the latest fashion trends, and yet retains a classic design. The dark shade of anthracite denotes professionalism and provides a classic background to the matching, colored accessories.

The guidelines

These guidelines are mandatory and apply to all persons employed by UBS who wear Corporate Wear at their place of work. Line managers are responsible for compliance with and monitoring the Corporate Wear appearance.

The Corporate Wear manual contains care instructions and other important information.

Corporate Wear guidelines

- Compliance with the Corporate Wear guidelines can be PMM-relevant for persons wearing Corporate Wear.
- "The Dress Guide for Corporate Wear" is an integral part of the guidelines.
- Corporate Wear is the property of UBS and must be returned to UBS by the employee on leaving employment.
- Corporate Wear or parts of it must not be worn on private occasions nor combined with personal items of clothing or accessories.
- Old accessories must be rendered unusable and disposed of.
- All items of the uniform which are not used anymore must be taken to the clothing depository designated by UBS.

Who has to wear Corporate Wear?

- All personnel working at Reception
- All personnel working at the Customer Information desk/ Safe Deposit
- Event attendants
- Security staff
- All personnel working in Limousine Service



A close-up photograph of a dark grey suit jacket. The image shows the lapel on the left with a single button, and the main body of the jacket on the right with three buttons. The fabric has a fine, textured weave. The lighting is soft, highlighting the texture and the metallic sheen of the buttons.

The two-piece suit and the trouser suit

The two-piece suit and the trouser suit in combination with a waistcoat

These items of clothing are well-fitting, slightly tapered and extremely comfortable to wear. The cut is elegant and narrow, yet not too tight. The waistcoat and the jacket remain smooth even when buttoned and do not restrict the wearer's movements. Both skirt and trousers allow some movement whether the wearer is standing or sitting so that they both regain their shape easily. When the wearer is walking, the skirt must not slide up out of position.

The ideal length of the skirt is to mid-knee, at the most five centimeters above or below the knee (measured from the middle of the knee).

General advice

- The blazer and the waistcoat both have two pockets – but are not designed as cargo or utility outfits. So please leave the pockets empty so that they do not bulge.
- Always leave the jacket unbuttoned if you are wearing a camisole, a waistcoat or a pullover.

Camisoles

A camisole is an excellent complement or alternative to the classic two-piece suit or trouser suit and can be combined with a skirt or a trousers. The combination with a neckerchief is in this case an additional advantage, because it will harmonize well with the dark color of the suit itself.

General advice

- When you are wearing a jacket without a waistcoat, camisole or pullover the buttons are to be closed; when seated they are to be open.
- The camisole can be worn with or without a jacket – the jacket is to be worn open over the camisole.

A black and white photograph of a blouse with vertical stripes. The blouse has a buttoned placket and a pocket on the left side. The text "Blouses and cardigans" is overlaid on the image.

Blouses and cardigans

Blouses

Our Corporate Wear blouses are slightly tapered and have a classic collar. The white blouses are classic wear for the business woman. The striped one also looks very attractive and gives some room for alternatives within Corporate Wear.

General guidance

- A blouse is to be tucked inside your trousers or skirt; the neckline must be in keeping with the business environment (the width of a hand below the collarbone).
- When you are in Corporate Wear you must never wear the blouse or shirt too tight: no part of your bosom must be visible, as this would look vulgar.
- It is preferable to ensure that the blouse collar is over the lapels of your jacket; but there are also advantages in showing it over the blazer collar. A great many people have a pale skin not only in winter, and the contrast between pale skin and the anthracite of a suit can sometimes be quite harsh. The blouse collar folded over the lapels will frame the face in a bright and friendly way, making the wearer's features softer.
- Flesh-colored underwear must be worn beneath a white blouse. In addition, it is advisable to avoid using any make-up on your neck. Smudges of make-up on a collar do not look nice.
- As a general rule a blouse must be worn with a waistcoat and/or jacket. On a warm day the line manager may agree

to trousers/skirts being worn with a blouse only. Please ensure that there is a uniform look throughout the building.

Polo shirts

On certain occasions or when there is no direct contact with customers, a blouse may be replaced with the Corporate Wear polo shirt. It is important to note that this is permissible on the instructions of a line manager in accordance with internal regulations, and that care must be exercised to maintain uniformity.

General advice

- A polo shirt must always be worn without any accessories and must be combined with a skirt/trousers and a jacket.
- The collar is made of special material that will improve the wear of the polo shirt. To ensure that the polo shirt retains this quality it is very important to iron it at the recommended temperature.

Cardigans

During cold weather a woollen jacket matching the other Corporate Wear may be worn. The cardigan must always be worn over a blouse and inside the blazer.

