

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

(V.1.5 – 17 April 2026)

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

Card Annual Fee	USD 7	Card Delivery (Local)	USD 4
Replacement Card Fee (Lost, stolen, fraud or damaged)	USD 7	Card Delivery (International)	Pass-Through Cost
Card Termination	Free of Charge		

Card Top-up

Adding money to your Card (from your MyMonty eWallet)	Free of Charge		
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eWallet Top-up

Adding money to your MyMonty eWallet (from your Card)	Free of Charge		
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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)	4% 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 + USD 1 per withdrawal (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)	4% of the transaction amount		

Online Servicing

Available balance, transaction history	Free of Charge		
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Miscellaneous			
E-Statement of Account		Free of Charge	
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		• Issuer’s ATM refers to Fransabank SAL ATMs • Withdrawals from other local ATMs are currently only available at BLC Bank SAL, Bankmed SAL, Byblos Bank SAL and Blom Bank SAL ATMs at this stage.	
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.	