






Discovery Miles terms and conditions

What is Discovery Miles?

Discovery Miles is our rewards currency that you can earn by getting healthier, driving well and spending responsibly.

Who do these terms and conditions apply to?

This guide applies to you if you are:

-  A Vitality Health member with Vitality Active Rewards activated
-  A Vitality Drive member through Discovery Insure with Vitality Active Rewards activated
-  A Vitality Money member through Discovery Bank.

Remember: If you are a Discovery Bank client with an active previous Discovery Card that was first issued before the launch of Discovery Bank, and you have not switched to a new Discovery Bank credit card product with Vitality Money, the terms and conditions for the Discovery Miles you earn is covered in the Discovery Card [Discovery Miles benefit guide](#).

How do I earn Discovery Miles?

There are several ways for you to earn Discovery Miles. The ways you can earn depend on which Vitality programmes you belong to across Vitality Health, Vitality Drive and Vitality Money.

Earn by achieving your Vitality Active Rewards goals

- **Earn Discovery Miles** through Vitality Active Rewards gameboard plays each week for achieving your weekly exercise, drive and spend goals.

Earn by making healthier choices at South Africa's leading retailers and dining outlets

- **Up to 75% back** on HealthyFood items at Pick n Pay or Woolworths
- **Up to 50% back** on HealthyCare items through Clicks or Dis-Chem
- **Up to 50% back** on HealthyBaby items through Babies R Us, Toys R Us or Dis-Chem Baby City
- **Up to 25% back** on healthier meal choices, plus up to **50% back** on kids' healthy meals with [HealthyDining](#).

Earn on fuel and Uber rides

- **Up to 20% back** on qualifying spend when filling up at bp and participating Shell service stations or when you ride with Uber.

Transact with Discovery Bank

- **Earn base Discovery Miles** for your qualifying everyday Discovery Bank card spend.
- **Earn up to R1** for every R15 spent, based on your qualifying Discovery Bank product, Vitality Money status and card type used (physical or virtual), up to a monthly spend threshold.

Refer friends and family to Discovery Bank

- **Earn up to R5,000** for every friend that signs up with a qualifying account with Friends Referral Rewards.

Invest with Discovery

- **Earn up to R1** for every R20 you have invested if you take out a Discovery PrimeFlex policy.

*Discovery Miles do not constitute a return on your investment and are independent of any interest you may earn. You will qualify for the Discovery Miles awards for as long as you remain invested with PrimeFlex in qualifying funds and you are a member of the Vitality Active Rewards programme, either as a member of Vitality Health or Vitality Money. The Discovery Miles that you qualify for may be adjusted for any withdrawals that may have occurred during your investment. The figures are shown for illustrative purposes based on current guidelines and are subject to change at Discovery's discretion. No values are guaranteed and actual benefits might be different from the figures shown.

Earn on debit orders for Discovery Life Bank Integrated policies

- Earn up to 7.5% of the debit order for a Discovery Life Bank Integrated policy back in Discovery Miles every month when the debit order is paid from a qualifying Discovery Bank account.

How do I spend Discovery Miles?

Once you have earned Discovery Miles, there are several exciting ways to spend them depending on your Vitality programmes and Bank products.

Vitality Health, Vitality Drive and Vitality Money members

- Spend your Discovery Miles on Vitality Active Rewards in the Vitality Mall and save up to 15%.

Discovery Bank clients with Vitality Money

- Spend your Discovery Miles in our extensive online and in-store retail partner network and save up to 15%.
- Spend your Discovery Miles on travel:
 - Pay for flights, holiday accommodation and car hire (excluding Europcar Ready2Go) through the Vitality Travel booking platform.
 - Book a holiday through our Dream Destinations partners (Contiki, Royal Caribbean International and World Leisure Holidays).
- Spend your Discovery Miles on prepaid products and services in the Discovery Bank app and save up to 15%.
- Exchange your Discovery Miles for cash.
- Send your Discovery Miles to anyone who has a Discovery Miles Account with Discovery Bank.

View individual benefit guides for your Vitality rewards by visiting the [Vitality Rules](#) page at www.discovery.co.za to ensure you get the most out of your rewards.

Who can earn and spend Discovery Miles?

You must be a **Vitality Active Rewards member through Vitality Health or Vitality Drive** or be a **Vitality Money member**.

Vitality Active Rewards

- To be eligible for Vitality Active rewards, you must be 18 years or older with a qualifying Vitality Health or Vitality Drive policy or have a qualifying Discovery Bank account with Vitality Money.
- Vitality Active Rewards for Teens is available to teens aged 14 to 18 years. This benefit allows access to a limited version of Vitality Active Rewards on the Discovery app.
- Vitality Active Rewards for Kids is available to kids aged 2 to 13 years. This benefit allows access for to a customised and limited version of Vitality Active Rewards on the main member's Discovery app.

Vitality Money

- To be a Vitality Money member, you must be **18 years or older** and the **primary accountholder** of any of the following qualifying Discovery Bank products with Vitality Money:
 - A Discovery Account
 - A Discovery Bank Transaction Account
 - A Discovery Bank Credit Card Account
 - A Discovery Bank Suite
- Discovery Bank secondary cardholders will not directly earn Discovery Miles from Discovery Bank, but their spend will contribute towards the base Discovery Miles that the primary accountholder earns.
- Your account must be kept in good standing as defined [here](#).

What does Discovery Miles cost?

Vitality Health members, Discovery Insure clients and Discovery Bank clients with qualifying Discovery Bank products do not pay any additional subscription or linkage fees to use the Discovery Miles benefit.

Viewing your Discovery Miles

Vitality Health and Vitality Drive members without access to the Discovery Bank app

As a Vitality Health or Vitality Drive member, you can view your Discovery Miles balance and ways to spend your Discovery Miles on the Discovery app or when logged in to the Discovery website.

Vitality Health members can navigate to the Discovery Miles section under the Vitality Health menu on the website or to the Vitality Active Rewards section of the app.

Vitality Drive members can navigate to the car and home insurance in the Vitality Active Rewards section of the app.

