

## PERSONAL eWALLET ACCOUNT - KEY FACTS STATEMENT

(V.1.9 - 16 July 2025

This Key Facts Statement ("KFS") provides you with information on the key features, limits, fees and charges of the personal 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 <u>Customer Agreement</u>.

Account Currency The eVallet Account is a dual currency account split into two distinct balances, one designated in Labanese Pounds (IBP) and the other in United States bollars (USD).  Transactions Currency The transactions are limited to the respective currencies: IBP transactions can only be made using the LBP balance, and 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.  No minimum balance No minimum balance is required to open or maintain the Account.  2. FEES AND CHARGES  Opening, Keeping and Closing the eWallet Account  Account Opening Free of charge Minimum Balance Fee Not applicable Free of charge Annual Fee Free of Charge Free of Charge Partners  Free of charge Free of ch	containent Bereining the erran		along with the customer Agreemer		
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Transactions can only be made using the USD balance.	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).			
Minimum Balance   No minimum balance is required to open-transintain the Account.	Transactions Currency	,			
Copening, Keeping and Closing the eWallet Account	Eligibility				
Opening, Keeping and Closing the eWallet Account Account Opening Free of charge Minimum Balance Fee Free of Charge Free of cha	Minimum Balance	No minimum balance is required to open or maintain the Account.			
Account Opening Free of charge Annual Fee Free of Charge Free of c	2. FEES AND CHARGES				
Account Maintenance Free of charge Annual Fee Free of Charge  Dormant Account Fee Not applicable Closing the Account Free of Charge  PZP (Person to Person)  Send Money (to another MyMonty Wallet Holder)  Payments  Pay to a Merchant by QR Free of charge MyMonty Erree of charge  Add Money (through MyMonty MyMonty Branch)  Add Money (through MyMonty Spranch)  Add Money to your Account (Cash in USD: Free of charge (Cash in	Opening, Keeping and Closing the eWa	llet Account			
Dormant Account Fee   Not applicable   Closing the Account   Free of charge	Account Opening	Free of charge	Minimum Balance Fee	Not applicable	
P2P (Person to Person)  Send Money (to another MyMonty eWallet Holder)  Payments  Pay to a Merchant by QR  Free of charge  Free of charge  MyMonty eWallet Holder)  Payments  Free of charge  Free of charge  Free of charge  Mithdraw Money (through MyMonty branch)  Add Money (through MyMonty branch)  Add Money to your Account (Cash in USD: Free of charge (through our Appointed Agent)  Cash in USP: Free of charge (through our happointed Agent)  Add Money to your Account (Cash in USD: Free of charge (through our happointed Agent)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Miscellaneous  Miscellaneous  Miscellaneous  Free of charge  Transaction Fee: LBP 50,000 / USD 0.7  IHJOZ  Transaction Fee: LBP 50,000 / USD 0.7  IHJOZ  Currency Exchange: Through our partnered exchange house and based on the ransaction between LBP and USD balancers  Account Balance  Account Balance  Free of charge  Free of charge  Account Balance  Receive Money (from another MyMonty (Population Agent))  Free of charge  Withdraw Money (through MyMonty promover)  Withdraw Money (through MyMonty promover)  Cash USD: 0.75% / Minimum USD 1 (Cash In USD: Free of charge (through our integrated ATMs)  Cash USD: 0.75% / Minimum USD 1 (Cash In USD: Free of charge (through our integrated ATMs)  Cash USD: 0.75% / Minimum USD 1 (Cash In USD: Free of charge (through our integrated ATMs)  All Postpaid  Transaction Fee: LBP 50,000 / USD 0.7  IHJOZ  Currency Exchange: Through our partnered exchange house and based on the ransaction amount  Free of charge  Free of charge	Account Maintenance	Free of charge	Annual Fee	Free of Charge	
Send Money (to another MyMonty eWallet Holder)  Payments  Pay to a Merchant by QR   Free of charge   Mithdraw Money (through MyMonty branch)   Free of charge   Mithdraw Money (through MyMonty branch)   Money (through MyMonty branch)   Free of charge   Mithdraw Money (through MyMonty branch)   Cash in USD: Free of charge (through our Appointed Agent)   Cash in USD: Free of charge (through our Appointed Agent)   Cash in USD: Free of charge (through our Appointed Agent)   Cash in USD: Free of charge (through our Appointed Agent)   Cash in USD: Free of charge (through our Integrated ATMs)   Cash USD: 0.75% / Minimum USD 1 (Cash USD: 0.75% / Minimum USD 1)   Cash USD: 0.75% / Minimum USD: 0.75% / Minimum USD: 0.	Dormant Account Fee	Not applicable	Closing the Account	Free of charge	
eWallet Holder)       MyMonty eWallet Holder)       MyMonty eWallet Holder)       MyMonty eWallet Holder)       MyMonty bPay to a Merchant by QR       Free of charge         Top-up and Withdrawals         Add Money (through MyMonty branch)       Free of charge       Withdraw Money (through MyMonty branch)       Free of charge       Withdraw Money (through our Appointed Agent)       Cash USD: 1.5 % (Cash USD: 0.75% / Minimum USD 1 (Cash in USP: Free of charge	P2P (Person to Person)				
Pay to a Merchant by QR  Top-up and Withdrawals  Add Money (through MyMonty branch)  Add Money (through MyMonty branch)  Add Money to your Account (through our Appointed Agent)  Cash in USD: Free of charge Cash in USD: Free of charge Withdraw Money (through MyMonty branch)  Add Money to your Account (through our Appointed Agent) Cash in USD: Free of charge Cash in USD: 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  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  EBP card: 3 % Foreign currency card: 3 %  Miscellaneous  SMS Notifications Free of charge Touch Postpaid Transaction Fee: LBP 50,000 / USD 0.7  IHJOZ  Transaction Fee: LBP 50,000 / USD 0.7  All other available e-services are provided with no transaction fees.  Currency Exchange: Through our partnered exchange house and based on the related adopted at the time of conversion between LBP and USD balances.  Account Balance		Free of charge	• •	Free of charge	
