

## Frequently asked questions relating to:

- General information
- Cards
- Product and product features
- Rewards and benefits
- Communication channels
- Contact information
- Payments
- Statements and correspondence
- Fraud and disputes.

## General information

### **I received an email about having moved to Discovery Bank. What is it about, what does it mean and why have you done this?**

When you first applied for a Discovery Card, First National Bank was the administrator of your Discovery Card. Discovery Card was a joint venture with FNB and your card operated on the FNB banking system. Now that Discovery Bank is a fully operational bank, we have taken over the administration of all Discovery Card accounts from FNB. Your Discovery Card account has now moved to the Discovery Bank platform.

The good news is that your benefits and rewards stay the same, so you can keep using your card as you normally do. Your product and how it works stays mainly the same, except for how you pay your account and change your PIN, and other website changes. You no longer have access to the FNB branch network, and you won't be able to use your Discovery MotorCard anymore. However, you have access to all banks' ATMs including FNB, but you may not be able to use FNB ATMs for up to seven days after your move. You will also not be able to do an EFT from your account anymore – you need to upgrade to Discovery Bank if you want to do EFTs again.

Foreign national clients may have to verify passport or permit details, and will not be able to transact until then. Please call the Discovery Bank contact centre on 0800 07 96 97 for help. Foreign national clients can also not join Discovery Bank yet.

### **When did this happen?**

We assigned individual dates to each product type or card colour so we could move everyone systematically. We've done this move carefully and slowly to make sure every client had a seamless experience.

### **I don't want to move to Discovery Bank but want to keep my Discovery Card.**

Discovery Bank has only taken over administration of your Discovery Card account from FNB.

You're free to keep using your Discovery Card. You can continue to enjoy the existing Discovery Card product and benefits.



However, we encourage you to consider the great benefits and rewards you'll get from Discovery Bank. These include a flexible range of products to suit your individual needs – you can join Discovery Bank, take up a full banking suite and add unlimited free savings accounts. Our accounts come with unique benefits and rewards.

For example, for banking healthier through Vitality Money, you'll benefit from Dynamic Interest Rates – interest rates that flex as you become financially fitter – and boosted Vitality rewards. You'll also get access to an enhanced Discovery Miles benefit and earn Vitality Active Rewards for responsible spending. You can view more information on the Discovery Bank webpage at [www.discovery.co.za](http://www.discovery.co.za) by clicking on **BANK**.

As a Discovery Bank client, you'll also be able to do all your banking wherever, whenever on the Discovery Bank app. Simply download the Discovery Bank app, select **Join the Bank** and complete the process by entering your existing Discovery login details. Please note, foreign national clients cannot join Discovery Bank yet.

## **I am an existing client. Why do I need to validate my information when I log in to the website?**

Because we moved your important personal information over, we want to ensure we have accurately and safely stored it for you.

This is why we validate your information before you can continue. This information is also important for legal and compliance reasons.

If the information is not accurate, you will need to enter the latest and correct information. This includes information like:

1. Your name
2. ID or passport number
3. Cellphone number
4. Email address
5. Employment information.

This is a once-off process and you don't have to do it again, even if you decide to join Discovery Bank.

If you are missing an additional or secondary card linked to your account (such as your motor card), please join Discovery Bank by downloading the app and upgrading your account. You will then be able to add additional and secondary cards. Please note, foreign national clients cannot join Discovery Bank yet.

## **I want to close my account now that it has moved to Discovery Bank.**

Discovery Bank has only taken over the administration of your Discovery Card from FNB. Your product and card will work as it did before.

Every client is important to us. If you choose to not bank with us, we'd be sorry to see you go. We'll send your details to our Cancellations Department who will contact you.

Please call the Discovery Bank contact centre on 0800 07 96 97 so we can process your request.



## **What process must I follow to use my motor card after the move?**

Your motor card no longer works and you cannot reactivate it. If you would like to continue to use a motor card, you need to join Discovery Bank. You'll need to select one of our behavioural bank accounts. You can then request an additional card to get your Discovery Bank Motor Card.

Simply download the Discovery Bank app, select **Join the Bank** and complete the process by entering your existing Discovery login details. Please note, foreign national clients cannot join Discovery Bank yet.

## **I want to join Discovery Bank now. How do I do this?**

Simply download the Discovery Bank app, select **Join the Bank** and complete the process by entering your existing Discovery login details. Please note, foreign national clients cannot join Discovery Bank yet.

## **I'm a foreign national. Can I join Discovery Bank?**

Unfortunately, we don't have the functionality to offer non-South African citizens who don't hold permanent residence banking accounts at this time. We're looking at possible solutions and will update you when this functionality is available.

## **I have a foreign national secondary cardholder on my account. Can I join Discovery Bank?**

As a primary account holder and South African citizen, you can upgrade to a Discovery Bank account, but your secondary cardholder won't be able to. Unfortunately, we don't have the functionality to offer non-South African citizens who don't hold permanent residence banking accounts at this time.

However, you can still upgrade to Discovery Bank and your secondary cardholder will stay linked to your account. They can continue using their previous Discovery Card and enjoying its benefits.