Discovery Bank clients with Vitality Money

As a Discovery Bank client with Vitality Money, you can view your Discovery Miles Account earn summary and transaction list in the Discovery Bank app. You will be able to see a monthly overview of Discovery Miles by earn category as well as a transaction list of all Discovery Miles earned and spent.

The Discovery Miles you earn after every qualifying transaction made on your qualifying Discovery Bank accounts are **base Discovery Miles**. These show in your Discovery Miles Account as **Base Miles** transactions.

You can select each transaction to view the transaction details, including the number of Discovery Miles earned, the transaction amount and earn rate. You can also see whether you were still below your base Discovery Miles monthly spend threshold and view your Vitality Money status at the time of the transaction. Base Discovery Miles will only show up in your transaction list once the merchant has banked the associated transaction.

Discovery Miles earned through your Vitality rewards, including Vitality Active Rewards, will show in your Discovery Miles Account as **Discovery, Vitality Health** or **Vitality Money** transactions.

The transaction description will also show the benefit which they were earned through. Discovery Miles earned through Vitality rewards will follow a monthly payout and Discovery Miles earned through Vitality Active Rewards are immediately available after each gameboard play.

Earning Discovery Miles

Earn Discovery Miles from Vitality rewards

Discovery Bank clients who are Vitality Money members will earn certain rewards from the Vitality Health and Vitality Money programmes in Discovery Miles. These rewards will be awarded at a rate of £10 for every R1 earned back, and standard benefit qualifying criteria will apply.

Vitality rewards allocated in Discovery Miles

- HealthyFood benefit
- HealthyCare benefit
- HealthyBaby benefit
- HealthyDining benefit
- Fuel and Uber rides benefit (Vitality Money portion only)
- Team Vitality benefit
- Vitality Active Rewards gym booster benefit (activated before 1 January 2020)
- Device Booster benefit (activated before April 2021)
- Bike Booster benefit (activated before April 2021)

Vitality rewards paid in cash back or upfront discounts

The following Vitality rewards will remain cash back payments or upfront discounts, whether or not you are a Vitality Money member:

- Local and international flight benefits
- Accommodation and car hire through Vitality Travel
- Dream Destinations benefit (through Contiki, Royal Caribbean International and World Leisure Holidays)
- The Vitality Drive portion of the fuel and Uber rides benefit with Discovery Insure

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- Vitality Active Rewards with Apple Watch benefit
- Vitality Active Rewards with iPhone benefit (activated before 1 July 2023)
- The Discovery Bank Purple Suite home technology benefit
- The Discovery Bank Black Suite home gym equipment benefit
- The Vitality Active Gear benefit

If you have Vitality Drive through Discovery Insure, you will continue to get up to 50% rewards on your fuel spend and an upfront saving of up to 25% off Uber rides. If you are a qualifying Vitality Drive client with a Discovery Bank account with Vitality Money active, you will receive your Vitality Drive fuel rewards into your Discovery Miles Account, and earn up to £15,000 for your bp and Shell fuel spend every month. Plus, you can earn up to an extra £2,000 when you pay for fuel using a Discovery Bank credit card and you have Vitality Money. Learn more [here](#).

We will allocate your rewards to you each month. We will allocate the Vitality rewards that we award in Discovery Miles into your Discovery Miles Account. We will allocate the Vitality rewards that we award in cash back into your Vitality Savings Account.

Earn Discovery Miles with Vitality Active Rewards

Every time you achieve a Vitality Active Rewards goal, you can choose an Instant Reward, or you can wait to play the gameboard on Rewards Wednesday. With each play, you get the chance to flip a tile on the gameboard and earn varying amounts of Discovery Miles.

Please see the [Vitality Active Rewards benefit guide](#) for more information.

Earn base Discovery Miles

Discovery Bank primary accountholders with a Transaction Account with bundled fees, Discovery Bank Credit Card Account or Discovery Bank Suite can earn base Discovery Miles on all qualifying account spend.

Qualifying spend that can earn Base Miles depends on the type of account you have:

- If you have a Discovery Bank Credit Card Account or Discovery Bank Suite, we count your card spend linked to your credit card accounts or foreign currency accounts.
- If you have a Discovery Bank Transaction Account with bundled fees, we count your card spend linked to your transaction accounts or foreign currency accounts.

Your qualifying spend includes local and international straight or budget Discovery Bank card purchases that have been banked by a merchant (online or in-store). Qualifying spend also includes prepaid products and services that you have purchased through the Discovery Bank app, Health Pay and Vitality Pay transactions, Vitality Travel bookings and visits to The Lounge paid for using your cards.

This excludes transactions listed under 'Transactions that do not qualify for earning base Discovery Miles'. The primary account holder will earn base Discovery Miles for spend on any qualifying secondary cards.

We calculate the base Discovery Miles that you earn from qualifying transactions and deposit it into your Discovery Miles Account immediately after the merchant has successfully banked the transactions. Your Discovery Miles will then be available to spend. We also calculate Discovery Miles deductions when refunds occur. This means we will debit Discovery Miles from your Discovery Miles Account for qualifying refunds.

Transactions which may qualify to earn Discovery Miles through other Vitality benefits, such as the HealthyFood benefit, will earn both base Discovery Miles and Vitality rewards, which we allocate in Discovery Miles. You must have Vitality Money activated and your account must be in good standing at the time of the transaction to earn Discovery Miles.

Discovery Miles base earn rates

Base Discovery Miles consist of a 'before-threshold' and 'above-threshold' earn rate and depend on whether a physical or virtual card was used for a transaction.

- **The below-threshold virtual card rate** is used if you have not yet reached your monthly spend threshold. To qualify, the transaction must be processed using a virtual card, a digital wallet linked to a virtual card, or must be for prepaid products and services that you have purchased through the Discovery Bank app. The rate also applies if you use your virtual card for Health Pay, Vitality Pay and Lounge payments. The below-threshold rate is determined by your qualifying Discovery Bank product and your Vitality Money status at the time of the transaction.
- **The above-threshold virtual card rate** is used if you have reached your monthly spend threshold.
- Any transactions **processed using a physical card or a digital wallet linked to a physical card will be processed at the physical card earn rate**. There is no above-threshold or below-threshold earn rate on physical card purchases. The rate also applies if you use your physical card for Health Pay, Vitality Pay and Lounge payments. Transactions linked to a physical card do not contribute to the virtual card monthly spend threshold.

