

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.

1. PRODUCT DESCRIPTION

The Card is a physical Mastercard Platinum Credit Card.

Card Currency	Fresh Funds USD	Card Category	Revolving
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 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	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-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

Card Issuance Fee	USD 150	Card Delivery (local)	Free of Charge
Replacement Card Fee (damaged, lost or stolen)	USD 150	Card Delivery (international)	Pass-Through Cost
Supplementary Card issuance Fee (or replacement)	USD 100	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%
Annual Percentage Rate (APR)	26.68% <i>NB: may vary according to spending behavior</i>		
Overlimit Fee	USD 10		

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)	2.5% with a minimum of USD 2 per transaction

ATM Withdrawals

ATM Withdrawal (when using Integrated ATMs)	USD 7 per transaction
ATM Withdrawal (when using other Local ATMs)	USD 10 per transaction
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
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 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	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's 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