

Discovery Bank competition | FIFA World Cup 26™

courtesy of Visa

TERMS AND CONDITIONS

8 – 25 May 2026

One lucky Discovery Bank client and a partner will win a trip to the FIFA World Cup 26™. Discovery Bank clients will have the opportunity to earn entries into the grand prize draw by spending using their Discovery Bank credit card. By taking part in this competition, you agree to and accept these terms and conditions.

Section A: Terms and conditions specific to this competition

The competition and who qualifies

1. This Discovery Bank FIFA World Cup 26™ competition (“**the Competition**”) is promoted by Discovery Bank Ltd. “**Bank**”/“**we**”/“**us**”) in association with Visa and is subject to:
 - 1.1. the specific terms and conditions set out in this Section A; and
 - 1.2. the additional competition terms and conditions set out in Section B below.
2. The competition entry period will start at 00:01 on 8 May 2026 and will close at 23:59 on 25 May 2026 (“**Competition Period**”).
3. This competition is open to South African citizens who are 18 years and older, and are:
 - 3.1. Discovery Bank primary accountholders who have a Discovery Bank Credit Card Account or Discovery Bank Suite.
 - 3.2. The competition is not open to:
 - 3.2.1. Directors, members, partners, agents, employees or consultants of the Discovery Group of companies or any supplier of goods or services in connection with the competition; or
 - 3.2.2. The spouse, life partner, business partner or associate, or the natural or adopted parent, child, or sibling, of any of the persons specified in 3.3.1 above.
 - 3.3. Clients with the previous Discovery Card product, which is now administered by Discovery Bank, are required to switch their previous Discovery Card to a new Discovery Bank credit card product.
 - 3.4. Secondary cardholders and existing Discovery Bank clients who have only a transaction account, savings account, or Discovery Account will need to add a Discovery Bank Credit Card Account to qualify.
 - 3.5. Your account must be kept in good standing ([as defined here](#)).

4. The qualifying spend (“**qualifying spend**”) will include local and international straight and budget purchases that have been banked by the merchant, using your Discovery Bank credit card.
 - 4.1. **Qualifying spend using a Discovery Bank credit card includes,**
 - 4.1.1. Online and in-store spend using a virtual card or a digital wallet (a Discovery Bank credit card linked to your smart device such as Apple Pay, Garmin Pay, Google, Samsung Pay or SwatchPay!)
 - 4.1.2. Prepaid products and services that you have purchased through the Discovery Bank app,
 - 4.1.3. Health Pay and Vitality Pay transactions,
 - 4.1.4. Vitality Travel bookings, and visits to The Lounge paid for using your cards.
 - 4.2. Transactions that **don't qualify towards spend** are:
 - 4.2.1. Cash withdrawals
 - 4.2.2. Traveller's cheque purchase
 - 4.2.3. EFTs
 - 4.2.4. Debit orders
 - 4.2.5. Budget facility transfers
 - 4.2.6. Gambling transactions
 - 4.2.7. Contact Payments
 - 4.2.8. Payments made through online banking (excl. Vitality Travel bookings)
 - 4.2.9. Any card spend linked to your transaction account

How the competition works

5. This competition will run between 00:01 on 8 May 2026 and will close at 23:59 on 25 May 2026.
6. To stand a chance to win, participants will need to spend using their Discovery Bank credit card during the competition period.
 - 6.1. R100 qualifying spend on a physical Discovery Bank credit card is equal to 1 (one) entry
 - 6.2. R100 qualifying spend on a virtual Discovery Bank credit card or a digital wallet linked to their Discovery Bank credit card is equal to 2 (two) entries
 - 6.3. There is no limit to the number of entries earned over the competition period.
7. Eligible clients will receive communication to confirm their total entries unless they have opted out of marketing communications from Discovery Bank.

8. One (1) winner will be drawn to win a trip for themselves, plus a companion, to attend the FIFA World Cup 26™.
 - 8.1. From the qualifying entries, one randomly selected client will win the prize.
 - 8.2. The winner will be contacted telephonically by 27 May 2026 by means of the contact details associated with the winning bank accountholder on our system. If we, or our third-party supplier, are unable to contact a winner within three days of the prize being awarded, or if the winner is unable to claim the prize within three days for whatever reason, the winner may forfeit the prize and Discovery Bank may draw a new winner.

