

MYMONTY MC GOLD PREPAID CARD (PHYSICAL) - KEY FACTS STATEMENT

(V.1.1 – 12 September 2025)

This Key Facts Statement (“KFS”) provides you with information on the key features, limits, fees and charges of the MyMonty Mastercard Gold Physical Prepaid Card offered by Monty Finance SAL (“Card”). This KFS does not contain all the terms and conditions governing the Card and it should be read along with the [Prepaid MasterCard Terms](#).

1. PRODUCT DESCRIPTION

The Card is a physical, reloadable Mastercard prepaid card linked to your MyMonty eWallet Account on the MyMonty App. Funds must be loaded onto the Card before use. You can top up the Card exclusively from your MyMonty eWallet USD balance. The Card allows cash withdrawals at ATMs and purchases wherever Mastercard Prepaid Cards are accepted, provided there is sufficient available balance for the transaction amount. The Card is neither a credit nor a debit card, and the balance on the Card does not accrue any interest.

Card Currency	Fresh Funds USD.
Validity	The Card is valid until the expiry date shown on it (which is 5 years from the issuance date).
Eligibility	To be eligible for the Card you must have and maintain an eWallet Account with MyMonty.

2. FEES AND CHARGES

Card Issue, Delivery, Replacement and Termination			
Primary Card Annual Fee	USD 7	Card Delivery (Local)	Free of Charge
Supplementary Card Annual Fee	USD 7	Card Delivery (International)	Pass-Through Cost
Replacement Card Fee (Lost, stolen, fraud or damaged)	USD 7	Card Termination	Free of Charge
Card Top-up			
Adding money to your Card (from your MyMonty eWallet)	Free of Charge		
eWallet Top-up			
Adding money to your MyMonty eWallet (from your Card)	Free of Charge		
Transactions (Point of Sale [POS] and Online)			
Transaction Fee (when you use your Card for the purchase of goods or services)	Free of charge		
Foreign currency conversion fee (if the Card is used for purchases in a currency other than USD)	2% of the transaction amount		
Cross border fee (if the Card is used for USD purchases with any merchant located outside Lebanon)	1.5% with a minimum of USD 0.50 per transaction		
ATM Withdrawals			
ATM Withdrawal (when using issuer's ATMs)	1% of the transaction amount, with a minimum of USD 1		
ATM Withdrawal (when using other local ATMs)	1% of the transaction amount, with a minimum of USD 1 (some banks may apply additional fees)		
ATM Withdrawal (when using an ATM outside Lebanon)	USD 3.75 + 2% of the transaction amount (some banks may apply additional fees)		
Foreign currency conversion fee (if the Card is used for withdrawals in any currency other than USD)	2% of the transaction amount		
Online Servicing			
Available balance, transaction history	Free of Charge		

Miscellaneous						
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	USD 10					
3. LIMITS						
Card Balance						
Maximum Card Balance at any time	USD 9,999					
Point of Sale (POS) Usage						
Maximum per Transaction	Up to the available balance	Maximum Weekly Usage	Up to the available balance			
Maximum Daily Usage	Up to the available balance	Maximum Monthly Usage	Up to the available balance			
Online Usage						
Maximum per Transaction	Up to the available balance	Maximum Weekly Usage	Up to the available balance			
Maximum Daily Usage	Up to the available balance	Maximum Monthly Usage	Up to the available balance			
ATM Withdrawal						
Maximum Daily Withdrawal	USD 1,000					
Maximum Weekly Withdrawal	USD 3,000					
Maximum Monthly Withdrawal	USD 5,000					
4. USEFUL INFORMATION						
ATM Withdrawal in Lebanon	<ul style="list-style-type: none"> • Issuer's ATM refers to Fransabank SAL ATMs • Withdrawals from other local ATMs are currently only available at BLC Bank SAL ATMs 					
Card Balance Reimbursement upon Expiry or Termination	If your card is expired or terminated, you can request a reimbursement within 2 months from the expiry or termination date. After 2 months, any remaining balance will be forfeited.					
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.					