Top-up and Withdrawals  Add Money (through MyMonty branch) Add Money (through MyMonty branch)  Add Money to your Account (through our Appointed Agent)  Add Money to your Account (brough MyMonty branch)  Add Money to your Account through Cash in USD: Free of charge (through our Appointed Agent)  Add Money to your Account through Cash in USD: Free of charge (through our Appointed Agent)  Add Money to your Account through Cash in USD: Free of charge (through our integrated ATMs)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Be card: 3 % Foreign currency card: 3 %  Miscellaneous  SMS Notifications  Free of charge  Touch Postpaid  Transaction Fee: LBP 50,000 / USD 0.7  IHJOZ  Transaction Fee: 1% of the transaction amount  All other available e-services are provided with no transaction fees.  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  Account Balance  Account Balance	Payments				
Add Money (through MyMonty branch)  Add Money to your Account (through our Appointed Agent)  Add Money to your Account (through our Appointed Agent)  Add Money to your Account through (Cash in USD: Free of charge (Cash in USD: Free of charge (Through our Appointed Agent))  Add Money to your Account through our integrated ATMs  Add Money to your Account through our integrated ATMs  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money (through our Appointed Agent)  Cash LBP: 1.5 %  Cash LBP:	Pay to a Merchant by QR	Free of charge			
branch)  Add Money to your Account (through our Appointed Agent)  Add Money to your Account (through our Appointed Agent)  Add Money to your Account through our integrated ATMs  Add Money to your Account through our integrated ATMs  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  Add Money to your Account (by using your local or international card)  BY SON Outifications  Free of charge  Transaction Fee: LBP 50,000 / USD 0.7  Alfa Postpaid  Transaction Fee: LBP 50,000 / USD 0.7  All other available e-services are provided with no transaction fees.  Currency Exchange: Through our partnered exchange house and based on the real market rate adopted at the time of conversion between LBP and USD balance  Account Balance  Account Balance	Top-up and Withdrawals				
(through our Appointed Agent)       Cash in LBP: Free of charge       (through our Appointed Agent)       Cash LBP: 1.5 %         Add Money to your Account through our integrated ATMs       Cash in USD: Free of charge (through our integrated ATMs)       Withdraw Money (through our integrated ATMs)       Cash USD: 0.75% / Minimum USD 1 (Cash LBP: 0.75% / Minimum USD 1)         Add Money to your Account (by using your local or international card)       LBP card: 3 % Foreign currency card: 3 %         Miscellaneous         SMS Notifications       Free of charge         Touch Postpaid       Transaction Fee: LBP 50,000 / USD 0.7         IHJOZ       Transaction Fee: 1% of the transaction amount       All other available e-services are provided with no transaction fees.         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.         3. LIMITS          Account Balance		Free of charge		Free of charge	
Add Money to your Account through our integrated ATMs  Cash in USD: Free of charge (through our integrated ATMs)  Add Money to your Account (by using your local or international card)  Miscellaneous  SMS Notifications  Free of charge  Touch Postpaid  IHJOZ  Transaction Fee: LBP 50,000 / USD 0.7  IHJOZ  Alfa Postpaid  All other available e-services are provided with no transaction fees.  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.  Account Balance	Add Money to your Account	Cash in USD: Free of charge	•	Cash USD: 1.5 %	
Add Money to your Account (by using your local or international card)  Miscellaneous  SMS Notifications Touch Postpaid Transaction Fee: LBP 50,000 / USD 0.7  HJOZ Transaction Fee: 1% of the transaction amount  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.  Account Balance  Cash LBP: 0.75% / Minimum LBP 100,000  LBP card: 3 % Foreign currency card: 3 %  Free of charge  Alfa Postpaid Transaction Fee: LBP 50,000 / USD 0.7  Alfa Postpaid Transaction Fee: LBP 50,000 / USD 0.7  All other available e-services are provided with no transaction fees.  Free of charge  Free of charge	(through our Appointed Agent)	Cash in LBP: Free of charge	(through our Appointed Agent)	Cash LBP: 1.5 %	
Miscellaneous  SMS Notifications Free of charge  Touch Postpaid Transaction Fee: LBP 50,000 / USD 0.7 Alfa Postpaid Transaction Fee: LBP 50,000 / USD 0.7  IHJOZ Transaction Fee: 1% of the transaction amount All other available e-services are provided with no transaction fees.  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.  3. LIMITS  Account Balance	-		•	·	
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Touch Postpaid  Transaction Fee: LBP 50,000 / USD 0.7  IHJOZ  Transaction Fee: 1% of the transaction amount  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.  Account Balance  Transaction Fee: LBP 50,000 / USD 0.7  Alfa Postpaid  Transaction Fee: LBP 50,000 / USD 0.7  All other available e-services are provided with no transaction fees.  Free of charge	Miscellaneous				
IHJOZ  Transaction Fee: 1% of the transaction amount  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.  Free of charge  Account Balance	SMS Notifications	Free of charge			
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.  3. LIMITS  Account Balance	Touch Postpaid	Transaction Fee: LBP 50,000 / USD 0.7	Alfa Postpaid	Transaction Fee: LBP 50,000 / USD 0.7	
Conversion between LBP and USD balances.  3. LIMITS  Account Balance	IHJOZ		All other available e-services are provided	d with no transaction fees.	
Account Balance	I Free of charge				
	3. LIMITS				
Maximum Balance at any one time  Your account balance may not exceed USD 3 000 or its equivalent in other currencies at any time	Account Balance				
Total account bullance may not exceed 655 3,000 of its equivalent in other currences at any time	Maximum Balance at any one time	Your account balance may not exceed U	SD 3,000 or its equivalent in other currencies	s at any time	