The prize

9. The winner will receive a trip to the FIFA World Cup 26™ and may include in the tour, one companion.
 - 9.1. If the companion is under the age of 18, we need written consent from their legal guardian/parent that they agree to their accompaniment of the winner.
10. Additional terms and conditions in respect of further details relating to the prize will be distributed on announcement of the winner. Failure to comply with these additional terms and conditions may result in forfeiture of the prize.
11. The winner and their companion ("**the Travel Party**") will receive the prize only if they are able to secure, to the satisfaction of Discovery's appointed travel agent, the necessary travel documents (including but not limited to passports and visas) at least 5 (five) days before the scheduled travel date ("**the Cut Off Date**"), which travel date will be determined by Discovery Bank in its sole and absolute discretion. Whilst the travel agent will be responsible for the visa application, the Travel Party will be responsible for providing the required documentation in a timeous manner as and when requested.
12. Failure by the Travel Party to secure the required travel documents by the Cut Off Date will result in the winner forfeiting the prize and Discovery Bank drawing another winner.
13. Discovery Bank will pay the reasonable costs of the Travel Party's visas while the Travel Party will be responsible for their own passport expenses.
14. The Prize consists of the following in respect of the Travel Party:
 - 14.1. **Local travel:**
 - 14.1.1. The Travel Party's transport to OR Tambo International Airport ("**OR Tambo**") will either be arranged and paid by Discovery Bank or reimbursed by Discovery Bank to the Travel Party, at Discovery Bank's discretion.
 - 14.1.2. Discovery Bank will determine the mode of transport it is willing to arrange and pay or reimburse depending on the location of the winner and companion respectively.
 - 14.1.3. Parking fees incurred by the Travel Party will not be paid or reimbursed by Discovery Bank.

14.2. **International travel:**

14.2.1. This includes return economy flights from OR Tambo to xx Airport in xx, and from xx Airport to OR Tambo on the dates determined by Discovery Bank in its sole and absolute discretion for the purposes of the trip ("**the Travel Dates**").

14.2.2. **Travel insurance:** Discovery Travel Insurance will be provided for the Travel Party.

14.3. **FIFA World Cup 26™ tickets:** 2x Match tickets (1 ticket per person) for the Czechia vs South Africa match in Atlanta on 18 June 2026

14.4. **Accommodation:** Four night's accommodation, including breakfast for two people sharing between 16 and 20 June 2026.

14.5. **Experiences:** Cultural experience and a Visa event.

14.6. **Transfers:** Airport transfers and transport to/ from stadia for matches

14.7. **Visa pre-paid card:** \$600

14.8. **Hospitality:** Pre-match hospitality (food and drinks in the hotel before the match)

14.9. **Visa:** Travel Visa application and processing

15. **Notable exclusions:**

15.1. Any meal, event and/ or activity outside of the scheduled program itinerary

15.2. Hotel incidentals

15.3. Transfers to/ from OR Tambo International Airport

Cancelation or postponement

16. **Deviations from the flights**

16.1. It is the responsibility of the Travel Party to ensure timeous arrival at the local and/or international airports. Should a flight be missed by the winner or their companion for whatever reason, alternative flight arrangements and the cost thereof will be the responsibility of the winner/companion, as the case may be.

16.2. In the event that the winner and/or their companion missed a local or international flight for any reason other than circumstances that were a) unforeseen and b) out of their control and c) not caused by them, the winner may be required to refund to Discovery Bank the cost of those missed flight/s. The winner will be required to inform Discovery Bank in writing within 5 (five) business days of the missed flight/s of the reason/s why their flight/s was/were missed, and Discovery Bank will determine in its sole and absolute discretion whether the winner should refund Discovery Bank for such missed flight/s.

16.3. No international flights other than the flights from OR Tambo to Hartsfield-Jackson Atlanta International Airport and from Hartsfield-Jackson Atlanta International Airport to OR Tambo on the

Travel Dates will be booked and paid for by Discovery Bank. Accordingly, should the **Travel Party** elect to:



- 16.3.1. Meet the Visa team in Hartsfield-Jackson Atlanta International Airport due to pre-existing travel arrangements or for any other reason, the **Travel Party** will forfeit their flight to Hartsfield-Jackson Atlanta International Airport and Discovery Bank will arrange and pay for the Travel Party's flights from Hartsfield-Jackson Atlanta International Airport to OR Tambo only, on the pre-determined Travel Date; or
- 16.3.2. Delay their return to South Africa, the **Travel Party** will forfeit their return flight to OR Tambo and will be responsible for all arrangements and costs relating to their return to South Africa.