The rates are set out in the table below. Earn rates show as rand spend for each Discovery Mile you earn on your qualifying Discovery Bank card spend.

	Vitality Money status	Gold Suite, Credit Card Account or Transaction Account with bundled fees	Platinum Credit Card Account or Transaction Account with bundled fees	Platinum Suite	Black Credit Card Account or Transaction Account with bundled fees	Black Suite	Purple Suite
Below-threshold virtual card earn rate	Diamond	R20	R20	R15	R20	R15	R15
	Gold	R40	R40	R30	R40	R30	R30
	Silver	R50	R50	R40	R50	R40	R40
	Bronze	R65	R65	R50	R65	R50	R50
	Blue	R100	R100	R65	R100	R65	R65
Above-threshold virtual card earn rate	All statuses	R100	R100	R100	R100	R100	R100
Monthly virtual card spend threshold		R10,000	R15,000	R15,000	R25,000	R25,000	R30,000
Physical card earn rate	All statuses	R100	R100	R100	R100	R100	R100

Note

- We'll use the below-threshold virtual card earn rate specified above when you haven't yet reached your monthly spend threshold, which is applied on a calendar month basis and uses the date on which you made the transaction. To qualify, the transaction must be processed using a virtual card or must be for prepaid products and services that you have purchased through the Discovery Bank app, Health Pay and Vitality Pay transactions, and visits to The Lounge paid for using your cards.
- If you haven't exceeded your virtual card earn threshold, then the transaction will qualify for the below-threshold virtual card earn rate proportionally to the remaining value until the cap is reached. The remaining portion of the transaction will qualify for the above-threshold earn rate.

The above-threshold earn rate of up to R1 for every R100 spent applies if you exceed the spend threshold. There's no earn limit on your above-threshold earn.

- Physical card transactions do not earn at, or count towards, the below-threshold virtual card earn rate. These transactions always earn at the physical card earn rate.
- We round the amount of Discovery Miles to the nearest Discovery Mile when we award it into your Discovery Miles Account.

Example 1

Tlotlo is a client with a Discovery Bank Platinum Suite. Her Vitality Money status is Diamond and she has a **qualifying virtual card spend of R10,000** on her Discovery Bank Platinum credit card. Tlotlo uses her physical card to make a qualifying transaction of R4,000.

How to calculate the base Discovery Miles Tlotlo has earned

- *Determine which rate to use: The physical card was used so the **below-threshold physical card rate** will be used to calculate the base miles.*

Up to R1 for every R100 spent

- *Calculate her base Discovery Miles earn:*

$$R4,000 \div R100 = \mathbf{R40 \text{ earned}}$$

Example 2

Tammy has a Discovery Bank Black Suite and her Vitality Money status is Diamond. She has a **qualifying virtual card spend of R29,500** on her Discovery Bank Black credit card. Tammy makes a transaction for R1,500 on her Discovery Bank Black virtual card.

How to calculate the base Discovery Miles Tammy has earned

- *Calculate the below-threshold virtual card earn rate based on her Diamond Vitality Money status:*

Up to R1 for every R15 spent

- *Determine the below- and above-threshold spend based on a **monthly spend threshold of R25,000** on a Discovery Bank Black Suite:*

The above-threshold rate is applied on the additional R1,500 transaction.

- *Calculate her base Discovery Miles earn:*

$$R1,500 \div R100 = \mathbf{R15 \text{ earned}}$$

Example 3

Anandi is a client with a Discovery Bank Platinum Suite. Her Vitality Money status is Diamond and she has a **qualifying virtual card spend of R10,000** on her Discovery Bank Platinum credit card. Anandi makes a

transaction for R6,000 on her Discovery Bank Platinum virtual credit card.

How to calculate the base Discovery Miles Anandi has earned

- Calculate the below-threshold base earn rate based on her Diamond Vitality Money status:

Up to R1 for every R15 spent

- Determine the below- and above-threshold spend based on a **monthly spend threshold of R15,000** on a Discovery Bank Platinum Suite:

R5,000 qualifies for the below threshold virtual card rate

- Calculate her below-threshold base Discovery Miles earn:

$R5,000 \div R15 = \mathbf{R333}$ earned

The above-threshold rate is applied to the remaining R1,000.

- Calculate her above-threshold base Discovery Miles earn:

$R1,000 \div R100 = \mathbf{R10}$ earned

Transactions that do not qualify for earning base Discovery Miles

You do not earn Discovery Miles for the following transactions:

- Cash withdrawals
- Traveller's cheque purchases
- Electronic funds transfers (EFTs)
- Budget facility transfers
- Gambling transactions
- Any monthly Discovery Bank and Vitality Money fees
- Debit orders
- Contact Payments transactions
- Payments made through online banking
- For Discovery Bank Credit Card Account and Suite clients any card spend linked to your transaction account

Discovery Miles with Discovery Invest PrimeFlex

As a Discovery Invest client with PrimeFlex*, you qualify to be awarded Discovery Miles during your investment, as long as you are a Vitality Money member or a Vitality Health member with Vitality Active Rewards activated.

Discovery Miles are decided by Discovery and the current guideline is R1 for every R20 invested. This first award will be made three months after your investment start date. After that, every 12 months after the last award payout, you can be awarded additional Discovery Miles for staying invested in PrimeFlex depending on your Vitality Money status at that time.

The current guidelines for Discovery Miles awards each year (depending on your Vitality Money status) are as follows:

Vitality Money status	Discovery Miles award
Diamond	€1 per R20 initially invested
Gold	€1 per R40 initially invested
Silver	€1 per R80 initially invested
Bronze	€1 per R120 initially invested
Blue or none	€1 per R160 initially invested

You will qualify for the Discovery Miles awards for as long as you are invested in PrimeFlex and if you are a member of the Vitality Active Rewards programme, either as a member of Vitality Health or Vitality Money. If you're a Vitality Health Active Rewards member without Vitality Money, your Discovery Miles will be awarded based on a Blue Vitality Money status.

