




Discovery Miles is Discovery's rewards currency, which you can earn by getting healthier, driving well and spending responsibly.

Who does this benefit guide apply to?

This guide applies to you if you are:

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



Discovery Miles terms and conditions

What are Discovery Miles?

Note that if you are a Discovery Bank client with an active previous Discovery Card that was first issued before the launch of Discovery Bank, and have not switched to a new Discovery Bank credit card product with Vitality Money, your Discovery Miles earned through your Discovery Card are covered in the [Discovery Card Discovery Miles benefit guide](#).

Ways to earn Discovery Miles

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

Earn by getting active and driving well

- **Earn hundreds of Discovery Miles** through Vitality Active Rewards gameboard plays each week, for achieving your weekly fitness and drive goals.
- **Earn over 60 000 additional Discovery Miles** a year by getting active and driving well, paid weekly.
- Get rewarded for **achieving your personalised health and drive goals** through Vitality Active Rewards.

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 25% back** on healthier meal choices plus **50% back** on kids' healthy meals with [HealthyDining](#).

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply. Discovery Vitality (Pty) Ltd Registration Number 1999/007736/07. Limits, terms and conditions apply. Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply. Discovery Life Investment Services Pty (Ltd): Registration number 2007/005969/07, branded as Discovery Invest, is an authorised financial services provider. Product Rules and Terms and Conditions Apply.

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.

Earn when spending responsibly

- **Earn base Discovery Miles** for your qualifying, everyday Discovery Bank credit card spend.
- **Earn hundreds of Discovery Miles** through Vitality Active Rewards gameboard plays each week for achieving your weekly money goals. You can also take part in **exclusive deals and offers**.

Invest with Discovery

You can be eligible to be awarded up to 1 Discovery Mile for every R20 invested if you take out a Discovery PrimeFlex.

*Discovery Miles do not constitute a return on your investment and are independent from any interest you may earn. You will be eligible 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 are eligible to be awarded may be adjusted for any withdrawals that may have occurred throughout the course of 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.

Ways to spend Discovery Miles

Once you have earned Discovery Miles, there are a number of exciting ways to spend them depending on which Vitality programmes you belong to across Vitality Health, Vitality Drive and Vitality Money:

Vitality Health, Vitality Drive and Vitality Money members

- Save up to 20% when spending your Discovery Miles on Vitality Active Rewards in the Vitality Mall.

Discovery Bank clients with Vitality Money

- Save up to 20% when spending your Discovery Miles in our extensive online and in-store retail partner network.
- Spend them on travel by using your Discovery Miles for flights, accommodation and more through the kulula.com booking platform, or when booking a holiday through our Dream Destinations partners (Contiki, Royal Caribbean International and World Leisure Holidays)
- Save up to 20% when spending your Discovery Miles on prepaid products and services in the Discovery Bank app.
- Exchange your Discovery Miles for cash, or
- Send them 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 on www.discovery.co.za to ensure you get the most out of your rewards.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply. Discovery Vitality (Pty) Ltd registration number 1999/007736/07. Limits, terms and conditions apply. Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply. Discovery Life Investment Services Pty (Ltd): Registration number 2007/005969/07, branded as Discovery Invest, is an authorised financial services provider. Product Rules and Terms and Conditions Apply.

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**.

To be eligible for Vitality Active rewards you need to be:

- 18 years or older with an qualifying Vitality Health or Vitality Drive policy or a qualifying Bank account with Vitality Money.
- Vitality Active Rewards for Teens is available to teens between ages 14 to 18 years. This benefit allows access for teenagers between ages 14 to 18 years to a limited version of Vitality Active Rewards.
- Vitality Active Rewards for Kids is available to kids between ages 2 to 13 years. This benefit allows access for children between ages 2 to 13 years to a customised and limited version of Vitality Active Rewards on the main member's Discovery App.

To be a **Vitality Money member**, you must be **18 years or older** and be the **primary accountholder** of any of the following qualifying Discovery Bank products with Vitality Money:

- **A Discovery Bank Transaction Account***
- **A Discovery Bank Card Account**
- **A Discovery Bank Suite**

*Clients with a Discovery Bank Transaction Account with pay-as-you-transact fees may qualify to earn Discovery Miles with Vitality Active Rewards through Vitality Health and Vitality Drive, or through other Vitality benefits. They will not qualify to earn Discovery Miles from Vitality Money. See the *Earning Discovery Miles* section to find out more.

