

MYMONTY MC EURO PLATINUM CREDIT CARD - KEY FACTS STATEMENT

(V.1.2 – 02 July 2025)

This Key Facts Statement (“KFS”) provides you with information on the key features, limits, fees and charges of the MyMonty Mastercard Euro 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.

1. PRODUCT DESCRIPTION

The Card is a physical Mastercard Platinum Credit Card.

| | | | |
|---------------------|--|---------------|-----------|
| Card Currency | Fresh Funds Euro | Card Category | Revolving |
| Validity | The Card is valid until the expiry date shown on it (which is 5 years 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> EUR50, 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 EUR) at MyMonty Locations | | |

2. ELIGIBILITY

| | | | |
|--------------------------------|---|------------------------|-------------------------------|
| Nationality | Lebanese | Age (years) | Between 21 and 64 |
| Minimum period at current Work | Employed: 1 year | Minimum monthly income | Equivalent to 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

| | | | |
|--|--------|-------------------------------|-------------------|
| Primary Card Annual Fee | EUR 75 | Card Delivery (local) | Free of Charge |
| Supplementary Card Annual Fee | EUR 50 | Card Delivery (international) | Pass-Through Cost |
| Replacement Card Fee (lost, stolen, fraud, or damaged) | EUR 20 | Card Cancellation | Free of Charge |

Late Repayment and Interest Rates

| | | | |
|--|--|--------------------------|--|
| Late Payment Fee | EUR 10 | | |
| Monthly Interest Rate on outstanding balance | POS and Online transactions: 1.99% | ATMs transactions*: 2.5% | * Interest Rate is applicable as from the transaction date |
| Annual Percentage Rate (APR) | 26.68% NB: may vary according to spending behavior | | |
| Overlimit Fee | EUR 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 EUR) | 4.8% of the transaction amount |
| Cross border fee (if the Card is used for EUR purchases with any merchant located outside Lebanon) | 1.5% with a minimum of EUR 0.5 per transaction |

ATM Withdrawals

| | |
|--|--|
| ATM Withdrawal (when using an ATM inside Lebanon) | N/A (The card doesn't support ATM cash withdrawals in Lebanon) |
| ATM Withdrawal (when using an ATM outside Lebanon) | EUR 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 EUR) | 4.8% of the transaction amount |

ATM Online Services

| | | |
|---|---|---|
| Available balance and Transactions History | | Free of Charge |
| Miscellaneous | | |
| Monthly Maintenance Fee | | EUR 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 | | EUR 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: \geq EUR 500 \leq EUR 2,000 | Credit Limit: $>$ EUR 2,000 \leq EUR 5,000 |
| | EUR 500 Monthly | EUR 1,000 Monthly |
| 5. USEFUL INFORMATION | | |
| Reward Program | | 1% Cashback on any amount spent at Points of Sale or Online |

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