

MYMONTY MC WORLD ELITE CREDIT CARD - KEY FACTS STATEMENT

(V.1.5 – 25 February 2026)

This Key Facts Statement (“KFS”) provides you with information on the key features, limits, fees and charges of the MyMonty Mastercard World Elite 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 of which it forms an integral part.

1. PRODUCT DESCRIPTION

The Card is issued initially as a virtual Mastercard World Elite Credit Card. The Cardholder may replace it with a physical card at any time through the MyMonty application. The virtual card can be used immediately for online purchase transactions, while the use of the physical card is subject to delivery and activation.

Card Currency	Fresh Funds USD	Card Category	Revolving
Credit Limit	Minimum USD 5,000 and Maximum USD 30,000		
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> USD50, 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	Through MyMonty application or In cash (Fresh USD) at MyMonty Locations		

2. ELIGIBILITY

Nationality	Lebanese	Age (years)	Between 30 and 65
Minimum period at current Work	Employed: 1 year	Minimum monthly income	Fresh USD 9,000
	Self-employed: 3 years in same field		
MyMonty user	Applicants must be enrolled in MyMonty app for at least 12 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 3,000 per month over six consecutive months.		

3. FEES AND CHARGES

Card Issuance, Delivery, Replacement and Cancellation			
Primary Card Annual Fee	USD 250	Physical Card Delivery (local)	USD 4
Replacement Card Fee (lost, stolen, fraud, or damaged)	USD 50	Physical Card Delivery (international)	Pass-Through Cost
Supplementary Card Annual Fee	USD 200	Card Cancellation	Free of Charge
Late Repayment and Interest Rates			
Late Payment Fee	USD 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 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% with a minimum of USD 0.5 per transaction
ATM Withdrawals	
ATM Withdrawal (when using issuer's ATMs)	USD 7 per transaction
ATM Withdrawal (when using other local ATMs)	USD 10 per transaction (some banks may apply additional fees)
ATM Withdrawal (when using an ATM outside Lebanon)	USD 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 USD)	4% of the transaction amount
ATM Online Services	
Available balance and Transactions History	Free of Charge
Miscellaneous	
Monthly Maintenance Fee	USD 3
E-Statement of Account	Free of Charge
SMS Notifications	Free of Charge
Chargeback Fee	USD 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	USD 2,000 Monthly
5. USEFUL INFORMATION	
ATM Withdrawal in Lebanon	<ul style="list-style-type: none"> • Issuer's ATM refers to Fransabank SAL ATMs • Withdrawals from other local ATMs are limited to BLC Bank SAL, Bankmed SAL, Byblos Bank SAL and Blom Bank SAL ATMs at this stage.
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