

## **PERSONAL FEES AND CHARGES** (effective as of 26 January 2026)

### **eWallet Account**

**Opening an account:**

Free of charge

**Minimum balance fee:**

Free of charge

**Account maintenance:**

Free of charge

**Annual fee:**

Free of charge

**Dormant account fee:**

Free of charge

**Closing the account:**

Free of charge

**Sending money (to another MyMonty eWallet Holder):**

Free of charge

**Receiving money (from another MyMonty eWallet Holder):**

Free of charge

**Pay to a merchant by QR:**

Free of charge

**Pay to a biller through the App:**

Free of charge (except for Touch Postpaid: LBP 50,000 or USD 0.7 according to the transaction currency / Alfa Postpaid: LBP 50,000 or USD 0.7 according to the transaction currency / Ihjoz: 1% of the transaction amount)

**Add money to your account (at our branches):**

Free of charge

**Add money to your account (through our Appointed Agents):**

With Cash in LBP or USD: free of charge

**Add money to your account (at our ATMs):**

Free of charge

**Add money to your account (at our Integrated ATMs):**

Free of charge

**Add money to your account (by using any accepted card):**

LBP local card: 3 % / Foreign currency local card: 3 % / International card: 3 %

**Add money to your account (by using a payment link):**

LBP local card: 3 % / Foreign currency local card: 3 % / International card: 3 %

**Withdraw money from your account (at our branches):**

Free of Charge

**Withdraw money from your account (through our Appointed Agent):**

In Cash LBP: 1.5 % / In Cash USD: 1.5 %

**Withdraw money from your account (at our ATMs):**

Free of Charge

**Withdraw money from your account (at our Integrated ATMs):**

In Cash LBP: 0.75 %, with a minimum of LBP 100,000 / In Cash USD: 0.75 %, with a minimum of USD 1

**E-statement of account:**

Free of Charge

**SMS Notifications:**

Free of charge

**Currency Conversion**

Free of Charge

### **Virtual Prepaid MasterCard (USD)**

**Card issuance fee:**

Free of Charge

**Replacement card fee:**

Free of Charge

**Annual fee:**

Free of Charge

**Card cancellation:**

Free of Charge

**Adding money to your card (from your MyMonty eWallet):**

Free of Charge

**Adding money to your MyMonty eWallet (from your card):**

Free of Charge

**Online transactions:**

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% of the transaction amount, with a minimum of USD 0.50

**Online servicing (available balance, transaction history):**

Free of Charge

**E-statement of account:**

Free of Charge

**SMS notifications:**

Free of Charge

**Chargeback fee:**

USD 10

### **Standard Prepaid MasterCard (USD) / < 18 Standard Prepaid MasterCard (USD)**

**Card annual fee:**

USD 5

**Supplementary card annual fee:**

USD 5

**Replacement card fee (lost, stolen, fraud or damaged):**

USD 5

**Card delivery (local):**

USD 4

**Card delivery (international):**

Pass-Through Cost

**Card cancellation:**

Free of Charge

**Adding money to your card (from your MyMonty eWallet):**

Free of Charge

**Adding money to your MyMonty eWallet (from your card):**

Free of Charge

**Point of Sale (POS) and online transactions fees:**

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% of the transaction amount, with a minimum of USD 0.50

**ATM withdrawal:**

By using the Issuer's ATMs: 1% of the transaction amount, with a minimum of USD 1 / By using other local ATMs: 1% of the transaction amount, with a minimum of USD 1 (some banks may apply additional fees) / By using an ATM outside Lebanon: 2% of the transaction amount + USD 3.75 (some banks may apply additional fees) / ATM Withdrawal FX 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

**E-statement of account:**

Free of Charge

**SMS notifications:**

Free of Charge

**Chargeback fee:**

USD 10

## **Gold Prepaid MasterCard (USD) / < 18 Gold Prepaid MasterCard (USD)**

**Card annual fee:**

USD 7

**Supplementary card annual fee:**

USD 7

**Replacement card fee (lost, stolen, fraud or damaged):**

USD 7

**Card delivery (local):**

USD 4

**Card delivery (international):**

Pass-Through Cost

**Card cancellation:**

Free of Charge

**Adding money to your card (from your MyMonty eWallet):**

Free of Charge

**Adding money to your MyMonty eWallet (from your card):**

Free of Charge

**Point of Sale (POS) and online transactions fees:**

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% of the transaction amount, with a minimum of USD 0.50

