

## MYMONTY MC PLATINUM PREPAID CARD (PHYSICAL) - KEY FACTS STATEMENT

(V.1.6 – 04 June 2025)

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

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 neither a credit nor a debit 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			
Card Issue, Delivery, Replacement and Termination			
<b>Primary Card Annual Fee</b>	USD 12	<b>Card Delivery (Local)</b>	Free of Charge
<b>Supplementary Card Annual Fee</b>	USD 12	<b>Card Delivery (International)</b>	Pass-Through Cost
<b>Replacement Card Fee (Lost, stolen, fraud or damaged)</b>	USD 9	<b>Card Termination</b>	Free of Charge
Card Top-up			
<b>Adding money to your Card (from your MyMonty eWallet)</b>	Free of Charge		
eWallet Top-up			
<b>Adding money to your MyMonty eWallet (from your Card)</b>	Free of Charge		
Transactions (Point of Sale [POS] and Online)			
<b>Transaction Fee (when you use your Card for the purchase of goods or services)</b>	Free of charge		
<b>Foreign currency conversion fee (if the Card is used for purchases in a currency other than USD)</b>	4% of the transaction amount		
<b>Cross border fee (if the Card is used for USD purchases with any merchant located outside Lebanon)</b>	1.5% with a minimum of USD 0.50 per transaction		
ATM Withdrawals			
<b>ATM Withdrawal (when using issuer's ATMs)</b>	1% of the transaction amount, with a minimum of USD 1		
<b>ATM Withdrawal (when using other local ATMs)</b>	1% of the transaction amount, with a minimum of USD 1 (some banks may apply additional fees)		
<b>ATM Withdrawal (when using an ATM outside Lebanon)</b>	USD 3.75 + 2% of the transaction amount (some banks may apply additional fees)		
<b>Foreign currency conversion fee (if the Card is used for withdrawals in any currency other than USD)</b>	4% of the transaction amount		
Online Servicing			

Available balance, transaction history	Free of Charge		
<b>Miscellaneous</b>			
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		
<b>3. LIMITS</b>			
<b>Card Balance</b>			
Maximum Card Balance at any time	USD 9,999		
<b>Point of Sale (POS) Usage</b>			
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
<b>Online Usage</b>			
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
<b>ATM Withdrawal</b>			
Maximum Daily Withdrawal	USD 1,000		
Maximum Weekly Withdrawal	USD 3,000		
Maximum Monthly Withdrawal	USD 5,000		
<b>4. USEFUL INFORMATION</b>			
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 limited to <b>BLC Bank SAL</b> ATMs at this stage.</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.		