## Card

### **What happens if my Discovery Card expires?**

If your Discovery Card expires within three months after your move to the Discovery Bank's banking platform, Discovery Bank will reissue a card to you automatically, and it may look like your current card.

If your card expires after this three-month period, we will send you a notification to renew your card on the new-look website at [online.discovery.bank](https://online.discovery.bank). You'll receive Discovery Bank's new vertical card with contactless payment functionality but your product stays the same.

### **My card limits differ from FNB to Discovery Bank. How do I change them and why are they different?**

This could be due to an error during the move from FNB. Please call the Discovery Bank contact centre on 0800 07 96 97 for help.



## **I heard you're a branchless bank. How and where will I make cash withdrawals or deposits?**

You can deposit money at all Pick n Pay outlets and Boxer stores. You can withdraw money at any Visa-linked ATM and from tills at all Pick n Pay, Checkers and Shoprite outlets, and selected Spar stores.

During the move, you may experience difficulties at some FNB ATMs for up to seven days as they update changes. Please use any other ATM during this time.

## **What happens if I use my existing or previous beneficiary details to pay my Discovery Card account?**

If you pay the old beneficiary in error, we'll transfer this money into your Discovery Card. However, there may be an additional two- to five-day delay.

### **Create a new beneficiary with the correct details**

- Beneficiary bank: Discovery Bank
- Branch code: 679000
- Account type: Current (Cheque) account
- Account number: your new 11-digit account number (not your 16-digit card number).  
You can find your new account number on the new-look website at [online.discovery.bank](https://online.discovery.bank)
- Reference: Choose anything you'd like. For example, "Discovery Card".

Please remove your existing or old beneficiary to avoid paying into the incorrect account.

## **I have a Discovery Motor Card and you're deactivating it. What will happen to my card and how do I continue using it?**

Unfortunately, we cannot reactivate your motor card as it is part of a closed network. You need to join Discovery Bank. You'll need to select one of our behavioural bank accounts. You can then request an additional card to get your Discovery Bank Motor Card.

Simply download the Discovery Bank app, select **Join the Bank** and complete the process by entering your existing Discovery login details. Please note, foreign national clients cannot join Discovery Bank yet.

## **I lost my card. How do I replace it?**

You can manage your Discovery Card by logging in to the new-look website [online.discovery.bank](https://online.discovery.bank) with your existing Discovery details (If you don't have login details, please click **REGISTER**):

1. We may ask you to verify some personal information. We'll then display the default **ACCOUNTS** page, which lists your accounts.
2. Click on **CARDS** at the top of the page – your cards will be listed with an available action next to each of them.
3. Click **Replace card** next to the relevant card.
4. Enter the **replacement reason**.
5. Click **Next**.
6. Choose **collection** or **delivery** (depending on COVID-19 lockdown rules, you may only see a delivery option).



7. If you chose the delivery option, enter your **delivery address** and confirm it.
8. If you chose the collection option, select the **Discovery Store** you want to collect it from (depending on COVID-19 lockdown rules).

You'll receive Discovery Bank's new vertical card with contactless payment functionality. Your product stays the same.

Please call the Discovery Bank contact centre on 0800 07 96 97 if you need help.

## How do I add a secondary cardholder?

If you are a primary client, we moved your existing secondary cards too, and they continue to work.

If you would like to add a new secondary card, you'll need to download the Discovery Bank app, upgrade your account to a Discovery Bank product and add an additional card. Your secondary will then be invited to register on the app. Please note, foreign national clients cannot join Discovery Bank yet.

## Are my additional cards still active?

Yes, additional cards are still active as long as the primary card is still active. This excludes your Discovery Motor Card, which we would have deactivated.

## How do I get an additional card?

To get a new additional card, please join Discovery Bank. Simply download the Discovery Bank app, select **Join the Bank** and complete the process by entering your existing Discovery login details. Please note, foreign national clients cannot join Discovery Bank yet.

## I never received my card from Discovery Card. When will my card be delivered to me?

FNB would have initiated your card creation and delivery. Please call the Discovery Bank contact centre on 0800 07 96 97 to check the current status of your card delivery.

## When will I get the new card I ordered from Discovery Card?

FNB would have initiated your card creation and delivery. Please call the Discovery Bank contact centre on 0800 07 96 97 to check the current status of your card delivery.

## How do I activate my card?

You can manage your Discovery Card on the new-look website at [online.discovery.bank](https://online.discovery.bank)

1. Log in using your existing Discovery details (If you don't have login details, please click **REGISTER**).
2. We may ask you to verify some personal information. We'll then display the default **ACCOUNTS** page, which lists your accounts.
3. Click on **CARDS** at the top of the page – your cards will be listed with an available action next to each of them.
4. Click **Activate card** next to the card you want to activate. Check for a message on the phone registered with us – select 1 to accept.

To update your details, please call the Discovery Bank contact centre on 0800 07 96 97.



