

## PERSONAL MYMONTY eWALLET ACCOUNT - KEY FACTS STATEMENT

(V.1.3 – 01 February 2025)

This Key Facts Statement (“KFS”) provides you with information on the key features, limits, fees and charges of the personal MyMonty eWallet Account offered by Monty Finance SAL to individual clients (“eWallet Account”). This KFS does not contain all the terms and conditions governing the eWallet Account and it should be read along with the [Customer Agreement](#) of which it forms an integral part.

### 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 eWallet 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).
<b>No Currency Exchange</b>	The eWallet Account supports currency exchange between the LBP and USD balances. However, 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.
<b>Eligibility</b>	To be eligible for an eWallet Account you must be a Lebanese Citizen of 18 years and 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 (to another MyMonty eWallet Holder)</b>	Free of charge	<b>Receive Money (from another MyMonty eWallet Holder)</b>	Free of charge
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#### Payments

<b>Pay to a Merchant by QR</b>	Free of charge
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#### Top-up and Withdrawals

<b>Add Money to your Account (through our Appointed Agent or through our integrated ATMs)</b>	Cash in USD: Free of charge Cash in LBP: Free of charge	<b>Withdraw Money from your Account (through our Appointed Agent)</b>	Cash USD: 1.5 % Cash LBP: 1.5 %
<b>Add Money to your Account (by using your card)</b>	LBP card: 5 % Foreign currency card: 3 %	<b>Withdraw Money through our integrated ATMs</b>	Cash USD: 1% / Minimum USD 1 Cash LBP: 1% / Minimum LBP 100,000

#### Miscellaneous

<b>SMS Notifications</b>	Free of charge
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### 3. LIMITS

Account Balance	
Account Maximum Balance	* Your USD balance in the Account should not exceed at anytime USD 3,000. * Your LBP balance in the Account should not exceed at anytime LBP 150,000,000.
P2P (Person to Person)	
Send Money (to another MyMonty eWallet Holder(s))	Daily USD 300 / LBP 15,000,000 as long as the balance in the Account of the Recipient does not exceed 3,000 USD and 150,000,000 LBP
Receive Money (from another MyMonty eWallet Holder(s))	Daily USD 300 / LBP 15,000,000 as long as the balance in your Account does not exceed 3,000 USD and 150,000,000 LBP
Payments	
Pay to a Merchant by QR	Available balance in the Account.
Top-up and Withdrawals	
Add Money to your Account (through our Appointed Agent)	* USD- Any amount as long as the balance in the USD balance does not exceed USD 3,000.
	* LBP- 15,000,000 per top-up transaction. You can make any number of top-up transactions as long as your LBP balance does not exceed LBP 150,000,000.
Add Money to your Account (by using your card)	Any amount as long as the USD and LBP balances do not exceed USD 3,000 and LBP 150,000,000 , respectively.
Add Money to your Account through our integrated ATMs	* USD- Any amount as long as the balance in the USD balance does not exceed USD 3,000. * LBP- Any amount as long as your LBP balance does not exceed LBP 150,000,000. (subject to ATM transaction limit)
Withdraw Money from your Account (through our Appointed Agent)	* USD- Up to the available USD balance.
	* LBP- 15,000,000 per withdrawal transaction, up to the available LBP balance.
Withdraw Money from your Account through our integrated ATMs	* USD- Up to the available USD balance. * LBP- Up to the available LBP balance. (subject to ATM transaction limit)
4. USEFUL INFORMATION	
Using a card to add money	You can add money to your eWallet Account by using any accepted credit, debit or payment card regardless of the card's currency (whether in Euro, GBP or otherwise).
Adding money with cash / Withdrawing money in cash	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.
Our fees	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.
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 <a href="http://www.mymonty.com.lb">www.mymonty.com.lb</a> or App.