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 needs to be in good standing at the time of a transaction to earn Discovery Miles. Good standing means that none of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Bank. This includes keeping your *Know Your Customer* and *Antimoney laundering information* up to date. 'Legal process' excludes debt review as defined in the National Credit Act 34 of 2005.

What you pay

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 make use of 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 on the Discovery App.

As a Vitality Health member, you can view your Discovery Miles balance and ways to spend your Discovery Miles by navigating to the Discovery Miles section under the Vitality Health menu or by navigating to the Vitality Active Rewards section of the app.

Vitality Drive members can view your Discovery Miles balance and ways to spend your Discovery Miles by navigating to the Car and home insurance in the Vitality Active Rewards section.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply. Discovery Vitality (Pty) Ltd registration number 1999/007736/07. Limits, terms and conditions apply. Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply. Discovery Life Investment Services Pty (Ltd): Registration number 2007/005969/07, branded as Discovery Invest, is an authorised financial services provider. Product Rules and Terms and Conditions Apply.

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 which you earn after every qualifying transaction made on your qualifying Discovery Bank credit card 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, and the transaction amount and earn rate. 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 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 indicate 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 Discovery Miles per R1 earned back, and standard benefit qualifying criteria will apply.

Vitality rewards allocated in Discovery Miles

- HealthyFood benefit
- HealthyCare benefit
- HealthyDining benefit
- Fuel and Uber rides benefit (Vitality Money portion only)
- Team Vitality benefit
- Shoe Booster benefit (activated before April 2021)
- Vitality Active Rewards gym booster benefit
- 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 regardless of being a Vitality Money member:

- Local and international flight benefits
- Dream Destinations benefit made up of Contiki, Royal Caribbean International and World Leisure Holidays
- The Vitality Drive portion of the fuel and Uber rides benefit with Discovery Insure
- Apple Watch benefit
- Vitality Active Rewards with iPhone benefit
- 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% cash back on your fuel spend and an upfront saving of up to 25% off Uber rides. Discovery Insure will deposit the cash back into your nominated bank account. As a Vitality Drive and Vitality Money member, you may be able to earn an additional up to 20% back on your spend on fuel and Uber rides, which you will get in Discovery Miles.

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

Earn Discovery Miles with Vitality Active Rewards

You will get a play on the gameboard for each Vitality Active Rewards goal you achieve every week. You get a play on the gameboard every Wednesday for achieving the previous week's goals. With each play, you get the chance to flip a tile on the gameboard and earn Discovery Miles starting from 150 Discovery Miles.

If you reach all three of your Vitality Active Rewards money, exercise, and drive goals in a particular week, you'll earn the chance to earn even more Discovery Miles with a bonus play on the gameboard.

You'll also earn Discovery Miles through Vitality Active Rewards when you achieve health goals tailored to your health profile.

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

Earn over 60 000 additional Discovery Miles a year by getting active and driving well

Clients with a Discovery Bank Transaction Account (with bundled fee), Discovery Bank Card Account or Discovery Bank Suite can earn Discovery Miles for getting active and driving well through the Vitality Health and Vitality Drive programmes. This is in addition to the plays you may earn on the Vitality Active Rewards gameboard when you achieve your weekly goals. The amount of Discovery Miles you can earn is up to 100% of the fitness and drive points earned in a particular week.

You can earn up to 1 000 Discovery Miles a week for getting active through the Vitality Health programme. Vitality Health fitness points from the Vitality Health programme which qualify for Discovery Miles for getting active include:

- Online workout: 50 points
- 5 000 or more steps: 50 to 100 points
- 30+ minute gym visit: 100 points
- Using a Vitality-linked fitness device: up to 300 points
- Free parkrun or myrun: up to 300 points
- Vitality-timed race event: up to 300 points
- [Double fitness points earned through Vitality Baby](#) during pregnancy and until your baby is six months old.

Vitality Health points earned for completing the Vitality Fitness Assessment are not eligible to earn Discovery Miles.