## How do I view or change my PIN?

You can manage your Discovery Card on the new-look website at [online.discovery.bank](https://online.discovery.bank)

1. Log in using your existing Discovery details (If you don't have login details, please click **REGISTER**).
2. We may ask you to verify some personal information. We'll then display the default **ACCOUNTS** page, which lists your accounts.
3. Click on **CARDS** at the top of the page – your cards will be listed with an available action next to each of them.
4. Click **View PIN** or **Change PIN** next to the relevant card.
5. Check for a message on the phone registered with us.
6. Select 1 to accept – your PIN will be shown if you clicked View PIN.
7. If you clicked on Change PIN, enter your new PIN and confirm it.
8. Click **Save changes** – to sync your new PIN with your card, do a balance enquiry at an ATM.

For security reasons, a service agent will not read your PIN to you.

To update your details, please call the Discovery Bank contact centre on 0800 07 96 97.

## How do I view my card information?

You can manage your Discovery Card on the new-look website at [online.discovery.bank](https://online.discovery.bank). You can view and change your PIN, and activate or pause a card.

1. Log in using your existing Discovery details (If you don't have login details, please click **REGISTER**).
2. We may ask you to verify some personal information. We'll then display the default **ACCOUNTS** page, which lists your accounts.
3. Click on **CARDS** at the top of the page – your cards will be listed with an available action next to each.

## Why was my card transaction declined?

Check if there's an error on the machine where you tried to pay or on a printed slip, and what the error message says. If you still need assistance, call the Discovery Bank contact centre on 0800 07 96 97 and we'll investigate further.

## Do I still qualify for travel insurance?

Yes, you do. You benefit from complimentary travel insurance when you book your flight using your Discovery Card. If you would like confirmation of this, please call the Discovery Bank contact centre on 0800 07 96 97.

## Summary of benefits

- You qualify for the International Travel Insurance benefit.
- The benefit is for international travel only and you must buy the flight tickets on the Discovery Card.
- You don't need to inform Discovery, Oojah or International SOS before travel.
- If you are 75 years or older, you don't qualify for the personal accident benefits.



For more information, you can contact Oojah Travel Protection on +27 11 351 4531 during office hours (Monday to Friday between 08:30 and 16:30) or email them at [claims@hollardti.co.za](mailto:claims@hollardti.co.za)

If you have an emergency while travelling, you can contact International SOS on +27 11 529 6900.

## **Do I get access to airport lounges when travelling?**

Discovery Card does not offer an airport lounge benefit. The good news is that we have several other benefits – especially for travel.

## **Get more than just great travel benefits**

Besides all the great travel benefits, you also get many lifestyle and shopping rewards with your Discovery Card. Visit the 'Card' page on [www.discovery.co.za](http://www.discovery.co.za) and click on **CREDIT CARD** to discover your world of rewards.

## **Travel benefits with Discovery Card**

When planning your next holiday, you can look forward to a wide range of travel benefits when you pay with your Discovery Card. You also get complimentary travel insurance when you book your airline ticket with your Discovery Card.

Make your money go further with Discovery Miles. You can earn Discovery Miles everywhere you shop and spend your Discovery Miles through at select partners, and even travel partners.

## **Do I still qualify for roadside assistance?**

Unfortunately, you no longer qualify for roadside assistance, unless you add an additional card as a motor card linked to your account, when joining Discovery Bank. Please note, foreign national clients cannot join Discovery Bank yet.

## Product and product features

### **What is the impact on my interest rates?**

Your interest rates stay the same.

### **How can I increase my credit limit?**

Unfortunately, we're not applying credit changes on the Discovery Card products. You'll need to download the Discovery Bank app and upgrade to a Discovery Bank product before you can change your credit limit. Please note, foreign national clients cannot join Discovery Bank yet.

### **My transaction limits differ. How do I change it and why is it different?**

This could be an error during the move from FNB. Please call the Discovery Bank contact centre on 0800 07 96 97 for help.



## I want to decrease my credit. How do I do this?

Unfortunately, we're not applying credit changes on the Discovery Card products. You'll need to download the Discovery Bank app and upgrade to a Discovery Bank product before you can change your credit limit. Please note, foreign national clients cannot join Discovery Bank yet.

## I would like an additional bank product from Discovery. What do you offer and how do I sign up?

You'll need to download the Discovery Bank app and upgrade to a Discovery Bank product to get additional products from Discovery Bank. Read more about our products on [www.discovery.co.za](http://www.discovery.co.za) by clicking on **BANK**. Please note, foreign national clients cannot join Discovery Bank yet.

## What is the impact to my fees?

Your monthly total account fee stays the same. However, there has been a change to the structure of the account fees.

Some fees you pay are now less, not more.

*The table below outlines the fees that apply to your Discovery Card, effective from date of migration.*

Account type	Monthly account fee	Monthly credit facility service fee
Platinum	R72	R23.35
Gold	R45	R17.50
Blue	R45	R17.50
Blue (prefunded)	R90	N/A
Tenant (secondary) card	R31.25	N/A
Discovery Miles yearly linkage fee		R435.79
Transaction fees		
Credit card purchase		Free
International currency conversion fee		2.75%
Transfer from straight to budget		Free
Cash deposit: point of sale		Free <sup>1</sup>
Cash withdrawal: all ATMs		R12.20 plus 1.45%
Cash withdrawal: point of sale		Free





International withdrawals: ATM and counter	R68.90 plus 1.95%
Card replacement including personal courier delivery	R175
Declined authorisation	Free
SMS notification to you	Free
SMS notification to third party	Free
Lost card protection	Free
Debit order	R11.65

1. Limited to R5 000 per deposit transaction and subject to Pick n Pay and Boxer store charges of R19.95 per transaction.