The Discovery Miles you are awarded do not constitute a return on your investment and are exempt from any interest you may earn. If you make a withdrawal from your investment, the number of Discovery Miles you qualify for will reduce proportionally.

Example

John invests R2,000,000 in PrimeFlex and qualifies to be awarded Discovery Miles during his investment. Based on his investment amount and as a member of the Vitality Active Rewards programme, the rate of €1 for every R20 invested will apply. John will be awarded €100,000 after three months.

Each year, around the anniversary of the original Discovery Miles payout, John qualifies to be awarded more Discovery Miles for staying invested with Discovery, based on his Vitality Money status.

The above example is not guaranteed and is provided for illustrative purposes only.

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to change at Discovery's discretion. No values are guaranteed and actual benefits might be different from the figures shown.

Earn on debit orders for Discovery Life Bank Integrated policies

You can earn up to 7.5% of a debit order for a Discovery Life Bank Integrated policy back in Discovery Miles when the debit order is paid from a qualifying Discovery Bank account.

To qualify for these Life Integrator Miles, you must be the primary account holder of a Discovery Bank Credit Card Account or Discovery Bank Suite and have a Bank Integrated Discovery Life Plan debit order paid from a Discovery Bank account.

The dynamic rewards percentage for the Life Integrator Miles you get is based on your engagement with Vitality Money:

- You must have a qualifying Discovery Bank product (a Discovery Bank Gold, Platinum or Black Credit Card Account or a Discovery Bank Gold, Platinum, Black or Purple Suite).
- If your Vitality Money was not automatically activated, you must activate Vitality Money. Your Vitality Money status will be a factor.
- Your accumulated qualifying monthly spend is a factor. Click [here](#) to see more information on spend.
- Your account must be in good standing.

Tracking your rewards

Once you qualify, you can track the Life Integrator Miles you earn in the Discovery Bank app. When you log in to the app, you'll see two reward percentages on your dashboard. These are the reward percentage you have earned in the current month and your dynamic reward percentage for the next month.

Things you need to know

- Your earned reward percentage for the **current month** is the rate at which you will earn Life Integrator Miles during the current calendar month.
- Your earned reward percentage for the **current month** is based on:
 - The Discovery Bank product you had on the last day of the previous calendar month
 - Your Vitality Money status on the last day of the previous calendar month
 - Your accumulated qualifying monthly spend on your Discovery Bank credit card for the previous calendar month.
- Your dynamic reward percentage for the **next month** changes throughout the current month based on the following:
 - Your Discovery Bank product
 - Your current Vitality Money status
 - Your accumulated qualifying spend on your Discovery Bank credit card in the current calendar month

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- Your dynamic reward percentage on the last day of the current month will become your earned reward percentage from the first day of the next month.
- You receive your Life Integrator Miles as soon as we successfully process a Discovery Life debit order, which is Bank integrated, meaning you earn Life Integrator Miles in real time upon successful payment.
- If the debit order for your Discovery Life policy is paid by another Discovery Bank client, they will receive the Discovery Miles.

You can view your dynamic reward percentage in the Discovery Bank app and increase your next month's reward by improving your Vitality Money status or increasing your qualifying Discovery Bank credit card spend.

Calculating your Life Integrator Miles

- Once we process a Discovery Life debit order linked to a Discovery Life Bank Integrated policy from your Discovery Bank account, we apply an earn rate to your debit order amount, multiply it by 10 and round it off to the nearest Discovery Mile to calculate your Life Integrator Miles.
- There's a maximum number of Discovery Miles that you can earn based on your Discovery Bank product. This cap is applied to each debit order.

Product	Discovery Miles
Discovery Bank Gold Credit Card Account Discovery Bank Gold Suite Discovery Bank Platinum Credit Card Account Discovery Bank Platinum Suite	€1,500
Discovery Bank Black Credit Card Account Discovery Bank Black Suite	€3,000
Discovery Bank Purple Suite	€4,000

Note that we use the lower of the above points to allocate Life Integrator Miles.

Things you need to know

- You must earn a minimum of €100 to receive Life Integrator Miles.
- The reward is paid on Discovery Life policies that are integrated with Discovery Bank. Speak to your financial adviser for more information about Discovery Life Bank Integrated policies.
- The Discovery Life Discovery Card Protector (DCP) and Health Plan Protector (HPP) plans do not offer Life Integrator Miles.
- Consolidated debit orders do not qualify. Please contact Discovery Life to change this to qualify for Life Integrator Miles.

Case studies

Example 1

Jody has a Discovery Bank Gold Suite and an active Discovery Life Bank Integrated policy. She has achieved a monthly qualifying spend of between R12,500 and R14,999.99 and is on Gold Vitality Money status for August. Her Life Integrator Miles percentage is 2%. In September, we process her Discovery Life debit order for R1,200.50.

She qualifies for:

Debit order	R1,200.50
Discovery Bank Gold Suite cap	€1,500
Multiplier	10
Life Integrator Miles percentage	2%

The lower of (R1,200.50 x 2% x 10) or (1,500)

= (240.1) or (1,500)

= 240.1

= €240

Jody earned more than €100, so she receives €240.

Example 2

Nicola has a Discovery Bank Gold Suite and an active Discovery Life Bank Integrated policy. She has achieved a monthly qualifying spend of between R7,500 and R9,999.99 and is on Blue Vitality Money status for August. Her Life Integrator Miles percentage is 0.75%. In September, we process her Discovery Life debit order for R520.50.

She qualifies for:

Debit order	R520.50
Discovery Bank Gold Suite cap	€1,500
Multiplier	10
Life Integrator Miles percentage	0.75%

The lower of (R520.50 x 0.75% x 10) or (1,500)

= (3.90375) or (1,500)

= 3.90375

= €4

Nicola earned less than €100 so she does not qualify for Life Integrator Miles for the month.