Drive well to maintain the 25 Drive points allocated a day. Drive points which qualify for Discovery Miles includes all daily driving points earned. This includes daily scores relating to:

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply. Discovery Vitality (Pty) Ltd registration number 1999/007736/07. Limits, terms and conditions apply. Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply. Discovery Life Investment Services Pty (Ltd): Registration number 2007/005969/07, branded as Discovery Invest, is an authorised financial services provider. Product Rules and Terms and Conditions Apply.

- Driving within the speed limit
- Accelerating, braking and cornering smoothly □
- Not using a cellphone while driving.

Harsh driving events will reduce the points balance, based on the type and severity of the driving event. At the end of each day, the remaining Drive points will be banked.

Vitality Drive points for distance and night-time driving and all other DQ points-related activities are not eligible to earn Discovery Miles for healthy behaviour.

The following rules apply to Vitality Health and Vitality Drive members when earning Discovery Miles for getting active and driving well:

- Vitality Health members must activate Vitality Active Rewards exercise goals, and Vitality Drive members must activate Vitality Active Rewards drive goals.
- Vitality Health and Vitality Drive members do not have to achieve their Vitality Active Rewards weekly exercise or drive goals to earn Discovery Miles for getting active and driving well.
- Vitality Health members must earn a minimum of 300 fitness points in a particular week to earn Discovery Miles for activities in that week.
- Earning Discovery Miles for getting active and driving well is limited to 1 000 fitness points a week and 175 drive points a week. This means that members can earn a maximum of 1 000 Discovery Miles a week for exercise, and a maximum of 175 Discovery Miles a week for driving well.
- Discovery Miles for getting active and driving well are aligned to the Vitality Active Rewards weekly cycle from Saturday to Friday, and will be awarded by the following Friday.

Your dynamic rewards percentage is based on your engagement with the Vitality Money programme and the following criteria:

- Your **qualifying Discovery Bank product**:
 - Discovery Bank Gold, Platinum, or Black Transaction Account with bundled fees
 - Discovery Bank Gold, Platinum or Black Card Account
 - Discovery Bank Gold, Platinum, Black or Purple Suite
- Activating **Vitality Money** and your **Vitality Money status**
- Your accumulated **qualifying monthly spend on your Discovery Bank card**. This includes local and international straight and budget purchases made online and in-store using a qualifying Discovery Bank card. It's based on the date the transaction was made once it has been banked by the merchant. It will also include any spend on secondary cards linked to your primary account.

Note: The following transactions do not qualify as qualifying monthly spend:

- Cash withdrawals
- Traveller's cheque purchases
- Electronic funds transfers (EFTs)
- Payments made through online banking
- Debit orders ○
- Budget facility transfers
- Gambling transactions
- Any Health Banking payment
- Discovery Pay transactions

For clients on the Discovery Bank Transaction Account with bundled fees, the reward will be calculated using qualifying debit card spend only. For clients on the Discovery Bank Card Account or Discovery Bank Suite, the reward will be calculated using qualifying credit card spend only.

- Your account must be in good standing. 'Good standing' means that none of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Bank. This includes keeping your *Know Your Customer* and *anti-money laundering* information up to date.
- 'Legal process' excludes debt review as defined in the National Credit Act 34 of 2005.
- Your Discovery Bank account must also **qualify for rewards**.

Learn more by viewing the rewards percentages guide that applies to your Discovery Bank card colour. These documents are available on the [Validity Rules page](#) on www.discovery.co.za.

Understanding how the Discovery Miles you earn for getting active and driving well are calculated