## How do I upgrade or downgrade my account?

Unfortunately, upgrades or downgrades to existing Discovery Card products aren't allowed. You'll need to download the Discovery Bank app and upgrade your account to see which Discovery Bank products you qualify for. Please note, foreign national clients cannot join Discovery Bank yet.

## How do I view my account information and balances?

You can manage your Discovery Card on the new-look website at [online.discovery.bank](https://online.discovery.bank)

1. Log in using your existing Discovery details (If you don't have login details, please click **REGISTER**).
2. We may ask you to verify some personal information. We'll then display the default **ACCOUNTS** where you'll see a summary of your list of accounts, each with:
  - Account type
  - Account number
  - Balance
  - Available balance.
3. For detailed information, click on **Account information** – you'll see:
  - Account number and account type
  - Balance and available balance
  - Pending debits
  - Account nickname
  - Branch code
  - Borrowing rate and positive balance rate
  - Credit limit
  - Last statement date
  - Minimum payment amount due
  - Full payment amount due.

## How do I view my budget account details?

You can view your budget account details by going to [online.discovery.bank](https://online.discovery.bank)

1. Log in using your existing Discovery details (If you don't have login details, please click **REGISTER**).
2. We may ask you to verify some personal information. We'll then display the default **ACCOUNTS** page, which lists your accounts.



3. Click on **View transactions** next to the relevant account.
4. Select your **budget account**.

You will then be able to view details such as the remaining amount, start amount, instalment amount, remaining payments, and start date of account.

## How do I view my account transactions myself?

You can manage your Discovery Card on the new-look website at [online.discovery.bank](https://online.discovery.bank)

1. Log in using your existing Discovery details (If you don't have login details, please click **REGISTER**).
2. We may ask you to verify some personal information. We'll then display the default **ACCOUNTS** page, which lists your accounts.
3. Click on **View transactions** next to the relevant account – you'll see your transactions for the last 30 days.

## Rewards and benefits

### What benefits do I get?

Your Discovery Card benefits stay the same.

#### Rewards:

- Discovery Miles: 1 Discovery Mile for every R15 of qualifying spend and up to 10x more Discovery Miles in the Discovery Miles Multiplier Network.
- Dream Destinations: Get up to 15% off on holidays booked with World Leisure Holidays, Contiki and Royal Caribbean International.
- Big Concerts: Book tickets to events 48 hours before bookings go live to the general public.

### What benefits did I lose?

Your Discovery Card benefits stay the same. However, unfortunately, you can no longer use your current Discovery Motor Card along with roadside assistance.

If you had a Discovery Motor Card and want to continue using a similar product, you can easily upgrade to Discovery Bank and apply for a new motor card.

Simply download the Discovery Bank app, select **Join the Bank** and complete the process by entering your existing Discovery login details. Please note, foreign national clients cannot join Discovery Bank yet.

To set up additional benefits, like adding a secondary card or increasing your credit limit, you'll need to get a new Discovery Card with Discovery Bank.

### What is the impact on my rewards?

Your Discovery Card rewards stay the same.



## Rewards:

- Discovery Miles: 1 Discovery Mile for every R15 of qualifying spend and up to 10x more Discovery Miles in the Discovery Miles Multiplier Network.
- Dream Destinations: Get up to 15% off on holidays booked with World Leisure Holidays, Contiki and Royal Caribbean International.
- Big Concerts: Book tickets to events 48 hours before bookings go live to the general public.

For Pick n Pay, you can earn the HealthyFood cash back when using your Discovery Card, by linking your Smart Shopper card. Visit [www.discovery.co.za](http://www.discovery.co.za) and follow these steps:

1. Click on **VITALITY**.
2. Click on **Rewards**.
3. Click on **Learn more** (under HealthyFood).
4. Enter your Smart Shopper number under HealthyFood benefit cards.
5. Click **Verify** and then **Link**.

If you have any trouble linking your card, call Pick n Pay on 0800 11 22 88 for assistance.

## Do I get any of the banking benefits after the move? How do I get these benefits?

To enjoy new and rewarding rewards and benefits, you'll need to get a new Discovery Card with Discovery Bank.

Simply download the Discovery Bank app, select **Join the Bank** and complete the process by entering your existing Discovery login details. We'll automatically carry your current limit and balances (including your Discovery Miles balance) across. Please note, foreign national clients cannot join Discovery Bank yet.

The 10x Miles Multiplier programme will not be available to you anymore, but Discovery Bank enhanced the Discovery Miles programme, and you can now earn Discovery Miles in more and exciting ways.

These new Discovery Bank benefits also include boosted rewards with Vitality Money, Dynamic Interest Rates – interest rates that flex as you become financially fitter – and an enhanced Discovery Miles benefit.

## Am I eligible for the Apple Watch benefit?

If you've activated the Apple Watch benefit, we will continue billing your credit card. However, you will not be able to get a new Apple Watch with the benefit when you have paid off the current one. You'll need to upgrade to Discovery Bank and if you meet all the qualifying criteria, you can then sign up again for the Apple Watch benefit.

