

# List of Fees and Charges (effective as of 16 July 2025)

## Personal eWallet Account

Opening an Account	Free of charge
Account maintenance	Free of charge
Annual fee	Free of charge
Dormant Account fee	Free of charge
Closing the Account	Free of charge
Pay to a Merchant by QR	Free of charge
E-statement of Account	Free of charge
SMS Notifications	Free of charge
Sending money (to another MyMonty eWallet holder)	Free of charge
Receiving money (from another MyMonty eWallet holder)	Free of charge
Paper statement of Account	Local delivery: USD 5 / International delivery: USD 2 + Pass-through Cost
<b>Add money to your Account through:</b>	
MyMonty branch	Free of charge
ATM (cardless)	Free of charge
Our Appointed Agent	Free of charge
By using any accepted card	<b>LBP Local card: 3%    Foreign currency local or international card: 3%</b>
<b>Withdraw money from your Account trough:</b>	
MyMonty Branch	Free of charge
ATM (cardless)	<b>LBP: 0.75% *minimum of LBP 100,000 / USD: 0.75% *minimum of USD 1</b>
Our Appointed Agent	<b>1.5%</b>
<b>Foreign Exchange Transactions:</b>	
Conversion Fee	Free of charge
<b>E-Services:</b>	
Touch Postpaid	Transaction Fee: LBP 50,000 / USD 0.7
Alfa Postpaid	Transaction Fee: LBP 50,000 / USD 0.7
IHJOZ	Transaction Fee: 1% of the transaction amount
<b>All other available e-services are provided with no transaction fees.</b>	

## Prepaid Physical Card

### Card Issue, Delivery, Replacement and Cancellation

Primary Card Annual Fee	USD 12
Supplementary Card Annual Fee	USD 12
Replacement Card Fee	USD 9
Card Delivery (local)	Free of Charge
Card Delivery (international)	Pass-Through Cost
Card Cancellation	Free of Charge

### Card Top-up

<b>Adding money to your Card (from your MyMonty eWallet)</b>	Free of Charge
<b>eWallet Top-up</b>	
<b>Adding money to your MyMonty eWallet (from your Card)</b>	Free of Charge
<b>Transactions (Point of Sale [POS] and Online)</b>	
<b>Transaction Fee (Local purchase transactions in USD)</b>	Free of charge
<b>Foreign currency conversion fee (purchase transactions in a currency other than USD)</b>	4% of the transaction amount
<b>Cross border fee (if the Card is used for USD purchases with any merchant located outside Lebanon)</b>	1.5% *minimum of 0.5 USD
<b>ATM Withdrawals</b>	
<b>ATM Withdrawal (when using issuer's ATMs)</b>	1% of the transaction amount, with a minimum of USD 1
<b>ATM Withdrawal (when using other local ATMs)</b>	1% of the transaction amount, with a minimum of USD 1 <small>(some banks may apply additional fees)</small>
<b>ATM Withdrawal (when using an ATM outside Lebanon)</b>	USD 3.75 + 2% of the transaction amount (some banks may apply additional fees)
<b>Foreign currency conversion fee (if the Card is used for withdrawals in any currency other than USD)</b>	4% of the transaction amount
<b>Online Servicing</b>	
<b>Available balance, transaction history</b>	Free of Charge
<b>Miscellaneous</b>	
<b>E-Statement of Account</b>	Free of Charge
<b>Physical Statement of Account</b>	Local delivery: USD 5 / International delivery: USD 2 + Pass-through Cost
<b>SMS Notifications</b>	Free of Charge
<b>Chargeback Fee</b>	USD 10

## Virtual Prepaid Mastercard

<b>Card Issue, Replacement and Cancellation</b>	
<b>Card Annual Fee</b>	Free of charge
<b>Replacement Card Fee</b>	Free of charge
<b>Annual Fee</b>	Free of Charge
<b>Card Cancellation</b>	Free of Charge
<b>Card Top-up</b>	
<b>Adding money to your Card (from your MyMonty eWallet)</b>	Free of Charge
<b>eWallet Top-up</b>	
<b>Adding money to your MyMonty eWallet (from your Card)</b>	Free of Charge
<b>Online Transactions Online</b>	

<b>Transaction Fee (for local online purchase transaction in USD)</b>	Free of charge
<b>Foreign currency conversion fee (if the Card is used for purchases in a currency other than USD)</b>	4% of the transaction amount
<b>Cross border fee (if the Card is used for USD purchases with any merchant located outside Lebanon)</b>	1.5% *minimum of 0.5 USD
<b>Online Servicing</b>	
<b>Available balance, transaction history</b>	Free of Charge
<b>Miscellaneous</b>	
<b>E-Statement of Account</b>	Free of Charge
<b>Physical Statement of Account</b>	Local delivery: USD 5 International delivery: USD 2 + Pass-through Cost
<b>SMS Notifications</b>	Free of Charge
<b>Chargeback Fee</b>	USD 10

## Platinum Credit Card

### Card Issue, Replacement and Cancellation

<b>Primary Card Annual Fee</b>	USD 75
<b>Supplementary Card Annual Fee</b>	USD 50
<b>Replacement Card Fee</b>	USD 20
<b>Card Delivery (local)</b>	Free of Charge
<b>Card Delivery (international)</b>	Pass-Through Cost
<b>Card Cancellation</b>	Free of Charge