- You will see two reward percentages in your Discovery Bank app for Discovery Miles for getting active and for driving well. These are your current month's earned reward percentage as well as your dynamic reward percentage for the next month.
- Your current month's earned reward percentage is the rate at which you will earn Discovery Miles for getting active and driving well in the current calendar month.
- Your current month's earned reward percentage is based on all of the following:
 - The Discovery Bank product or products you hold as at the last day of the previous calendar month
 - Your Vitality Money status as at the last day of the previous calendar month
 - Your accumulated qualifying monthly spend on your Discovery Bank card for the previous calendar month.
- Your dynamic reward percentage for the next month changes throughout the current month based on all of the following:
 - The Discovery Bank product or products you hold
 - Your current Vitality Money status
 - Your accumulated qualifying spend on your Discovery Bank card in the current calendar month.
- 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.
- The current month's earned reward percentage will apply to all Vitality Active Rewards weeks starting in that month. A Vitality Active Rewards week which starts in one month, but finishes in the next month, will have the reward for that week calculated based on the earned reward percentage of the previous month.
- Note that your earned reward percentage may fluctuate on the first few days of the month if there are still pending card transactions clearing from the previous month. These are transactions that say 'Pending' in your card transaction list in the Discovery Bank app.
- You will be able to monitor your dynamic reward percentage in the Discovery Bank app and control your next month's reward by improving your Vitality Money status or increasing your qualifying Discovery Bank card spend.

Earn base Discovery Miles using your Discovery Bank credit card

Discovery Bank primary account holders with a Discovery Bank Card Account or Discovery Bank Suite can earn base Discovery Miles on all qualifying credit card spend, which includes local and international purchases made using their Discovery Bank credit card in-store and online. This excludes transactions listed under the

Transactions that do not qualify for Discovery Miles section. Spend on any secondary credit cards will earn base Discovery Miles for the primary accountholder.

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. At this point, your Discovery Miles will 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 as well as Vitality rewards, which we allocate in Discovery Miles. Your account needs to be in good standing at the time of the transaction to earn Discovery Miles.

Discovery Miles base earn rates

The rate of earning base Discovery Miles consists of pre-threshold and post-threshold earn rates. The rate, as well as the monthly spend threshold, is determined by your qualifying Discovery Bank product, card colour and your Vitality Money status at the time of the transaction. This is as set out in the table below.

Earn rates show as rand spend for each Discovery Mile you earn on your qualifying credit card spend.

	Vitality Money status	Discovery Bank Gold Card Account and Discovery Bank Gold Suite	Discovery Bank Platinum Card Account	Discovery Bank Platinum Suite	Discovery Bank Black Card Account	Discovery Bank Black Suite	Discovery Bank Purple Suite
Pre-threshold earn rates	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
Monthly spend threshold		R10 000	R15 000	R15 000	R25 000	R25 000	R30 000
Post-threshold earn rates	All statuses	R100	R100	R100	R100	R100	R100

Note: We'll use the pre-threshold 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. If you haven't exceeded your threshold, then the entire spend will qualify for the pre-threshold earn rate.

The post-threshold earn rate of up to 1 Discovery Mile for every R100 spent occurs if you exceed the spend threshold. There's no earn limit on your post-threshold earn. We round up the amount of Discovery Miles you've earned when we award it into your Discovery Miles Account.

Example 1

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply. Discovery Vitality (Pty) Ltd registration number 1999/007736/07. Limits, terms and conditions apply. Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply. Discovery Life Investment Services Pty (Ltd): Registration number 2007/005969/07, branded as Discovery Invest, is an authorised financial services provider. Product Rules and Terms and Conditions Apply.

Tlotlo is a client with a Discovery Bank Platinum Suite, her Vitality Money status is Diamond and she has in total accumulated **qualifying spend of R10 000** on her Discovery Bank Platinum credit card over the calendar month.

How to calculate the base Discovery Miles she's earned:

- Calculate the pre-threshold base earn rate based on her Diamond Vitality Money status: **Up to 1 Discovery Mile for R15 spent**
- Determine the pre- and post-threshold spend based on a **monthly spend threshold of R15 000** on a Discovery Bank Platinum Suite:
R10 000 pre-threshold, and R0 post-threshold
- Calculate her base Discovery Miles earned: $R10\ 000 \div R15 = 667$ **Discovery Miles earned**

Example 2

Tammy has a Discovery Bank Black Suite and is on Diamond Vitality Money status. She has accumulated **qualifying spend of R29 500** in total on her Discovery Bank Black credit card over the calendar month.