Dress code

Dress codes may be issued for special occasions in order to ensure uniformity in the appearance of all those present.

Accessories for women



Scarves, velour neckerchiefs and collars

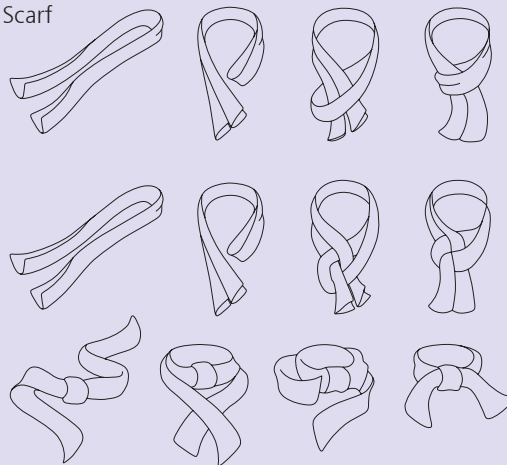
A scarf, a velour neckerchief or a rosette, along with the nametag are the means of identifying you as an employee of UBS.

You must always wear one of the three other accessories in addition to the nametag. A correctly knotted scarf or velour neckerchief will highlight your professionalism and your sense of fashion. A number of knotting ideas are shown here.

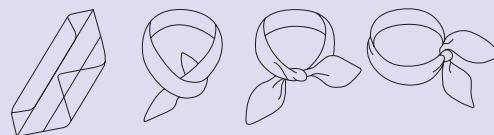
- A velour neckerchief must always be folded and then knotted. The knot itself must not point downwards but must point as far as possible upwards and to the left. Likewise the usual "boy scout style" (the neckerchief pointing to the back of your neck) must be avoided.
- You must always undo the knots after wearing neckerchief so that the material can recover its shape. If necessary you can lightly press it (no. 1 on your iron).
- Never hang the velour neckerchief loosely round your neck allowing it just to dangle down. Doing so would reduce your business-like appearance.
- You must fasten the nametag horizontally on the left on the upper third. The pochettes will help you to position it correctly.
- You can replace a scarf/velour neckerchief with a rosette, any of which are to be worn on your left.
- Cleaning and care instructions are to be found in the manual.

Knotting

Scarf



Neckerchief





Shoes and belts

Shoes

"Your shoes reveal everything."

Without a pair of matching, high-quality pumps, even the best-quality suit will not have the intended effect. Only the right shoes will complement whatever Corporate Wear you are wearing and will demonstrate style, elegance and a good sense for the overall look. Black shoes are the best to wear with your anthracite-colored outfit. They must always be classic, fashionable, closed, smooth-leather pumps. Heels must be no higher than seven centimeters; open shoes are taboo when you are dressed in Corporate Wear.

When you are choosing shoes, you must always remember that you have to wear them all day. So make certain they are the correct size and are comfortable to wear. You must avoid new shoes that hurt your feet, because they will prevent you from being friendly and helpful when dealing with customers and from giving them your complete attention. UBS does not provide or pay for shoes.

General advice

- You can make your shoes more comfortable, above all on a hard floor, by inserting "party feet" silicone insoles.

- In addition to regularly cleaning and polishing your shoes, you must inspect the soles and heels to see if they need repairing. Worn heels can really spoil your general appearance.
- Shoes appreciate being regularly cleaned and polished and will benefit from the use of shoe trees or being padded with paper when they are not being worn.
- Give them a "period of rest" lasting twice as long as you have actually worn them so that the leather can dry and recover.
- Change your shoes once a day: in a different pair you will be able to stand and work better.
- If you are working in Security or in Limousine Service, you are allowed to wear closed shoes suitable for the time of year, provided that they match your uniform; boots may only be worn when your duties take you outdoors.
- Never wear shoes that are too small for your feet – there is nothing worse than a painful smile.

Belts

Corporate Wear also currently includes a belt: skirts and trousers are provided with belt loops. You must always wear a belt, because without one you will not look fully dressed.



Personal items

Jewelry

Jewelry must add an individual touch, improve the effect of whatever you are wearing and draw out your personality. As far as color is concerned, jewelry must always match your Corporate Wear – and that can include eye catchers which look exclusive without being garish. The most suitable items are simple earrings, creoles, rings and necklaces that match whatever you are wearing. You must also avoid more than seven items of jewelry and, for security reasons, anything that is too conspicuous. The wearing of jewelry is not compulsory.

General advice

- The seven-item rule for wearing jewelry can include the following. It is a matter of making a suitable overall impression:
 - a simple wedding ring (1)
 - a simple watch (1)
 - an ordinary pair of glasses (1)
 - earrings (2)
 - one more ring, a chain/necklace or a bracelet as the eye catcher (2)
- Visible tattoos / piercings or ankle chains are considered unfashionable and are not business-like. They are not permitted in conjunction with Corporate Wear.

