

Save more and pay less with **Dynamic Interest Rates**

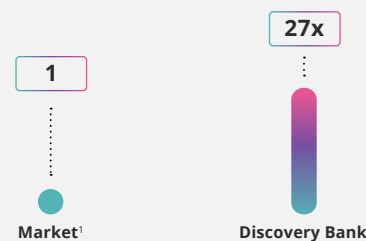


Wouldn't it be great if your bank gave you better interest rates if you proved that you make smart money decisions? Discovery Bank does just that! Now, for the first time, you're in control of your banking with **Dynamic Interest Rates**.

Discovery Bank's **interest on positive balances** for transaction accounts compared to the market

South Africans miss out on up to **R1.2 billion in interest per month** on money sitting in their transaction accounts.

At Discovery Bank, we don't believe in lazy money. We offer the best interest rates in the market on **positive balances in transaction accounts** starting from 2.25% up to 3.75%.



¹ Weighted average interest rate for positive balances under R100 000 for the six South African banks with the highest deposits, based on the South African Reserve Bank BA900. Valid as at 28 September 2020.

Improve your **Vitality Money status** and you can improve your interest rates

Get up to **3.75%** on positive balances in your transaction and credit card accounts

2.25%	+	Up to 1.5% boost	=	Up to 3.75%
Base rate		Dynamic Interest Rate		Total reward potential

Get up to **4.75%** on your Demand Savings Accounts

3.25%	+	Up to 1.5% boost	=	Up to 4.75%
Base rate		Dynamic Interest Rate		Total reward potential

Get up to **5.25%** on 24-hour Notice Savings Accounts

3.75%	+	Up to 1.5% boost	=	Up to 5.25%
Base rate ²		Dynamic Interest Rate		Total reward potential

Pay up to **6.75%** less on your borrowing rate

Your base borrowing rate	+	Up to 6.75% discount	=	Your discounted borrowing rate
Base rate		Dynamic Interest Rate		Total reward potential ³

² Base rate of 3.75% on 24-hour notice account applies only on balances of R100 000 or more. For other amounts, a base rate of 3.25% applies.

³ Discounted borrowing rate cannot be lower than prime -2%.

Activate Vitality Money to get your **Dynamic Interest Rates**

Log in to the Discovery Bank app and activate Vitality Money. Find out your personalised Dynamic Interest Rates based on your product type and card colour.

See how you're tracking and how you can improve your Vitality Money status to improve your rewards.



GET SOME OF THE HIGHEST INTEREST RATES ON TRANSACTION AND CREDIT CARD ACCOUNTS

Primary product	Blue	Bronze	Silver	Gold	Diamond
Discovery Bank Gold Transaction Account (Pay-as-you-transact)	2.25%	2.325%	2.40%	2.625%	2.75%
Discovery Bank Transaction Account (Pay-as-you-transact ¹)	2.25%	2.40%	2.55%	3.00%	3.25%
Discovery Bank Transaction Account (Bundled)	2.25%	2.50%	2.75%	3.25%	3.75%
Discovery Bank Card Account	2.25%	2.40%	2.55%	3.00%	3.25%
Discovery Bank Suite	2.25%	2.50%	2.75%	3.25%	3.75%

GET DYNAMIC INTEREST RATES ON A DEMAND SAVINGS ACCOUNT

Primary product	Blue	Bronze	Silver	Gold	Diamond
Discovery Bank Gold Transaction Account (Pay-as-you-transact)	3.25%	3.325%	3.40%	3.625%	3.75%
Discovery Bank Transaction Account (Pay-as-you-transact ¹)	3.25%	3.40%	3.55%	4.00%	4.25%
Discovery Bank Transaction Account (Bundled)	3.25%	3.50%	3.75%	4.25%	4.75%
Discovery Bank Card Account	3.25%	3.40%	3.55%	4.00%	4.25%
Discovery Bank Suite	3.25%	3.50%	3.75%	4.25%	4.75%

GET DYNAMIC INTEREST RATES ON 24-HOUR NOTICE SAVINGS ACCOUNTS²

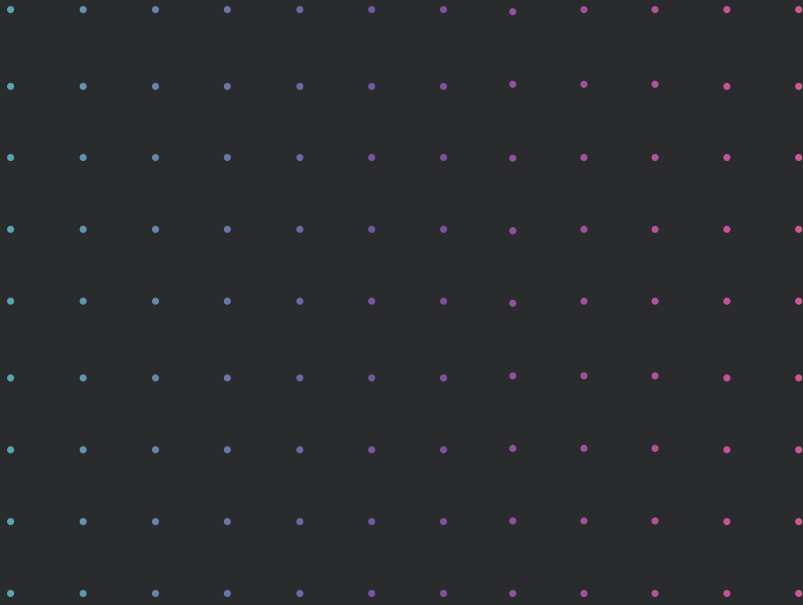
Primary product	Blue	Bronze	Silver	Gold	Diamond
Discovery Bank Gold Transaction Account (Pay-as-you-transact)	3.75%	3.825%	3.90%	4.125%	4.25%
Discovery Bank Transaction Account (Pay-as-you-transact ¹)	3.75%	3.90%	4.05%	4.50%	4.75%
Discovery Bank Transaction Account (Bundled)	3.75%	4.00%	4.25%	4.75%	5.25%
Discovery Bank Card Account	3.75%	3.90%	4.05%	4.50%	4.75%
Discovery Bank Suite	3.75%	4.00%	4.25%	4.75%	5.25%

SAVE MORE ON YOUR BORROWING RATES

Primary product	Blue	Bronze	Silver	Gold	Diamond
Overdraft on a Discovery Bank Gold Transaction Account (Pay-as-you-transact)	0%	-0.50%	-1.00%	-1.50%	-2.00%
Overdraft on a Discovery Bank Transaction Account (Pay-as-you-transact ¹)	0%	-1.00%	-2.00%	-3.00%	-4.00%
Overdraft on a Discovery Bank Transaction Account (Bundled)	0%	-2.00%	-3.00%	-4.00%	-6.00%
Discovery Bank Card Account	0%	-1.00%	-2.00%	-3.00%	-4.00%
Discovery Bank Gold Suite or Discovery Bank Platinum Suite	0%	-2.00%	-3.00%	-4.00%	-6.00%
Discovery Bank Black Suite or Discovery Bank Purple Suite	0%	-2.00%	-3.00%	-4.00%	-6.75%

¹ Excludes the Discovery Bank Gold Transaction Account.

² Base rate of 3.75% on 24-hour notice account applies only on balances of R100 000 or more. For other amounts, a base rate of 3.25% applies.



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Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657.
NCR registration number NCRC9997. Limits, terms and conditions apply.

We quote your interest at nominal annual compounded monthly (NACM) rates. All interest rates and fees are as at the publication date.

