



VIRTUAL PREPAID MASTERCARD - KEY FACTS STATEMENT

(V.1.4 – 23 July 2025)

This Key Facts Statement (“**KFS**”) provides you with information on the key features, limits, fees and charges of the Virtual 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 [Virtual Prepaid Mastercard Terms](#).

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.

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

Card Issue, Replacement and Cancellation

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|--------------------------|----------------|---------------------------|----------------|
| Card Issuance Fee | Free of Charge | Annual Renewal Fee | Free of Charge |
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| Replacement Card Fee | Free of Charge | Card Termination | Free of Charge |
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Card Top-up

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| Adding money to your Card (from your MyMonty eWallet) | Free of Charge |
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eWallet Top-up

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| Adding money to your MyMonty eWallet (from your Card) | Free of Charge |
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Online Transactions Online

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| Transaction Fee (when you use your Card for the purchase of goods or services) | Free of charge |
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| Foreign currency conversion fee (if the Card is used for purchases in a currency other than USD) | 4% of the transaction amount |
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| 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 |
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Online Servicing

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| Available balance, transaction history | Free of Charge |
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Miscellaneous

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| E-Statement of Account | Free of Charge |
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| Physical Statement of Account | Local delivery: USD 5 / International delivery: USD 2 + Pass-through Cost |
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| SMS Notifications | Free of Charge |
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| 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. | |