- Glasses: extremely fashionable frames or highly tinted lenses are not permitted.
 - Ensure that your jewelry and the color of the frame do not clash.
 - Glasses are intended to help you to see clearly – so make sure you keep them clean.
- Sunglasses may be worn during outside duties – but it is only polite to remove them when talking to a customer or to another person so as to maintain eye contact. Do not move sunglasses to the top of your head.
- The clientele of UBS is international and for this reason no kind of offensive or religious symbols are to be displayed on clothing or on the person.

Perfect make-up

Matching Corporate Wear with the appropriate accessories, shoes and jewelry is just one aspect of perfect style; the second aspect is skin and hair care. An elegant outward impression can be created only if both aspects are attended to adequately. Make-up helps women to appear more competent; lightly and carefully applied daytime make-up in the form of a foundation cream, mascara and the discrete application of a lipstick in tone with the Corporate Wear will enhance the impression you make and are thus very important.

Hands

Clean, well-cared for hands and carefully manicured fingernails are obviously very important. Nail varnish and lipstick must always match the color of your Corporate Wear. Exotic and fashionable colors such as green, blue, dark brown or black, etc. as well as fingernail decorations are not permitted.

General advice

- Hands that have not been cared for, or peeling or chipped nail varnish, create a clear impression of negligence regarding one's personal appearance.
- If your fingernails refuse to grow to a decent length, well, just let it be! A great many elegant and fashionable women keep their fingernails short. If your fingernails are well looked after, they will look best as nature created them!

Hair

The right hairstyle is very important in order to feel good about yourself and to please others. If your hair is well groomed, it will contribute a great deal to your well-being. In addition, research has shown that if hair is well cared for and styled to suit the individual, it will make that person more likeable and approachable. Thus well-groomed hair is an important factor in revealing to others the positive aspects of one's personality.

General guidance

- Your hairstyle must take into consideration the answers to these important questions:
 - What style best suits a person of my age?
 - How much time have I got every morning to do my hair?
 - What is the best hairstyle for me in view of the quality and amount of hair I have?
 - What is the overall proportion?
 - What shape is my face and how would I best describe my features?
- If you try to style your hair against its natural state (if, for example, your hair is curly and you use a hair iron to straighten it, because the latest fashion is for straight hair), you will end up with a lot of stress. And a style that has given you so much trouble will be quite obvious for all to see.
- Long hair (more than shoulder length) must be tied. Hair-clips should look nice and be the same color as your hair; alternatively you could use a hair band or a net.
- You are not permitted to have hair that has been over-dyed or hair that has been done into strands/dreadlocks – such styles will also need a lot of attention.
- If you have to dye your hair, you must ensure that you always touch it up before the color starts to fade.

Perfume and deodorants

The perfumes and colors we use contribute far more than most of us believe to how others react to us. Just as with make-up, perfume must do something positive for your personality.

The perfume you use must only be noticed at arm's length or less by another person. Perfume, just like any deodorant, must never be over-applied. It is also advisable to change to different ones quite often so that your own sense of smell does not have a chance of getting too accustomed to a particular scent. That way, you will have a better idea of how much to apply.

General guidance

- Using perfume correctly: Dab it in places such as your wrist, your inner elbow, or the nape of your neck. Never rub the perfume in, however, because that can break up the molecules.
- The best time to apply perfume is immediately after a hot shower, when the pores of your skin are still open. If you do that, the scent will remain far longer. In addition, your skin must not be dry, so always apply some body lotion first. It is also important to use an unperfumed lotion that has no scent of its own; otherwise, the result might be quite an interesting, but possibly overpowering mixture. An alternative solution: make sure your body lotions fit in with your perfumes.
- Just how much perfume you use will depend entirely on its characteristics. As a general rule, you must always start by using very little and then wait 15 minutes until it has started to take effect. Then you can always add a little more.
- Strong perfume is not suitable for everyday use at work. Also avoid any temptation to re-apply perfume during the second half of your working day, and never try out a new perfume during your lunch break.

Fresh breath

The pleasant scent of sparingly applied perfume can often come up against other, somewhat offensive odors. Apart from breath smelling of garlic or onions, such odors include the smell of tobacco.

General guidance

- When your work involves customer contact, you must not smoke. In addition, avoid smoky restaurants and cafes during your lunch break.
- Avoid eating anything containing garlic or onions. Even chlorophyll tablets will do little to remedy the situation.
- Chewing gum may help to clean your teeth; but when you are with other people it can have an unpleasant impact.