If you haven't activated the Apple Watch benefit, you will not be able to get an Apple Watch with the benefit. You'll need to upgrade to Discovery Bank and if you meet all the qualifying criteria, you can then sign up for the Apple Watch benefit.

Simply download the Discovery Bank app, select **Join the Bank** and complete the process by entering your existing Discovery login details. Please note, foreign national clients cannot join Discovery Bank yet.



## Is my Discovery Credit Protector still active?

Your Discovery Credit Protector is automatically transferred and premiums will be debited as normal, however the premium transactions will generate interest.

## What is the impact on my Discovery Miles?

There's no impact if you've already activated the Discovery Miles benefit. You'll continue earning Discovery Miles every time you use your card for qualifying transactions and you can still use them to pay for purchases online, in-store or towards your next holiday.

Your Discovery Miles fee remains unchanged and will be charged on your fee anniversary.

If you haven't activated the Discovery Miles benefit yet, you won't be able to activate it on your current card now.

To benefit from the Discovery Miles programme, simply download the Discovery Bank app, select **Join the Bank** and complete the process by entering your existing Discovery login details. Please note, foreign national clients cannot join Discovery Bank yet.

## What is the Discovery Miles Multiplier benefit?

With the Discovery Miles Multiplier benefit, you can multiply your Discovery Miles by up to 10 times when you pay using your Discovery Card at our HealthyLiving partner stores, or when you pay for fuel at participating BP service stations nationwide.

Your Discovery Miles Multiplier is based on your Vitality status and Discovery Miles monthly earning limits. The Discovery Miles Multiplier works automatically when you shop at partner stores. These partners include:

- Babies R Us
- Dion Wired
- Hamleys
- Hirsch's
- Incredible Connection
- iStore
- loot.co.za
- Reggies
- takealot.com
- The Golfers Club
- The Pro Shop
- Toy Kingdom
- Toys R Us
- Yuppiechef.com



## Why is the Discovery Miles activation fee so expensive?

To earn Discovery Miles, cardholders have to pay the linkage fee of R435.79. This fee is charged each year and equals just R36.31 each month. This fee does not form part of the monthly card fees so you have the option of opting out of the programme at any time.

If you spend R5 450 a month for 12 months, you could earn 4 360 Discovery Miles in a year which is worth R436 (you get 1 Discovery Mile for every R15 you spend). This is enough to cover the annual activation fee. However, you can make the most of earning more Discovery Miles by shopping at our wide range of stores in the Discovery Miles Multiplier Network – earning up to 10x more Discovery Miles.

## How do I activate my Discovery Miles benefit?

You won't be able to activate the Discovery Miles benefit on your current product. To start enjoying Discovery Miles, simply download the Discovery Bank app, select **Join the Bank** and complete the process by entering your existing Discovery login details. Please note, foreign national clients cannot join Discovery Bank yet.

## How is my Discovery Miles earning calculated?

As a Discovery Card holder with Discovery Miles, you can earn Discovery Miles at a rate of 1 Discovery Mile for every R15 spent. With the Discovery Miles Multiplier benefit, you can multiply your Discovery Miles by up to 10 times if you shop at Discovery Miles Multiplier benefit partner stores and pay using your Discovery Card.

Your Discovery Miles Multiplier benefit is based on your Vitality status.

Some important rules to note:

- The Discovery Miles you earn is calculated monthly as your credit card statement closes. The transactions for that period is used in the calculation.
- The Discovery Multiplier Miles qualifying spend is calculated using a cap of 20% of your total qualifying spend. This cap is applied at each Discovery Miles Multiplier partner.
- The Discovery Multiplier Miles also contribute to the Discovery Miles cap determined by your card type:
  - Blue and Gold = 5 000 Discovery Miles
  - Platinum = 10 000 Discovery Miles
- Your Discovery Miles Multiplier is determined by your Vitality Health status at the time of calculation.
  - Blue = x1
  - Bronze = x2
  - Silver = x3
  - Gold = x5
  - Diamond = x10

See the next page for an example.



## Example

Cardholder profile	
Total spend at your statement close for the month	R28 000
Total qualifying spend	R25 000
Vitality status	Gold
Card type	Discovery Blue prefunded
Partner spend	
Pick n Pay	R 7 000
Clicks	R 700
@Home	R 6 500
Shell	R 1 550
vida e caffè	R 650
<b>Total Discovery Miles Multiplier benefit spend</b>	<b>R16 400</b>

### Step one

The cash back is calculated using a cap of 20% of your total qualifying spend at each partner store up to a total maximum of R2 000 a month. This means 20% of R25 000 = R5 000

### Step two

- Calculate Discovery Miles earned
- Calculate the Discovery Miles Multiplier benefit

Partner	Spend	20% of qualifying spend cap	Lesser of spend or 20% cap
Pick n Pay	R 7 000	R5 000	R 5 000
Clicks	R 700	R5 000	R 700
@Home	R 6 500	R5 000	R 5 000
Shell	R 1 550	R5 000	R 1 550
vida e caffè	R 650	R5 000	R 650
<b>Total</b>	<b>R16 400</b>		<b>R12 900</b>

