

## BUSINESS eWALLET ACCOUNT - KEY FACTS STATEMENT

(V.2.1 – 26 January 2026)

This Key Facts Statement (“KFS”) provides you with information on the key features, limits, fees and charges of the Business eWallet Account offered by Monty Finance SAL to commercial companies (“Account”). This KFS does not contain all the terms and conditions governing the Account and it should be read along with the [Business Customer Terms](#).

1. PRODUCT DESCRIPTION			
The Account	The Account is a payment account for your business payments needs. It is not a deposit nor a savings account and does not entitle you to interest.		
Account Currency	The Account is a dual currency account split into two distinct balances, one designated in Lebanese Pounds (LBP) and the other in United States Dollars (USD).		
Transactions Currency	The transactions are limited to the respective currencies: LBP transactions can only be made using the LBP balance, and USD transactions can only be made using the USD balance.		
Eligibility	To be eligible for an Account you must be a registered commercial company.		
Minimum Balance	No minimum balance is required to open or maintain the Account.		
2. FEES AND CHARGES			
Opening, Keeping and Closing the Account			
Account Opening	Free of charge	Minimum Balance Fee	Not applicable
Account Maintenance	Free of charge	Annual Fee	Free of Charge
Dormant Account Fee	Not applicable	Closing the Account	Free of charge
B2B (Business-to-Business)			
Send Money (to another Business eWallet Holder)	Free of charge	Receive Money (from another Business eWallet Holder)	Free of charge
B2C (Business-to-Consumer)			
Send Money (to an individual MyMonty eWallet Holder)	Free of charge	Receive Money (from an individual MyMonty eWallet Holder)	Not Applicable
Payments			
Pay to a Merchant by QR	Free of charge		
Top-up and Withdrawals			
Add Money to your Account (at our branches)	Cash in USD: Free of charge Cash in LBP: Free of charge	Add Money to your Account (at our ATMs)	Cash in USD: Free of charge Cash in LBP: Free of charge
Add Money to your Account (at our Appointed Agent locations)	Cash in USD: Free of charge Cash in LBP: Free of charge	Withdraw Money from your Account (at our branches)	USD: 0.75% / Minimum USD 1 LBP: 0.75% / Minimum LBP 100,000
Withdraw Money from your Account (at our ATMs)	Cash in USD: Free of charge Cash in LBP: Free of charge	Withdraw Money from your Account (at Integrated & Local ATMs)	USD: 0.75% / Minimum USD 1 LBP: 0.75% / Minimum LBP 100,000
Miscellaneous			
Currency Exchange	Free of charge		
Alfa Postpaid	Transaction Fee: LBP 50,000 / USD 0.7	Touch Postpaid	Transaction Fee: LBP 50,000 / USD 0.7
All other available e-services are provided with no transaction fees.			
3. LIMITS			
Account Balance			
Account Maximum Balance	Your Account balance may not exceed USD 30,000 (or its equivalent in other currencies) at any time		
Maximum Credit Balance per month	The total monthly credit balance on your Account (whether from top-ups or incoming transfers) cannot exceed USD 50,000 (or its equivalent in other currencies).		
B2B (Business-to-Business)			

<b>Send Money</b> (to another Business eWallet Holder)	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</b> (from another Business eWallet Holder)	Any amount (as long as the Account balance does not exceed the maximum account balance and monthly credit limits).		
<b>B2C (Business-to-Consumer)</b>			
<b>Send Money</b> (to an individual MyMonty eWallet Holder)	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>Payments</b>			
<b>Pay to a Merchant by QR</b>	Available balance in the Account.		
<b>Top-up and Withdrawals</b> (subject to ATM transaction limits)			
<b>Add Money to your Account</b> (at our branches)	Per Transaction: USD 30,000 (or its equivalent in other currencies) / Monthly: USD 50,000 (or its equivalent in other currencies)		
<b>Add Money to your Account</b> (at our ATMs)	Per Transaction: USD 3,000 / LBP 30,000,000	Daily: USD 50,000 (or its equivalent in other currencies)	Monthly: USD 50,000 (or its equivalent in other currencies)
<b>Add Money to your Account</b> (at our Appointed Agent locations)	Per Transaction: USD 999 / LBP 15,000,000	Daily: USD 9,000 (or its equivalent in other currencies)	Monthly: USD 50,000 (or its equivalent in other currencies)
<b>Withdraw Money from your Account</b> (at our branches)	Per Transaction: USD 30,000 (or its equivalent in other currencies) / Monthly: USD 50,000 (or its equivalent in other currencies)		
<b>Withdraw Money from your Account</b> (at our ATMs)	Per Transaction: USD 3,000 / LBP 30,000,000	Daily: USD 50,000 (or its equivalent in other currencies)	Monthly: USD 50,000 (or its equivalent in other currencies)
<b>Withdraw Money from your Account</b> (at integrated ATMs)	Per Transaction: USD 2,000 / LBP 3,000,000	Daily: USD 9,000 (or its equivalent in other currencies)	Monthly: USD 50,000 (or its equivalent in other currencies)
<b>E-Services</b>	Up to the available balance in your Account.		
<b>4. USEFUL INFORMATION</b>			
<b>Appointed Agent</b>	Our Appointed Agent for adding money with cash to your eWallet Account, is “ <b>Online Money Transfer SAL (OMT)</b> ”. You can add money in cash at any <b>OMT</b> location in Lebanon.		
<b>Integrated ATMs</b>	You can withdraw money from your Account at any <b>Fransabank SAL</b> and <b>BLC Bank SAL</b> ATMs in Lebanon.		
<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.		