



VIRTUAL PREPAID MASTERCARD - KEY FACTS STATEMENT

(V.1.5 – 12 September 2025)

This Key Facts Statement (“**KFS**”) provides you with information on the key features, limits, fees and charges of the Virtual Prepaid Mastercard offered by Monty Finance SAL (“**Card**”). This KFS does not contain all the terms and conditions governing the Card and it should be read along with the [Virtual Prepaid Mastercard Terms](#).

1. PRODUCT DESCRIPTION

The Card is a virtual (non-physical) reloadable Mastercard prepaid card linked to your MyMonty eWallet Account and exists digitally in your MyMonty App. It only allows purchases to be made online. Money must be loaded to the Card before the Card is used. You can top-up the Card from your MyMonty eWallet only. The Card is not a credit or a debit Card, and the Card balance does not earn any interest.

Card Currency	Fresh Funds USD.
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Validity	The Card is valid until the expiry date shown on it (which is 5 years from the issuance date).
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Eligibility	To be eligible for the Card you must have and maintain an eWallet Account with MyMonty.
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2. FEES AND CHARGES

Card Issue, Replacement and Cancellation

Card Issuance Fee	Free of Charge	Annual Renewal Fee	Free of Charge
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Replacement Card Fee	Free of Charge	Card Termination	Free of Charge
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Card Top-up

Adding money to your Card (from your MyMonty eWallet)	Free of Charge
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eWallet Top-up

Adding money to your MyMonty eWallet (from your Card)	Free of Charge
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Online Transactions Online

Transaction Fee (when you use your Card for the purchase of goods or services)	Free of charge
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Foreign currency conversion fee (if the Card is used for purchases in a currency other than USD)	2% of the transaction amount
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Cross border fee (if the Card is used for USD purchases with any merchant located outside Lebanon)	1.5% with a minimum of USD 0.50 per transaction
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Online Servicing

Available balance, transaction history	Free of Charge
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Miscellaneous

E-Statement of Account	Free of Charge
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Physical Statement of Account	Local delivery: USD 5 / International delivery: USD 2 + Pass-through Cost
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SMS Notifications	Free of Charge
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Chargeback Fee		USD 10	
3. LIMITS			
Card Top-up and Balance			
Maximum Card Balance at any one time		USD 5,000	
Online Usage			
Maximum per Transaction	Up to the available balance	Maximum Weekly Usage	Up to the available balance
Maximum Daily Usage	Up to the available balance	Maximum Monthly Usage	Up to the available balance
4. USEFUL INFORMATION			
Amendment	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 www.mymonty.com.lb or App.		