Maximum Credit Balance per mo	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)			
Send Money (to another MyMore eWallet Holder(s))	Up to the available balance (as long as the Recipient's account balance does not exceed the maximum account balance and monthly credit limits).		
Receive Money (from another MyMonty eWallet Holder(s))	Any amount (as long as the account balance does not exceed the maximum account balance and monthly credit limits).		
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 account balance does not exceed the maximum account balance and monthly credit limits).		
Add Money to your Account (throour Appointed Agent)	Any amount (as long as the account balance does not exceed the maximum account balance and monthly credit limits). *Limit of LBP 15,000,000 per top-up transaction.		
Add Money to your Account throour integrated ATMs	Any amount (as long as the account balance does not exceed the maximum account balance and monthly credit limits).  *Subject to ATM transaction limit.		
Add Money to your Account (by using your local or international of	Any amount (as long as the account balance does not exceed the maximum account balance and monthly credit limits).		
Withdraw Money from your Acc (through MyMonty Branch)	ount Up to the available balance.		
Withdraw Money from your Acc (through our Appointed Agent)	Up to the available balance. *Limit of LBP 15,000,000 per withdrawal transaction.		
Withdraw Money from your Acc	* Maximum of USD 2,000 per transaction, up to the available USD balance.		
(through our integrated ATMs)	* Maximum of LBP 3,000,000 per transaction, up to the available LBP balance.		
E-Services	Up to the available balance in your account.		
4. USEFUL INFORMATION	N Company of the Comp		
	You can add money to your eWallet Account by using any accepted debit, credit or payment card regardless of the card's currency (who 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 "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.		
	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		
	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 websit <a href="https://www.mymonty.com.lb">www.mymonty.com.lb</a> or App.		