Example 3

Tebogo has a Discovery Bank Platinum Suite and an active Discovery Life Bank Integrated policy. He has achieved a monthly qualifying spend of more than R50,000 and is on Diamond Vitality Money status for August. His Life Integrator Miles percentage is 2.5%. In September, we process his Discovery Life debit order for R6,520.50.

He qualifies for:

Debit order	R6,520.50
Discovery Bank Platinum Suite cap	€1,500
Multiplier	10
Life Integrator Miles percentage	2.5%

The lower of (R6,520.5 x 2.5% x 10) or (1,500)

= (1,630.125) or (1,500)

= 1,500

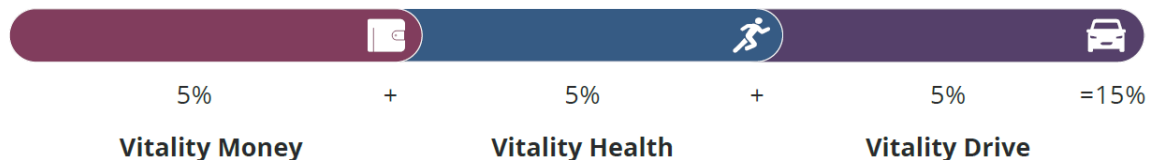
= €1,500

Tebogo earned more than €100, so he receives €1,500.

Spending Discovery Miles

Vitality Health, Vitality Drive and Vitality Money members can **save up to 15% when spending Discovery Miles** on select Vitality Active Rewards worth €350 or more through the Vitality Mall and at our extensive Discovery Miles online and in-store retail partner network. They also save when buying prepaid products and services in the Discovery Bank app, such as airtime, data, SMS bundles, water and electricity and selected vouchers. Members get 5% off for every Vitality programme (Vitality Money, Vitality Health and Vitality Drive) that they've activated.

You can view the discount that applies to you in the Discovery Bank app under the **Spend** tab of your Discovery Miles Account.



Things you need to know

- The discount of up to 15% will be applied:
 - Upfront in the Vitality Mall
 - On checkout when spending Discovery Miles online
 - On prepaid products and services in the Discovery Bank app
 - When generating vouchers for use in-store in the Discovery Bank app.
- The discount of up to 15% is not a refund of Discovery Miles.
- You must be in good standing with Discovery Bank to qualify for the Vitality Money portion of the discount.
- The discount does not apply to:
 - Any bookings through the Vitality Travel booking platform, the Dream Destinations benefit and other travel partners, including non-discounted Booking.com accommodation listings on Vitality Travel
 - Exchanging Discovery Miles for cash
 - Sending Discovery Miles to other Discovery Bank clients with a Discovery Miles Account
 - Discovery Miles donations.

Miles £-Day

As a qualifying Discovery Bank client, you can double your Discovery Miles discount on the 15th of every month, to up to 30% for online and in-store purchases. This is valid for 24 hours only. [Miles £-Day terms and conditions](#) apply.

Spend Discovery Miles in the Vitality Mall

You can spend the Discovery Miles you've earned on Vitality Active Rewards in the Vitality Mall using the Discovery app.

There are various reward categories to choose from, including:

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- Coffees and smoothies
- Tasty treats
- Everyday shopping
- Shopping spoils
- Entertainment and gaming
- MoveToGive donations
- Prepaid Healthcare
- Day spa collection

We update our rewards and reward partners regularly. Please check the Discovery website and app to see the latest rewards. Please see the [Vitality Active Rewards benefit guide](#) for more details.

Spend Discovery Miles at online partners

As a

Discovery Bank client with a Discovery Miles Account, you can shop for popular products through our online partner network and choose to use your Discovery Miles when making a purchase. You can choose to use Discovery Miles for the full purchase or in part, where you settle the remaining balance with your Discovery Bank debit or credit card. Partners accept Discovery Miles at an exchange rate of R10 for every R1. Your saving of up to 15% will be automatically applied to the rand amount on checkout. This excludes Discovery Miles spent at online travel partners.

The partner store is responsible for delivering the product and answering any queries about the product. Discovery Vitality and Discovery Bank is responsible for administering the Discovery Miles earned and redeemed.

A minimum Discovery Miles redemption fee applies for purchases. This varies between different partner stores and you can find the details in the partners' terms and conditions. You can use your Discovery Miles to shop online at the following partners*:

- | | |
|----------------------|------------------------|
| ▪ Action Gear | ▪ loot.co.za |
| ▪ Bay One | ▪ Makro |
| ▪ Babies R Us | ▪ NetFlorist |
| ▪ Bob Shop | ▪ Nespresso |
| ▪ Cape Union Mart | ▪ Old Khaki |
| ▪ Coricraft | ▪ One Day Only |
| ▪ Daddy's Deals | ▪ Outdoor Warehouse |
| ▪ Dial-a-Bed | ▪ Pandora |
| ▪ Dis-Chem | ▪ Poetry |
| ▪ Dis-Chem Baby City | ▪ Sportsmans Warehouse |
| ▪ Exclusive Books | ▪ Surf Emporium |

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- Forever New
- Frasers
- Game
- Hirsch's
- HP Store
- Incredible Connection
- iStore
- takealot.com
- The Golfers Club
- The Pro Shop
- Toys R Us
- Yuppiechef
- Zando

*The above partners can change at any time.

To spend Discovery Miles through our online partners:

- Select **Discovery Miles** from the partner's list of payment options.
- Log in using your Discovery login details.
- Enter the one-time password (OTP) sent to your cellphone number or email address.
- Enter the rand amount you wish to spend. If the partner qualifies for the up-to-15% saving, the saving will automatically be applied to this amount.
- If the partner allows for multi-tender payment, you can choose to pay the entire amount or only part of the amount using Discovery Miles, and the remainder with your Discovery Bank debit or credit card.

Note that some of our online partners may only accept Discovery Miles as a form of payment through their desktop web stores, and not through their mobile web and app-based stores.