Lingerie and stockings

Lingerie is one of the most personal items of clothing. Nevertheless, for that very reason it should not be neglected. Your lingerie must fit perfectly, never pinch or cut into your body, of course never be visible through your outer clothing, and never be silhouetted through your uniform.

Your stockings must match the color of your Corporate Wear and must be plain. Tights or stockings that are of a slightly darker shade than a skirt or trousers will make your legs appear longer. During summer you may wear thin, skin-colored stockings with a skirt or trousers. If you do so, it is very important that you and your colleagues all dress the same. You must always wear dark stockings under a pair of trousers. If there is any disagreement on the color, your line manager will decide. A pair of tights must always be worn with a skirt, even during hot weather. You are not permitted to wear opaque stockings, mesh stockings or any stockings with a patterned or shiny surface or with any kind of decoration.

General guidance

- Whenever you are required to undertake physical work and in order to prevent a cold, you may wear special underwear.¹
- Modern microfiber materials are ideal for such underwear.
- Such underwear is light, fine, sporty, breathable – and, unlike cotton, it does not lose its shape.
- Possible colors for stockings / knee-length stockings:
 - Nearly Black
 - Black
 - Anthracite
- Always have an identical spare pair of tights. Ladders can, of course, be repaired using transparent nail varnish and, with a little luck, stopped from growing. But the damage can still be seen, and you must put on a different pair as soon as possible.
- You will be able to lengthen the life of your stockings or tights if you have well trimmed and smooth toenails. Long or split fingernails are not good for your stockings, either. And they can easily cause unsightly loose threads to appear.

¹ The website www.comforttrust.ch/online-shop can be used to order under special terms functional underwear for your own personal use after you have entered the reference number C4TASA-1205.

Clothing care



General guidance

- Whenever possible you must hang up your uniform after you have worn it to air. If possible, leave it out of doors for at least two days before wearing it again. This will give the fibers time to recover and your clothes will not wear out so quickly.
- Trousers and skirts must be steam pressed regularly and always remember to press the trouser creases as well.
- Remember to take your uniform to the dry cleaner's regularly so that it can be cleaned in a really professional way.
- Each time you have worn a blouse, it must be washed properly and then ironed. Follow the washing instructions carefully. A blouse must be ironed when it is still damp.
- Scarves and velour neckerchiefs must be washed in accordance with the instructions. If the color starts to fade over time, please inform your line manager. The manufacturer's washing and care must be strictly followed!
- Any part of your uniform that is not clean must be cleaned as soon as possible and must not be worn again until it is clean. Stains can become deeply embedded and will then be more difficult to remove.

UBS Corporate Wear for men

Men's Corporate Wear consists of a classic two-piece suit that may be combined with any of three different colored shirts. There is a choice of two different UBS ties to complete the ensemble. The tie and the nametag are the visible signs that identify the wearer as an employee of UBS.

The aim is that you combine your suit so that it reflects your personality and blends in with UBS and your own personal accessories.



The suit



A suit with/without a waistcoat

The single-breasted jacket with two buttons and trousers are the main two items of UBS Corporate Wear and form a classic business suit. In addition, a waistcoat can also be worn. When you are standing or walking, you must do up all the buttons except the bottom one. The bottom button must always be left undone. When you are sitting down, you must keep the jacket undone. When all the buttons are closed, the jacket must be completely smooth and not appear to be restricting your movements. The back slit must not become folded. The collar must fit closely and there must not be any sign of a crease or fold below the back of your neck. The shoulders must be well-fitting – if they are too broad, the impression will be that the suit is too big and that your head is small. If the shoulders of the jacket are too tight, your movements will be restricted and your head will appear to be unusually large. Your jacket must cover your bottom completely. If you have decided to wear a waistcoat as well, the bottom button must be left undone in the same way as the lowest button on your jacket. As for trousers, you must ensure that there is a slight overhang on the shoes. Your waistcoat must cover your belt, and when it is buttoned it must be smooth and not restrict your movements.

General guidance

- During hot weather you can remove your jacket, as long as you are wearing a waistcoat and a long-sleeved shirt. Your superior will give you the permission. It is important that all staff is dressed in a standard fashion.
 - There is a special, separate dress code for those working in Security or Limousine Service, to be defined by the line manager.
- Only freshly creased trousers will make a good impression, so please ensure that you keep them like that at all times.
- Do not carry too much in your pockets – full jacket pockets spoil your appearance.
- Also avoid keeping a thick wallet in the back pockets of your trousers.
- Hang your jacket on a proper hanger so that the shoulders keep their proper shape.