How to calculate the base Discovery Miles she's earned:

- Calculate the pre-threshold base earn rate based on her Diamond Vitality Money status: **Up to 1 Discovery Mile for R15 spent**
- Determine the pre- and post-threshold spend based on a **monthly spend threshold of R25 000** on a Discovery Bank Black Suite:
R25 000 pre-threshold, and R4 500 post-threshold
- Calculate her base Discovery Miles earned:
 $R25\ 000 \div R15 + R4\ 500 \div R100 = 1\ 712$ **Discovery Miles 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
- Transactions on your Discovery Bank Transaction Account
- Transactions made with a Discovery Bank debit card
- Discovery Pay transactions
- Health Banking transactions

Discovery Miles with Discovery Invest PrimeFlex

As a Discovery Invest client with PrimeFlex*, you are eligible to be awarded Discovery Miles during the course of your investment provided you are a Vitality Money member or a Vitality Health member with Vitality Active Rewards activated.

Discovery Miles are determined at the discretion of Discovery and the current guideline is 1 Discovery Mile for every R20 invested. This first award will be made three months after your investment start date. Thereafter, every 12 months after the last award payout, you will have the opportunity to be awarded additional Discovery Miles for staying invested in PrimeFlex depending on your Vitality Money status at that time. The current guideline for Discovery Miles awards each year depending on your Vitality Money status is as follows:

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

You will be eligible for the Discovery Miles awards for as long as you remain invested in PrimeFlex and as long as 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 Blue Vitality Money status.

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

Example

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

Each year, around the anniversary of the original Discovery Miles payout, John is eligible 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.

** Discovery Miles do not constitute a return on your investment and are independent from any interest you may earn. You will be eligible 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 are eligible to be awarded may be adjusted for any withdrawals that may have occurred throughout the course of 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.*

Spending Discovery Miles

Vitality Health, Vitality Drive and Vitality Money members can **save up to 20% when spending Discovery Miles** on select Vitality Active Rewards worth 350 Discovery Miles or more through the Vitality Mall, and at our extensive Discovery Miles online and in-store retail partner network. Also save when spending on prepaid products and services, such as airtime, data, SMS bundles, water and electricity, in the Discovery Bank app. You get 5% off for every Vitality programme (Vitality Money, Vitality Health and Vitality Drive) that you've

activated, plus an additional 5% for having a Discovery Bank Suite with Vitality Money. View the discount that applies to you in the Discovery Bank app under the **spend** tab of your Discovery Miles Account.



The up to 20% discount 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 up to 20% discount is not a refund of Discovery Miles.

You must be in good standing with Discovery Bank to qualify for the Vitality Money and Discovery Bank Suite portions of the discount.

Please note that the discount does not apply to:

- Any bookings through the kulula.com booking platform, the Dream Destinations benefit and other travel partners
- Forex purchases
- Funding the Discovery Insure Excess Funder Account
- Exchanging Discovery Miles for cash
- Sending Discovery Miles to other Discovery Bank clients with a Discovery Miles Account
- Discovery Miles donations.

Spend 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:

- Coffee and entertainment
- Smoothies, snacks and masks
- Gaming, sanitiser and donations

- Everyday shopping and donations

- Shopping spoils.

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

Discovery Bank clients with Vitality Money can shop for popular products through our online partner network and choose to use their 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 10 Discovery Miles for every R1. Your up to 20% saving will be automatically applied to the rand amount on checkout. This excludes Discovery Miles spent at online travel partners.

The product delivery or any other related queries concerning the product purchased will be the partner store's responsibility. Discovery Vitality and Discovery Bank will be responsible for the administration of 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
- Bay One
- bidorbuy
- Cape Union Mart
- Coricraft
- Dial-a-Bed
- Dis-Chem
- Exclusive Books
- Forever New
- Frasers
- Game
- Hirsch's
- HP Shop
- Hush Puppies
- Incredible Connection
- iStore
- Keedo
- loot.co.za
- Makro
- Nespresso
- NetFlorist
- Old Khaki
- One Day Only
- Outdoor Warehouse
- Pandora
- Poetry
- Sportsmans Warehouse
- Surf Emporium
- takealot.com
- The Golfers Club
- The Pro Shop
- Tread + Miller
- 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. Your up to 20% saving will automatically be applied to this amount.
- 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, for example takealot.com, 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.