Online spend refund policy

Our partners' refund policies, which can be found on their websites, govern product refunds. We refund Discovery Miles whenever a partner processes a refund.

How the refund of payments works

- If you paid the full balance with Discovery Miles:
 - We will refund your Discovery Miles in line with the refund value. This applies to a single item or full-basket-value refunds.
 - We will not refund the up-to-15% discount (if applicable) that you have received on the original purchase price.
- If you paid with Discovery Miles and your debit or credit card:
 - We will refund the credit or debit card payment first, up to the original value processed on the card.
 - If the refund amount requested is more than the payment made on the debit or credit card, we will refund the remaining amount in Discovery Miles into the Discovery Miles Account.

Examples

Justin bought four items from loot.co.za for a total price of R150. He used R500 (R50) and paid R100 using his Discovery Bank credit card. If Justin requests a refund from loot.co.za, it can be given in several ways:

- Refund A: Justin returned all four items to loot.co.za (all the items in the basket). We will refund in full the amount spent with the R500 (R50) and the credit card (R100).
- Refund B: Justin returned one item to loot.co.za. The item cost R65 and was less than what was spent on the credit card payment. We will refund that amount on the credit card only (R65).
- Refund C: Justin returned two items. The two items combined cost R100. We will refund the credit card payment only (R100).
- Refund D: Justin returned three items. The three items combined cost R136. We will refund the full amount paid by credit card (R100) and the balance of the R500 payment on his account (R36).

Spend R500 Miles at in-store partners

Discovery Bank clients with Vitality Money can use R500 Miles to make real-time purchases in-store at our extensive retail partner stores through the Discovery Bank app. There is a minimum transaction amount of R200 for a purchase. Partners accept R500 Miles at an exchange rate of R10 for every R1 spent. Your saving of up to 15% when spending R500 Miles will be applied automatically when generating vouchers for in-store use in your Discovery Bank app.

You can use your R500 Miles to shop in-store at the following partners*:

- | | |
|-------------------------|------------------------|
| ▪ Babies R Us | ▪ Pick n Pay |
| ▪ Cape Union Mart | ▪ Poetry |
| ▪ Clicks | ▪ Sportsmans Warehouse |
| ▪ Dis-Chem | ▪ Sunglass Hut |
| ▪ Dis-Chem Baby City | ▪ The Golfers Club |
| ▪ Hirsch's | ▪ The Pro Shop |
| ▪ Incredible Connection | ▪ Totalsports |
| ▪ iStore | ▪ Toys R Us |
| ▪ Kauai | ▪ Toy Kingdom |
| ▪ Nando's | ▪ vida e caffè |
| ▪ Old Khaki | ▪ WeFix |
| ▪ Outdoor Warehouse | |

*The above partners can change at any time.

Note that Discovery Vitality and Discovery Bank will not refund you for any data costs that you incur when using the Discovery, Discovery Bank or partner apps.

To spend Discovery Miles through our in-store partners:

- Log in to the Discovery Bank app.
- Choose your **Discovery Miles Account**.
- Tap **Spend**.
- Tap **Pay In-store**.
- Enter the rand amount you wish to spend. Your saving of up to 15% will automatically be applied to this amount.
- Tap **Generate voucher**.
- Show your voucher in-store to the cashier to redeem it.

Note that your in-store vouchers will be valid for three hours. You do not need to use the full value of an in-store voucher before it expires. The Discovery Miles are only deducted when you use the voucher in-store for the value used. If you do not use the voucher then no Discovery Miles will be deducted. If you need to do a part-payment for your purchase, this will be a second transaction with the store directly.

If you make an in-store purchase and the Discovery Miles amount is not successfully deducted from your Discovery Miles Account, we reserve the right to recover the amount not deducted from your Discovery Miles Account. If your current Discovery Miles balance is not enough to cover the full cost of the item you have bought, we will deduct the available Discovery Miles you have in your Discovery Miles Account and your Discovery Miles Account will not have a negative balance. We reserve the right to offset that portion of Discovery Miles that was not available for us to deduct against future allocation of Discovery Miles. We will notify you of this.

In-store spend refund policy

If you return an in-store purchase made with Discovery Miles, this will not be refunded in Discovery Miles but with in-store credits or vouchers.

Please see the [Vitality Active Rewards benefit guide](#) for the refund policies of the individual partner stores.

Spend Discovery Miles on health assessments in Discovery Stores

Vitality Fitness Assessment

If you are a qualifying Discovery Bank client and have Discovery Miles available, you can use them to pay for your assessment.

Vitality Health Check

If you are a qualifying Discovery Bank client and have Discovery Miles available, you can use them to pay for your assessment. If you are a Discovery Life policyholder, you will have to pay for your assessment upfront.

Discovery Stores merchandise

Discovery Miles spend in Discovery Stores is limited to the above health assessments. You cannot use Discovery Miles to buy any merchandise in the Discovery Store.

Spend Discovery Miles on travel

As a Discovery Bank client with Vitality Money, you can spend your Discovery Miles on various travel options.

World Leisure Holidays, Royal Caribbean International, Contiki and Booking.com (booked through the Vitality Travel platform only)

You can use this benefit if you are a client with a Discovery Bank Transaction Account, Discovery Bank Credit Card Account or Discovery Bank Suite, with your account in good standing.

You must redeem at least ₦5,000 (₦10 = R1) for each booking you make using your Discovery Bank debit or credit card. The maximum value of Discovery Miles you can redeem is the total value of the booking minus any amount you receive back in Discovery Miles. You must use your Discovery Bank debit or credit card to pay for the travel bookings.

Vitality Travel

As a qualifying Discovery Bank client with a Discovery Bank debit or credit card, you can use your travel saving and spend your Discovery Miles (₦10 = R1) on the following:

- Local flights and international flights
- Local holiday accommodation bookings on the Vitality Travel platform
- Local car hire (excluding Europcar Ready2Go)
- Non-discounted Booking.com accommodation

The qualifying Discovery Bank debit or credit card must be in good standing.

