

## BUSINESS eWALLET ACCOUNT - KEY FACTS STATEMENT

(V.2.1 – 05 December 2025)

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						
<b>The Account</b>	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.					
<b>Account Currency</b>	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).					
<b>Transactions Currency</b>	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.					
<b>Eligibility</b>	To be eligible for an Account you must be a registered commercial company.					
<b>Minimum Balance</b>	No minimum balance is required to open or maintain the Account.					
2. FEES AND CHARGES						
<b>Opening, Keeping and Closing the Account</b>						
<b>Account Opening</b>	Free of charge	<b>Minimum Balance Fee</b>	Not applicable			
<b>Account Maintenance</b>	Free of charge	<b>Annual Fee</b>	Free of Charge			
<b>Dormant Account Fee</b>	Not applicable	<b>Closing the Account</b>	Free of charge			
<b>B2B (Business-to-Business)</b>						
<b>Send Money</b> (to another Business eWallet Holder)	Free of charge	<b>Receive Money (from another Business eWallet Holder)</b>	Free of charge			
<b>B2C (Business-to-Consumer)</b>						
<b>Send Money</b> (to an individual MyMonty eWallet Holder)	Free of charge	<b>Receive Money (from an individual MyMonty eWallet Holder)</b>	Not Applicable			
<b>Payments</b>						
<b>Pay to a Merchant by QR</b>	Free of charge					
<b>Top-up and Withdrawals</b>						
<b>Add Money to your Account</b> (at our branches)	Cash in USD: Free of charge Cash in LBP: Free of charge	<b>Add Money to your Account</b> (at our ATMs)	Cash in USD: Free of charge Cash in LBP: Free of charge			
<b>Add Money to your Account</b> (at our Appointed Agent locations)	Cash in USD: Free of charge Cash in LBP: Free of charge	<b>Withdraw Money from your Account</b> (at our branches)	USD: 0.75% / Minimum USD 1 LBP: 0.75% / Minimum LBP 100,000			
<b>Withdraw Money from your Account</b> (at our ATMs)	Cash in USD: Free of charge Cash in LBP: Free of charge	<b>Withdraw Money from your Account</b> (at Integrated & Local ATMs)	USD: 0.75% / Minimum USD 1 LBP: 0.75% / Minimum LBP 100,000			
<b>Miscellaneous</b>						
<b>Currency Exchange</b>	Free of charge					
<b>Alfa Postpaid</b>	Transaction Fee: LBP 50,000 / USD 0.7	<b>Touch Postpaid</b>	Transaction Fee: LBP 50,000 / USD 0.7			
<b>All other available e-services are provided with no transaction fees.</b>						
3. LIMITS						
<b>Account Balance</b>						
<b>Account Maximum Balance</b>	Your Account balance may not exceed USD 30,000 (or its equivalent in other currencies) at any time					
<b>Maximum Credit Balance per month</b>	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).					
<b>B2B (Business-to-Business)</b>						

<b>Send Money</b> (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).		
<b>Receive Money</b> (from another Business eWallet Holder)	Any amount (as long as the Account balance does not exceed the maximum account balance and monthly credit limits).		
<b>B2C (Business-to-Consumer)</b>			
<b>Send Money</b> (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).		
<b>Payments</b>			
<b>Pay to a Merchant by QR</b>	Available balance in the Account.		
<b>Top-up and Withdrawals</b> (subject to ATM transaction limits)			
<b>Add Money to your Account</b> (at our branches)	Per Transaction: USD 30,000 (or its equivalent in other currencies) / Monthly: USD 50,000 (or its equivalent in other currencies)		
<b>Add Money to your Account</b> (at our ATMs)	Per Transaction: USD 999 / LBP 30,000,000	Daily: USD 50,000 (or its equivalent in other currencies)	Monthly: USD 50,000 (or its equivalent in other currencies)
<b>Add Money to your Account</b> (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)
<b>Withdraw Money from your Account</b> (at our branches)	Per Transaction: USD 30,000 (or its equivalent in other currencies) / Monthly: USD 50,000 (or its equivalent in other currencies)		
<b>Withdraw Money from your Account</b> (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)
<b>Withdraw Money from your Account</b> (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)
<b>E-Services</b>	Up to the available balance in your Account.		

#### 4. USEFUL INFORMATION

<b>Appointed Agent</b>	Our Appointed Agent for adding money with cash to your eWallet Account, is " <b>Online Money Transfer SAL (OMT)</b> ". You can add money in cash at any <b>OMT</b> location in Lebanon.		
<b>Integrated ATMs</b>	You can withdraw money from your Account at any <b>Fransabank SAL</b> and <b>BLC Bank SAL</b> ATMs in Lebanon.		
<b>Our fees</b>	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.		
<b>Amendment</b>	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 <a href="http://www.mymonty.com.lb">www.mymonty.com.lb</a> or App.		