Total Discovery Miles Multiplier benefit spend	R12 900
Divide by normal Discovery Miles earning rate	R 15
<b>Discovery Multiplier Miles earned</b>	<b>4 300</b>
Blue Discovery Miles cap	5 000
Remaining cap	700

- Calculate the base Discovery Miles

Total qualifying spend	R25 000
Miles multiplier spend	R12 900
Base Discovery Miles qualifying spend	R12 100
Divide by normal Discovery Miles earning rate	R 15
<b>Total normal Discovery Miles earned</b>	<b>700</b>



## Step three

Award Discovery Miles Multiplier benefit (4 300) + normal Discovery Miles (700) = 5 000 Discovery Miles

## Have you increased my Discovery Miles limits?

Currently, Discovery Miles earning caps are based on Discovery Card type.

Card type	Discovery Miles limit a month	Rand value
Blue and Gold	5 000	R 500
Platinum	10 000	R1 000

## What is 'qualifying spend' and what is it used it for?

Your qualifying spend is spend that is eligible for earning Discovery Miles and to determine what spend at the Miles Multiplier partners will qualify for the Miles Multiplier. The Discovery Multiplier Miles qualifying spend is calculated using a cap of 20% of your total qualifying spend. This cap is applied at each Discovery Miles Multiplier partner.

We calculate your qualifying spend based on straight and budget retail purchases made either locally or internationally on your Discovery credit card. However, the following transactions don't add to your qualifying spend:

- Cash withdrawals
- Traveller's cheque purchases
- Debit orders
- Budget facility transfers
- Gambling transactions
- Fees.

## What is the Dream Destinations benefit?

The Discovery Card Dream Destinations benefit offers you up to 15% cash back on amazing getaway options for that well-deserved break. You can choose to soak up the sun on an exotic island, explore the seas aboard a majestic cruise ship or to indulge in adventurous experiences around the world. You're spoiled for choice – visit <https://www.discovery.co.za/credit-card/discovery-card-travel-partner> for details.

## How do I link my Smart Shopper card?

Please follow these steps to link your Smart Shopper card:

1. Log in to the Discovery website, navigate to the **Rewards** page under **VITALITY** and select **Learn more** under the HealthyFood section.
2. Scroll down to the HealthyFood partner cards section.
3. Select **Link Smart Shopper card** and accept the terms and conditions.
4. Capture your Pick n Pay HealthyFood card number and select **Verify**.
5. Once your Pick n Pay HealthyFood card has entered, select **Verify**.



If you get an error, please call the Pick n Pay call centre on 0800 11 22 88 to correct your Smart Shopper profile. Once the Pick n Pay call centre has updated your ID number on the Smart Shopper profile, you can continue the process, with updates in real time.

6. Once your Pick n Pay HealthyFood card has been verified, select **Link**.

You'll receive a success message and also receive an SMS to confirm the process is completed. You must remember to swipe your Pick n Pay HealthyFood card at the till before the cashier rings up your purchases.

## **I would like the staff benefit as a Discovery employee. How can I activate this? What will I receive?**

For Discovery Card clients who are employees, we unfortunately don't allow for salaries to be paid into a credit card. So before you can qualify for this benefit, you must download the Discovery Bank app, select **Join the Bank** and complete the process by entering your existing Discovery login details. Choose a full banking suite or a transaction account and then switch your salary to the relevant Discovery transaction account.

## **I would like Vitality Money. How do I get this benefit?**

Vitality Money is a new product that Discovery Bank offers. You'll need to download the Discovery Bank app and upgrade to a Discovery Bank product before you can activate Vitality Money. Please note, foreign national clients cannot join Discovery Bank yet.

## **What is the impact to my MedExpress?**

The MedExpress payments continue to be deducted from your card account.

## **How do I view my Discovery Miles balance and detail?**

You can manage your Discovery Card on the new-look website at [online.discovery.bank](https://online.discovery.bank)

1. Log in using your existing Discovery details (If you don't have login details, please click **REGISTER**).
2. We may ask you to verify some personal information. We'll then display the default **ACCOUNTS** page, which lists your accounts.
3. For transaction detail, click on **View transactions** next to your Discovery Miles account.

## Communication channels

### **Because I've moved, does that mean I'm not able to use the FNB app?**

After moving to the Discovery Bank platform, you can't use FNB online banking or the FNB app. You can exclusively manage your Discovery Card on the new-look website at [online.discovery.bank](https://online.discovery.bank). You can also call the Discovery Bank contact centre on 0800 07 96 97 for any queries.

### **Can I still see my Discovery Card information on the Discovery app?**

You need to log in to [online.discovery.bank](https://online.discovery.bank) with your existing Discovery details to manage your account.





## Why can't I see my Discovery Card on my FNB app?

Discovery Card was a joint venture with FNB. This has ended and therefore you've moved to our banking platform. After moving to the Discovery Bank platform, you can no longer see your Discovery Card on your FNB app. You can exclusively manage your Discovery Card on the new-look website at [online.discovery.bank](https://online.discovery.bank). You can also call the Discovery Bank contact centre on 0800 07 96 97 for any queries.

