

Terms and conditions for the Discovery Bank Vitality Money rewards campaign during the COVID-19 stay at home period



The following terms and conditions apply to Vitality Money members' rewards during the COVID-19 stay at home period. Your rewards include getting up to 100% back on HealthyFood items at Pick n Pay or Woolworths, up to 75% back on HealthyCare essentials from Clicks or Dis-Chem, and more. Your rewards will be awarded in Discovery Miles every month, which you'll receive in your Discovery Miles account. You can use them at an exciting range of in-store and online Discovery Miles partners, donate them to the South African Solidarity Fund or exchange them for cash.

Vitality Money and Vitality Health rewards

1. The Promoters are Discovery Bank Limited ("Discovery Bank") and Discovery Vitality (Pty) Ltd ("Discovery Vitality"), also referred to as 'us', 'we', and 'our'.
2. Your *total Vitality reward* for your HealthyFood and HealthyCare benefits may consist of a portion from the Vitality Money programme, and a portion from the Vitality Health programme. These portions are determined by the existing Vitality Money and Vitality Health benefit terms and conditions, spend limits and qualifying criteria, except as amended by the terms and conditions of this campaign.
3. Clients who belong only to the Vitality Money programme will receive only the Vitality Money portion of the *total Vitality reward*. Clients who belong to both the Vitality Money and Vitality Health programmes will receive both portions of the *total Vitality reward*.
4. The Vitality Money stay at home reward is not open to clients who belong to only the Vitality Health programme. They may, however, be eligible for the Vitality Health double HealthyFood and double HealthyCare reward boost campaigns.
5. Vitality Money HealthyFood and HealthyCare rewards will continue to be calculated based on a combination of your Vitality Money status, your Discovery Bank account type – either a Discovery Card account or Discovery full banking suite – and your Discovery Bank credit card colour. However, your monthly qualifying credit card spend will not be considered during the campaign period when calculating your Vitality Money HealthyFood and HealthyCare rewards. Instead, clients will earn rewards as if they had met the highest monthly spend level for their product and their Vitality Money status, effectively guaranteeing their Vitality Money reward percentage, as long as they maintain or improve their Vitality Money status during the stay at home period.



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6. Your Vitality Money monthly reward is calculated at the end of your reward allocation cycle, using your Vitality Money status at that date. Any change to your Vitality Money status at this time may result in an increase or decrease in the reward previously communicated to you. See how your [Vitality Money rewards percentages](#) are determined to learn more.
7. Discovery Bank product upgrades and downgrades are permitted during the campaign period. Your active Discovery Bank product at the time of your reward calculation will be used for calculating your Vitality Money reward. This includes card colour upgrades and downgrades, and upgrades from Discovery Card accounts to Discovery full banking suites.
8. To qualify for HealthyFood and HealthyCare rewards from Vitality Money:
 - You must have a qualifying Discovery Bank product
 - You must have activated Vitality Money
 - You must have activated each of the HealthyFood and HealthyCare benefits
 - Your Discovery Bank account(s) must be active and in good standing.
9. Clients who, during the campaign period, join Discovery Bank with a qualifying product, and/or activate Vitality Money, and/or activate the HealthyFood or HealthyCare benefits, may qualify for Vitality Money HealthyFood and HealthyCare rewards. This will occur provided they meet the qualifying criteria in point 8 above and have determined their Vitality Money status through completion of the Vitality Money Assessment prior to their Vitality Money reward calculation date.
10. To earn Vitality Money rewards, your Discovery Bank account(s) must be active and 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 us. 'Good standing', includes keeping your Know Your Customer (verification information) and Anti-Money-Laundering information up-to-date. 'Legal process' excludes debt review as defined in the National Credit Act 34 of 2005.
11. From 9 April 2020, Discovery Vitality members with a qualifying Discovery Bank account will start receiving their HealthyLiving [rewards in Discovery Miles](#). They'll receive these rewards in their Discovery Miles account.
12. The Vitality Money and Vitality Health rewards earned as a result of the Vitality Money stay at home and Vitality Health double reward boost campaigns will apply to all rewards calculated from 28 April 2020 until 30 June 2020. This means that all transactions that were made 30 days prior to their reward calculation date will earn rewards at the campaign rates.
13. The campaign will run for all Vitality Money reward calculations until 30 June 2020.