Spend Discovery Miles at in-store partners

Discovery Bank clients with Vitality Money can use your Discovery Miles to make real-time purchases in-store at our extensive retail partner stores through the Discovery Bank apps. There is a minimum transaction amount of 200 Discovery Miles for a purchase. Partners accept Discovery Miles at an exchange rate of 10 Discovery Miles for every R1 spent. Your up to 20% saving when spending Discovery Miles will be applied automatically when generating vouchers for in-store use in your Discovery Bank app.

You can use your Discovery Miles to shop in-store* at:

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

**The above partners can change at any time.*

Note that Discovery Vitality and Discovery Bank will not refund you for any data cost 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 up to 20% saving 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. In-store vouchers may be used for multiple purchases and at multiple partners during the voucher validity period. You do not need to use the full value of an in-store voucher before it expires, as any unused Discovery Miles at the end of the three-hour voucher validity period will still be available to you for future use.

Spend Discovery Miles on travel

Discovery Bank clients with Vitality Money can spend their Discovery Miles on a range of travel options:

World Leisure Holidays, Royal Caribbean International and Contiki

Clients with a Discovery Bank Transaction Account, Discovery Bank Card Account or Discovery Bank Suite, with their account in good standing, can use this benefit.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply. Discovery Vitality (Pty) Ltd registration number 1999/007736/07. Limits, terms and conditions apply. Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Limits, maximum fuel, Gautrain and Uber spend limits, terms and conditions apply. Discovery Life Investment Services Pty (Ltd): Registration number 2007/005969/07, branded as Discovery Invest, is an authorised financial services provider. Product Rules and Terms and Conditions Apply.

You must redeem at least 5 000 Discovery Miles (10 Discovery Miles = 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.

kulula.com (through Vitality)

Discovery Vitality members who have a qualifying Discovery Bank debit or credit card can use their travel saving and spend their Discovery Miles (10 Discovery Miles = R1) on:

- Local and international flights
- Local accommodation bookings with kulula.com.

However, the qualifying Discovery Bank debit or credit card must be in good standing.

Please see the specific benefit guides for more details, including booking instructions for the above benefits.

Spend Discovery Miles on prepaid products and services

Discovery Bank clients with Vitality Money can save up to 20% when you pay for your prepaid products and services, such as airtime, data, SMS bundles, water and electricity, using your Discovery Miles through the Discovery Bank app.

Here's 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**.
- 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, for example, **Airtime**.
- Enter the rand amount you want to spend. Your up to 20% saving will automatically be applied to this amount.
- Select **Purchase** to complete the transaction.

Here's 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 up to 20% saving will automatically be applied to this amount.
- Select **Purchase** to complete the transaction.

What you need to know:

- To qualify for the up to 20% discount, you must pay with available Discovery Miles from your Discovery Miles Account.
- A conversion rate of 10 Discovery Miles for every R1 applies. The up to 20% discount is applied to this rate when selecting your Discovery Miles Account to pay. For example, if you purchase R100 airtime, you will pay 800 Discovery Miles, which is equal to R80.
- Once a purchase is complete, we cannot reverse it.
- Discovery Bank credit cardholders earn Discovery Miles for airtime, data, SMS bundles or prepaid water and electricity purchases when using their credit card account. You do not earn Discovery Miles on purchases you make using a Discovery Bank Transaction Account, savings account or Discovery Miles Account.
- You do not earn Vitality Money points for airtime, data, SMS bundles or prepaid water and electricity purchases.
- You can use your Discovery Miles or cash to 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 is airtime, data or SMS bundle, as well as the network provider's cost for that product.
- You can manage your payment limits using the banking app by going to the **More** menu and choosing **Channel limits**.
- Ensure that your meter number is correct. We do not refund purchases for the incorrect meter number.
- Any outstanding fees or arrears on your municipal account may be deducted from the recharge amount you requested.

Limits, terms and conditions apply.

Monetise your Discovery Miles

Discovery Bank clients with Vitality Money can monetise their 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 Discovery Miles for every R1 applies. Once you monetise them, we cannot reverse the transaction. You cannot convert cash into Discovery Miles.

Example

Peter has 1 890 Discovery Miles 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 your **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.

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

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

Send them 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 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.

