

MYMONTY MC PREPAID CARD (VIRTUAL) - KEY FACTS STATEMENT

(V.1.3 - 23 May 2025)

This Key Facts Statement ("KFS") provides you with information on the key features, limits, fees and charges of the MyMonty Mastercard Virtual Prepaid Card 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 <u>Prepaid Cards Terms and Conditions</u>.

1. PRODUCT DESCRIPTION

The Card is a virtual (non-physical) reloadable Mastercard prepaid card linked to your MyMonty eWallet Account and exists digitally in your MyMonty App. It only allows purchases to be made online. Money must be loaded to the Card before the Card is used. You can top-up the Card from your MyMonty eWallet only. The Card is not a credit or a debit Card, and the Card balance does not earn 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, Replacement and Cancellation							
Card Issuance Fee	Free of Charge	Annual Renewal Fee	Free of Charge				
Replacement Card Fee	Free of Charge	Card Termination	Free of Charge				
Card Top-up							
Adding money to your Card (from your My	Monty eWallet)	Free of Charge					
eWallet Top-up							
Adding money to your MyMonty eWallet	(from your Card)	Free of Charge					
Online Transactions Online							
Transaction Fee (when you use your Card for goods or services)	or the purchase of	Free of charge					
Foreign currency conversion fee (if the Carpurchases in a currency other than USD)	rd is used for	4% of the transaction amount					
Cross border fee (if the Card is used for USD any merchant located outside Lebanon)	purchases with	1.5% with a minimum of USD 0.50 per transaction					
Online Servicing							
Available balance, transaction history		Free of Charge					
Miscellaneous							
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					
3. LIMITS								
Card Top-up and Balance								
Maximum Card Balance at any one time			USD 5,000					
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				
4. USEFUL INFORMATION								
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.						