

DISCOVERY BANK #12DAYSOFGIVEAWAYS

TERMS AND CONDITIONS

These terms and conditions apply to the **#12daysofgiveaways campaign** taking place between 1 and 12 December 2024. Discovery Bank will give away a prize or Discovery Miles to one lucky draw winner each day who takes part in the #12daysofgiveaways social media competition running on X, Facebook and Instagram.

The competition is open to anyone who meets the eligibility criteria below. Qualifying participants earn one entry for each reply on X or Facebook or Instagram that includes an answer to the question and the hashtag #DiscoveryBestBank and #12daysofgiveaways that is a reply to one of @Discovery_SA's (X or Instagram) or @DiscoverySouthAfrica's (Facebook) #12daysofgiveaways posts. The competition will start once the competition post on the relevant social media channels has been posted, and will end at 23:59 (South African Standard Time) on each day. The relevant social media posts will explain the competition and be posted by @Discovery_SA on X and Instagram, and @DiscoverySouthAfrica on Facebook each day between 1 and 12 December 2024.

By taking part in this promotion, you agree to and accept these terms and conditions.

The competition **and who qualifies**

1. The promoters are Discovery Bank Ltd ('Discovery Bank') and Discovery Vitality (Pty) Ltd ('Discovery Vitality'), also referred to as 'promoters', 'us', 'we', and 'our'.
2. The 'participant' is the qualifying social media user who has chosen to take part in the competition.
3. The competition is open to all active X, Facebook and Instagram users who are South African citizens, 18 years or older and currently residing in South Africa. Non-South African citizens who don't hold permanent residence in South Africa can't enter this competition.
4. The promoters' directors, partners, employees, agents, or consultants, as well as any other similarly associated individual with Discovery Ltd, Discovery Bank Ltd, Discovery Vitality Ltd, its partners, or any related third parties, are not eligible for this promotion.



5. By entering this competition, social media users agree to have their posts shared on the Discovery South Africa social media channels. If a participant's post is commented on or shared by a Discovery or Vitality social media account, it does not necessarily mean this participant is a competition winner.
6. For Discovery Bank to see participants' content, the posts need to be visible to a public audience.
7. There is no limit to the number of competition entries over the competition period.
8. All information relating to this competition and any information we publish on any promotional material forms part of the terms and conditions.

How **the competition** works

9. The competition runs between 1 and 12 December 2024 and will start once the competition post is posted each day, and will end at 23:59 (South African Standard Time) on the same day.
10. Qualifying participants earn one entry for each reply on X, Facebook or Instagram that includes an answer to the question and the hashtag #DiscoveryBestBank and #12daysofgiveaways that is a reply to one of @Discovery_SA's (X or Instagram) or @DiscoverySouthAfrica's (Facebook) #12daysofgiveaways posts.
11. There is no limit to the number of competition entries over the competition period.
12. Entries received after closure of the competition each day will be invalid, regardless of the reason for the late entry.
13. From the qualifying entries, we will select participants as winners through a lucky draw.
14. Each participant can only win one prize in the competition period.
15. The winners will be contacted within 3 business days after each draw. If a winner does not respond to a direct message on X, Facebook or Instagram within 72 hours for any reason including suspension of the social media account by the social media platform provider, they forfeit the prize, and we will select a new winner.
16. By entering this competition, social media users agree to have their posts shared on the @Discovery_SA X or Instagram, or @DiscoverySouthAfrica Facebook account. If a participant's post is commented on or shared by a Discovery social media account, it does not necessarily mean this participant is a competition winner.
17. The winner must give us some of their personal information so we can provide them with their prize. For example, their ID number, and contact details, delivery address. By entering

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.

Rewards are based on your engagement in Vitality programmes, Discovery products, and monthly qualifying card spend.

*Discovery Miles

do not constitute currency or any other medium of exchange in circulation in South Africa.



this competition, you therefore agree and hereby consent to the processing of your personal information by the promoters for this purpose.

Employees of Vitality and Discovery Group are not eligible to participate in this campaign; this includes individuals who are directors, partners, employees, agents of, or consultants to the Promoters or any of the Discovery Group of companies or any other similarly connected individual.

The Prizes

18. Each day a new prize will be announced by @Discovery_SA and @DiscoverySouthAfrica in the competition post caption on X, Facebook and Instagram.

