

## Salary Advance Loan - Key Facts Statement

(V.1.3 – 2026)

This Key Facts Statement (“KFS”) provides you with information on the key features, limits, fees and charges of the Salary Advance Loan offered by Monty Finance SAL to individual salaried clients. This KFS does not contain all the terms and conditions governing the Salary Advance Loan and it should be read along with the [Salary Advance Loan Terms](#).

1. PRODUCT DESCRIPTION			
<b>Salary Advance Loan</b>	The Salary Advance Loan is a short-term loan designed to help salaried individuals meet urgent financial needs between paydays. It provides quick access to funds up to 50% of the salary.		
<b>Currency</b>	Fresh USD.		
<b>How to Request it</b>	Through MyMonty app.		
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>○ You should have and maintain an active eWallet Account with us.</li> <li>○ You should be a salaried employee.</li> <li>○ Your age should be above 18 and below 64.</li> <li>○ You should have completed at least three-month employment with your current employer.</li> <li>○ Your employer should have agreed to transfer your salary to us on a monthly basis;</li> <li>○ You should have received from your current employer at least three consecutive monthly salaries on your eWallet Account with us.</li> <li>○ your salary should not be less than 100 USD.</li> <li>○ The Loan Amount must not cause your eWallet account balance to exceed its maximum limit.</li> <li>○ You should not have any outstanding loans with another bank or financial institution.</li> <li>○ You should have settled in full any outstanding amount related to a prior Salary Advance Loan granted by us.</li> </ul>		
<b>Minimum Loan Amount</b>	USD 50		
<b>Maximum Loan Amount</b>	USD 1000		
2. INTEREST, FEES AND CHARGES			
<b>APR</b>	29.2%	<b>Processing Fee</b>	USD 2
<b>Commission</b>	2% of the Loan Amount	<b>Interest Rate</b>	Not applicable
<b>Late Payment Interest</b>	Legal rate	<b>Late Payment Fees</b>	Not applicable
3. REPAYMENT			
<b>Loan Amount Repayment (Due Date)</b>	<p>One single repayment on the earlier of:</p> <ul style="list-style-type: none"> <li>- The 5<sup>th</sup> calendar day following your next Scheduled Pay Date; or</li> <li>- Your Actual Pay Date</li> </ul> <p><i>* For example, if your next Scheduled Pay Date is 27 March, your repayment will be due on 1 April — unless you receive your salary earlier, in which case repayment will be due on that earlier date.</i></p>		

<b>Processing Fee and Commission</b>	The Processing Fee and Commission must be paid on the Due Date together with the repayment of the Loan Amount.
<b>Commission Exemption</b>	If you repay your Loan Amount and Processing Fee in full within three (3) calendar days following the date of the disbursement of the Loan to you, you will not pay the Commission.  <i>* for example, if you obtain the Loan on 17 March and repay the Loan Amount together with the Processing Fee on 20 March, you will not pay the Commission.</i>
<b>4. USEFUL INFORMATION</b>	
<b>Certain Important Terms</b>	“Actual Pay Date” means the date you receive your salary from your employer into your eWallet Account opened with us. “Scheduled Pay Date” means the scheduled pay date as specified in your loan schedule.
<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.