Shirts



Shirts

Corporate Wear shirts are tapered, and their modern cut is nowadays more comfortable to wear. Your shirt collar must be loose enough to be able to place a finger between the collar and your neck. The cuffs should not be too loose; the sleeve length is correct when with your arms at an angle the cuffs can still be seen between 1.5 – 2.5 centimeters below the cuffs of your jacket. The collar must be between 1–1.5 centimeters above the collar of your jacket and must not show any fold underneath your tie. The points of the shirt collar must rest smoothly under the lapels of your jacket.

Shirts are available in three colors, all of a lighter shade than the suit, so that your features will be highlighted.

General guidance

- The breast pocket of your shirt must be kept empty, apart from a ballpoint pen or badge.
- The top button of your shirt must always be done up.
- In principle, a suit is not complete unless the shirt cuffs are visible – as far as possible avoid the “chic fédéral” look.

Polo shirts

On certain occasions or in a working environment that does not involve direct customer contact, a Corporate Wear polo shirt may be worn instead of the shirt. Your line manager will give you instructions in this matter or you must comply with UBS regulations; uniformity of appearance is mandatory.

General guidance

- A polo shirt is worn without any accessories, but together with Corporate Wear jacket and trousers.
- The polo shirt collar is made from a special material that will keep the shirt in a good condition for a long time. But to keep it so, you must always iron it at the recommended temperature.

Dress code

On special occasions a specific dress code may be issued in order to ensure uniformity of appearance..

Accessories for men



Ties

There is a set of different colored ties included as part of the uniform. The tie you wear and your nametag are the visible means of identifying you as an employee of UBS to the customers. You must always wear the tie and badge. There are different ways of knotting your tie. The point of a correctly knotted tie must touch the loop of your belt exactly.

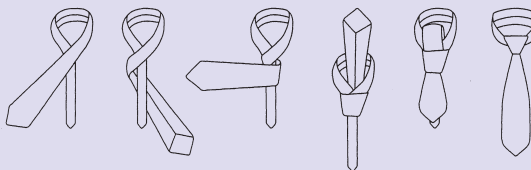
General guidance

- You must undo your tie completely each time you have worn it, and then either hang it up or coil it up loosely. Change to a different tie every day so that the material has a chance to regain its shape.
- Stains are best dealt with by an expert. To tackle a stain satisfactorily it must be dealt with by the dry cleaners while still “fresh”. Instructions on cleaning the accessories are to be found in the manual.
- Never try to wash or iron a tie yourself.
- A tie-pin is now considered somewhat out-of-date; but for many people who wear one, a tie pin is considered to be quite useful and smart – and if you decide to wear one, it must be in the lower third of the tie and be well hidden behind your buttoned jacket.
- Never tuck the ends of your tie in the waist of your trousers.

Knotting a tie

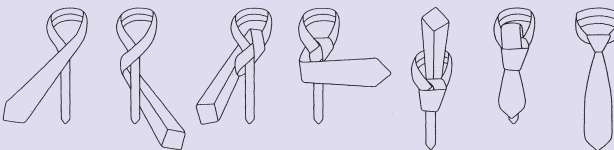
Four-in-Hand

This simple knot is always slightly asymmetrical, is narrow and looks better with a turn-down collar, a button-down collar or with a tab collar.



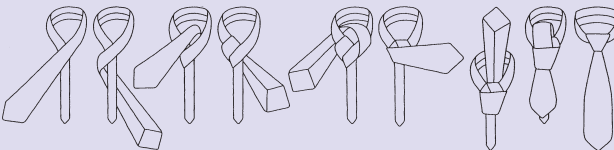
The simple Windsor knot

This narrow knot looks better with a turn-down collar, known as a Kent collar, with a button-down collar or with a tab collar. This type of knot is suitable for all occasions. Please note that your height and build will play a role with this knot. A narrow knot tends to look out of proportion on a well-built man. A wide knot would be more suitable.



The double Windsor knot

This is a wide knot and is quite striking: it is best with a cutaway collar or a spread collar. The wider the points of the collar are from each other, the bigger the tie will be. Tie the knot each morning. If you just loosen the knot and hang it inside the wardrobe, it will spoil it.



Shoes and belts



Belts

Current Corporate Wear includes a belt that must always be worn.

Shoes

Any outfit without the proper shoes will be incomplete – shoes are in the strict sense of the word the basis of your appearance. When you are wearing the anthracite Corporate Wear, you must wear black, lace-up shoes with leather soles. The best ones are the classic brogues with the typical pattern of holes or a pair of smart Oxfords or simple, smart-looking Derby shoes. You must avoid wearing shoes without laces, shoes with a pattern or shoes with buckles – these are the types of shoes to be worn when you are not at work. The same applies to boots of any kind. The shoes must be a good fit. Shoes will not be provided by UBS.