19. The prizes may include but are not limited to:

- a. 5,000 Discovery Miles
 - i When the prize is Discovery Miles, winners who are Discovery Bank Transaction Account, Discovery Bank Credit Card Account, Discovery Bank Suite or Discovery Account clients with their account in good standing [as defined here](#), will receive the Discovery Miles deposited into their Discovery Miles account.
 - ii The Discovery Miles will be allocated to the winner's Discovery Miles Account within 30 business days after the winner has been contacted and has responded with the information required.
 - iii If the winner is an existing Discovery Bank client, the winner's Discovery Miles account needs to be active at the time of allocation or they will forfeit the reward.
 - iv If the winner is not a Discovery Bank client with Vitality Money, they will receive the value of South African Rands paid into a Discovery Bank Savings account. Winners need to open a Discovery Bank Savings Account, they can do this in less than 5 minutes by downloading the Discovery Bank app. Winners can download the app from the App Store, Google Play or the AppGallery. Winners need to open their Discovery Bank Savings Account within 30 days of winning the competition in order to claim their prize. Failing which the promoters will not be able to award them their winnings and they will forfeit their prize.
- b. R1,500 Toy Kingdom voucher
- c. R1,000 Takealot voucher



d. Nespresso machine

i As a special offer, if you shop and spend R1,500 or more with Nespresso online or through their app and use code **DCV1204**, you can get their exclusive, limited-edition beach towel for free.

- a. Limited to the first 300 customers.
 - b. These Offers ("Offer") are organised and promoted by Nespresso, a business unit within Nestlé (South Africa) (Pty) Ltd of 8 Anslow Crescent, Office Park Bryanston 2021 ("Promoter"). All participants ("Participants") in these Offers shall be subject to these Terms & Conditions. By participating in these Offers, participants warrant that they have read and agree to abide by these Terms and Conditions:
 - c. These Offers are available through Nespresso online https://za.buynespresso.com/za_en/ and Nespresso APP
 - d. These Offers apply only to items purchased in South Africa while stocks last from 4th December to 23rd December 2024 to the first 300 Customers only.
 - e. These Offers are not valid for Wholesale, Professional and Business partners within the B2B and HORECA markets, nor for any purchases of coffee determined by Nespresso in its sole discretion to be destined for resale.
 - f. These Offers may not be used in conjunction with any other promotion, offer, discount, Coffee Voucher or Welcome Offer.
 - g. All discounts are inclusive of VAT and may not be substituted for cash.
 - h. Code can only be used once per order
 - i. Online purchases, customer must be logged into account to claim
 - j. The Offers are limited to one (1) per Nespresso Club Member or customer.
- e. R2,000 Cape Union Mart voucher
- f. A pair of sunglasses from Sunglass Hut
- g. R1,000 voucher from NetFlorist
- h. R2,000 Dial-a-bed voucher and Dunlopillo Skypillo Memory Foam Pillows (2Pack) valued at R1399



- i. R2,500 Total Sports voucher
 - j. R1,000 Old Khaki voucher
 - k. R1,000 Poetry voucher
 - l. R5,000 Incredible voucher
20. The promoters are allowed to change the prizes and the value of the prizes at any stage before or during the competition period.
21. The prize is for the personal use of the winner only, is non-transferable and cannot be resold or exchanged for cash.
22. The prize
23. We do not make any representations or give any guarantees that:
- a. Your entry or participation in the competition will result in you winning a prize.
 - b. A prize, or any aspect thereof, will meet your requirements, preferences or expectations; or
 - c. A prize, or any aspect thereof, will be satisfactory, punctual, free from defects, safe, reliable or fit for any particular purpose.
 - d. If the winner was not available to accept the prize, Vitality and Bank will not be held accountable for any delays or failure to deliver.

Additional **terms and conditions**

24. The promoters reserve the right to, at their 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.
25. The promoters reserve the right to cancel or change the promotion rules subject to notice. If this happens, participants will lose and abandon any rights they may have against the promoters, our affiliates and associated companies to the extent permitted by law.
26. If required by legislation or for other legal reasons, the promoters reserve the right to cancel this promotion at once and without notice. If this happens, all participants agree to lose any rights that they may have in terms of this promotion. Participants accept that they will have no recourse against the promoters or the promoter's agents to the extent permitted by law.
27. The promoters are not legally responsible for any misrepresentation caused due to an unintentional copy error, typing error or omission that may occur in any promotional material.



28. Any violation or attempt to violate any of these rules will result in immediate disqualification.
29. Participants need to get their own tax advice about any benefit they may get in terms of these rules. The promoters are not responsible for any tax consequences.
30. Participants in this promotion understand and agree that to participate in the promotion, the promoters must collect and use participants' personal information including transaction data. This promotion falls under the terms of our [privacy policy](#) and is done in accordance with the provisions of the Protection of Personal Information Act 4 of 2013. You may write to us at privacy@discovery.co.za should you have any questions or concerns regarding how we will use your personal information.
31. The Discovery Bank Transaction Account, Discovery Bank Card Account and Discovery Bank Suite terms and conditions apply. Please read the [Discovery Bank terms and conditions](#), [Vitality main rules for Discovery Bank clients with Vitality Money](#) and [Discovery Miles terms and Conditions](#) for more information.
32. [Vitality Health](#) main terms and conditions apply.
33. 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. Once you monetise them, the transaction cannot be reversed.
34. If, for any reason, there is a conflict between rules in these terms and conditions and the information published on any promotional material, these terms and conditions will apply at all times.
35. Additional partner terms and conditions apply.
36. If you have any further questions about our products, please contact your financial adviser.
To speak to one of our **Discovery Bankers**, please call **0800 07 96 97**.

