

Code of Banking Practice

Discovery Bank Limited (Discovery Bank) is a member of the Banking Association of South Africa. As a member, Discovery Bank is committed to upholding the principles and guidelines set out in the Code of Banking Practice (the Code). This voluntary code sets out the minimum standards for service and conduct you can expect from your bank about services and products it offers, and how it communicates with clients.

Please read the Code.

The principles and guidelines in the Code aim to promote good banking practices and they also manage our relationship with you as your bank. The Code is founded on four core principles:

- 1. Fairness
- 2. Transparency
- 3. Accountability
- 4. Reliability

If you feel that we are not living up to the Code, you have the right to lodge a complaint with the Ombudsman for Banking Services: 0860 800 900 or info@obssa.co.za

If you have any questions about the Code, please contact the Discovery Bank Compliance team on 0800 07 96 97.