General guidance

- If you work in Security or Limousine Service, you can wear closed shoes in keeping with the time of year, provided that they match your uniform. Boots are permitted only if your work takes you outdoors.
- Shoes that have been cleaned and polished properly will make a better impression than ones that have not been looked after. Good grooming applies not only to your physical appearance.
- Your shoes will last longer if you get them repaired regularly. Heels and soles must also be checked and repaired before the insole starts to show.
- Always use a shoehorn when you are putting your shoes on, otherwise the back of the shoe will get damaged. You will also prevent your socks from sliding or getting creased. Always make sure that your shoes are laced up properly.
- Never wear the same pair of shoes two days running: this will give the leather a chance to recover. Use shoe trees, preferably wooden ones, to stretch them back to shape. Alternatively, you can stuff them with paper, turn them on their sides and let them dry.
- Change to a different pair of shoes once a day: a change will make standing and working more comfortable.

Socks

You must wear black, unpatterned socks with your anthracite uniform – just as is the case with the shoes. It is best to wear knee-length socks, so that your legs will not show whatever position you are sitting: wearing short, ankle-length socks would be a faux pas as far as your clothes are concerned.

General guidance

- A finely ribbed structure will appear to make your legs longer and will turn people's attention to your shoes.
- In summer it is better to wear cotton or silk socks, and in winter thicker cotton or woolen socks.

Jewelry

Any jewelry you wear with Corporate Wear must be very discreet. It doesn't take much to add something to your appearance; just one or two color-matched extras are enough. You must never exceed more than three accessories, including eyeglasses, which must not be too exotic in color. The number excludes a wedding ring. With Corporate Wear you must not have either any kind of bracelet or earrings, nor any visible piercings or tattoos. Extremely fashionable spectacles or tinted lenses are not permitted either. A watch should be worn in such a way that it does not endanger safety at work at any time.

General guidance

- Glasses must be kept clean: firstly, you can see much better and, secondly, dirty lenses look as though you do not really care about your appearance.
- When talking to a customer or anyone else, you must take off your sunglasses in order to maintain eye contact – never put your sunglasses on the top of your head.
- The wearing of a watch underlines your reliability and the value you attach to punctuality.

Underwear

We recommend that you always wear a t-shirt: it looks better, is more hygienic and will contribute to your personal well-being. Always choose underwear so that it is functional and is not seen through your outer clothing.

General guidance

- Ideally you must wear a thin, close-fitting (cotton) t-shirt.
- You must choose underwear of the highest quality material that is easy to wash and retains its shape even after several washes. If you are sometimes engaged in work of a physical kind and in order to avoid catching a cold you can wear functional underwear.²

² The website www.comforttrust.ch/onlineshop can be used to order under special terms functional underwear for your own personal use after you have entered the reference number C4TASA-1205.

Grooming with style



An impression of being well-groomed cannot be created unless you take good care of your body and your face. We no longer live in an age when facial care consisted of the morning shave and a little aftershave.

Shaving

Unless you have a beard, a daily shave is a must if you have a moustache. A three-day growth is not permitted. You are free to use either an electric razor or shave in the old-fashioned manner.

If you do have a beard it must be kept short and look well cared for. The same applies to a moustache. A face covered with hair looks very unkempt. If there is any doubt in this matter, your line manager will have the final say.

Facial care

The human skin comes under a lot of pressure. It is very important to care for and protect your skin. Our skin is, in a way, our outermost shell, and so you must protect and nourish it with the appropriate creams and lotions. If you do so, your skin will look healthy and well cared for and this will do a great deal for your appearance.

Hands

Clean, well-groomed hands and fingernails that are neither chipped nor dirty are quite obviously very important. A hint: Your nails must never be longer than 1.5 mm and the corners must be carefully filed smooth.

Hair

Approximately every four weeks you must get a haircut. In that length of time the human hair will grow on average by one centimeter. This can be seen in particular at the back of the neck and over the ears. A regular haircut is a minimal requirement as far as personal care is concerned. The most important thing is this must be self-evident. If you spend half an hour each morning dealing with your hair, there is definitely something wrong.

Dyed hair does not look convincing if the artificial shade of color is not in keeping with the age revealed by your skin. Moreover, grey or white stubble can reveal the attempted improvement to the hair's color.

Other facial hair

Even the tiniest human hair has a function. The eyebrows protect the eyes from perspiration; the eyelashes keep out dust and small insects. The nose hairs keep out dust and foreign bodies and also clean, warm and moisten the air as it is inhaled, making it safe for the lungs. But unkempt facial hair will ruin the overall impression and must be removed.

