mymonty

BUSINESS PREPAID MASTERCARD - KEY FACTS STATEMENT

(V.1.2 – 7 August 2026)

This Key Facts Statement ("**KFS**") provides you with information on the key features, limits, fees and charges of the MyMonty Business Standard Prepaid Mastercard offered by Monty Finance SAL ("**Card**"). This KFS does not contain all the terms and conditions governing the Card and it should be read along with the Business Prepaid Mastercard Terms.

1. PRODUCT DESCRIPTION

The Card is a physical, reloadable Mastercard prepaid card linked to your MyMonty eWallet Account on the MyMonty App. Funds must be loaded onto the Card before use. You can top up the Card exclusively from your MyMonty eWallet USD balance. The Card allows cash withdrawals at ATMs and purchases wherever Mastercard Prepaid Cards are accepted, provided there is sufficient available balance for the transaction amount. The Card is made available to your team members for business purposes only, and may not be used for personal, family or household purposes. The Card is neither a credit, a debit, nor a gift card, and the balance on the Card does not accrue any interest.

Card Currency	Fresh Funds USD.
Validity	The Card is valid until the expiry date shown on it (which is 5 years from the issuance date).
Eligibility	To be eligible for the Card you must have and maintain an eWallet Account with MyMonty.

2. FEES AND CHARGES

Card Issue, Delivery, Replacement and Cancellation			
Primary Card Annual Fee	USD 15	**Card Delivery (Local)**	USD 5
Replacement Card Fee (Lost, stolen, fraud or damaged)	USD 15	**Card Delivery (International)**	Pass-Through Cost
Card Top-up			
Adding money to your Card (from your MyMonty eWallet)	Free of Charge		
eWallet Top-up			
Adding money to your MyMonty eWallet (from your Card)	Free of Charge		
Transactions (Point of Sale [POS] and Online)			
Transaction Fee (when you use your Card for the purchase of goods or services)	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 0.50 per transaction		
ATM Withdrawals			
ATM Withdrawal (when using Issuer's ATMs)	1% of the transaction amount, with a minimum of USD 1		
ATM Withdrawal (when using other local ATMs)	1% of the transaction amount + USD 1 per withdrawal (some banks may apply additional fees)		
ATM Withdrawal (when using an ATM outside Lebanon)	USD 3.75 + 2% of the transaction amount (some banks may apply additional fees)		
Foreign currency conversion fee (if the Card is used for withdrawals in any currency other than USD)	4% of the transaction amount		
Online Servicing			
Available balance, transaction history	Free of Charge		
Miscellaneous			
E-Statement of Account	Free of Charge		

Monty Finance S.A.L. is registered in Lebanon (Beirut CR No. 73215), with a capital of 50,000,000,000 LBP, having its head office at Gefinor Center, Clemenceau St., Hamra, Beirut, Lebanon, and is authorized by the Central Bank of Lebanon ("BDL") to operate as a financial institution (BDL List of Financial Institutions no. 23), e-wallet and money transfer service provider.

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SMS Notifications	Free of Charge		
Chargeback Fee	USD 10		
3. LIMITS			
Card Balance			
Maximum Card Balance at any time	USD 50,000		
Point of Sale (POS) Usage			
Maximum per Transaction	Up to the available balance	**Maximum Weekly Usage**	Up to the available balance
Maximum Daily Usage	Up to the available balance	**Maximum Monthly Usage**	Up to the available balance
Online Usage			
Maximum per Transaction	Up to the available balance	**Maximum Weekly Usage**	Up to the available balance
Maximum Daily Usage	Up to the available balance	**Maximum Monthly Usage**	Up to the available balance
ATM Withdrawal (Subject to ATM transaction limits)			
Maximum Daily Withdrawal	USD 5,000		
Maximum Weekly Withdrawal	USD 15,000		
Maximum Monthly Withdrawal	USD 25,000		
4. USEFUL INFORMATION			
ATM Withdrawal in Lebanon	• Issuer refers to **Fransabank SAL**. • Withdrawal from other local ATMs is currently limited to **BLC Bank SAL**, **Bankmed SAL**, **Byblos Bank SAL** and **Blom Bank SAL** ATMs at this stage.		
Card Balance Reimbursement upon Expiry	If your card expires, you can request the reimbursement of the balance within 2 months from the expiry date. After 2 months, any remaining balance will be forfeited.		
Amendment	We may amend this KFS or any part thereof at any time with immediate effect and without prior notice by posting a new KFS on our website www.mymonty.com.lb or App.		

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