

MYMONTY MC EURO PLATINUM CREDIT CARD - KEY FACTS STATEMENT

(V.1.3 – 07 January 2026)

This Key Facts Statement (“KFS”) provides you with information on the key features, limits, fees and charges of the MyMonty Mastercard Euro Platinum Credit Card offered by Monty Finance S.A.L. (“Card”). This KFS does not contain all the terms and conditions governing the Card and it should be read along with the Credit Cards Terms and Conditions and the Credit Card Application Form.

1. PRODUCT DESCRIPTION

The Card is a physical Mastercard Platinum Credit Card.

Card Currency	Fresh Funds Euro	Card Category	Revolving
Validity	The Card is valid until the expiry date shown on it (which is 5 years from the issuance date)		
Grace Period	A period of up to 35 days from the transaction date during which the cardholder does not incur interest on the purchases. The grace period does not apply to cash withdrawal transactions.		
Monthly Repayment	Minimum 10% of the outstanding balance <u>or</u> EUR50, whichever is greater Maximum: 100% of the outstanding balance		
Billing Date	25 th of each month (may change in case of holidays)		
Method of Repayment	In cash (Fresh EUR) at MyMonty Locations		

2. ELIGIBILITY

Nationality	Lebanese	Age (years)	Between 21 and 64
Minimum period at current Work	Employed: 1 year	Minimum monthly income	Equivalent to Fresh USD 1,000
	Self-employed: 3 years in same field		
MyMonty user	Applicants must be enrolled in MyMonty app for at least 6 months and apply for a credit card with a specific limit through the app.		
	The wallet turnover for purchase transactions must reach a minimum of USD 750 per month over six consecutive months.		

3. FEES AND CHARGES

Card Issuance, Delivery, Replacement and Cancellation

Primary Card Annual Fee	EUR 75	Supplementary Card Annual Fee	EUR 50
Replacement Card Fee (lost, stolen, fraud, or damaged)	EUR 20	Card Cancellation	Free of Charge

Late Repayment and Interest Rates

Late Payment Fee	EUR 10	
Monthly Interest Rate on outstanding balance	POS and Online transactions: 1.99%	ATMs transactions*: 2.5%
	* Interest Rate is applicable as from the transaction date	
Annual Percentage Rate (APR)	26.68% <i>NB: may vary according to spending behavior</i>	
Overlimit Fee	Not Applicable	

Transactions (Point of Sale [POS] and Online)

Transaction Fee (when you use your Card for the purchase of goods or services in Lebanon)	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% with a minimum of EUR 0.5 per transaction

ATM Withdrawals

ATM Withdrawal (when using an ATM inside Lebanon)	N/A (The card doesn't support ATM cash withdrawals in Lebanon)
ATM Withdrawal (when using an ATM outside Lebanon)	EUR 10 per transaction (some banks may apply additional fees)
Foreign currency conversion fee (if the Card is used for withdrawals in any currency other than EUR)	4.8% of the transaction amount

ATM Online Services

Available balance and Transactions History	Free of Charge
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Miscellaneous	
Monthly Maintenance Fee	EUR 3
E-Statement of Account	Free of Charge
SMS Notifications	Free of Charge
Chargeback Fee	EUR 10
4. LIMITS	
Card Balance based on Credit Limit	
Maximum Card Balance at any time	Up to the Credit Limit
Spending Limit	
Point of sale (POS) and online transactions	Up to the available Credit Limit
ATM Withdrawal	
Maximum Withdrawal Limit	EUR 1,000 Monthly
5. USEFUL INFORMATION	
Reward Program	1% Cashback on any amount spent at Points of Sale or Online

MyMonty is a digital financial services application provided by Monty Finance SAL, a Lebanese “Société Anonyme” with a share capital of LBP 50.000.000.000, whose head office is at Gefinor Center, Clemenceau St., Hamra, Beirut, Lebanon and Register of Commerce of Beirut registration no. 73215. Monty Finance SAL is licensed as a financial institution by the Central Bank of Lebanon (“BDL”) under no. 23. It is also licensed by the BDL to provide electronic wallet services (BDL’s resolution no. 30/23/23 of 21 July 2023). www.mymonty.com