Please see the specific benefit guides and [Discovery Bank terms and conditions](#) for more details, including the booking instructions for the above benefits.

Spend Discovery Miles on prepaid products and services

As a Discovery Bank client with Vitality Money, you can save up to 15% when you pay for your prepaid products and services, such as airtime, data, SMS bundles, water and electricity and selected vouchers, using your Discovery Miles through the Discovery Bank app.

How to buy airtime, data and SMS bundles

- Log in to the Discovery Bank app.
- Tap **Transact** at the bottom of the app screen and select **Purchase**.

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- Select **Airtime, Data and SMS**.
- Choose to redeem from your **Discovery Miles Account** to get your exclusive discount and then select **Please select a recipient**.
- Tap **Add new recipient** to add a new number or select a name on the list that you've added already.
- Use the drop-down menu to choose a service provider.
- Tap on **Service** and choose an option (for example, **Airtime**).
- Enter the rand amount you want to spend. Your saving of up to 15% will automatically be applied to this amount.
- Select **Purchase** to complete the transaction.

How to buy prepaid water and electricity

- Log in to the Discovery Bank app.
- Tap **Transact** at the bottom of the app screen and select **Purchase**.
- Select **Water and Electricity**.
- Choose to redeem from your **Discovery Miles Account** to get your exclusive discount and then select **Please select a recipient**.
- Tap **Add new recipient** to add a new meter or select the meter details on the list that you've added already.
- Tap on **Product** and select the voucher amount you want to redeem. To add a different amount, select **Own amount** and enter the amount. Your saving of up to 15% will automatically be applied to this amount.
- Select **Purchase** to complete the transaction.

How to buy vouchers

- Log in to the Discovery Bank app.
- Tap **Transact** at the bottom of the app screen and select **Purchase**.
- Select **Vouchers**.
- Choose to redeem from your **Discovery Miles Account** to get your exclusive discount and then select the voucher you want to purchase.
- Select **Purchase** to complete the transaction.

Things you need to know

- To qualify for the up-to-15% discount, you must pay with available Discovery Miles from your Discovery Miles Account.
- There is a conversion rate of ₦10 for every R1. The up-to-15% discount is applied to this rate when selecting your Discovery Miles Account to pay. For example, if you purchase R100 airtime, you will pay ₦850, which is equal to R85.
- Once a purchase is complete, we cannot reverse it.

- Base Discovery Miles rules apply for earning on purchases for prepaid products and services when using the Discovery Bank app.
- You can use your Discovery Miles or your Discovery Bank account to make a purchase, but not a combination of both.
- You can only purchase airtime, data and SMS bundles for registered South African cellphone numbers.
- The cost of the purchase depends on the product you choose. This applies to airtime, data or SMS bundles, as well as the network provider's cost for that product.
- You can manage your payment limits on the Discovery Bank app by going to the **More** menu and choosing **Channel limits**.
- You must make sure that your meter number is correct. We do not refund purchases for an incorrect meter number.
- Any outstanding fees on your municipal account may be deducted from the recharge amount you requested.
- Not all vouchers can be purchased using Discovery Miles.

Limits, terms and conditions apply.

Monetise your Discovery Miles

As a Discovery Bank client with Vitality Money, you can monetise your Discovery Miles. This means you can exchange them for cash by transferring them into your chosen Discovery Bank Transaction, credit card or savings account. You can do this at any point whenever you have Discovery Miles available in your Discovery Miles Account. A rate of ₦10 for every R1 applies. Once you monetise your Discovery Miles, we cannot reverse the transaction. You cannot convert cash into Discovery Miles.

Example

Peter has ₦1,890 available in his Discovery Miles Account. He wants to exchange his Discovery Miles for cash and transfer them into his Vitality Savings Account to help him achieve his Vitality Money savings goal.

He can do the conversion on the Discovery Bank app by following these steps:

- Log in to the Discovery Bank app.
- Choose the **Discovery Miles Account**.
- Tap **Spend**.
- Tap **Monetise**.
- Select the **To account**.
- Enter the number of Discovery Miles to transfer. The converted rand amount will display.
- Add a reference.

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- Select **Next** and **Confirm**.

Peter will cash out an amount of ₦1,890 at an exchange rate of ₦10 to R1. This gives him R189, which will be immediately available in the account he deposited his Discovery Miles into.

Sending Discovery Miles to mobile contacts who have a Discovery Miles Account

As a Discovery Bank client with Vitality Money, you can use the Discovery Bank app to send your Discovery Miles to any of your mobile contacts who have a Discovery Miles Account and Discovery Pay with Discovery Bank.

You can transfer your Discovery Miles by following these steps:

- Log in to the Discovery Bank app.
- Choose your **Discovery Miles Account**.
- Tap **Spend**.
- Tap **Send**.
- Select the contact to pay.
- Enter the amount of Discovery Miles to pay.
- Add a reference for yourself and the beneficiary.
- Select **Next** and **Confirm**.

The Discovery Miles you've transferred will be immediately available in the account you deposited into. We cannot reverse this transaction.

Moving to Discovery Bank from the previous Discovery Card

You'll keep the Discovery Miles you've earned up to the date of your move under the following conditions:

- You are the primary account holder of an active Discovery Card that was first issued before the launch of Discovery Bank.
- You move to a qualifying Discovery Bank account that's listed under the 'Who can earn and spend Discovery Miles under the Vitality Money section of this document.

In these instances, you will still be eligible to receive your Discovery Miles for your spend on your previous Discovery Card.

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The rules that apply to your previous product will apply to all transactions until you activate the Discovery Bank credit card linked to your new Discovery Bank account. Your Vitality Health status at the time of your last statement for your previous Discovery Card determines your Discovery Miles Multiplier benefit level. You can see this in your Discovery Miles Account on the Discovery Bank app.

Backdated Discovery Miles from a previous Discovery Card

You will receive a pro-rata (partial refund if you paid your previous Discovery Miles annual linkage fee in the last 12 months. You will not receive a refund if you have received another Discovery Miles fee refund in the last 12 months.

