

## WORLD ELITE PREPAID MASTERCARD - KEY FACTS STATEMENT

(V.1.3 – 14 January 2026)

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

1. PRODUCT DESCRIPTION			
The Card is a physical, reloadable prepaid MasterCard 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 neither a credit nor a debit 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.		
Reward Program	0.5% cashback of the purchase transaction amount spent at a Point of Sale or online.		
2. FEES AND CHARGES			
Card Issue, Delivery, Replacement and Termination			
Primary Card Annual Fee	USD 175	Card Delivery (Local)	USD 4
Supplementary Card Annual Fee	USD 175	Card Delivery (International)	Pass-Through Cost
Replacement Card Fee (Lost, stolen, fraud or damaged)	USD 175	Card Termination	Free of Charge
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, with a minimum of USD 1 (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	
SMS Notifications		Free of Charge	
Chargeback Fee		USD 10	
3. LIMITS			
Card Balance			
Maximum Card Balance at any time		USD 9,999	
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			
Maximum Daily Withdrawal		USD 1,000	
Maximum Weekly Withdrawal		USD 3,000	
Maximum Monthly Withdrawal		USD 5,000	
4. USEFUL INFORMATION			
ATM Withdrawal in Lebanon		<ul style="list-style-type: none"><li>• Issuer’s ATM refers to <b>Fransabank SAL</b> ATMs</li><li>• Withdrawals from other local ATMs are currently only available at <b>BLC Bank SAL</b> ATMs</li></ul>	
Card Balance Reimbursement upon Expiry or Termination		If your card is expired or terminated, you can request a reimbursement within 2 months from the expiry or termination 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 <a href="http://www.mymonty.com.lb">www.mymonty.com.lb</a> or App.	