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From 1 July 2020 onwards, your Vitality Money reward calculations will return to the standard benefit terms and conditions, including normal calculation rules regarding your qualifying credit card spend and Vitality Money status. View the standard benefit terms and conditions and how your Dynamic Discounts are calculated by logging in to discovery.co.za and navigating to the Vitality Rules page. Clients who are also Vitality Health members will continue to benefit from the double [HealthyFood](#), [HealthyCare](#) and [HealthyGear](#) rewards campaigns for their Vitality Health rewards calculations for the duration of these separate campaigns. Please see their individual terms and conditions for more information.

HealthyFood rewards

14. Your *total HealthyFood reward* consists of the Vitality Money HealthyFood stay at home reward, and the Vitality Health double HealthyFood reward boost.
15. The Vitality Money HealthyFood stay at home reward applies to qualifying Vitality Money members, and the Vitality Health double HealthyFood reward boost applies to qualifying Vitality Health members. Qualifying members are as defined by the HealthyFood benefit guide.
16. Members must have activated the Vitality HealthyFood benefit, live in South Africa and be over 18 years old to qualify for HealthyFood rewards.
17. The *total HealthyFood reward* will apply to your preferred partner, which includes both the Vitality Money and Vitality Health rewards.
18. The Vitality Health double HealthyFood reward boost will also apply at your other partner.
19. The *total HealthyFood reward* will be awarded in Discovery Miles and received in your Discovery Miles account, according to your standard reward allocation cycle.
20. The Vitality Money stay at home reward is calculated as per point 5 above. Vitality Money clients can earn a guaranteed up to 50% back on spend on healthy groceries based on their Discovery Bank product, and as long as they maintain or improve their Vitality Money status during the stay at home period.
21. The Vitality Health double HealthyFood reward boost at your preferred partner is based on activation of the benefit, as well as the completion of the relevant health assessments for your Vitality Health portion of the HealthyFood benefit. The Vitality Health portion of your reward at your preferred partner will be based on the following, up to 50% back:
 - Vitality Health members who have activated the benefit online normally get 10% back, but will now receive 20% back;



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- Vitality Health members who have found out their Vitality Age OR completed a Vitality Health Check normally get up to 15% back, but will now receive up to 30% back;
 - Vitality Health members who have found out their Vitality Age AND completed a Vitality Health Check normally get up to 25% back, but will now receive up to 50% back.
22. The Vitality Health double HealthyFood reward boost will apply at your other partner as well, and you will receive up to 20% back.
23. To qualify for rewards on HealthyFood purchases, your purchase must meet the following conditions:
- The purchase must be made using your qualifying Discovery Bank credit card.
 - Your partner loyalty card must be presented in-store or your loyalty card number entered online before making payment for every transaction.
 - Please ensure that you use the correct loyalty card, which should be linked to the primary account holder's ID number. Any transactions made where the correct loyalty card is not presented will not be detected as qualifying for Vitality Money rewards.
24. Only the Vitality Health HealthyFood reward portion of the *total HealthyFood reward* will be doubled and not the Vitality Money HealthyFood reward portion (see point 21 above).
25. The Vitality Money stay at home reward and Vitality Health double HealthyFood reward campaigns are only valid when you shop directly with our HealthyFood partners, Pick n Pay and Woolworths, in-store or through their online channels. Unfortunately, the offer is not available through third-party delivery apps and providers.
26. Discovery Vitality HealthyFood spend limits apply. You can refer to your HealthyFood benefit guide for your specific spend limit.
27. If you have not yet activated your HealthyFood benefit, you can activate the benefit online and start earning rewards immediately.
28. Please note that the double rewards earned will be awarded in line with your current rewards cycle.

HealthyCare rewards

29. Your *total HealthyCare reward* consists of the Vitality Money HealthyCare stay at home reward, and the Vitality Health double HealthyCare reward boost.