## Do I still have access to the current website?

Yes, you still have access to the Discovery website [www.discovery.co.za](http://www.discovery.co.za), but you can manage your Discovery Card exclusively on [online.discovery.bank](https://online.discovery.bank). Log in with your Discovery details to view your transactions, and view or change your PIN.

## Why is the screen blank when I try log into my account on the Discovery website?

Please try to access the banking functionality by using another browser, for example on your cellphone.

## Why do I not have access to the Discovery Bank app and how do I get access?

The Discovery Bank app is only for Discovery Bank products and features. If you download the app and upgrade your existing product to a Discovery Bank product, then you'll be able to use the app to do your banking or add products. Please note, foreign national clients cannot join Discovery Bank yet.

## Can I still view my Discovery Card on FNB Online Banking?

No, you're no longer able to see your Discovery Card on FNB Online Banking. You need to log in to [online.discovery.bank](https://online.discovery.bank) with your existing Discovery details to manage your account.

## Which branch would I go to see a consultant?

Because we're a digital bank, our focus is to use digital channels where possible. We therefore do not have branches like traditional banks. You won't be able to service your account at FNB branches anymore. If you have queries, please log in to the website or call the Discovery Bank contact centre on 0800 07 96 97.

## How do I log in to the website?

You can manage your Discovery Card on the new-look website at [online.discovery.bank](https://online.discovery.bank). If your internet browser doesn't automatically recognise the address, enter <https://online.discovery.bank>

1. Log in using your existing Discovery details (If you don't have login details, please click **REGISTER**).
2. Select an identification type and enter the details, and click **Next**.
3. Enter your 16-digit card number on the front of your card and your existing PIN, and click **Next**.
4. Create a username and password.
5. We may ask you to verify some personal information.
6. We'll then display the default **ACCOUNTS** page, which lists your accounts.



## Contact information

### **My personal and contact information differs from FNB to Discovery Bank. How do I change it and why is it different?**

This could be an error during the move from FNB. Please call the Discovery Bank contact centre on 0800 07 96 97 to assist you.

### **How do I change my contact information?**

You can view and change your contact details by going to [online.discovery.bank](https://online.discovery.bank)

1. Log in using your existing Discovery details (If you don't have login details, please click **REGISTER**).
2. We may ask you to verify some personal information. We'll then display the default **ACCOUNTS** page, which lists your accounts.
3. Click on **Settings** (cog icon next to the log out button).
4. Click on **Contact details**.
5. Click on **Edit** (pencil icon) next to the number you want to change.
6. Enter your new cellphone number.
7. Click on **Save**.
8. Check for a message on your cellphone, and select **1**.
9. The updated number will be shown.

To change an email address, follow the same steps. We'll send an OTP to the new email address. Enter this number and submit.

### **I had set up a delegation of authority at FNB for a family member. Why isn't it working at Discovery Bank?**

This could be an error during the move from FNB. Please call the Discovery Bank contact centre on 0800 07 96 97 to assist you.

## Payments

### **How do I create or change a debit order to pay my credit card account?**

Follow these easy steps to create a debit order or change an existing one:

1. Log in to [online.discovery.bank](https://online.discovery.bank) with your existing Discovery details (If you don't have login details, please click **REGISTER**).
2. We may ask you to verify some personal information. We'll then display the default **ACCOUNTS** page, which lists your accounts.
3. Select **Debit order** on the account tile for the credit card account you want to pay.
4. Select **Create debit order** or **Edit debit order**.
5. Choose a **payment option** – you'll be able to choose one of the following options: Minimum amount due, statement balance, percentage of statement balance or fixed amount.
6. If you choose a fixed amount or percentage to pay, you can specify the amount necessary.



7. Select the account you want to pay from; either a qualifying Discovery Bank account or an account from another bank.
8. For an account from another bank, please add:
  - Bank name
  - Branch code
  - Account number.
9. Agree to the terms and conditions.

There will be a four-day hold on money coming into your Discovery Card by debit order. If you want to avoid this hold, please set up a regular payment (scheduled payment) to pay your Discovery Card.

## How do I pay my Discovery Card now?

Follow these easy steps to pay your Discovery Card from another bank as you would for any other recipient.

1. Go to the other bank's account that you're paying from and find the option to create or add a new beneficiary (recipient).
2. Add the following details:
  - Beneficiary name: Choose any recipient name you'd like
  - Beneficiary bank: Discovery Bank
  - Branch code: 679000
  - Account type: Current (Cheque) account
  - Account number: your new 11-digit account number (not your 16-digit card number).  
You can find your new account number on the new-look website at [online.discovery.bank](https://www.discoverybank.co.za/online-discovery-bank) and viewing the default **ACCOUNTS** page. You will see your new account number in the account tile for the credit card account you want to pay.
3. Reference: Choose anything you'd like. For example, "Discovery Card".

If you pay your Discovery Card from any other bank including FNB, you'll have to remove your current beneficiary and set up a new one.

If you pay the old beneficiary in error, we'll transfer this money into your Discovery Card. However, there may be an additional two- to five-day delay. Please remove the old beneficiary to avoid this from happening again.