Discovery Miles for personal use only

Discovery Miles may only be used for personal redemption and not for commercial purposes. You are prohibited from selling, issuing, transferring or exchanging Discovery Miles for cash or any other form of consideration beyond what is stipulated in these terms and conditions.

Online spend refund policy

Our partners' refund policies, which can be found on their websites, governs 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.
- If you paid with Discovery Miles and your credit card:
 - We refund the credit card payment first, up to the original value processed on the credit card.
 - If the refund amount requested is more than the credit card payment made, we will refund the amount in Discovery Miles and into the Discovery Miles Account.
- If you used a combination of Discovery Miles Accounts, we will refund the value used from your account first and then we will divide the leftover amount equally between the remaining Discovery Miles Accounts.

Examples

Justin bought four CDs from loot.co.za at a total price of R150. He used 500 (R50) of his own Discovery Miles, 150 (R15) of his wife's Discovery Miles and 100 (R10) of his sister's Discovery Miles, as well as his Discovery Bank credit card, to buy the items. If Justin requests a refund from loot.co.za, the refund can occur in a number of ways:

- Refund A: Justin returned all four CDs to loot.co.za and, therefore, all the items in the basket. We will refund the amount spent with the Discovery Miles and credit card in full.
- Refund B: Justin returned one CD to loot.co.za. The CD cost R65 and was less than what was spent on the credit card payment. The refund will be on the credit card only.
- Refund C: Justin returned two CDs. The two items combined cost R100. We will refund the credit card payment and the Discovery Miles payment on his account.
- Refund D: Justin returned three CDs. The three items combined cost R136. We will refund the credit card payment, the Discovery Miles payment on his account, as well as the remainder of the refund divided between the two additional Discovery Miles Accounts. In the case of decimal values, the amounts will be rounded up.

In-store refund policy

In-store purchases made with Discovery Miles that are returned will not be refunded in Discovery Miles but will instead be refunded in in-store credits or vouchers.

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

Discovery Miles expiry

Discovery Miles expire after five years from the date that you earn them. If you don't use your Discovery Miles before they expire, you'll lose them.

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 main accountholder 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 Discovery Miles from Discovery Bank* section.

In such a case, you will still be eligible to receive your Discovery Miles for your spend on your previous Discovery Card.

The rules that apply to your previous product will apply for 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 with the description, **Backdated Discovery Miles From Old Card**.

You will also receive a pro-rata (partial) refund if we collected 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 get the refund in Discovery Miles at an exchange rate of 10 Discovery Miles 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 Card**.

We transfer both amounts into your Discovery Miles Account within seven days after your new Discovery Card activation, 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 and decides to move to a Discovery Bank Platinum Suite. She activated her new credit card on 16 August 2019. She received her last statement on 25 July 2019 and her annual Discovery Miles linkage fee was paid on 29 August 2018.

Cardholder profile	
Total qualifying spend for 25 July 2019 to 16 August 2019	R12 067.18
Vitality Health status	Gold
Discovery Card type	Platinum
Retail partner spend	
Miles Multiplier partner spend	
Pick n Pay	R1 502.02
BP	R1 594.94
Nando's	R127
Shell	R569.20
vida e caffè	R597

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	R2 413.43	R127
Shell	R569.20	R2 413.43	R569.20
vida e caffè	R597	R2 413.43	R597
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	1 461 Discovery Miles
Discovery Platinum Card monthly Discovery Miles cap	10 000 Discovery Miles
Remaining cap for the month	8 537 Discovery Miles

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 Discovery Miles

Step two

Total award of Discovery Miles on 25 August 2019.

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

C) Calculate the Discovery linkage fee refund

Linkage fee paid on 29 August 2018	R435.79
Remaining days (16 August 2019 to 29 August 2019)	14
Discovery Miles linkage fee refund	R16.72
Discovery Miles linkage fee refund awarded in Discovery Miles, which were allocated on 25 August 2019.	167 Discovery Miles

Discretionary Discovery Miles allocation

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

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 closes, and your Discovery Miles 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

As a Vitality Health member with Vitality active Rewards, if you cancel your Vitality Health policy you have until the last day of your membership to utilise 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:

- 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 eligible 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 occur 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 and Discovery Vitality, 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 to send all legal 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 discovery.co.za.

April 2022