

MYMONTY MC PLATINUM CREDIT CARD - KEY FACTS STATEMENT

(V.1.8 – 12 September 2025)

This Key Facts Statement (“KFS”) provides you with information on the key features, limits, fees and charges of the MyMonty Mastercard Platinum Credit Card offered by Monty Finance S.A.L. (“Card”). This KFS does not contain all the terms and conditions governing the Card and it should be read along with the Credit Cards Terms and Conditions and the Credit Card Application Form of which it forms an integral part.

1. PRODUCT DESCRIPTION

The Card is a physical Mastercard Platinum Credit Card.

Card Currency	Fresh Funds USD	Card Category	Revolving
Validity	The Card is valid until the expiry date shown on it (which is 5 years from the issuance date)		
Grace Period	A period of up to 35 days from the transaction date during which the cardholder does not incur interest on the purchases. The grace period does not apply to cash withdrawal transactions.		
Monthly Repayment	Minimum 10% of the outstanding balance <u>or</u> USD50, whichever is greater Maximum: 100% of the outstanding balance		
Billing Date	25 th of each month (may change in case of holidays)		
Method of Repayment	In cash (Fresh USD) at MyMonty Locations		

2. ELIGIBILITY

Nationality	Lebanese	Age (years)	Between 21 and 64
Minimum period at current Work	Employed: 1 year	Minimum monthly income	Fresh USD 1,000
	Self-employed: 3 years in same field		
MyMonty user	Applicants must be enrolled in MyMonty app for at least 6 months and apply for a credit card with a specific limit through the app.		
	The wallet turnover for purchase transactions must reach a minimum of USD 750 per month over six consecutive months.		

3. FEES AND CHARGES

Card Issuance, Delivery, Replacement and Cancellation

Primary Card Annual Fee	USD 75	Card Delivery (local)	Free of Charge
Supplementary Card Annual Fee	USD 50	Card Delivery (international)	Pass-Through Cost
Replacement Card Fee (lost, stolen, fraud, or damaged)	USD 20	Card Cancellation	Free of Charge

Late Repayment and Interest Rates

Late Payment Fee	USD 10	
Monthly Interest Rate on outstanding balance	POS and Online transactions: 1.99%	ATMs transactions*: 2.5%
	* Interest Rate is applicable as from the transaction date	
Annual Percentage Rate (APR)	26.68% NB: may vary according to spending behavior	
Overlimit Fee	USD 10	

Transactions (Point of Sale [POS] and Online)

Transaction Fee (when you use your Card for the purchase of goods or services in Lebanon)	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 0.5 per transaction

ATM Withdrawals

ATM Withdrawal (when using issuer's ATMs)	USD 7 per transaction
ATM Withdrawal (when using other local ATMs)	USD 10 per transaction (some banks may apply additional fees)

ATM Withdrawal (when using an ATM outside Lebanon)		USD 10 per transaction (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	
ATM Online Services			
Available balance and Transactions History		Free of Charge	
Miscellaneous			
Monthly Maintenance Fee		USD 3	
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	
4. LIMITS			
Card Balance based on Credit Limit			
Maximum Card Balance at any time		Up to the Credit Limit	
Spending Limit			
Point of sale (POS) and online transactions		Up to the available Credit Limit	
ATM Withdrawal			
Maximum Withdrawal Limit	Credit Limit up to USD 2,000	Credit Limit: > USD 2,000 ≤ USD 5,000	Credit Limit greater than USD 5,000
	USD 500 Monthly	USD 1,000 Monthly	USD 2,000 Monthly
5. USEFUL INFORMATION			
ATM Withdrawal in Lebanon		• Issuer’s ATM refers to Fransabank SAL ATMs • Withdrawals from other local ATMs are limited to BLC Bank SAL ATMs at this stage.	
Reward Program		1% Cashback on any amount spent at Points of Sale or Online	

By signing here below, I confirm that I have received and read a copy of this document.

Full Name of the Applicant:

Signature:

Date:

MyMonty is a digital financial services application provided by Monty Finance SAL, a Lebanese "Société Anonyme" with a share capital of LBP 50.000.000.000, whose head office is at Gefinor Center, Clemenceau St., Hamra, Beirut, Lebanon and Register of Commerce of Beirut registration no. 73215. Monty Finance SAL is licensed as a financial institution by the Central Bank of Lebanon ("BDL") under no. 23. It is also licensed by the BDL to provide electronic wallet services (BDL's resolution no. 30/23/23 of 21 July 2023). www.mymonty.com