mymonty by Monty Finance S.A.L.

MYMONTY MC PLATINUM CREDIT CARD - KEY FACTS STATEMENT

(V.1.10 – 29 July 2026)

This Key Facts Statement ("**KFS**") provides you with information on the key features, limits, fees and charges of the MyMonty Mastercard Platinum Credit Card offered by Monty Finance S.A.L. ("**Card**"). This KFS does not contain all the terms and conditions governing the Card and it should be read along with the Credit Cards Terms and Conditions and the Credit Card Application Form of which it forms an integral part.

1. PRODUCT DESCRIPTION

The Card is a physical Mastercard Platinum Credit Card.			
Card Currency	Fresh Funds USD	**Card Category**	Revolving
Validity	The Card is valid until the expiry date shown on it (which is 5 years from the issuance date)		
Grace Period	A period of up to 35 days from the transaction date during which the cardholder does not incur interest on the purchases. The grace period does not apply to cash withdrawal transactions.		
Monthly Repayment	Minimum 10% of the outstanding balance or USD50, whichever is greater Maximum: 100% of the outstanding balance		
Billing Date	25th of each month (may change in case of holidays)		
Method of Repayment	Through MyMony application or In cash (Fresh USD) at MyMonty Locations		

2. ELIGIBILITY

Nationality	Lebanese	**Age (years)**	Between 21 and 64
Minimum period at current Work	Employed: 1 year Self-employed: 3 years in same field	**Minimum monthly income**	Fresh USD 1,000
MyMonty user	Applicants must be enrolled in MyMonty app for at least 6 months and apply for a credit card with a specific limit through the app.		
	The wallet turnover for purchase transactions must reach a minimum of USD 750 per month over six consecutive months.		

3. FEES AND CHARGES

Card Issuance, Delivery, Replacement and Cancellation			
Primary Card Annual Fee	USD 75	**Supplementary Card Annual Fee**	USD 50
Replacement Card Fee (lost, stolen, fraud, or damaged)	USD 10	**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% *NB: may vary according to spending behavior*		
Overlimit Fee	Not Applicable		
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 Withdrawals			
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)		

Foreign currency conversion fee **(if the Card is used for withdrawals 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
SMS Notifications	Free of Charge
Chargeback Fee	USD 10
4. LIMITS	
Card Balance based on Credit Limit	
Maximum Card Balance at any time	Up to the Credit Limit
Spending Limit	
Point of sale (POS) and online transactions	Up to the available Credit Limit
ATM Withdrawal	
Maximum Withdrawal Limit	USD 1,000 Monthly
5. USEFUL INFORMATION	
ATM Withdrawal in Lebanon	• Issuer's ATM refers to Fransabank SAL ATMs • Withdrawals from other local ATMs are limited to **BLC Bank SAL**, **Bankmed SAL**, **Byblos Bank SAL** and **Blom Bank SAL** ATMs at this stage.
Reward Program	1% Cashback on any amount spent at Points of Sale or Online
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.