

## MYMONTY x NAKHAL PROMOTION

### What is this Promotion about?

Monty Finance S.A.L. ("**Monty Finance**") is launching a limited-time promotion in collaboration with Nakhal & Cie S.A.L. ("**Nakhal**"). As part of this promotion, Monty Finance will offer credit cards (the "**Credit Cards**") to eligible customers to finance travel packages booked through Nakhal (the "**Promotion**").

The Promotion runs from May 7<sup>th</sup>, 2025 to November 7<sup>th</sup>, 2025 inclusive (the "**Promotion Period**"). We may extend the Promotion Period.

These Promotion terms and conditions (the "**Promotion Terms**") outline the rules that govern this Promotion. By taking part in this Promotion, you agree to comply with these Promotion Terms, the Credit Card terms and conditions, Key Facts Statement as well as your MyMonty customer agreement.

### Who is eligible for the Promotion?

1. To be eligible to apply for a Credit Card under this Promotion, you must:

- (i) Be a Lebanese citizen;
- (ii) have attained at least twenty-one (21) years of age and not more than sixty (60) years of age at the time of submitting the application;
- (iii) Have successfully onboarded to the MyMonty mobile application;
- (iv) Be employed with an employer approved by us for a minimum of twelve (12) consecutive months, where said employer operates in the private sector and demonstrates a sustainable business model and acceptable credit standing; or  
  
Be self-employed with a minimum of three (3) years of continuous professional experience in the same field of activity;
- (v) Demonstrate a minimum gross monthly income of USD 1,000;
- (vi) Hold a clean Central Credit Register record; and
- (vii) Book a travel package through Nakhal with a minimum value of USD 1,000. Travel packages include charter flights, hotel accommodations, airport/hotel transfers, club med vacations, costa cruises, and escorted tours. Regular airline flights shall not be considered as travel packages and therefore, are not eligible for Credit Cards.

2. You are eligible for only one active Credit Card, which will cover your travel package and those of your direct family members (spouse, children, siblings, parents), provided that the total amount of the travel package falls within the Credit Card limit set by us.

## How to Participate?

Upon booking a travel package through Nakhal, you are required to fill and sign the forms provided by Monty Finance and to submit the necessary documentation based on your employment status:

If you are employed	If you are self employed
Copy of Lebanese ID or copy of a valid passport.	Copy of Lebanese ID or copy of a valid passport.
Recent proof of residence (utility bill max 6 months old)	Recent proof of residence (utility bill max 6 months old)
Provide proof of a regular source of income/ salary (Salary certificate, latest payroll and a bank statement for the past 12 months)	Bank statement for the past 12 months Company's legal documents

Upon completion of the assessment by Monty Finance, you will be issued a Credit Card, provided you meet the eligibility criteria.

## What are the Credit Card's features, interest rates and repayment terms?

The Card is a physical Mastercard Platinum Credit Card.			
Card Currency	Fresh Funds USD	Card Category	Revolving
Validity	5 years from the issuance date		
Credit Limit	Minimum USD 500 Maximum USD 3,000		
Credit Card usage	Accepted locally and internationally on POS and ATMs		
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 <u>or</u> USD50, whichever is greater Maximum: 100% of the outstanding balance		
Billing Date	25 <sup>th</sup> of each month (may change in case of holidays)		
Method of Repayment	In cash (Fresh USD) at MyMonty Locations.		
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% <small>* Interest Rate is applicable as from the transaction date</small>
Annual Percentage Rate (APR)		26.68%      NB: may vary according to spending behavior	
Reward Program		1% Cashback on any amount spent at POS or online	

Additional fees, charges, limits and benefits are outlined in the Credit Card terms and conditions and the key

facts statement.

The first transaction made on the Credit Card must be used to settle the payment for the travel package through Nakhal.

Monty Finance shall solely determine the credit limit provided that it does not exceed the amount of the travel package.

### **What other legal information should I know?**

1. This Promotion is offered by Monty Finance in collaboration with Nakhal.
2. We may suspend or end the Promotion at any time before the end of the Promotion Period, if, in our reasonable opinion, the Promotion is being abused or may negatively affect our goodwill, reputation or commercial interests.
3. We can cancel this Promotion or change these Promotion Terms at any time. We will give you notice through MyMonty mobile application and SMS.
4. Even if you have successfully met the eligibility criteria, we reserve the right to either issue or refuse to issue a Credit Card for you at our discretion. We shall not be held liable for refusing to issue a Credit Card for you.
5. We reserve the right, at our sole discretion, to cancel the Credit Card if it is not used to purchase the travel package.
6. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (such as for example attempting to obtain an unfair advantage through deception) we may in our sole discretion take any actions we see fit in the circumstances, including but not limited to revoking your eligibility for the Promotion.
7. To the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of Lebanon. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in Beirut.