## I am an FNB client. Why does it take so long for money to reflect in my Discovery Card? It used to be instantaneous.

Discovery Card was a joint venture with FNB. This has ended and therefore you've moved to our banking platform. Your money will now take two days to reflect. Previously, when you paid your Discovery Card, it was an inter-account transfer from an account on the FNB platform to another account on the FNB platform. Now you're paying from FNB to Discovery Bank.

## I transferred money into my old FNB account. What happens now?

If you transferred money into your old FNB account, we'll transfer the money into your Discovery Card account. However, there may be a two- to five-day delay.



## Can I make transfers and payments on the website?

You can't make transfers and payments on the website. To use these functionalities, you'll need to upgrade to Discovery Bank.

Simply download the Discovery Bank app, select **Join the Bank** and complete the process by entering your existing Discovery login details. In the meantime, please swipe your card or debit your account directly. Please note, foreign national clients cannot join Discovery Bank yet.

## Where do I find my account number?

You can find your new 11-digit account number when you log in to [online.discovery.bank](https://online.discovery.bank) or on your statement.

## Why is my account number different from FNB?

During the move from FNB, a new account had to be opened to link your card to, which changes your account number. You can view these account details if you log in to the new-look website on [online.discovery.bank](https://online.discovery.bank). Please remember to change this account number when you make repayments to your Discovery Card and use the correct Discovery beneficiary (recipient).

## Why is my payment to my Discovery Bank account missing?

Your payment should have been auto-allocated and may take between two and five processing days to reflect. If this payment does not reflect after this period, please call the Discovery Bank contact centre on 0800 07 96 97, and we'll refer you to one of our consultants in the Payment Operations team to investigate further for you.

## How do I do an EFT from my credit card?

You can no longer do an EFT from your current credit card. To use this functionality, you'll need to upgrade to Discovery Bank.

Simply download the Discovery Bank app, select Join the Bank and complete the process by entering your existing Discovery login details. Please note, foreign national clients cannot join Discovery Bank yet.

## What happens to my debit orders?

Your repayment debit order moves over just as you had it at FNB. However, there will be a four-day hold on money coming into your Discovery Card by debit order. If you want to avoid this hold, please set up a regular payment (scheduled payment) to pay your Discovery Card. You can manage your existing repayment debit order on the new-look website at [online.discovery.bank](https://online.discovery.bank)

1. Log in using your existing Discovery details (If you don't have login details, please click **REGISTER**).
2. We may ask you to verify some personal information. We'll then display the default **ACCOUNTS** page, which lists your accounts.
3. Click on **Debit order** next to the relevant account – you'll see your debit order details at the bottom of the screen:
  - Payment option
  - Bank name
  - Branch code



- Account number
- Next debit order date
- Next debit order amount.

Any recurring payments you have set up against your card will not be affected because your card number remains the same. Once you upgrade your bank account, or when your card has been lost or stolen, you'll receive a new card and then you'll need to change these payment details with the party you've set it up with, for example, Uber.

## Statements and correspondence

### Do I still get SMS notifications?

Yes, you still receive SMS notifications. However, your notifications now come from Discovery Bank.

### Do I still get email statements?

Yes, you still receive email statements. However, your statements are now encrypted. To access your email statements, use your ID or passport number. You can also find current and past statements on the new-look website at [online.discovery.bank](https://online.discovery.bank) – log in with your Discovery details and click on **STATEMENTS** at the top of the page.

### How do I view my statements on the web?

You can view your current and past statements by logging in to [online.discovery.bank](https://online.discovery.bank) with your existing Discovery details (If you don't have login details, please click **REGISTER**).

1. We may ask you to verify some personal information. We'll then display the default **ACCOUNTS** page, which lists your accounts.
2. Click on **STATEMENTS** at the top of the page.
3. Select the relevant folder.
4. Your statements are categorised by month. Select the month you want to view as a PDF.

### Why can't I download my statement in Excel?

Unfortunately, you can no longer download a statement in Excel. However, you can download it in PDF on the web. Your statements will also be emailed to you.

## Fraud and disputes

### When will my open fraud case be resolved?

If you reported a case before your move, FNB would have initiated your fraud case. Please call the Discovery Bank contact centre on 0800 07 96 97 to check the current status of your case.



## **I have had fraud on my card. How do I stop my card?**

To report credit card fraud to the Discovery Bank contact centre and stop your card, call 0800 07 96 97. You can also instantly pause your card by logging in to [online.discovery.bank](https://online.discovery.bank) with your existing Discovery details (If you don't have login details, please click **REGISTER**):

1. We may ask you to verify some personal information. We'll then display the default **ACCOUNTS** page, which lists your accounts.
2. Click on **CARDS** at the top of the page.
3. Click on **Pause card** next to the relevant card.

## **How do I activate my card for international travel so it is not flagged as fraud?**

Please call the Discovery Bank contact centre on 0800 07 96 97 to assist you. They can also assist you with travel insurance and any travel documents you might need, such as stamped bank statements.

## **When will my open dispute case be resolved?**

If you had a dispute before your move, FNB would have initiated your dispute case. Please call the Discovery Bank contact centre on 0800 07 96 97 to check the current status of your case.