**ATM withdrawal:**

By using the Issuer's ATMs: 1% of the transaction amount, with a minimum of USD 1 / By using other local ATMs: 1% of the transaction amount, with a minimum of USD 1 (some banks may apply additional fees) / By using an ATM outside Lebanon: 2% of the transaction amount + USD 3.75 (some banks may apply additional fees) / ATM Withdrawal FX 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

**E-statement of account:**

Free of Charge

**SMS notifications:**

Free of Charge

**Chargeback fee:**

USD 10

**Platinum Prepaid MasterCard (USD) / < 18 Platinum Prepaid MasterCard (USD)**

**Card annual fee:**

USD 12

**Supplementary card annual fee:**

USD 12

**Replacement card fee (lost, stolen, fraud or damaged):**

USD 12

**Card delivery (local):**

USD 4

**Card delivery (international):**

Pass-Through Cost

**Card cancellation:**

Free of Charge

**Adding money to your card (from your MyMonty eWallet):**

Free of Charge

**Adding money to your MyMonty eWallet (from your card):**

Free of Charge

**Point of Sale (POS) and online transactions fees:**

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% of the transaction amount, with a minimum of USD 0.50

**ATM withdrawal:**

By using the Issuer's ATMs: 1% of the transaction amount, with a minimum of USD 1 / By using other local ATMs: 1% of the transaction amount, with a minimum of USD 1 (some banks may apply additional fees) /

By using an ATM outside Lebanon: 2% of the transaction amount + USD 3.75 (some banks may apply additional fees) / ATM Withdrawal FX 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

**E-statement of account:**

Free of Charge

**SMS notifications:**

Free of Charge

**Chargeback fee:**

USD 10

### **Platinum Prepaid MasterCard (EUR)**

**Card annual fee:**

EUR 12

**Supplementary card annual fee:**

EUR 12

**Replacement card fee (lost, stolen, fraud or damaged):**

EUR 12

**Card delivery (local):**

EUR 4

**Card delivery (international):**

Pass-Through Cost

**Card cancellation:**

Free of Charge

**Adding money to your card (from your MyMonty eWallet):**

Free of Charge

**Adding money to your MyMonty eWallet (from your card):**

Free of Charge

**Point of Sale (POS) and online transactions fees:**

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 EUR): 4.8% of the transaction amount / Cross border fee (if the Card is used for EUR purchases with any merchant located outside Lebanon): 1.5% of the transaction amount, with a minimum of EUR 0.50

**ATM withdrawal:**

By using an ATM outside Lebanon: 2% of the transaction amount + EUR 3.75 (some banks may apply additional fees) / ATM Withdrawal FX conversion fee (if the Card is used for withdrawals in any currency other than EUR): 4.8% of the transaction amount

**Online servicing (available balance, transaction history):**

Free of Charge

**E-statement of account:**

Free of Charge

**SMS notifications:**

Free of Charge

**Chargeback fee:**

EUR 10

**World Elite Prepaid MasterCard (USD)**

**Card annual fee:**

USD 175

**Supplementary card annual fee:**

USD 175

**Replacement card fee (lost, stolen, fraud or damaged):**

USD 175

**Card delivery (local):**

USD 4

**Card delivery (international):**

Pass-Through Cost

**Card cancellation:**

Free of Charge

**Adding money to your card (from your MyMonty eWallet):**  
Free of Charge

**Adding money to your MyMonty eWallet (from your card):**  
Free of Charge

**Point of Sale (POS) and online transactions fees:**

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% of the transaction amount, with a minimum of USD 0.50

**ATM withdrawal:**

By using the Issuer's ATMs: 1% of the transaction amount, with a minimum of USD 1 / By using other local ATMs: 1% of the transaction amount, with a minimum of USD 1 (some banks may apply additional fees) / By using an ATM outside Lebanon: 2% of the transaction amount + USD 3.75 (some banks may apply additional fees) / ATM Withdrawal FX 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

**E-statement of account:**  
Free of Charge

**SMS notifications:**  
Free of Charge

**Chargeback fee:**  
USD 10

**MontyCare Platinum Credit Card (USD)**

**Card annual fee:**  
USD 100

**Supplementary card annual fee:**  
N/A

**Replacement card fee (lost, stolen, fraud or damaged):**  
USD 20

**Card delivery (local):**

USD 4

**Card delivery (international):**

Pass-Through Cost

**Card cancellation:**

Free of Charge

**Monthly Maintenance Fee:**

USD 3

**Late Payment Fee:**

USD 10

**Overlimit Fee:**

Not Applicable

**Monthly Interest Rate Fee:**

POS and Online transactions: 1.99%

**APR:**

26.68% (Variable)

