

MYMONTY MC PLATINUM CREDIT CARD - KEY FACTS STATEMENT

(V.1.3 – 10 January 2025)

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

The Card is a physical Master Platinum Credit Card. Card Currency Fresh Funds USD A period for Up to 35 days from the expiry date shown on it. (which is 1 year from the issuance and the company of the expiry date shown on it. (which is 1 year from the issuance and the company of the company of the issuance and the company of the company of the company of the issuance and the company of the	1. PRODUCT DESCRIPTION	N .					
Validity The Card is valid until the expiry date shown on it (which is 1 year 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 eath withdrawal transactions. Monthly Repayment Minimum 10% of the outstanding balance or USDSO, whichever is greater Maximum: 100% of the outstanding balance. Billing Date 25% of each month (may change in case of holidays) Method of Repayment In cash (Fresh USD) at MyMonty Locations, Door to Door service or by using your MyMonty eWallet account 2.ELIGIBILITY Nationality Lebanese Age (years) Between 21 and 64 Minimum period at current work Employee: 1 year Minimum monthly income Fresh USD 1,000 Self-employee: 1 year Minimum monthly income Fresh USD 1,000 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. Jack EES AND CHARGES Card Issuance, Delivery, Replacement and Cancellation Card Issuance, Delivery, Replacement and Cancellation Card Delivery (International) Pass-Through Cost Supplementary Card Issuance, Delivery,	The Card is a physical Mastero	ard Platinum Credit Card.					
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 or USDSO, whichever is greater Maximum: 100% of the outstanding balance. Billing Date 25th of each month (may change in case of holidays) Method of Repayment In cash (Fresh USD) at MyMonty Locations, Door to Door service or by using your MyMonty eWallet account 2. ELIGIBILITY Nationality Lebanese Employee: 1 year Minimum period at current Employee: 1 year Minimum period at current Employee: 1 year Minimum period at current Employee: 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 morth over six consecutive months. 3. FEES AND CHARGES Card Issuance, Delivery, Replacement and Cancellation Card Issuance Fee (or replacement) USD 150 Card Delivery (local) Free of Charge Pass-Through Cost Supplementary Card Issuance Fee (or replacement) USD 150 Card Delivery (international) Pass-Through Cost Supplementary Card Issuance Fee (or replacement) USD 150 Card Cancellation Free of Charge Late Repayment Fee USD 10 Card Cancellation Free of Charge Nonthly Interest Rate on outstanding balance USD 100 Card Cancellation Free of Charge Pos and Online transactions: 1.99% ATMs transactions expectate a separate a sepa	Card Currency	Fresh Funds USD		Card Category	Revolving		
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Nationality Lebanese Age (years) Between 21 and 64	Method of Repayment	In cash (Fresh USD) at MyMonty Locations, Door to Door service or by using your MyMonty eWallet account					
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ATM Withdrawal (when using Integrated ATMs) USD 7 per transaction USD 10 per transaction	Cross border fee (if the Card is used for USD purchases with any merchant located outside Lebanon)			2.5% with a minimum of USD 2 per transaction			
ATM Withdrawal (when using other Local ATMs) USD 10 per transaction	ATM Withdrawals						
	ATM Withdrawal (when using Integrated ATMs)			USD 7 per transaction			
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	ATM Withdrawal (when using an ATM outside Lebanon)			USD 10 per transaction (some banks may apply additional fees)			

Foreign currency conversion fee	than USD) 4% of the transaction amount				
ATM Online Services					
Available balance and Transaction		Free of Charge			
Miscellaneous					
Monthly Maintenance Fee		USD 3			
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			
4. LIMITS					
Card Balance based on Credit Lim	nit				
Maximum Card Balance at any ti		Up to the Credit Limit			
Spending Limit					
Point of sale (POS) and online tra		Up to the available Credit Limit			
ATM Withdrawal					
Maximum Withdrawal Limit	Credit Limit up to USD 2,000		Credit Limit: > USD 2,000 ≤ USD 5,000	Credit Limit greater than USD 5,000	
	USD 500 Monthly		USD 1,000 Monthly	USD 2,000 Monthly	
5. USEFUL INFORMATION					
Withdrawing money in cash from your Card in Lebanon at Integrated ATMs		You can withdraw money in cash at any Fransabank SAL s ATM in Lebanon.			
Reward Program		1% Cashback on any amount spent at Points of Sale or Online			
Door to Door Service		Collection of credit card dues in cash (Fresh USD) directly from the customer location.			

By signing here below, I confirm that I have received and read a copy of this document.

Full Name of the Applicant:

Signature:

Date:

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