

BUSINESS eWALLET ACCOUNT - KEY FACTS STATEMENT

(V.2.1 – 26 January 2026)

This Key Facts Statement (“**KFS**”) provides you with information on the key features, limits, fees and charges of the Business eWallet Account offered by Monty Finance SAL to commercial companies (“**Account**”). This KFS does not contain all the terms and conditions governing the Account and it should be read along with the [Business Customer Terms](#).

| 1. PRODUCT DESCRIPTION | | | | | | |
|---|--|--|--|--|--|--|
| The Account | The Account is a payment account for your business payments needs. It is not a deposit nor a savings account and does not entitle you to interest. | | | | | |
| Account Currency | The 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 Account you must be a registered commercial company. | | | | | |
| Minimum Balance | No minimum balance is required to open or maintain the Account. | | | | | |
| 2. FEES AND CHARGES | | | | | | |
| Opening, Keeping and Closing the Account | | | | | | |
| 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 | | | |
| B2B (Business-to-Business) | | | | | | |
| Send Money (to another Business eWallet Holder) | Free of charge | Receive Money (from another Business eWallet Holder) | Free of charge | | | |
| B2C (Business-to-Consumer) | | | | | | |
| Send Money (to an individual MyMonty eWallet Holder) | Free of charge | Receive Money (from an individual MyMonty eWallet Holder) | Not Applicable | | | |
| Payments | | | | | | |
| Pay to a Merchant by QR | Free of charge | | | | | |
| Top-up and Withdrawals | | | | | | |
| Add Money to your Account (at our branches) | Cash in USD: Free of charge Cash in LBP: Free of charge | Add Money to your Account (at our ATMs) | Cash in USD: Free of charge Cash in LBP: Free of charge | | | |
| Add Money to your Account (at our Appointed Agent locations) | Cash in USD: Free of charge Cash in LBP: Free of charge | Withdraw Money from your Account (at our branches) | USD: 0.75% / Minimum USD 1 LBP: 0.75% / Minimum LBP 100,000 | | | |
| Withdraw Money from your Account (at our ATMs) | Cash in USD: Free of charge Cash in LBP: Free of charge | Withdraw Money from your Account (at Integrated & Local ATMs) | USD: 0.75% / Minimum USD 1 LBP: 0.75% / Minimum LBP 100,000 | | | |
| Miscellaneous | | | | | | |
| Currency Exchange | Free of charge | | | | | |
| Alfa Postpaid | Transaction Fee: LBP 50,000 / USD 0.7 | Touch Postpaid | Transaction Fee: LBP 50,000 / USD 0.7 | | | |
| All other available e-services are provided with no transaction fees. | | | | | | |
| 3. LIMITS | | | | | | |
| Account Balance | | | | | | |
| Account Maximum Balance | Your Account balance may not exceed USD 30,000 (or its equivalent in other currencies) at any time | | | | | |
| Maximum Credit Balance per month | The total monthly credit balance on your Account (whether from top-ups or incoming transfers) cannot exceed USD 50,000 (or its equivalent in other currencies). | | | | | |
| B2B (Business-to-Business) | | | | | | |

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|---|---|---|---|
| Send Money (to another Business eWallet Holder) | 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 Business eWallet Holder) | Any amount (as long as the Account balance does not exceed the maximum account balance and monthly credit limits). | | |
| B2C (Business-to-Consumer) | | | |
| Send Money (to an individual MyMonty eWallet Holder) | Up to the available balance (as long as the Recipient's 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 (subject to ATM transaction limits) | | | |
| Add Money to your Account (at our branches) | Per Transaction: USD 30,000 (or its equivalent in other currencies) / Monthly: USD 50,000 (or its equivalent in other currencies) | | |
| Add Money to your Account (at our ATMs) | Per Transaction: USD 3,000 / LBP 30,000,000 | Daily: USD 50,000 (or its equivalent in other currencies) | Monthly: USD 50,000 (or its equivalent in other currencies) |
| Add Money to your Account (at our Appointed Agent locations) | Per Transaction: USD 999 / LBP 15,000,000 | Daily: USD 9,000 (or its equivalent in other currencies) | Monthly: USD 50,000 (or its equivalent in other currencies) |
| Withdraw Money from your Account (at our branches) | Per Transaction: USD 30,000 (or its equivalent in other currencies) / Monthly: USD 50,000 (or its equivalent in other currencies) | | |
| Withdraw Money from your Account (at our ATMs) | Per Transaction: USD 3,000 / LBP 30,000,000 | Daily: USD 50,000 (or its equivalent in other currencies) | Monthly: USD 50,000 (or its equivalent in other currencies) |
| Withdraw Money from your Account (at integrated ATMs) | Per Transaction: USD 2,000 / LBP 3,000,000 | Daily: USD 9,000 (or its equivalent in other currencies) | Monthly: USD 50,000 (or its equivalent in other currencies) |
| E-Services | Up to the available balance in your Account. | | |

4. USEFUL INFORMATION

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| Appointed Agent | Our Appointed Agent for adding money with cash to your eWallet Account, is " Online Money Transfer SAL (OMT) ". You can add money in cash at any OMT location in Lebanon. |
| Integrated ATMs | You can withdraw money from your Account at any Fransabank SAL and BLC Bank SAL ATMs 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. |