**Point of Sale (POS) and online transactions fees:**

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% of the transaction amount, with a minimum of USD 0.5

**ATM withdrawal:**

By using the Issuer's ATMs: USD 7 / By using other local ATMs: USD 10 (some banks may apply additional fees) / By using an ATM outside Lebanon: USD 10 (some banks may apply additional fees) / ATM Withdrawal FX 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

**E-statement of account:**

Free of Charge

**SMS notifications:**

Free of Charge

**Chargeback fee:**

USD 10

### **MasterCard Platinum Credit Card (USD)**

**Card annual fee:**

USD 75

**Supplementary card annual fee:**

USD 50

**Replacement card fee (lost, stolen, fraud or damaged):**

USD 20

**Card delivery (local):**

USD 4

**Card delivery (international):**

Pass-Through Cost

**Card cancellation:**

Free of Charge

**Monthly Maintenance Fee:**

USD 3

**Late Payment Fee:**

USD 10

**Overlimit Fee:**

Not Applicable

**Monthly Interest Rate Fee:**

POS and Online transactions: 1.99% / ATMs transactions: 2.5%

**APR:**

26.68% (Variable)

**Point of Sale (POS) and online transactions fees:**

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% of the transaction amount, with a minimum of USD 0.5

**ATM withdrawal:**

By using the Issuer's ATMs: USD 7 / By using other local ATMs: USD 10 (some banks may apply additional fees) / By using an ATM outside Lebanon: USD 10 (some banks may apply additional fees) / ATM Withdrawal FX 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

**E-statement of account:**

Free of Charge

**SMS notifications:**

Free of Charge

**Chargeback fee:**

USD 10

**MasterCard Platinum Credit Card (EUR)**

**Card annual fee:**

EUR 75

**Supplementary card annual fee:**

EUR 50

**Replacement card fee (lost, stolen, fraud or damaged):**

EUR 20

**Card delivery (local):**

EUR 4

**Card delivery (international):**

Pass-Through Cost

**Card cancellation:**

Free of Charge

**Monthly Maintenance Fee:**

EUR 3

**Late Payment Fee:**

EUR 10

**Overlimit Fee:**

Not Applicable

**Monthly Interest Rate Fee:**

POS and Online transactions: 1.99% / ATMs transactions: 2.5%

**APR:**

26.68% (Variable)

**Point of Sale (POS) and online transactions fees:**

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 EUR): 4.8% of the transaction amount / Cross border fee (if the Card is used for EUR purchases with any merchant located outside Lebanon): 1.5% of the transaction amount, with a minimum of USD 0.5

**ATM withdrawal:**

By using an ATM outside Lebanon: EUR 10 (some banks may apply additional fees) / ATM Withdrawal FX conversion fee (if the Card is used for withdrawals in any currency other than USD): 4.8% of the transaction amount

**Online servicing (available balance, transaction history):**

Free of Charge

**E-statement of account:**

Free of Charge

**SMS notifications:**

Free of Charge

**Chargeback fee:**

EUR 10

**MasterCard World Elite Credit Card (USD)**

**Card annual fee:**

USD 250

**Supplementary card annual fee:**

USD 200

**Replacement card fee (lost, stolen, fraud or damaged):**

USD 50

**Card delivery (local):**

USD 4

**Card delivery (international):**

Pass-Through Cost

**Card cancellation:**

Free of Charge

**Monthly Maintenance Fee:**

USD 3

**Late Payment Fee:**

USD 10

**Overlimit Fee:**

Not Applicable

**Monthly Interest Rate Fee:**

POS and Online transactions: 1.99% / ATMs transactions: 2.5%

**APR:**

26.68% (Variable)

**Point of Sale (POS) and online transactions fees:**

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% of the transaction amount, with a minimum of USD 0.5

**ATM withdrawal:**

By using the Issuer's ATMs: USD 7 / By using other local ATMs: USD 10 (some banks may apply additional fees) / By using an ATM outside Lebanon: USD 10 (some banks may apply additional fees) / ATM Withdrawal FX

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

**E-statement of account:**

Free of Charge

**SMS notifications:**

Free of Charge

**Chargeback fee:**

USD 10