Colognes and deodorants

Both what we see and what we smell have an influence on our perception and also play a role in communication. Our nose receives malodorous and pleasant smells with the help of minute olfactory antennae. A pleasant encounter with another person can only come about if the message received by your nose does not put you off.

How we ourselves smell cannot be changed, but we can do something to ensure that those we come into contact with are surrounded by pleasant smells:

- A deodorant that works will keep you fresh for several hours and you will feel confident and full of energy. If you tend to perspire profusely, you must use the deodorant some time during the day to freshen up.
- Nobody, not even smokers, likes the smell of stale smoke. If you smoke, you must air your clothes as often as possible and also get them cleaned more often than usual. Try to restrict your smoking during working hours and use a mouth spray/drops after each smoke.

- There are other things that can lead to bad breath (garlic, onions, etc.) and these can also make interaction with other people far more difficult. You can do something about this by avoiding such things during the week.
- If you like to use a cologne or an aftershave, you must always remember that tastes differ in this respect. The merest hint of pleasant smell is frequently enough and is far more preferable to being enveloped in a cloud of aftershave or cologne.

Clothing care

General guidance

- After you have worn your uniform, you must, if possible, hang it up to air out of doors and wear a different one for two days. The fibers of the material will then be able to recover and your clothes will not wear out so quickly.
- You must steam press your trousers regularly – and it is important to remember that the creases need your attention as well.
- Get all parts of your uniform dry cleaned regularly so that they are dealt with professionally.
- Wash each shirt after wearing it once: always wash and iron shirts according to the maker's instructions. Shirts are best ironed whilst still damp.
- Any part of your uniform that has become dirty or stained must be cleaned as soon as possible and must not be worn again until it is clean. Stains tend to become permanent very quickly and are then difficult to remove.

Checking your appearance

Our personal appearance is a non-verbal means of communication – and also tells other people a great deal about us. The following list contains some items that may appear tasteless to others³. Check your appearance before you come into the public eye and you will avoid making faux pas.

³ Maud Beetz: Der Knigge fürs Bankgeschäft

Shoes

- Shoes that are unpolished and dirty or have worn-out heels
- Cotton socks with pumps
- Shoes made of a synthetic material with crepe soles

Socks

- Very short socks that show your skin
- Threadbare socks or ones with holes in them
- Patterned socks or ones decorated with a cartoon character
- Woolen or cotton socks normally worn by a woman
- Nylon socks for men

Trousers

- Trousers that are the wrong length or that are too tight round the waist and seat
- Belt loops but no belt
- Trousers without proper creases

Skirts

- A skirt that is too tight at the waist or seat
- A skirt that is too short
- A skirt with the lining hanging out at the bottom

Shirts and blouses

- A dirty collar and/or cuffs
- Sleeves that are too short
- Too tightly fitting round the chest or stomach
- A short-sleeved shirt with a tie⁴

⁴ Generally, in a business environment a short-sleeved shirt with a tie will not be permitted; the final decision will be made by a line manager.

Ties

- A tie that is too short or too long
- A knot that does not go with the shirt
- A knot that does not suit the wearer's face

Jackets/Blazers

- The sleeves are too long or too short
- A poor fit at the shoulders
- Too tight round the chest or waist
- Sleeves that are folded back
- An unbuttoned jacket looks untidy (unless a waistcoat is being worn).

Jewelry

- Too much jewelry or jewelry that is too large
- Clattering jewelry
- Chains or wrist jewelry for men
- Visible piercings and tattoos

Hands

- Dirty, untended fingernails
- Brightly patterned artificial fingernails
- Rough, cracked skin

Hair

- Untidy, unwashed hair
- Unshaven neck with a short haircut
- Patches of clearly dyed hair
- Split ends

Underwear

- Underwear that is visible through the outer garments or makes a pattern on an outer garment

Business etiquette

Why does anyone dressed in Corporate Wear need hints on business etiquette?

It is said that 80% of the decisions we make are on the basis of emotions. Thus it is of paramount importance that the first impression any customer has reflects our professional approach to business. As a person wearing Corporate Wear you will be the very first contact – our Group “visiting card”.

As a wearer of the UBS Corporate Wear, you are a vital element in the presentation of our image. On the basis of your outward appearance – your clothes, your hairstyle, your accessories, the attention you have given to your personal appearance and your posture, and the appropriateness of your expressions – you will be presenting the customer with an image of the Bank. We have already dealt extensively with personal appearance. Posture as well as your perceptible behavior will be dealt with in the following sections.

Posture

Our charisma contributes a mere 7% of the impression we make. The remainder is related to outward appearance (55%) and to posture, movement of the hands and body (38%).