The refund will be proportionate to the number of days you had left until your next annual linkage fee was due. You will get the refund in Discovery Miles at an exchange rate of R10 to R1. You can see this in your Discovery Miles Account on the Discovery Bank app with the description **Discovery Miles Fee Refund from old Discovery Card**.

We transfer both amounts into your Discovery Miles Account within seven days of your new Discovery credit card being activated, or one calendar month after your last statement date, whichever comes first. We round up the Discovery Miles you receive.

Example

Tlotlo is a client with a Discovery Platinum Card that was first issued before the launch of Discovery Bank. She decides to move to a Discovery Bank Platinum Suite and activates her new credit card on 16 August 2022. She received her last statement on 25 July 2022 and her annual Discovery Miles linkage fee was paid on 29 August 2021.

Cardholder profile	
Total qualifying spend for 25 July 2022 to 16 August 2022	R12,067.18
Vitality Health status	Gold
Discovery Card type	Platinum
Retail partner spend	
Discovery Miles Multiplier partner spend	
Pick n Pay	R1,502.02
bp	R1,594.94
Nando's	R127.00

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Shell	R569.20
vida e caffè	R597.00
Total Discovery Miles Multiplier benefit partner spend	R4,390.16
Other spend	
Stores outside the partner network	R7,677.02

Step one:

Calculating Discovery Miles earned

a) Calculate your Discovery Miles Multiplier benefit rewards

Partner	Spend	20% cap or Uber cap of R1,000	Lesser of spend or 20% cap or Uber cap of R1,000
Pick n Pay	R1,502.02	R2,413.43	R1,502.02
bp	R1,594.94	R2,413.43	R1,594.94
Nando's	R127.00	R2,413.43	R127.00
Shell	R569.20	R2,413.43	R569.20
vida e caffè	R597.00	R2,413.43	R597.00
Total	R4,390.16		R4,390.16

Total Discovery Miles Multiplier benefit spend	R4,390.16
Divide by the normal Discovery Miles earning rate	R15
Multiply by the benefit rate	5
Discovery Miles earned from the benefit	Đ1,461
Discovery Platinum Card monthly Discovery Miles cap	Đ10,000

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Remaining cap for the month	₪8,537
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b) Calculate the base Discovery Miles

Total qualifying spend	R12,067.18
Discovery Miles Multiplier benefit partner spend	R4,390.16
Base Discovery Miles qualifying spend	R7,677.02
Divide qualifying spend by normal earn rate	R15
Total base Discovery Miles earned	₪512

Step two: Working out the total award of Discovery Miles on 25 August 2022

Discovery Miles Multiplier benefit Discovery Miles	₪1,461
Base Discovery Miles	₪512
Total Discovery Miles earned	₪1,973

c) Calculate the Discovery linkage fee refund

Linkage fee paid on 29 August 2021	R435.79
Remaining days (16 August 2022 to 29 August 2022)	14
Discovery Miles linkage fee refund	R16.72
Discovery Miles linkage fee refund awarded in Discovery Miles, allocated 25 August 2022	₪167

Discretionary Discovery Miles allocation

Discovery reserves the right, at its sole discretion, to award additional Discovery Miles to you or anyone, at any time, in accordance with any competition, promotion or campaign rules as published from time to time.

Discovery Miles is for personal use only

Discovery Miles may only be used for personal redemption and not for commercial purposes. You are not allowed to sell, issue, transfer or exchange Discovery Miles for cash or any other form of consideration beyond what is stipulated in these terms and conditions.

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Discovery Miles can expire

Discovery Miles are subject to expiry, which may occur under the following circumstances:

- 5 years after the date of earning your Discovery Miles;
- In the event of no earning or spending of Discovery Miles within a consecutive 12-month period (referred to as the “dormancy rule”);
- If you no longer have any qualifying Vitality product, such as Vitality Health, Vitality Drive and Vitality Money.

If you should die, the Discovery Miles balance will be transferred to your Discovery Bank account and that will then form part of your estate.

Closing your Discovery Bank accounts

If you close your qualifying Discovery Bank account, you'll no longer qualify to earn Discovery Miles from Discovery Bank. If you close all your Discovery Bank accounts, then your Discovery Miles Account will close and your Discovery Miles will no longer accumulate in this account.

Before you close your Discovery Bank account, you have the option to exchange your Discovery Miles for cash. This is done in the Discovery Bank app. If this is not done, you will forfeit your total Discovery Miles balance when you close your account. If you have an active Vitality Health policy, these Discovery Miles will not be transferred to your Vitality Active Rewards Discovery Miles balance.

Cancelling your Vitality Health membership or Vitality Active Rewards Benefit

As a Vitality Health member with Vitality Active Rewards, a Vitality Drive member with Vitality Active Rewards or a Vitality Money member with Vitality Active Rewards, if you cancel your Vitality Health policy, Vitality Drive programme, Vitality Money programme or your Vitality Active Rewards benefit, you have until the last day of your membership or benefit to use your Discovery Miles. If you do not spend your Discovery Miles prior to closure, you will forfeit your Discovery Miles balance.

Ownership of and changes to Discovery Miles

Discovery Miles are issued and administrated by Discovery Vitality (Pty) Limited, who can:

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- Decline, issue or withdraw Discovery Miles
- Change these terms and conditions*
- Change when you can and cannot earn Discovery Miles.**

*Discovery Miles are rewards earned by qualifying Discovery clients and do not constitute a currency or any other medium of exchange in circulation in South Africa.

**Discovery Bank will give you notice before any changes are made to the Discovery Miles benefit.

Contact us if you need help

If you have any questions or if you need help using Discovery Miles, call **0800 07 96 97** or visit www.discovery.co.za.

When you use this benefit, you agree that Discovery Bank, Discovery Vitality and authorised third parties may share your payment and personal information to administer the benefit effectively. View our [Privacy Statement](#).

You also agree that Discovery Bank and Discovery Vitality can use your email address that is on record for all legal and compliance communication. It is your responsibility to make sure your contact details are fully updated with Discovery. You can view and edit these details by logging in to www.discovery.co.za.

December 2023