

## PERSONAL eWALLET ACCOUNT - KEY FACTS STATEMENT

(V.2.5 - 26 January 2026)

This Key Facts Statement ("KFS") provides you with information on the key features, limits, fees and charges of the MyMonty personal eWallet account offered by Monty Finance SAL to individual customers ("Account"). This KFS does not contain all the terms and conditions governing the Account and it should be read along with the [Personal Customer Terms](#).

### 1. PRODUCT DESCRIPTION

|                              |   |
|------------------------------|---|
| <b>Payment Account</b>       | The eWallet Account is a payment account for your payments needs. It is not a deposit nor a savings account and does not entitle you to interest.   |
| <b>Account Currency</b>      | The Account is a multi-currency account split into three distinct balances, one designated in Lebanese Pounds (LBP), one in United States Dollars (USD), and one in Euros (EUR).  |
| <b>Transactions Currency</b> | The transactions are limited to the respective currencies. You can only use the LBP balance to make LBP transactions, the USD balance to make USD transactions and the Euros balance to make Euro transactions.                                   |
| <b>Currency Conversion</b>   | You can convert between LBP and USD, and between USD and Euros to be able to make transactions on your Account. This service is provided to you through our App by Srour Company for Exchange SARL, an exchange institution regulated by the CBL. |
| <b>Eligibility</b>           | To be eligible for an eWallet Account you must be a Lebanese Citizen or a holder of a valid Lebanese residency permit and be aged 18 years or above.  |
| <b>Minimum Balance</b>       | No minimum balance is required to open or maintain the Account.   |

### 2. FEES AND CHARGES

| Opening, Keeping and Closing the eWallet Account                             |  |  |  |
|--|--|--|--|
| <b>Account Opening</b>   | Free of charge   | <b>Minimum Balance Fee</b>   | Not applicable   |
| <b>Account Maintenance</b>   | Free of charge   | <b>Annual Fee</b>  | Free of Charge   |
| <b>Dormant Account Fee</b>   | Not applicable   | <b>Closing the Account</b>   | Free of charge   |
| P2P (Person to Person)   |  |  |  |
| <b>Send Money</b> (to another MyMonty eWallet Holder)                        | Free of charge   | <b>Receive Money</b> (from another MyMonty eWallet Holder)                   | Free of charge   |
| Payments   |  |  |  |
| <b>Pay to a Merchant by QR</b>   | Free of charge   |  |  |
| Top-up and Withdrawals   |  |  |  |
| <b>Add Money</b> (through our branches)                                      | Free of charge   | <b>Add Money</b> (through our ATMs)  | Free of charge   |
| <b>Add Money to your Account</b> (through our Appointed Agent)               | Cash in USD: Free of charge<br>Cash in LBP: Free of charge | <b>Add Money to your Account</b> (through our integrated ATMs)               | Free of charge   |
| <b>Add Money to your Account</b> (by using your local or international card) | LBP card: 3 % Foreign currency card: 3 %                   | <b>Add Money to your Account</b> (by using a payment link)                   | LBP card: 3 % Foreign currency card: 3 %                                 |
| <b>Withdraw Money</b> (through our branches)                                 | Free of charge   | <b>Withdraw Money</b> through our ATMs                                       | Free of charge   |
| <b>Withdraw Money</b> (through our Appointed Agent)                          | Cash USD: 1.5 %<br>Cash LBP: 1.5 %                         | <b>Withdraw Money</b> (through our integrated ATMs)                          | Cash USD: 0.75% / Minimum USD 1<br>Cash LBP: 0.75% / Minimum LBP 100,000 |
| Miscellaneous  |  |  |  |
| <b>SMS Notifications</b>   | Free of charge   |  |  |
| <b>Touch Postpaid</b>  | Transaction Fee: LBP 50,000 / USD 0.7                      | <b>Alfa Postpaid</b>   | Transaction Fee: LBP 50,000 / USD 0.7                                    |
| <b>IHJOZ</b>   | Transaction Fee: 1% of the transaction amount              | <b>All other available e-services are provided with no transaction fees.</b> |  |
| <b>Currency Exchange</b>   | Free of charge   |  |  |