### Late Repayment and Interest Rates

<b>Late Payment Fee</b>	USD 10
<b>Monthly Interest Rate on outstanding balance</b>	POS and Online transactions: 1.99%      ATMs transactions*: 2.5% <small>* Interest Rate is applicable as from the transaction date</small>
<b>Annual Percentage Rate (APR)</b>	26.68% <i>NB: may vary according to spending behavior</i>
<b>Overlimit Fee</b>	USD 10

### Transactions (Point of Sale [POS] and Online)

<b>Transaction Fee (when you use your Card for the purchase of goods or services in Lebanon)</b>	Free of Charge
<b>Foreign currency conversion fee (if the Card is used for purchases in a currency other than USD)</b>	4% of the transaction amount
<b>Cross border fee (if the Card is used for USD purchases with any merchant located outside Lebanon)</b>	1.5% with a minimum of USD 0.5 per transaction

### ATM Transactions

<b>ATM Withdrawal (when using issuer's ATMs)</b>	USD 7 per transaction
<b>ATM Withdrawal (when using other Local ATMs)</b>	USD 10 per transaction <small>(some banks may apply additional fees)</small>
<b>ATM Withdrawal (when using an ATM outside Lebanon)</b>	USD 10 per transaction <small>(some banks may apply additional fees)</small>
<b>ATM Withdrawal (in any currency other than USD)</b>	4% of the transaction amount
<b>ATM Online Services (available balance and transactions history)</b>	Free of Charge

## Miscellaneous

Monthly Maintenance Fee	USD 3
E-Statement of Account	Free of Charge
Physical Statement of Account	Local delivery: USD 5 / International delivery: USD 2 + Pass-through Cost
SMS Notifications	Free of Charge
Chargeback Fee	USD 10

## World Elite Credit Card

### Card Issue, Replacement and Cancellation

Primary Card Annual Fee	USD 250
Supplementary Card Annual Fee	USD 200
Replacement Card Fee	USD 200
Card Delivery (local)	Free of Charge
Card Delivery (international)	Pass-Through Cost
Card Cancellation	Free of Charge

### Late Repayment and Interest Rates

Late Payment Fee	USD 10
Monthly Interest Rate on outstanding balance	POS and Online transactions: 1.99% ATMs transactions*: 2.5% * Interest Rate is applicable as from the transaction date
Annual Percentage Rate (APR)	26.68% <i>NB: may vary according to spending behavior</i>
Overlimit Fee	USD 10

### Transactions (Point of Sale [POS] and Online)

Transaction Fee (when you use your Card for the purchase of goods or services in Lebanon)	Free of Charge
Foreign currency conversion fee (if the Card is used for purchases in a currency other than USD)	4% of the transaction amount
Cross border fee (if the Card is used for USD purchases with any merchant located outside Lebanon)	1.5% with a minimum of USD 0.5 per transaction

### ATM Transactions

ATM Withdrawal (when using issuer's ATMs)	USD 7 per transaction
ATM Withdrawal (when using other Local ATMs)	USD 10 per transaction (some banks may apply additional fees)
ATM Withdrawal (when using an ATM outside Lebanon)	USD 10 per transaction (some banks may apply additional fees)
ATM Withdrawal (in any currency other than USD)	4% of the transaction amount
ATM Online Services (available balance and transactions history)	Free of Charge

### Miscellaneous

Monthly Maintenance Fee	USD 3
E-Statement of Account	Free of Charge
Physical Statement of Account	Local delivery: USD 5 / International delivery: USD 2 + Pass-through Cost
SMS Notifications	Free of Charge
Chargeback Fee	USD 10

## Euro Platinum Credit Card

### Card Issue, Replacement and Cancellation

Primary Card Annual Fee	EUR 75
Supplementary Card Annual Fee	EUR 50

<b>Replacement Card Fee</b>	EUR 20	
<b>Card Delivery (local)</b>	Free of Charge	
<b>Card Delivery (international)</b>	Pass-Through Cost	
<b>Card Cancellation</b>	Free of Charge	
<b>Late Repayment and Interest Rates</b>		
<b>Late Payment Fee</b>	EUR 10	
<b>Monthly Interest Rate on outstanding balance</b>	POS and Online transactions: 1.99%	ATMs transactions*: 2.5%
		* Interest Rate is applicable as from the transaction date
<b>Annual Percentage Rate (APR)</b>	26.68%	<i>NB: may vary according to spending behavior</i>
<b>Overlimit Fee</b>	EUR 10	
<b>Transactions (Point of Sale [POS] and Online)</b>		
<b>Transaction Fee</b> (when you use your Card for the purchase of goods or services in Lebanon)		Free of Charge
<b>Foreign currency conversion fee</b> (if the Card is used for purchases in a currency other than EUR)		4.8% of the transaction amount
<b>Cross border fee</b> (if the Card is used for EUR purchases with any merchant located outside Lebanon)		1.5% with a minimum of EUR 0.5 per transaction
<b>ATM Transactions</b>		
<b>ATM Withdrawal</b> (when using an ATM outside Lebanon)		EUR 10 per transaction (some banks may apply additional fees)
<b>ATM Withdrawal</b> (in any currency other than EUR)		4.8% of the transaction amount
<b>ATM Online Services</b> (available balance and transactions history)		Free of Charge
<b>Miscellaneous</b>		
<b>Monthly Maintenance Fee</b>	EUR 3	
<b>E-Statement of Account</b>	Free of Charge	
<b>Physical Statement of Account</b>	Local delivery: USD 5 / International delivery: USD 2 + Pass-through Cost	
<b>SMS Notifications</b>	Free of Charge	
<b>Chargeback Fee</b>	EUR 10	