

## BUSINESS VIRTUAL PREPAID MASTERCARD - KEY FACTS STATEMENT

(V.1.0 – 12 January 2026)

This Key Facts Statement (“KFS”) provides you with information on the key features, limits, fees and charges of the MyMonty Business 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 [Business 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 made available to you for business purposes only, and may not be used for personal, family or household purposes. The Card is neither a credit, a debit or a gift 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 Cancellation	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		
Online Transactions 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)	2% 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		
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 <a href="http://www.mymonty.com.lb">www.mymonty.com.lb</a> or App.		