### 3. LIMITS

| Account Balance  |  |
|--|--|
| <b>Maximum Balance at any one time</b>                                       | Your account balance may not exceed USD 3,000 or its equivalent in other currencies at any time  |
| <b>Maximum Credit Balance per month</b>                                      | The total monthly credit balance on your account (whether from top-ups or incoming transfers) cannot exceed USD 9,999 or its equivalent in other currencies.   |
| P2P (Person to Person)   |  |
| <b>Send Money (to another MyMonty eWallet Holder(s))</b>                     | Up to the available balance (as long as the Recipient's account balance does not exceed the maximum account balance and monthly credit limits).  |
| <b>Receive Money (from another MyMonty eWallet Holder(s))</b>                | Any amount (as long as the account balance does not exceed the maximum account balance and monthly credit limits).   |
| Payments   |  |
| <b>Pay to a Merchant by QR</b>   | Available balance in the Account.  |
| Top-up and Withdrawals   |  |
| <b>Add Money to your Account (through our branches)</b>                      | Any amount (as long as the account balance does not exceed the maximum account balance and monthly credit limits).   |
| <b>Add Money to your Account (through our ATMs)</b>                          | Any amount (as long as the account balance does not exceed the maximum account balance and monthly credit limits).<br>*Limit of USD 3,000 per top-up transaction / Limit of LBP 30,000,000 per top-up transaction. |
| <b>Add Money to your Account (through our integrated ATMs)</b>               | Any amount (as long as the account balance does not exceed the maximum account balance and monthly credit limits).<br>*Limit of USD 3,000 per top-up transaction / Limit of LBP 4,500,000 per top-up transaction.  |
| <b>Add Money to your Account (through our Appointed Agent)</b>               | Any amount (as long as the account balance does not exceed the maximum account balance and monthly credit limits).<br>*Limit of USD 999 per top-up transaction / Limit of LBP 15,000,000 per top-up transaction.   |
| <b>Add Money to your Account (by using your local or international card)</b> | Any amount (as long as the account balance does not exceed the maximum account balance and monthly credit limits).   |
| <b>Withdraw Money from your Account (through our Branches)</b>               | Up to the available balance.   |
| <b>Withdraw Money from your Account (through our ATMs)</b>                   | * Maximum of USD 3,000 per transaction, up to the available USD balance.<br>* Maximum of LBP 30,000,000 per transaction, up to the available LBP balance.  |
| <b>Withdraw Money from your Account (through our Appointed Agent)</b>        | Up to the available balance.<br>*Limit of LBP 15,000,000 per withdrawal transaction.   |
| <b>Withdraw Money from your Account (through our integrated ATMs)</b>        | * Maximum of USD 2,000 per transaction, up to the available USD balance.<br>* Maximum of LBP 3,000,000 per transaction, up to the available LBP balance.   |
| <b>E-Services</b>  | Up to the available balance in your account.   |

### 4. USEFUL INFORMATION

|                                  |  |
|----------------------------------|--|
| <b>Using a card to add money</b> | You can add money to your eWallet Account by using any accepted debit, credit or payment card regardless of the card's currency (whether in Euro, GBP or otherwise).   |
| <b>Appointed Agent</b>           | Our Appointed Agent for adding money with cash to your eWallet Account and withdrawing money in cash from your eWallet Account, is " <b>Online Money Transfer SAL (OMT)</b> ". You can add and withdraw money in cash at any <b>OMT</b> location in Lebanon.                                 |
| <b>Integrated ATMs</b>           | You can perform cash withdrawals through cardless transactions at any <b>Fransabank SAL</b> and <b>BLC Bank SAL</b> ATM in Lebanon. Cash top-ups are also available at <b>Fransabank SAL</b> ATMs only.  |
| <b>Our fees</b>                  | All the percentages (%) stated in Section 2 above are based on transaction amount. If you come across any fees, commissions, or charges in this list that go over 0.5% for a particular transaction, just know they include the fees of our partners that we are collecting on their behalf. |
| <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.  |