Section B: Additional terms and conditions

17. We are not responsible for:

19.1 Competition entries not received by us timeously or at all, regardless of the cause, including but not limited to technical malfunction of banking networks and computer systems and even if the problem was caused by us;

19.2 Any expenses incurred by you or any other person for purposes of your entry into the Competition and/or acceptance and/or use of a prize, unless we clearly state that the prize itself provides for such expenses.

18. It is your responsibility to ensure that all information provided to us is accurate, complete and up to date and you agree that we may verify it. Should we find that any information provided by you in connection with the Competition is invalid, inaccurate, false or misleading, your entry may be disregarded and you may be prohibited from entering any further competitions for a period to be determined by Discovery Bank in its sole and absolute discretion.

19. We may require you to provide us with such additional information and documentation as we may reasonably require in order to process, confirm and facilitate your acceptance and/or use of a prize. If you refuse to provide us with the requested information or documentation, you may forfeit the prize. This decision will be at the discretion of Discovery.

20. We do not make any representations or give any guarantees that:

20.1. Your entry or participation in the Competition will result in you winning a prize;

20.2. A prize, or any aspect thereof, will meet your requirements, preferences or expectations; or

20.3. A prize, or any aspect thereof, will be satisfactory, punctual, free from defects, safe, reliable or fit for any particular purpose.

21. Prizes cannot be exchanged for cash, transferability of the prize is subject to the applicable partner or supplier T&Cs.

22. By accepting the prize, the winner voluntarily assumes all risks and dangers related to it. We will not be responsible for any claim, loss, damage, damages, injury or death, arising directly or indirectly ("**Losses**") that may be incurred or suffered by you or any other person as a result of your participation in the Competition and/or your acceptance of a prize.
23. Where a prize allows you to include a companion ("**Companion**") and you elect to do so:
- 23.1.1. These Terms and Conditions will apply *mutatis mutandis* to your Companion and you undertake to make them aware thereof, it being recorded that these Terms and Conditions will apply to your Companion irrespective of whether you made them aware of it;
 - 23.1.2. You assume full responsibility for them; and
 - 23.1.3. Where a Companion is a minor, you will ensure that they are at all times accompanied by you or an adult appointed by you.
24. If you or your Companion fail to comply with any of these Terms and Conditions:
- 24.1.1. You may be disqualified from the Competition and may forfeit any prize/s that you may have won; and
 - 24.1.2. You will be liable for all Losses incurred and/or suffered by us as a result of your and/or your Companion's non-compliance, including all legal costs incurred by us in enforcing our rights against you.
25. The promoters reserve the right to cancel or change the competition rules, including but not limited to the duration thereof, subject to prior 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 change the promotion rules or cancel this promotion. If this happens, all participants forfeit any rights that they may have in terms of this promotion. Participants accept that they will have no recourse against the Promoters or its 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. Participants agree that they will have no recourse against the Promoters its agents to the extent permitted by law.
28. Any violation or attempt to violate any of these rules will result in immediate disqualification.
29. By participating in this competition, you agree to the terms and conditions set out in this document.
30. 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.

31. If you are the winner of this competition, and with your written consent, we may request the publication of your name and/or a video and/or photos of you in any media to promote and advertise any of our brands, goods or services with no fees or royalties paid to you. We may request that a minimum of 10 social media posts and/or specific content regarding the campaign and prize be posted on your personal social media profiles throughout the trip using the specified tags and hashtags provided. You will still get the prize if you choose not to participate.
32. In instances where we establish that the participant commits fraud or miscommunicates any information, we reserve the right to cancel the prize with immediate effect, subject to the fraudulent conduct or miscommunication.
33. Participants can get a copy of the Discovery Bank [terms and conditions](#), Vitality Money [terms and conditions](#), [Vitality Main Rules](#), and the [Main Rules for Ancillary Discovery Vitality Programmes](#) (where applicable).
34. Participants in this promotion understand and agree that to participate in the promotion, the promoters must collect and use personal information about participants.
35. This competition 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.