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30. The Vitality Money HealthyCare stay at home reward applies to qualifying Vitality Money members, and the Vitality Health double HealthyCare reward boost applies to qualifying Vitality Health members. Qualifying members are as defined by the HealthyCare benefit guide.
31. Members must have activated the Vitality HealthyCare benefit, live in South Africa and be over 18 years old to qualify for HealthyCare rewards.
32. The *total HealthyCare reward* will apply to your preferred partner, which includes both the Vitality Money and Vitality Health rewards.
33. The Vitality Health double HealthyCare reward boost will also apply at your other partner.
34. The *total HealthyCare reward* will be awarded in Discovery Miles and received in your Discovery Miles account, according to your standard reward allocation cycle.
35. The Vitality Money stay at home reward is calculated as per point 5 above. Vitality Money clients can earn a guaranteed up to 25% back on spend on HealthyCare essentials based on their Discovery Bank product, and as long as they maintain or improve their Vitality Money status during the stay at home period.
36. The Vitality Health double HealthyCare reward boost at your preferred partner is based on activation of the benefit, as well as the completion of the relevant health assessments for your Vitality Health portion of the HealthyCare benefit. The Vitality Health portion of your reward at your preferred partner will be based on the following, up 50% back:
 - Vitality Health members who have activated the benefit online normally get 10% back, but will now receive 20% back;
 - Vitality Health members who have found out their Vitality Age OR completed a Vitality Health Check normally get up to 15% back, but will now receive up to 30% back;
 - Vitality Health members who have found out their Vitality Age AND completed a Vitality Health Check normally get up to 25% back, but will now receive up to 50% back.
37. The Vitality Health double HealthyCare reward boost will apply at your other partner as well, and you will receive up to 20% back.
38. To qualify for rewards on HealthyCare purchases, your purchase must meet the following conditions:
 - The purchase must be made using your qualifying Discovery Bank credit card.
 - Your partner loyalty card must be presented in-store or your loyalty card number entered online before making payment for every transaction.



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- Please ensure that you use the correct loyalty card, which should be linked to the primary account holder's ID number. Any transactions made where the correct loyalty card is not presented will not be detected as qualifying for Vitality Money rewards.
39. Only the Vitality Health HealthyCare reward portion of the *total HealthyCare reward* will be doubled and not the Vitality Money HealthyCare reward portion.
 40. The Vitality Money stay at home reward and Vitality Health double HealthyCare reward campaigns are only valid when you shop directly with our HealthyCare partners, Clicks and Dis-Chem, in-store or through their online channels. Unfortunately, the offer is not available through third-party delivery apps and providers.
 41. Please note: Schedule 1 and 2 medication included in the HealthyCare catalogue only qualify for a maximum of up to 25% back. Refer to your HealthyCare benefit guide for more details.
 42. Discovery Vitality HealthyCare spend limits apply. You can refer to your HealthyCare benefit guide for your specific spend limit.
 43. If you have not yet activated your HealthyCare benefit, you can activate the benefit online and start earning rewards immediately.
 44. Please note that the double rewards earned will be awarded in line with your current rewards cycle.

General

45. Discovery Vitality members need to get their own tax advice about any benefit they may get in terms of these rules. We will not be responsible for any tax consequences.
46. In these rules, "Promoters" means a person who directly or indirectly promotes, sponsors, organises or conducts the campaign, which includes the Discovery Group of companies and Discovery Vitality.
47. The Promoters reserve the right to revise, alter, cancel or amend the campaign rules with prior notice to all participants. Participants will waive and abandon any rights they may have against the Promoters, its affiliates or associated companies.
48. If required as a result of legislation or other legal reasons, the Promoters reserve the right to terminate this campaign immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this offer and acknowledge that they will have no recourse against the Promoters or their agents. The Promoters further reserve the right to terminate this offer in the event that it is held to be, or becomes, unlawful.



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49. The Promoters will not be held responsible for any misrepresentation caused due to an unintentional copy error, typing error or omission that may occur on any of our promotional material and communications.
50. Any violation or attempt to violate any of the above rules will result in the immediate disqualification of the transgressor.
51. By participating in this campaign, all participants agree to be bound by these rules, as well as the Vitality Main Rules of both the Vitality Money and Vitality Health programmes, and the specific HealthyLiving (HealthyFood and HealthyCare) benefit guides which can be found once you have logged in to your profile on www.discovery.co.za.

