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**BUSINESS eWALLET ACCOUNT - KEY FACTS STATEMENT**

(V.2.0 – 29 July 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.

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| **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 MyMonty branch) | Cash in USD: Free of charge  Cash in LBP: Free of charge | **Add Money to your Account** (at MyMonty Self-Service Terminal) | 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 MyMonty branch) | USD: Free of charge LBP: Free of charge |
| **Withdraw Money from your Account** (at MyMonty Self-Service Terminal) | USD: 0.75% / Minimum USD 1  LBP: 0.75% / Minimum LBP 100,000 | **Withdraw Money from your Account** (at Integrated 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)** | | | |
| **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 MyMonty branch) | 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 MyMonty Self-Service Terminal) | 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 3,000 / 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 MyMonty branch) | 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 MyMonty Self-Service Terminal) | 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** | | | |
| **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](http://www.mymonty.com.lb) or App. | | |