

## BUSINESS WORLD ELITE 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 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 [Business Prepaid Mastercard Terms](#).

1. PRODUCT DESCRIPTION						
The Card is a physical, reloadable Mastercard prepaid card 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 made available to your team members for business purposes only, and may not be used for personal, family or household purposes. The Card is neither a credit, a debit, nor a gift card, and the balance on the Card does not accrue any interest.						
<b>Card Currency</b>	Fresh Funds USD.					
<b>Validity</b>	The Card is valid until the expiry date shown on it (which is 5 years from the issuance date).					
<b>Eligibility</b>	To be eligible for the Card you must have and maintain an eWallet Account with MyMonty.					
<b>Reward Program</b>	0.5% cashback of the purchase transaction amount spent at a Point of Sale or online.					
2. FEES AND CHARGES						
<b>Card Issue, Delivery, Replacement and Cancellation</b>						
<b>Primary Card Annual Fee</b>	USD 175	<b>Card Delivery (Local)</b>	Free of Charge			
<b>Supplementary Card Annual Fee</b>	USD 175	<b>Card Delivery (International)</b>	Pass-Through Cost			
<b>Replacement Card Fee</b> (Lost, stolen, fraud or damaged)	USD 175	<b>Card Cancellation</b>	Free of Charge			
<b>Card Top-up</b>						
<b>Adding money to your Card</b> (from your MyMonty eWallet)	Free of Charge					
<b>eWallet Top-up</b>						
<b>Adding money to your MyMonty eWallet</b> (from your Card)	Free of Charge					
<b>Transactions (Point of Sale [POS] and Online)</b>						
<b>Transaction Fee</b> (when you use your Card for the purchase of goods or services)	Free of charge					
<b>Foreign currency conversion fee</b> (if the Card is used for purchases in a currency other than USD)	4% of the transaction amount					
<b>Cross border fee</b> (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					
<b>ATM Withdrawals</b>						
<b>ATM Withdrawal</b> (when using Issuer's ATMs)	1% of the transaction amount, with a minimum of USD 1					
<b>ATM Withdrawal</b> (when using other local ATMs)	1% of the transaction amount, with a minimum of USD 1 (some banks may apply additional fees)					
<b>ATM Withdrawal</b> (when using an ATM outside Lebanon)	USD 3.75 + 2% of the transaction amount (some banks may apply additional fees)					
<b>Foreign currency conversion fee</b> (if the Card is used for withdrawals in any currency other than USD)	4% of the transaction amount					

<b>Online Servicing</b>						
<b>Available balance, transaction history</b>	Free of Charge					
<b>Miscellaneous</b>						
<b>E-Statement of Account</b>	Free of Charge					
<b>Physical Statement of Account</b>	Local delivery: USD 5 / International delivery: USD 2 + Pass-through Cost					
<b>SMS Notifications</b>	Free of Charge					
<b>Chargeback Fee</b>	USD 10					
<b>3. LIMITS</b>						
<b>Card Balance</b>						
<b>Maximum Card Balance at any time</b>	USD 9,999					
<b>Point of Sale (POS) Usage</b>						
<b>Maximum per Transaction</b>	Up to the available balance	<b>Maximum Weekly Usage</b>	Up to the available balance			
<b>Maximum Daily Usage</b>	Up to the available balance	<b>Maximum Monthly Usage</b>	Up to the available balance			
<b>Online Usage</b>						
<b>Maximum per Transaction</b>	Up to the available balance	<b>Maximum Weekly Usage</b>	Up to the available balance			
<b>Maximum Daily Usage</b>	Up to the available balance	<b>Maximum Monthly Usage</b>	Up to the available balance			
<b>ATM Withdrawal</b>						
<b>Maximum Daily Withdrawal</b>	USD 1,000					
<b>Maximum Weekly Withdrawal</b>	USD 3,000					
<b>Maximum Monthly Withdrawal</b>	USD 5,000					
<b>4. USEFUL INFORMATION</b>						
<b>ATM Withdrawal in Lebanon</b>	<ul style="list-style-type: none"> <li>Issuer refers to <b>Fransabank SAL</b>.</li> <li>Withdrawal from other local ATMs is currently limited to <b>BLC Bank SAL</b>.</li> </ul>					
<b>Card Balance Reimbursement upon Expiry</b>	If your card expires, you can request the reimbursement of the balance within 2 months from the expiry date. After 2 months, any remaining balance will be forfeited.					
<b>Amendment</b>	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.					