Your posture will emphasize the message that is transmitted by means of your Corporate Wear: a professional approach, and command of the situation. Stand with a straight back and relaxed shoulders, with your weight evenly distributed on both legs. In doing so, your neck and head will be straight quite automatically and you will radiate an air of self-confidence and competence. If you are not sure what to do with your hands, let them hang down loosely at your sides – what is really important is that you are comfortable. Make full use of body language – properly dosed and natural. Using unhurried movements with the palms of your hands turned towards the customer creates a positive impression. This will also give you a touch of authenticity. Never put your hands in your pockets. In addition, never make any gestures in the lower part of your body.

Did you know that a smile is good for your circulation and will pump more blood and oxygen into your brain? This will, in turn, produce more happiness hormones.

Welcoming the customer

As a rule, the person dressed in the UBS Corporate Wear must welcome the customer first. If you are already sitting when the customer approaches you, you must if possible stand up. A further possibility is that you welcome the customer in front of your desk, moving towards the client in greeting. What is important is that every customer is greeted, even if it is only by a brief nod. If several persons are already seated, the customer's personal advisor must stand up. The others remain seated. In this way the customer will recognize the advisor.

Normally you do not have to shake a customer's hand – but if the customer offers a hand first, you must shake it. In order to ensure confidentiality, you must always clarify with Business if the customer is to be welcomed by name or not.

Accompanying the customer

If the customer is being accompanied to show the way, there could be an exchange of small talk, if the situation seems appropriate. A brief smile and a few words will always help to open doors. Small talk is always an ideal way of getting down to business and helps to get things started. Topics must be relatively unimportant matters and remain non-committal without being actually superficial. Discretion is paramount. Small talk means that you must also be a good listener.

A customer must never be sent alone to a room. The customer must always be accompanied and you must walk so that the customer can keep pace. At the same time, add a few words explaining where you are going or what you are doing. Always open a door so that the customer can go through.

Taking a customer in a lift

Always allow the customer to enter the lift first, unless it is an older type of automatically opening lift, but has doors that have to be opened by hand. In this case, open the doors and hold them open for the customer to enter the lift first as you would with an ordinary door.

Using the stairs

Walk alongside the customer or, if the staircase is too narrow to do so, walk ahead. In this way you will be able to go in the right direction. Offer to carry the customer's briefcase, etc., so he has a free hand to hold the banisters.

Making a customer comfortable

Help the customer to remove his raincoat/overcoat, if he wants to take it off, and then hang it on the coat stand in the room. If there is no coat stand that the customer can see, tell him where you are going to hang his coat.

The visitor must be shown to the best seat in the room, the so-called seat of honor. Never seat the visitor with his back to the door, and a corner seat must also be avoided if possible. Close the door behind the customer as a matter of safeguarding his privacy and ask any necessary questions with the utmost discretion. If possible, offer the customer something to drink.

It is imperative that you behave as naturally as you can, whatever the situation. Nothing is worse than your conducting yourself in an artificial manner or if you seem to be putting on a show. Of course this means adhering to the generally accepted standards of behavior, which demand that every

customer is dealt with in the appropriate manner, without any trace of superficiality, with politeness and with consideration.

Personal space

In our part of the world we respect the personal space of another person. That space must never be violated by approaching the person too closely or by being too far away. In our cultural environment, a distance of between 90 cm and approximately two meters is considered to be acceptable, anything inside this zone tends to be considered as unpleasant and inappropriate. However, discretion may demand moving closer to the other person to discuss any matter of a confidential nature.

A distinction has to be drawn between:

- intimate zone (up to 60 cm)
- personal zone (60–90 cm)
- social zone (1–4 m)
- public zone (> 4 m).

Before a customer leaves

In many cases the UBS advisor will see the customer off. Sometimes you will also bid the client farewell, even if it is restricted to a nod. The last impression the customer has of UBS is just as important as the first!

Further reading

- UBS Dress Guide for Client Advisors
- Stil & Etikette (www.stil.de)
- Der Knigge für das Bankgeschäft (Maud Beetz, 2009)
- Der Dresscode – Fragen des Stils (Herren Globus: Clifford Lilley/Jeroen van Rooijen, 2007)
- Dressguide für Sie und Ihn (Maria Schmutz-Wyder/Corinne Staub, 2006)
- Der neue grosse Knigge (Silke Schneider-Flaig, 2006)
- Der kleine Outfit-Knigge (Horst Hanisch, 2006)
- 365 Tipps – der gute Stil Herren (Dumont, 2002)
- 365 Tipps – der gute Stil Damen (Dumont, 2002)
- Le Savoir-vivre d'aujourd'hui, Guides Pratiques
- Le Bonheur de séduire, l'art de réussir: Le Savoir-vivre du XXle siècle, Nadine de Rothschild

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Good Luck!



www.ubs.com