

INDIVIDUAL MYMONTY eWALLET ACCOUNT - KEY FACTS STATEMENT

(V.1.5 – 22 April 2025)

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

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| Payment Account | 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. |
| Account Currency | 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). |
| 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 eWallet Account you must be a Lebanese Citizen or a holder of a valid Lebanese residency permit and be aged 18 years or above. |
| Minimum Balance | No minimum balance is required to open or maintain the Account. |

2. FEES AND CHARGES

Opening, Keeping and Closing the eWallet Account

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| 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 |

P2P (Person to Person)

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| Send Money (to another MyMonty eWallet Holder) | Free of charge | Receive Money (from another MyMonty eWallet Holder) | Free of charge |
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Payments

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| Pay to a Merchant by QR | Free of charge |
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Top-up and Withdrawals

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| Add Money (through MyMonty branch) | Free of charge | Withdraw Money (through MyMonty branch) | Free of charge |
| Add Money to your Account (through our Appointed Agent) | Cash in USD: Free of charge Cash in LBP: Free of charge | Withdraw Money (through our Appointed Agent) | Cash USD: 1.5 % Cash LBP: 1.5 % |
| Add Money to your Account through our integrated ATMs | Cash in USD: Free of charge Cash in LBP: Free of charge | Withdraw Money (through our integrated ATMs) | Cash USD: 0.75% / Minimum USD 1 Cash LBP: 0.75% / Minimum LBP 100,000 |
| Add Money to your Account (by using your local or international card) | LBP card: 3 % Foreign currency card: 3 % | | |

Miscellaneous

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| SMS Notifications | Free of charge |
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3. LIMITS

Account Balance

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| 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. |
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P2P (Person to Person)

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|---|---|
| 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; Up to USD 3,000 and LBP 150,000,000 per month. |
| 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; Up to USD 3,000 and LBP 150,000,000 per month. |
| Payments | |
| Pay to a Merchant by QR | Available balance in the Account. |
| Top-up and Withdrawals | |
| Add Money to your Account (through MyMonty branch) | Any amount as long as the USD balance does not exceed USD 3,000 and the LBP balance does not exceed 150,000,000. |
| 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 through our integrated ATMs (Subject to ATM transaction limit) | * 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. |
| Add Money to your Account (by using your local or international card) | Any amount as long as the USD and LBP balances do not exceed USD 3,000 and LBP 150,000,000 respectively. |
| Withdraw Money from your Account (through MyMonty Branch) | Up to the available balances in USD and LBP. |
| 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 | * Maximum of USD 2,000 per transaction, up to the available USD balance. |
| | * Maximum of LBP 3,000,000 per transaction, up to the available LBP balance. |

4. AVAILABLE SERVICES

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| Currency Exchange | Through our partnered exchange house and based on the real market rate adopted at the time of conversion between LBP and USD balances. | | |
| Travel e-SIM | Access and manage digital SIM cards for travel. | Telecom | Manage mobile and internet services. |
| Gift Vouchers | Purchase and redeem vouchers for various retailers. | Touch Postpaid | Settle your postpaid bill directly from your eWallet |
| Games | Access and purchase digital games or vouchers. | Alfa Postpaid | Settle your postpaid bill directly from your eWallet |
| Media | Stream or access digital content. | IHJOZ | Access and book events, concerts, and shows. |
| Fashion | Shop for fashion items and accessories. | Donations | Make charitable donations directly. |

5. USEFUL INFORMATION

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| Using a card to add money | 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). |
| Appointed Agent | Our Appointed Agent for adding money with cash to your eWallet Account and withdrawing money in cash from your eWallet Account, is "Online Money Transfer SAL (OMT)" . You can add and withdraw money in cash at any OMT location in Lebanon. |
| Integrated ATMs | You can perform cash withdrawals and deposits through cardless transactions at any Fransabank SAL's ATM 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 www.mymonty.com.lb or App. |